Doom Spending and Coping Strategies: How Emotional Stress and Social Context Shape Financial Behavior

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Abstract

Doom spending, defined as impulsive and excessive consumption triggered by psychological stress, has emerged as a growing phenomenon in the digital era. This study investigates the effects of emotional stress, economic pressure, and social media exposure on doom spending behavior among Indonesian millennial and Gen Z housewives, while considering the moderating roles of self-control and social support. Using a quantitative approach, data were collected from 285 respondents through a structured questionnaire and analyzed with Structural Equation Modeling (SEM) using WarpPLS 6. The results reveal that emotional stress has a significant negative effect on doom spending, indicating a shift toward problem-focused coping strategies. In contrast, social media exposure exerts a strong positive influence, reinforcing doom spending tendencies, whereas economic pressure shows no significant effect. Furthermore, self-control negatively moderates the relationship between emotional stress and doom spending but unexpectedly strengthens the impact of social media exposure. Social support, however, does not significantly moderate the link between economic pressure and doom spending. These findings highlight the pivotal roles of digital exposure and individual coping resources in shaping financial behavior. The study provides both theoretical contributions to stress and coping literature and practical implications for financial literacy programs and community-based interventions to reduce doom spending among vulnerable groups.

Keywords: *doom spending; emotional stress; social media exposure; self-control; social support; coping behavior*

1. Introduction

In recent years, doom spending has become a striking global phenomenon, particularly in times of economic uncertainty and social pressure. The term refers to impulsive and excessive consumption triggered by negative emotions such as stress, anxiety, or insecurity. Unlike ordinary consumerism, doom spending is largely motivated by an emotional urge to escape from distressing situations, often leading to detrimental financial consequences. This phenomenon has been amplified by the rapid growth of e-commerce and social media platforms, which provide constant exposure to promotional content, personalized advertising, and peer influence. In

Indonesia, where digital consumption is expanding rapidly, doom spending has gained increasing relevance as both a social and economic issue[1].

Empirical evidence underscores the significance of this trend. Data from Bank Indonesia (2023) reported that e-commerce transactions reached IDR 476.3 trillion in 2022, reflecting a 23% increase compared to the previous year. A large proportion of these transactions were unplanned, impulse-driven purchases. Similarly, an Ipsos Indonesia survey (2023) found that over 35% of millennials and Gen Z admitted to engaging in online shopping as a means of coping with stress or anxiety. Among housewives in particular, shopping often serves as an emotional coping mechanism for the psychological demands of multiple roles and household responsibilities. Generational characteristics further reinforce this tendency: both millennial and Gen Z women are highly susceptible to online consumption culture, driven by targeted digital advertisements and the fear of missing out (FOMO) on social media trends.

Drivers of doom spending can be classified into three broad categories: emotional stress, economic pressure, and social media exposure. Emotional stress, including anxiety about the future and everyday life demands, may push individuals to seek instant relief through shopping[2], [3], [4]. Economic pressure, characterized by unstable household income and rising living costs, creates additional psychological burdens that may fuel excessive consumption. Meanwhile, social media exposure functions as a persistent trigger by presenting idealized lifestyles and encouraging constant purchasing behaviors through digital campaigns[5], [6]. However, not all individuals respond to these pressures in the same way. Moderating factors such as self-control and social support may play an important role in determining whether an individual engages in doom spending. Self-control reflects one’s capacity to regulate impulsive urges, serving as a protective factor against maladaptive financial behavior. In parallel, social support from family, friends, or communities can buffer psychological strain and provide healthier coping strategies[7], [8].

The theoretical foundation for this study is the stress and coping framework proposed by Lazarus and Folkman (1984). This framework suggests that individuals respond to stress through two main strategies: problem-focused coping, which involves addressing the source of stress directly, and emotion-focused coping, which aims to regulate negative emotions without resolving the underlying issue[9], [10], [11]. Doom spending falls into the latter category, as individuals attempt to relieve stress by engaging in impulsive consumption. While prior research has linked stress and economic pressure to general consumer behavior, limited studies have examined doom spending as a distinct psychological coping mechanism.[12], [13], [14]. Moreover, the moderating influence of self-control and social support in this relationship remains underexplored, particularly in the context of Indonesian women.

