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Scroll, Shop, Repeat: An Analysis of the Psychological and Behavioral Drivers Influencing Purchase Intention Among Filipino Digital Consumers in NCR

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Abstract

Technology has completely revitalized cyberspace, warranting the digitization of the ever-growing global marketplace and in turn, redefined the consumer purchasing journey. This surge in online participation has transformed the internet into an optimal setting for contemporary trends and product breakthroughs. Increased digital engagement has also heightened psychological drivers, such as the Fear of Missing Out (FoMO), which influences consumer decisions. This study applies the Theory of Planned Behavior (TPB) to explain how Attitude Toward a Behavior (ATB), Subjective Norms (SN), and Perceived Behavioral Control (PBC) shape behavioral intention and examine Purchase Intention (PI) among Filipino digital consumers. The Partial Least Squares Structural Equation Modeling (PLS-SEM) approach was used to examine the relationships between key variables—such as FoMO, financial consciousness, hedonic motivation, and media exposure—along with constructs of TPB. The findings indicate that FoMO, ME, FC, and HM strongly influence PBC, while FoMO, ME, and HM also affect SN. PBC emerged as the strongest determinant of PI among Filipino digital consumers, followed by SN. These results affirm the applicability of TPB in emerging digital markets and highlight that Filipino consumer purchase intentions are shaped not only by rational factors but also by social, psychological, and behavioral drivers.

Keywords
FoMO, Online Shopping, Consumer Behavior, Purchase Intention, Theory of Planned Behavior

1. Introduction
Trade is essential to global economic stability. It drives wealth accumulation and sustainability through both traditional and digital commercial trends. The digitalization of market paradigms ensures that corporations can meet the demands of a growing population (Kabo-Bah and Bannor 2024). Modern technology has enabled corporations to adopt new business approaches to meet increasing global demand. Consequently, commerce has now become integrated into

digital media. The growth of internet technology and the accessibility of the digital marketplace have made it a primary driver of global economic expansion (Hu and Liu 2025). Thus, it resulted in the increase in popularity of e-commerce with only a majority of first world countries being able to immediately adapt to its nature. Countries such as the Philippines fell behind due to multiple factors including lack of secure digital infrastructures and the lagging of efficient market systems relevant to the supply value chain (Montano and Mercado 2023). However, the COVID-19 pandemic served as a catalyst for change. The pandemic brought on many challenges such as widespread job losses, physical stores shutting down, and a sudden rise in unemployment (Tabuena et al. 2022). Thus, the Filipinos found a way to continue their lives by utilizing the internet. Business owners and consumers began conforming to online commerce as a means of economic survival. The digital landscape in the Philippines transformed significantly during this period, with 73 million active users who have contributed to the e-commerce sales growing up to $17 billion in 2021 as reported by International Trade Administration in 2024 with the working population aged 25 to 44 being the most frequent users of online marketplaces. This shift also influenced consumer behavior, as online shopping has become a habit that blurs the lines between digital and physical marketplaces (Flores et al. 2021). Increased internet dependency during the pandemic, often used to alleviate stress and anxiety, led to a rise in online engagement (Tee et al. 2020). This environment fostered contemporary trends and marketing strategies that leverage scarcity and the Fear of Missing Out (FoMO), often driving impulsive or compulsive purchasing behaviors (Hussain et al. 2023). Such behaviors are frequently linked to "*pseudo-needs*," where individuals seek gratification through unnecessary material accumulation. To address these dynamics, the present study builds on the Theory of Planned Behavior (Ajzen 1991; Akar 2024) and integrates psychological drivers—FoMO, hedonic motivation, financial consciousness, and media exposure—as antecedents of TPB constructs, extending prior work on Filipino digital consumer behavior (Dulay et al. 2022; Mallari et al. 2023; Nartea and Barrera 2024).