The current study addresses these gaps by investigating the effects of emotional stress, economic pressure, and social media exposure on doom spending behavior among Indonesian millennial and Gen Z housewives[7]. It also examines the moderating roles of self-control and social support in shaping these relationships. This focus is crucial, as housewives often represent a vulnerable group facing psychological, social, and financial challenges simultaneously[15], [16].

Understanding how stressors and coping resources interact to influence doom spending provides valuable insights into both consumer psychology and financial well-being.

Drawing on the stress and coping theory (Lazarus & Folkman, 1984), this study argues that different stressors may shape financial coping behaviors in the form of doom spending. Emotional stress is expected to intensify the tendency toward doom spending, as individuals often turn to consumption to alleviate negative feelings. Similarly, economic pressure is anticipated to heighten this behavior, since financial strain often leads to compensatory spending as a temporary escape. Social media exposure is also predicted to amplify doom spending, given its pervasive role in promoting impulsive consumption and fostering fear of missing out (FOMO)[17].

At the same time, coping resources may alter these relationships. Self-control is assumed to buffer the effect of emotional stress, enabling individuals to regulate impulsive urges and choose more adaptive responses. Likewise, self-control is expected to reduce the influence of social media exposure by helping individuals resist external triggers. In addition, social support from family and peers is presumed to weaken the effect of economic pressure, as supportive networks can provide alternative coping mechanisms and reduce reliance on maladaptive financial behaviors. Through this reasoning, the study seeks to test the interplay of stressors and coping resources in shaping doom spending among Indonesian housewives from millennial and Gen Z cohorts.

2. Methods

Research Design

This study employed quantitative research design using a cross-sectional survey approach. The research was grounded in the stress and coping theory of Lazarus and Folkman (1984), with doom spending conceptualized as an emotion-focused coping strategy. The study examined the effects of emotional stress, economic pressure, and social media exposure on doom spending behavior, while incorporating self-control and social support as moderating variables. Structural Equation Modeling (SEM) with WarpPLS 6 was applied to test both direct and moderate relationships among the variables.

Population and Sample

The population of this study consisted of Indonesian housewives from millennial (born 1981–1996) and Gen Z (born 1997–2010) cohorts. These groups were selected because they are particularly vulnerable to economic pressures, digital exposure, and emotional stress in managing household finances. The exact population size was unknown; therefore, the sample size was determined using the Lemeshow formula with a 10% margin of error. Based on this calculation, a total of 285 respondents were included. Respondents were recruited through purposive sampling, with the inclusion criteria of being married, actively managing household finances, and engaging in online shopping.

Data Collection

Primary data were collected using a structured questionnaire distributed online. The questionnaire employed a five-point Likert scale ranging from 1 (“strongly disagree”) to 5 (“strongly agree”) to measure all constructs. Prior to distribution, a pilot test was conducted with 30 respondents to assess clarity, reliability, and validity of the items. The final questionnaire consisted of demographic information and measurement items for the six main constructs: emotional stress, economic pressure, social media exposure, doom spending, self-control, and social support.

Measurement

Each construct was measured using multi-item scales adapted from previous validated studies. Emotional stress items reflected feelings of anxiety, worry, and emotional tension related to daily life and the future. Economic pressure measured perceived household financial strain, income instability, and rising living costs. Social media exposure was assessed through frequency and intensity of online engagement, exposure to shopping-related content, and susceptibility to FOMO. Doom spending items captured the tendency to engage in impulsive, excessive, and emotionally driven purchases. Self-control was measured by respondents’ ability to regulate impulsive urges, delay gratification, and adhere to planned financial behavior. Social support items captured perceived emotional, informational, and practical support from family, friends, and peers.