1.1 Objectives

The study examines how psychological and behavioral influencing factors (hedonic motivation, financial consciousness, media exposure, and FoMO), and the constructs of the Theory of Planned Behavior (attitude towards the behavior, subjective norms, and perceived behavioral control) contribute to the purchase intention of Filipino digital consumers. Specifically, the study seeks to:

1. Determine the relationship between the independent variables to the purchase intention of Filipino digital consumers;
2. Gather the data, through survey, on the psychological and behavioral factors affecting a consumer's purchasing intention;
3. Utilize the Partial Least Squares Structural Equation Modelling (PLS-SEM) in analyzing the gathered data;
4. Determine the severity of the factors to purchase intention;
5. Test the model for its reliability, validity, and the various fit indices; and
6. Formulate conclusions and recommendations.

2. Literature Review

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) has become one of the pivotal frameworks used to understand human behavior and predict online shopping behavior. (Akar 2024; Deliana et al. 2024). According to a study by Akar (2024), Theory of Planned Behavior has three factors that can influence human action: attitudes, subjective norms, and perceived behavioral control. Attitudes can determine how favorable or unfavorable a situation or behavior is to a person. Subjective norms are based on how influential family, friends, and coworkers are to the consumers purchasing power; this has been used as a notion for decision – making since people tend to act if someone they know, and trust told them to do so (Deliana et al. 2023). Perceived behavioral control is how a person sees an action or behavior to be difficult or easy. Controlled belief is an influential factor as it is the smaller detail that can either help or hinder the performance of the behavior, which is why perceived behavioral control is special since it can instantly influence behavior and intentions, particularly in behaviors that the individual has no control over (Akar 2024). The study of Primaroni et al. (2024) integrated the Theory of Planned Behavior with the Technology Acceptance Model (TAM) to analyze online food shopping behavior using a quantitative approach and SEM-PLS analysis. Their findings revealed that perceived usefulness and perceived ease of use significantly influence consumer attitudes, while subjective norms, and perceived behavioral control collectively shape behavioral intention.

Hedonic Motivation (HM)

Tyrvainen et al. (2020) describes hedonic motivation as a vital predictor of purchasing intention in consumer behavior research, and it has been recently tied with customer satisfaction and loyalty. In addition, a study by Santos and Marques (2021) asserted that hedonic motivation has become a recognizable motivation that appeals to consumers to visit certain shops or websites. Consumers purchase products, also to satisfy their need for experience and emotion, showing a hedonic and utilitarian purpose. In a way, hedonic motivation can make shopping interesting or enjoyable for the consumer. According to a study by Emmanuel et al. (2024), hedonic motivation has an influential role in decision–making and the adoption of m–shopping behavior. When the consumer finds the experience enjoyable or pleasurable, they are more likely to repeat the experience. A study by Deliana et al. (2024), has confirmed their hypothesis that hedonism positively and significantly affects subjective norms. They view hedonism as irrational shopping, with a goal to satisfy sensation of pleasure by purchasing products without contemplating its necessity; this causes certain subjective norms in consumers to purchase products without consideration as a normal concept. Consumers turn to social media to communicate with friends and relatives to acquire content or information that is user-generated to learn about brands, products, and shopping experiences of other consumers, which will later be incorporated into their shopping or buying experience. Furthermore, a desire to be with targeted peers or reference group will fulfill a sense of belonging; so, purchasing specific products from specific brands will produce praise from other people and recognition from their peer group. (Agrawal 2022).

Financial Consciousness (FC)

As described in the study of Chowdhry and Dholakia (2019), financial awareness is the ability to fully understand the present economic situation, including assets, liabilities, spending habits, and financial results of an individual. The findings of the study suggest that individuals with higher financial awareness tend to construct better financial decisions and experience greater satisfaction with their financial lives. Consumer buying behavior extends to broader consumer spending habits, leading to unnecessary spending on things for individuals who lack economic capacity, which strains their financial status and negatively impacts their well-being (Jalees et al. 2024). This impulsive buying behavior is often influenced by societal pressure and advertising. Moreover, the rapid development, commercialization, and new wealth resulted in the normalization of materialistic values. Consumers emphasize judging others based on their possessions, reinforcing materialistic values continuously (Arthur et al. 2019). Subjective norms can shape financial consciousness, influencing the economic decisions, saving behavior, and spending habits of an individual. The findings in the study of Boto-García et al. (2022) show that self-control and early financial socialization favorably correlate with overall saving behaviors. However, the kind of financial product being examined determines how these factors contribute.

Media Exposure (ME)

With the advent of technology and industrialization, marketing strategies employed by multiple organizations are sporadically changing to meet the demands of the ever-growing digital economy. The advertising of goods and services done by e-commerce enterprises had become an integral aspect to every business venture, aiding in the growth and vertical expansion of conventional business transactions presently evident in the current enterprise market (Ma and Gu 2024). As social media consumption develops and expands among various generations, large corporations and SMEs recognize its impact on customer perception, brand value, and consumer decision-making (Varghese and Agrawal 2021). Nowadays, advertising is mostly done through social networking sites with major applications such as Facebook, Instagram, and TikTok playing a crucial role. The exponential growth of information technology, specifically in the growing cyberspace of social media, has culminated an entirely novel approach in the economic landscape (Ohara et al. 2024). Micro, Small, and Medium Enterprises (MSMEs), which constitute the structural basis of the national economy, must accommodate these changes if they intend to remain relevant in the digital marketplace with all its complexities.

Fear of Missing Out (FoMO)

With the continuous advancement of technology, commerce, in particular e-commerce, has undergone a significant transformation to maintain its momentum in meeting consumer demands. According to a study by Rachman et al. (2024) conducted in Indonesia, an increase in e-commerce platform users highlighted the rapid changes in the digital economy. Using massive data analytics, artificial intelligence, and predictive modeling techniques allowed e-commerce platforms to personalize users' feeds and predict their behaviors with great accuracy. These features enabled online shopping platforms to adapt their marketing strategies to what users were more prone to purchase through the app. This personalization greatly increased the effects of FoMO, as it was tailored to users' preferences, resulting in an enhancement of consumers' impulse buying tendencies.

2.1 Research Gap

Despite numerous studies examining the contribution of behavioral factors in shaping consumer purchase intention, limited research in the country has explored the relationship between these variables. Additionally, studies exploring multiple variables influencing purchase intention specifically among Filipino digital consumers lacks an in-depth analysis on how psychological and behavioral drivers affect their intent to purchase. Most of the studies related to purchasing intention in the country only revolve around socioeconomic factors such as social media influence and financial capabilities. Moreover, majority of the existing studies do not provide insights into purchase intention as a cognitive behavior but only as a driver of the actual purchase behavior. Such studies focused on generational purchasing patterns on Shopee and Lazada such as the study by Dulay et al. (2022) or simply examined the role of digital marketing on the buying behavior of Generation Z such as the study by Nartea and Barrera (2024). Neither of these studies simultaneously examined multiple psychological antecedents within a single framework. The present study addresses this gap by integrating FoMO, hedonic motivation, financial consciousness, and media exposure as antecedents of TPB constructs, providing a more comprehensive analysis of purchase intention among Filipino digital consumers.

2.2 Research Paradigm

The conceptual research framework, as shown in Figure 1, illustrates the study's constructs of latent variables and their corresponding hypotheses. The present study focused on analyzing the cause-and-effect relationships among seven (7) variables relevant to digital consumer behavior. With the use of the Theory of Planned Behavior, the researchers aimed to determine the factors that significantly affected consumer behavior and experience in online shopping platforms. Hence, the following independent variables were assessed: Hedonic Motivation (HM), Financial Consciousness (FC), Media Exposure (ME), and the Fear of Missing Out (FoMO), Attitude Towards the Behavior (ATB), Subjective Norms (SN), and Perceived Behavioral Control (PBC). Their relationship with the dependent variable, Purchase Intention (PI), was evaluated in depth.