Data Analysis

Data analysis was conducted using Structural Equation Modeling (SEM) with WarpPLS 6. SEM was selected because it allows simultaneous testing of direct, indirect, and moderating effects between multiple variables. The analysis proceeded in two stages: evaluation of the measurement model (outer model) and the structural model (inner model). Convergent validity was assessed using factor loadings and Average Variance Extracted (AVE), while reliability was examined using composite reliability coefficients. The structural model was evaluated through path coefficients, significance levels (p-values), and model fit indices, including APC, ARS, AARS, AVIF, AFVIF, and GoF.

3. Results

Outer Model

The evaluation of the outer model was conducted to assess each indicator of the constructs to identify potential measurement errors. This evaluation included an assessment of convergent validity and composite reliability. The indicator values were examined using combined loadings and cross-loadings. An acceptable outer model is indicated when the factor loadings of each item or indicator for a construct are greater than 0.70. However, items with loadings between 0.40 and 0.70 may still be retained if the Average Variance Extracted (AVE) of the construction meets the minimum threshold of 0.50. In such cases, indicators with factor loads above 0.40 do not necessarily need to be removed. The results of this study revealed that several indicators with lower loadings had to be removed to avoid bias. Nevertheless, only a few items were eliminated, and these were replaced by other valid indicators to maintain the robustness of the measurement model without introducing significant bias. The detailed factors of the study are presented in the following table:

Table 1. *Loading Factor P Value*, AVE, *Composite Reliability*

Indicators	Loading Factor	P-value
ES.1	0.549	<0.001
ES.2	0.712	<0.001
ES.3	0.867	<0.001
ES.4	0.781	<0.001
ES.5	0.847	<0.001
ES.6	0.531	<0.001
EP.2	0.639	<0.001
EP.4	0.906	<0.001
EP.5	0.761	<0.001
EP.6	0.716	<0.001
SME.2	0.680	<0.001
SME.3	0.760	<0.001
SME.5	0.822	<0.001
SME.6	0.822	<0.001
DSB.1	0.883	<0.001
DSB.2	0.912	<0.001
DSB.4	0.847	<0.001
DSB.5	0.470	<0.001
DSB.6	0.906	<0.001
SC.1	0.773	<0.001
SC.2	0.857	<0.001
SC.3	0.700	<0.001
SC.5	0.644	<0.001
SS.1	0.796	<0.001
SS.2	0.832	<0.001
SS.3	0.457	<0.001
SS.5	0.643	<0.001
SS.6	0.867	<0.001

Source: data processed in 2025

Table 2. Variable AVE Value

Variable	AVE value	Information
ES	0.528	Valid
EP	0.580	Valid
SME	0.598	Valid
DSB	0.674	Valid

SC	0.559	Valid
SS	0.524	Valid

Source: data processed in 2025

Table 3. Composite Reliability Value

Variable	**Composite Reliability**
ES	0.867
EP	0.845
SME	0.855
DSB	0.908
SC	0.834
SS	0.837

Source: data processed in 2025

The research model can be considered acceptable if it meets the criteria for convergent validity and composite reliability. Convergent validity is assessed through the factor loadings of each indicator and the Average Variance Extracted (AVE) for each construct, while composite reliability is evaluated using the composite reliability coefficients. A construct is deemed reliable if its composite reliability coefficient exceeds the threshold value of 0.70. The results presented in the table above show that all variables in this study achieved composite reliability values greater than 0.70, thereby confirming the reliability of the measurement model. Consequently, the outer model can be accepted without requiring further modification or removal of indicators. In WarpPLS analysis, several model fit and quality indices must also be satisfied to ensure the robustness of the structural model. The results of these models fit and quality indices are presented as follows:

Table 4. *Fit Model* and *Quality Index*

No	***Fit Model* and *Quality Index***	**Result**	**Note**
1	APC	0.210 $p < 0.001$	Accepted
2	ARS	0.292 $p < 0.001$	Accepted
3	AARS	0.277 $p < 0.001$	Accepted
4	AVIF	1.501	Ideal
5	AFVIF	1.752	Ideal
6	GoF	0.458	Large
7	SPR	0.667	Accepted
8	RSCR	0.732	Accepted
9	SSR	1.000	Accepted
10	NLBCDR	0.833	Accepted

Source: data processed in 2025

The results in the table above indicate that all models' fit and quality indices met the recommended criteria. Therefore, the inner model of this study is considered acceptable and can be further analyzed in the subsequent stages.