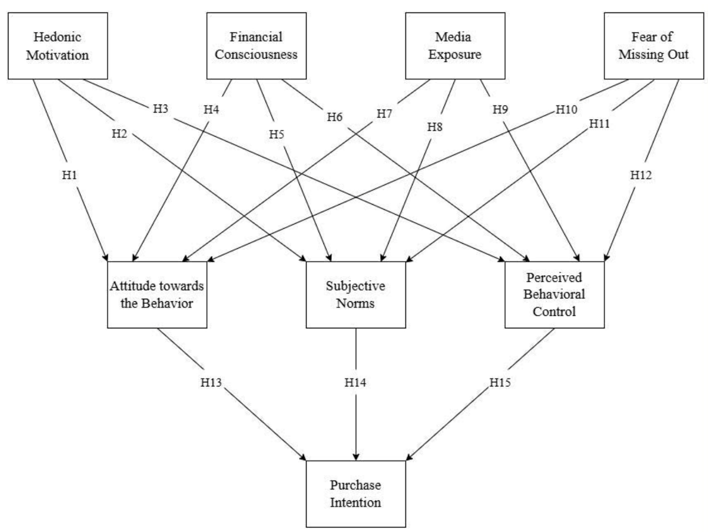

Figure 1. Conceptual Framework

3. Methods

The study investigated the causal relationships between multiple variables influencing the purchase intention of Filipino consumers in digital shopping platforms by adopting a quantitative correlational research design; this was a non-experimental approach that aimed to address how variables were related to one another with the help of statistical analysis (Miksza et al. 2023).

3.1 Research Design

A survey design, complemented by a 5-point Likert Scale, was employed as the study's primary instrument for data acquisition (Hair et al. 2021). The Likert scale assesses attitudes by asking individuals to identify how strongly they agree or disagree with a set of statements concerning a subject (McLeod 2019, as cited by Tanujaya et al. 2022). 5-

point scales are considered as the easiest and can sustain scale reliability in instances when respondents have time restrictions (Preston and Colman 2000, as cited by Russo et al. 2021).

3.2 Subjects and Study Site

The target demographic for this research consisted of male and female individuals from the following generational cohorts: Baby Boomers (1946 – 1964), that are between the ages of 61 to 79. Generation X (1965 – 1979), that are between the ages of 46 to 60. Generation Y (1980 – 1996), that are between the ages of 29 to 45. Generation Z (1997 - 2012), that are between the ages of 13 to 28. These individuals resided within the National Capital Region (NCR) of the Philippines and are a frequent user of online shopping platforms such as Shopee, Lazada, etc.

3.3 Sampling Plan and Sample Size

The researchers used the survey platform, Google Forms, to collect the necessary data needed for the research. Participants from the National Capital Region were invited to participate. The survey had been delivered online using social media sites such as Facebook, Instagram, and X (formerly known as Twitter). The dissemination of the survey was monitored to ensure that the minimum required number of participants is met. From the book Multivariate Data Analysis by Hair et al. (2019), the minimum number of respondents required is 500 due to its 7 latent variables. An analysis by Hair et al. (2019) shows that the minimum number of respondents required for the present study is 500 due to its number of latent variables. Additionally, a minimum number of 65 to 137 respondents was also considered based on Ramachandaran et al. (2023) and Mudashiru and Keikhosrokiani (2022) which follows the recommended sample size table by Hair et al. (2014) and Cohen (1992) to achieve a statistical power of 80%. PLS-SEM was selected due to its methodological flexibility regarding sample size, non-normality of data distributions, and model complexity. Thus, making this tool particularly appropriate for theory development in emerging digital markets (Xu et al. 2024; Hair et al. 2022).

4. Data Collection

The researchers utilized a structured survey questionnaire via Google Forms to address the objectives of the study as the primary research instrument. The survey was designed to collect data on the observed, latent, and response variables necessary to understand the purchase intention among Filipino digital consumers.

4.1 Data Measures

To appropriately classify respondents based on their birth generation, the respondents' age served as one of the observed variables. Latent variables included were hedonic motivation (HM), financial consciousness (FC), media exposure (ME), and fear of missing out (FoMO), all of which are behavioral factors proposed to influence consumer purchase intentions. In addition, constructs derived from the Theory of Planned Behavior (TPB), namely attitude towards the behavior (ATB), subjective norms (SN), and perceived behavioral control (PBC), were also measured. These variables enabled the researchers to evaluate the potential influence of underlying psychological and behavioral factors to the decision-making of consumers on digital platforms.

The response variable, which is purchase intention, was measured on an ordinal scale through the survey questionnaire. This approach allowed the researchers to assess the degree to which the identified behavioral factors contribute to consumers' intent to engage in purchasing activities. All survey questions were derived from established and validated instruments found in existing literature, with appropriate modifications implemented to ensure relevance to the cultural and contextual nuances of Filipino digital consumers. Upon completion of data collection, Partial Least Squares - Structural Equation Modelling (PLS-SEM) was employed to analyze the interrelationships among the identified variables, assess the reliability and validity of the proposed model, and evaluate its overall model fit. This comprehensive approach to data measurement was designed to effectively address the research objectives and establish a robust foundation for subsequent analysis and recommendations

4.2 Data Gathering Procedure

The study utilized a survey questionnaire as the primary instrument to gather responses from the target demographic. The survey was distributed through physical means as well as in online platforms such as Facebook, Instagram, and X, to reach the intended participants effectively. The survey questionnaire was structured to collect the basic information from the respondents along with screener questions to determine whether they use online shopping platforms. In total, the questionnaire consists of 46 questions. The data gathered was solely for academic purposes only and was treated with strict confidentiality.

5. Results and Discussion

The study gathered a total of 513 respondents for the analysis. The study used Partial Least Squares Structural Equation Modeling (PLS-SEM), an analytical technique for examining causal relationships within complex models. The model fit was assessed using SRMR, d_ULS, d_G, and NFI indices, while construct reliability and validity were evaluated through Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), and the Heterotrait_Monotrait (HTMT) ratio (Hair et al. 2021; Henseler et al. 2016).

5.1 Numerical Results

The Standardized Root Mean Square Residual is acceptable (Table 1). A widely accepted threshold for excellent model fit is 0.05 or lower (Shi and Maydeu-Olivares 2020; Maydeu-Olivares et al. 2018, as cited in Dash and Paul 2021), while a value of up to 0.08 is also deemed acceptable (Hu and Bentler 1999, as cited in Dash and Paul 2021). Stated by Dijkstra and Henseler (2015), d_ULS and d_G values should be within the 95% confidence interval, as such the results for the same model fit as shown above are considered as well within the said range or criteria. Though Chi-square has a significantly high value, Hair et al (2022) stated that this statistic is highly sensitive to sample size and it is prone to reject models even though the model was theoretically sound (Table 2).

Table 1. Model Fit Indices

	Saturated Model	**Estimated Model**
SRMR	0.078	0.079
d_ULS	2.461	2.562
d_G	0.447	0.457
Chi-square	1276.157	1291.719
NFI	0.482	0.475

Table 2. Construct Validity

Construct	**Cronbach's Alpha**	**AVE**	**Composite Reliability**
Financial Consciousness (FC)	0.565	0.434	0.754
Fear of Missing Out (FoMO)	0.645	0.485	0.789
Hedonic Motivation (HM)	0.546	0.420	0.743
Media Exposure (ME)	0.554	0.427	0.749
Perceived Behavioral Control (PBC)	0.670	0.431	0.790
Subjective Norms (SN)	0.571	0.435	0.755
Purchase Intention (PI)	0.532	0.516	0.762

The constructs demonstrate adequate convergent validity and internal consistency. While the recommended threshold for Average Variance Extracted (AVE) is 0.50, values as low as 0.40 are acceptable if Composite Reliability (CR) exceeds 0.60 (Fornell & Larcker 1981; Hair et al. 2021). In this study, all CR values exceed 0.70, and Cronbach's alpha coefficients range from 0.50 to 0.60. According to Ekolu and Quainoo (2019), these results indicate satisfactory CR and moderate reliability for the measurement scales (Table 3).

Table 3. Discriminant Validity

	FC	**FoMO**	**HM**	**ME**	**PBC**	**PI**	**SN**
FC	0.659						
FoMO	-0.259	0.696					
HM	-0.050	0.227	0.648				
ME	0.159	0.013	0.294	0.654			
PBC	0.280	-0.177	0.234	0.442	0.656		
PI	0.239	-0.075	0.215	0.371	0.514	0.719	
SN	0.048	0.281	0.434	0.345	0.231	0.242	0.660

The Fornell – Larcker Criterion was also deployed using SmartPLS to further improve the validity of the construct shown in Table 2. Based on the diagonal values shown in the succeeding tables, these values exceeded the number for each row and column showing the support that each construct measure is unique with one another.