Inner Model

The structural model was evaluated based on the results generated from the SEM analysis. The evaluation criteria followed the same model fit and quality indices discussed earlier. The purpose of this assessment was to examine the direction, significance, and magnitude of the path coefficients between the variables.

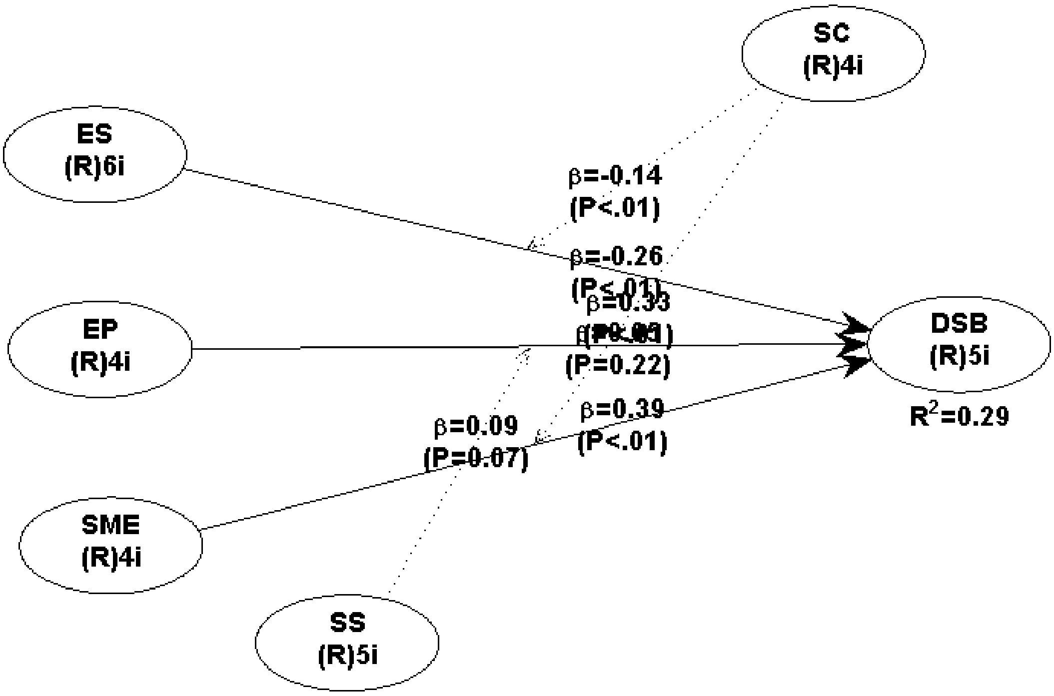

Figure 1. Research Model

As shown in the model fit and quality indices table above, the proposed research model met all required criteria and was therefore accepted. Following this confirmation, the next step was to examine the direction, significance, and magnitude of the path coefficients between variables. The results of the hypothesis testing are presented in the following table:

Tabel 5. Research Model Result

No	Path	Coefficient	P *Value*	Note
1.	Emotional stress influences doom spending behavior among housewives	-0.256	<0.001	Accepted (negative)
2.	Economic pressure influences doom spending behavior among housewives	0.046	0.216	Rejected

3.	Social media exposure influences doom spending behavior among housewives	0.395	<0.001	Accepted
4.	Self-control strengthens the effect of emotional stress on doom spending behavior among housewives	-0.143	0.007	Accepted (negative)
5.	Self-control strengthens the effect of social media exposure on doom spending behavior among housewives	0.332	<0.001	Accepted
6.	Social support strengthens the effect of economic pressure on doom spending behavior among housewives	0.085	0.072	Rejected

Source: data processed in 2025

4. Discussion

Emotional Stress and Doom Spending Behavior among Housewives

The results of this study reveal an unexpected finding: emotional stress has a significant negative effect on doom spending behavior among housewives. This suggests that higher levels of emotional stress are associated with a lower tendency to engage in impulsive and excessive consumption. This outcome contradicts the initial hypothesis, which assumed that emotional stress would intensify doom spending as an emotion-focused coping strategy. Instead, the evidence indicates that under conditions of heightened emotional strain, housewives are more likely to adopt cautious financial behavior and avoid unnecessary spending.