Table 4. Heterotrait-Monotrait Ratio

	FC	**FoMO**	**HM**	**ME**	**PBC**	**PI**	**SN**
FC							
FoMO	0.429						
HM	0.360	0.413					
ME	0.311	0.164	0.523				
PBC	0.448	0.253	0.362	0.712			
PI	0.431	0.188	0.376	0.675	0.856		
SN	0.179	0.470	0.769	0.606	0.388	0.425	

All the relationships demonstrate strong discriminant validity shown in Table 4, which is confirmed by most HTMT values falling below the recommended 0.85 to 0.90 threshold (Henseler et al. 2015, as cited by Hair et al. 2021). This indicates that the respondents perceive the measurement items as distinguishable.

5.2 Graphical Results

The final SEM model shown in Figure 2 demonstrates that Hedonic Motivation has a significant effect on Subjective Norms ($\beta = 0.313$, p-value = 0.0000), proving that the pursuit of pleasure, excitement, and emotional satisfaction during the shopping process of Filipino digital consumers has a significant effect on their perceived social expectations from their peer groups. Conceptualized as a pleasure-oriented and non-rational consumption tendency, hedonism promotes purchasing decisions driven by gratification rather than functional necessity. Over time, this behavior contributes to the formation of subjective norms that legitimize and normalize impulsive and non-essential consumption, a finding that is consistent with the studies of Wirasukessa and Sanica (2023), as cited by Deliana et al. (2024).

Hedonic Motivation also significantly affects Perceived Behavioral Control ($\beta = 0.176$, $p = 0.0001$) (Figure 3). The results show that the enjoyment and pleasure that drives the consumers' intent to purchase has an influence on their perception of their ability to shop online. This finding is also supported by results in the study of Perez et al. (2023) which explored the relationship of the Theory of Planned Behavior and the Hedonic Motivation System Adoption Model. For this study, it was indicated that HM is used to recognize a user's behavioral control over digital applications, this motivates the user's choice to engage in the activity based on their pleasure-seeking behavior.

The results indicate that Financial Consciousness significantly influences Perceived Behavioral Control ($\beta = 0.186$, p-value = 0.0000). This entails that Filipino consumers who are more financially conscious tend to feel more in control over their online shopping behavior, which implies that they believe they have the ability, resources, and self-regulation to make deliberate and responsible financial decisions in the digital landscape. Unlike those driven by impulsive or societal pressures (Arthur et al. 2019; Jalees et al. 2024), these individuals leverage an awareness of economic limitations and long-term consequences to maintain self-control against digital consumption cues.

Media Exposure has a significant positive effect on Subjective Norms ($\beta = 0.250$, p-value = 0.0000). This implies that exposure to media, such as but not limited to social media, online advertisements, and other digital content, play a significant role in shaping the social expectations and perceived norms of Filipino digital consumers. In digital environments, frequent engagement with media content strengthens subjective norms by introducing socially acceptable behavior (Samaniego-Arias et al. 2025). As digital platforms expand across generations, they have become primary channels for individuals to observe, interpret, and internalize the expectations of others regarding purchasing decisions (Varghese and Agrawal 2021).

Media Exposure is also a vital antecedent to Perceived Behavioral Control ($\beta = 0.363$, p-value = 0.0000). This suggests that frequent exposure to digital content such as peer reviews and product information across shopping platforms reduces the perceived complexity of online transactions. The study of Niu (2025), confirms that User-Generated Content (UGC) and peer reviews facilitate quicker decision-making by making the process feel more authentic, directly boosting the user's sense of control. These findings highlight the critical role of media exposure in empowering Filipino digital consumers by enhancing their confidence and control in navigating online purchasing platforms.

There is a significant positive relationship between Fear of Missing Out and Subjective Norms ($\beta = 0.206$, p-value = 0.0000). This indicates that FoMO serves as an emotional catalyst that heightens an individual's perception of social pressure. For Filipino consumers, the anxiety of not being in line with a trend translates into an increased reliance on the behavioral cues of their peers. Consequently, as FoMO levels rise the perceived importance of conforming to the consumption patterns of others are more heightened. The study of Abel et al. (2016) confirms how FoMO leads to social surveillance in which people constantly check what others are doing. This surveillance is what builds SN, as the consumer becomes hyper-aware of what their peers expect from them.

This study confirms that Fear of Missing Out significantly affects Perceived Behavioral Control. The negative path coefficient ($\beta = -0.174$, p-value = 0.0000608) indicates that higher levels of FoMO are linked to lower PBC. This finding aligns with the Theory of Planned Behavior (TPB). It suggests that feelings of exclusion can hinder rational decision-making in online purchasing. Furthermore, Filipinos use social media to seek belongingness. This behavior can result in increased anxiety and reduced autonomy (Galang 2021; Khoa et al. 2025). This indicates that the heightened feeling of missing out on a promotion or a product further encourages the consumers to purchase even though they perceive the behavior of buying to be impractical or unfavorable.

Subjective Norms significantly shape the Purchase Intention of Filipino digital consumers. Subjective Norms (the influence of others' expectations and behaviors on an individual) have a positive path coefficient ($\beta = 0.130$ and p-value = 0.0013), showing they drive digital commerce in the Philippines. When there is more perceived social pressure or encouragement from society—such as peers, family, or digital content creators—the intent to purchase rises. This result highlights the collectivist nature of the Filipino digital market. Digital consumption is influenced by the social circle, not just the individual's decision. Similarly, Nartea and Barrera (2024) found that Filipino consumer purchase decisions are affected by social factors, including peer influence and lifestyle habits. These findings illustrate the strong influence of SN on PI, reinforcing the collectivist nature of Filipino digital consumers where social approval and group influence play a central role in decision-making.

Lastly, the results highlight Perceived Behavioral Control as the main driver of Purchase Intention among Filipino digital consumers, as shown by the positive effect ($\beta = 0.484$ and p-value = 0.0000), which means PBC strongly influences purchase intention. The study determines that if consumers do not feel technically empowered, their intention to purchase remains low. Conversely, individuals with a high level of PBC perceive themselves as having sufficient resources and opportunities to engage in online purchasing which positively influences their intent to purchase (Ilagan et al. 2024; Dulay et al. 2022). This perception allows consumers to approach purchasing decisions with a stronger sense of autonomy. Overall, these findings affirm the proposition of TPB that behavioral intention is jointly determined by SN and PBC, with psychological and behavioral antecedents operating through these constructs rather than directly. Notably, ATB did not emerge as a significant predictor in the final model, suggesting that in the Filipino digital context, social influence and perceived competence outweigh individual attitude in driving purchase intention.