This finding can be explained through the lens of stress and coping theory by Lazarus and Folkman (1984). While doom spending is typically categorized as an emotion-focused coping strategy, the negative relationship observed here suggests a shift toward problem-focused coping. Housewives under emotional stress may choose adaptive responses such as reorganizing household budgets, engaging in non-consumptive stress-relief activities, or strengthening communication with family members. This pattern aligns with prior evidence indicating that individuals who perceive a higher degree of control over stressors are more likely to employ problem-focused coping strategies rather than maladaptive consumption.

This result diverges from several earlier studies that demonstrated a positive link between emotional stress and compulsive or doom-like spending. For example, Friedline et al. (2021) reported that financial and emotional stress heightened households' reliance on impulsive consumption as a short-term relief mechanism[18]. Similarly, Sergeyev et al. (2024) found that women facing dual role stressors were prone to excessive spending as an escape from psychological burdens[19]. Sharma et al. (2025) further confirmed that prolonged emotional stress caused by global economic uncertainty tends to increase doom spending tendencies[20]. However, other studies provide support for the present findings. Research has shown that individuals with stronger financial literacy or prior negative experiences with impulsive purchases are less likely to engage in doom spending under stress [21]. In this research context, cultural and religious values may also play a protective role, encouraging housewives to manage stress through spiritual practices, family gatherings, or community-based activities rather than consumption. The responses from participants in this study reinforce this perspective, as many reported limited financial resources and previous negative experiences with unproductive purchases.

Economic Pressure and Doom Spending Behavior among Housewives

The results of this study indicate that economic pressure does not have a significant effect on doom spending behavior among housewives. This finding suggests that even when households experience considerable financial strain, such conditions do not automatically lead to impulsive or excessive consumption as a form of coping. Contrary to the initial expectation, economic constraints appear to limit rather than encourage doom spending, as many housewives are forced to prioritize essential expenditures and exercise greater financial discipline.

Within the framework of stress and coping theory (Lazarus & Folkman, 1984), economic pressure could be regarded as a stressor that potentially triggers emotion-focused coping behaviors such as doom spending. However, the absence of a significant relationship in this study implies that respondents may rely more heavily on problem-focused coping strategies. Housewives facing financial strain tend to seek practical solutions such as supplementing household income through small businesses, implementing stricter budgeting, or leveraging family support networks to meet basic needs. This suggests that economic hardship may encourage adaptive coping rather than maladaptive consumption behaviors.

This finding diverges from much of the prior literature, which often reports a positive link between financial strain and excessive consumption. Habib and Almamy (2025), for instance, found that individuals under economic stress were more likely to engage in impulse buying as an emotional escape[22]. Similarly, Guan et al. (2022) noted that financial difficulties were associated with compensatory spending as a psychological coping mechanism[23]. Nevertheless, some studies point to mitigating factors such as financial literacy and community engagement that weaken the impact of economic stress on consumption patterns[24], [25].

From a contextual perspective, this outcome reflects the lived realities of Indonesian housewives, who often carry the primary responsibility for managing household budgets under constrained financial conditions. Rather than resorting to doom spending, many respondents reported coping by reducing expenses, re-prioritizing household needs, or relying on informal social support networks. These findings highlight that economic hardship does not inevitably drive maladaptive financial behavior; instead, it may foster resilience and prudent financial management.

Social Media Exposure and Doom Spending Behavior among Housewives

The findings of this study demonstrate that social media exposure has a significant and positive effect on doom spending behavior among housewives. This result implies that greater engagement with social media platforms—particularly exposure to promotional content, peer consumption, and lifestyle displays—heightens the likelihood of impulsive and excessive purchasing as a coping strategy. In the digital era, social media functions not only as a channel of communication but also as a persuasive marketplace, blurring the boundaries between social interaction and consumerism.