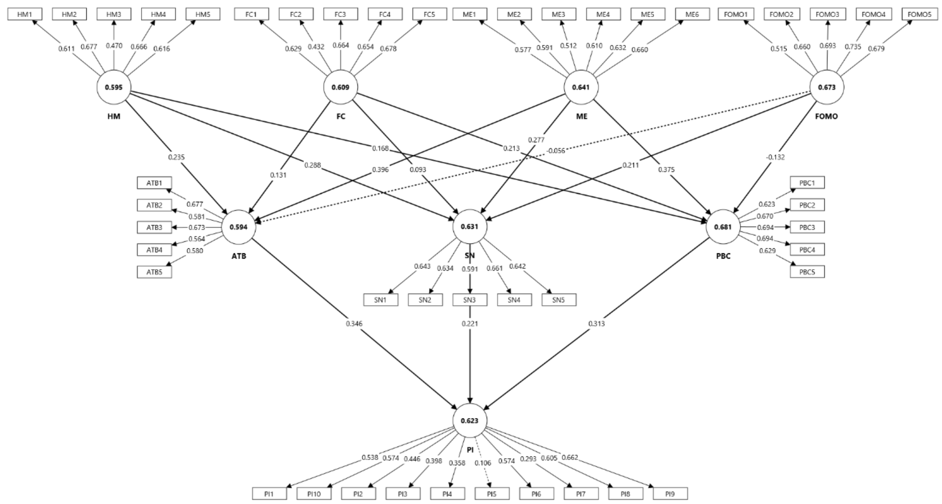

Figure 2. Initial SEM Model

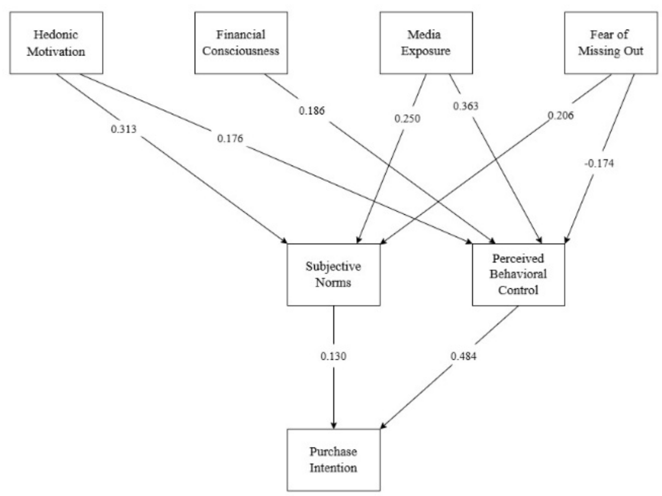

Figure 3. Final SEM Model

5.3 Proposed Improvements

The pursuit of pleasure, excitement, and emotional satisfaction during the shopping process significantly influences the social expectations Filipino digital consumers perceive from their peer groups. As a tendency that is pleasure-oriented, hedonism promotes purchasing decision driven by gratification rather than functional necessity, contributing to the formation of subjective norms that normalize non-essential consumption (Wirasukessa and Sanica 2023, as cited by Deliana et al. 2024). This aligns with the collectivist nature of Filipinos, where shopping is often a leisure activity used for social interaction and relationship building (Usunier and Lee 2009; Rico and De Leon 2017; as cited by Mallari et al. 2023). Beyond social pressure, hedonic motivation also plays a role in recognizing a user's behavioral control over digital applications, as the enjoyment derived from technology motivates users to engage based on pleasure-seeking behavior.

Financial consciousness further impacts this sense of control, as consumers who are more mindful of their finances believe they have the necessary resources and self-regulation to make deliberate decisions (Negi and Jaiswal 2024). Similarly, frequent media exposure strengthens subjective norms by introducing socially acceptable behaviors through platforms like Facebook and Instagram (Samaniego-Arias et al. 2025). This exposure, particularly through user-generated content and peer reviews, reduces the perceived complexity of online transactions and boosts a user's sense of authenticity and control. Thus, supporting the notion of media exposure as a vital antecedent of perceived behavioral control among Filipino digital consumers.

The fear of missing out (FoMO) serves as an emotional catalyst that heightens social pressure. This anxiety over missing trends leads to social surveillance, where consumers become hyperaware of peer expectations to ensure they remain in line with consumption patterns (Abel et al. 2016). However, high levels of FoMO can hinder rational decision making and reduce autonomy, as the desire for belongingness often results in increased anxiety (Galang 2021). Ultimately, subjective norms drive digital commerce in the Philippines, as the intent to purchase rises when there is perceived encouragement from family, peers, or content creators (Nartea and Barrera 2024). Perceived behavioral control remains the primary driver of purchase intention. If consumers do not feel technically empowered or well-informed, their intent to purchase remains low. Gathering detailed product information helps reduce uncertainty, ensuring that when consumers can navigate platforms independently, their likelihood of purchasing increases

6. Conclusion

The findings indicate that Hedonic Motivation, Financial Consciousness, Media Exposure, and FoMO (Fear of Missing Out) significantly influence both Subjective Norms and Perceived Behavioral Control among Filipino digital consumers with PBC appearing as the strongest determinant of purchase intention. These results show that consumers' purchase intentions are strongly shaped by social influence and their perceived ability to make a purchase, which highlights that purchase intention is not solely governed by rational thinking but also driven by social, psychological, and behavioral factors. The study also affirms the applicability of the Theory of Planned Behavior in the context of the Philippines digital commerce, extending its use beyond Western markets and demonstrating its relevance for emerging economies with a collectivist cultural tendency. From a practical perspective, businesses and marketing teams whose target audience are Filipino digital consumers should prioritize building user confidence and platform usability to strengthen PBC, while also leveraging social proof and peer influence to reinforce SN. Overall, marketing and advertisement that make digital shopping feel safe, accessible, and socially validated are likely to yield a higher purchase intent.

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