Within the stress and coping framework (Lazarus & Folkman, 1984), social media exposure can be interpreted as an environmental stressor that triggers emotion-focused coping. Promotional campaigns, limited-time offers, and curated lifestyle images often create psychological pressures such as fear of missing out (FOMO) and social comparison. Faced with these stressors, many housewives turn to doom spending as an immediate means of alleviating negative emotions or reinforcing a sense of belonging. Unlike economic pressure, which constrains spending behavior, social media expands opportunities and incentives for impulsive consumption through constant digital nudges.

This finding is consistent with prior studies emphasizing the role of digital exposure in fostering maladaptive financial behaviors. Handani et al. (2024) reported that intensive engagement with social media showcasing high lifestyle standards increased compulsive buying among women[25]. Similarly, Gunawan et al. (2021) found a strong correlation between online social pressure and excessive spending[2]. Surwanti et al. (2024) further confirmed that FOMO generated through digital platforms is a significant predictor of doom spending[26], while Prasetyo (2024) highlighted how algorithm-driven advertisements reinforce consumers' emotional impulses by personalizing promotional content[27].

Contextual evidence from respondents also supports this conclusion. Many reported that their strongest urge to engage in doom spending occurred after encountering targeted advertisements or posts from peers displaying new purchases. Flash sales and the widespread use of digital payment systems intensified these behaviors, making consumption both emotionally gratifying and logistically convenient. For housewives managing household responsibilities, such triggers create a powerful temptation to escape stress through instant gratification.

Self-Control as a Moderator of the Effect of Emotional Stress on Doom Spending Behavior among Housewives

The findings of this study show that self-control significantly moderates the relationship between emotional stress and doom spending behavior among housewives, with a negative coefficient. This suggests that individuals with higher levels of self-control are less likely to resort to doom spending when faced with emotional stress. In other words, self-control acts as a protective psychological resource, enabling individuals to regulate impulsive urges and adopt more adaptive coping mechanisms.

From the perspective of the stress and coping theory (Lazarus & Folkman, 1984), individuals under stress may engage in emotion-focused coping strategies, such as impulsive spending, to temporarily reduce negative emotions. However, self-control provides the capacity to shift toward problem-focused coping strategies, such as reorganizing household budgets, delaying gratification, or seeking alternative activities to relieve stress. This aligns with prior research emphasizing the importance of self-regulation in financial behavior. Miotto and Parente (2015) found that self-control is a strong predictor of healthy financial management[28], while Astuti and Widayati (2019) demonstrated that women with higher self-control were less prone to excessive spending even under stressful household conditions[29].

The present findings also correspond with evidence from behavioral finance research, which highlights that individuals with stronger self-control are better equipped to resist short-term emotional impulses in favor of long-term financial stability[29], [30]. By contrast, those with lower self-control are more vulnerable to maladaptive financial coping, including doom spending. This reinforces the theoretical view that self-control is not merely a personality trait but also a functional resource in managing stress-induced financial decisions.

Several housewives in this research reported adopting practical strategies such as maintaining strict shopping lists, enforcing household budgeting rules, and substituting shopping with alternative stress-relief activities like exercise or gardening. Others mentioned applying delayed gratification by postponing purchases until the stress subsided. These strategies reflect conscious efforts to regulate impulses and avoid the negative financial consequences of doom spending.

Self-Control as a Moderator of the Effect of Social Media Exposure on Doom Spending Behavior among Housewives

The results of this study reveal an unexpected outcome: self-control significantly moderates the relationship between social media exposure and doom spending behavior among housewives, but with a positive coefficient. This means that, rather than weakening the effect of social media exposure, higher levels of self-control amplify its influence on doom spending. In other words, even individuals who perceive themselves as having strong self-regulation are not immune to the persuasive power of social media content and, in some cases, may rationalize their impulsive purchases as justified rewards.

These finding challenges conventional assumptions derived from the stress and coping theory (Lazarus & Folkman, 1984), which posits that self-control should act as a resource that redirects individuals away from maladaptive emotion-focused coping strategies. Instead, the results suggest that in the context of pervasive and personalized digital marketing, self-control may not always operate as a buffer. Social media platforms often employ algorithmic advertisements and emotionally charged campaigns, creating subtle psychological pressures such as fear of missing out (FOMO) and self-reward narratives that are difficult to resist, even for those with higher self-control[31].

Research by Miotto and Parente confirmed the protective role of self-control in financial behavior generally, yet other scholars highlight its situational limitations. For example, intensive exposure to emotionally framed digital advertising can override self-control by stimulating subconscious desires and justifying indulgent spending[32]. In this sense, self-control may paradoxically strengthen the link between social media exposure and doom spending, as individuals employ rationalizations such as “I deserve this” after successfully suppressing prior spending impulses[10], [31].

Evidence from respondents also illustrates this paradox. Some housewives reported deliberately postponing purchases but eventually succumbing to social media campaigns, often framing the expenditure as a well-earned reward. Others admitted using self-control not to completely avoid spending, but rather to selectively time their doom spending, particularly during flash sales or promotional events. These behaviors demonstrate that self-control may shift from being a protective factor to becoming a mechanism for justifying indulgence in response to digital triggers.

Social Support as a Moderator of the Effect of Economic Pressure on Doom Spending Behavior among Housewives

The results of this study indicate that social support does not significantly moderate the relationship between economic pressure and doom spending behavior among housewives. This suggests that the availability of family, community, or peer support does not necessarily alter how financial strain influences impulsive consumption. In other words, while social support has often been assumed to buffer the negative effects of economic stress, the findings here reveal that such support may not directly prevent maladaptive financial behaviors such as doom spending.

According to the stress and coping framework by Lazarus and Folkman (1984), social support is generally considered an external resource that helps individuals manage stress more effectively. However, in the present study, the presence of social support did not significantly alter how economic pressure influenced consumption behavior. This indicates that housewives under financial strain may rely more on internal coping strategies, such as reducing household expenses or prioritizing essential needs, rather than depending on external support to prevent maladaptive spending.

Anjani et al. (2024) stated that social support exerts a buffering effect on stress only when individuals perceive such support positively and when it matches their actual needs[8]. Conversely, social support is ineffective when the stressors faced are structural in nature, such as poverty or long-term unemployment[9]. A study by Carley et al. (2022) also demonstrated that women experiencing high levels of economic pressure tend to engage in consumptive behaviors as an emotional compensation, even when they have access to broad social networks[15]. Moreover, support from family and neighbors does not necessarily reduce doom spending behavior, as such support is often normative in nature rather than providing practical solutions to the financial pressures being experienced.

Most respondents revealed that although they received social support in the form of communication and empathy from family members or friends, this support did not directly assist them in addressing tangible economic pressures, such as loan repayments, childcare needs, or the rising costs of household expenditures. Some respondents also indicated that rather than providing comfort, social interactions sometimes intensified psychological stress due to lifestyle comparisons with others. In several cases, social support was limited to emotional reassurance without accompanying practical solutions, rendering it insufficient to prevent the emergence of doom spending tendencies, which were adopted as a form of escape or as an attempt to regain a sense of control over uncertain economic conditions.

5. Conclusion

This study examined the influence of emotional stress, economic pressure, and social media exposure on doom spending behavior among housewives, with self-control and social support as moderating variables. The results showed that emotional stress and economic pressure did not significantly increase doom spending, suggesting that both emotional strain and financial constraints may not directly trigger maladaptive consumption. In contrast, social media exposure demonstrated a strong positive effect, emphasizing its role as a key driver of impulsive financial behavior. The moderating analysis revealed that self-control reduced the impact of emotional stress on doom spending but unexpectedly strengthened the effect of social media exposure, indicating the complex role of self-regulation under digital persuasion. Meanwhile, social support did not moderate the relationship between economic pressure and doom spending, reflecting its limited effectiveness in addressing structural financial stressors. Overall, these findings contribute to the literature by showing that doom spending is more strongly influenced by psychosocial and digital factors than by structural economic pressures. The study underscores the importance of financial literacy and digital awareness programs to enhance resilience against persuasive online marketing, while future research is encouraged to explore these dynamics in cross-cultural and longitudinal contexts.

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