THE IMPACTS OF FEAR OF MISSING OUT AND THE HERD BEHAVIOR ON YOUNG CONSUMERS' IMPULSIVE BUYING BEHAVIOR IN LIVESTREAM SHOPPING: EVIDENCE FROM THE VIETNAMESE FASHION INDUSTRY

TÁC ĐỘNG CỦA NỖI LO SỢ BỎ LỠ VÀ HIỆU ỨNG ĐÁM ĐÔNG ĐẾN HÀNH VI MUA SẮM BỐC ĐỒNG CỦA NGƯỜI TIÊU DÙNG TRẺ TRONG MUA SẮM LIVESTREAM: BẰNG CHỨNG TỪ NGÀNH THỜI TRANG VIỆT NAM

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Abstract - In Vietnam's fashion livestream shopping context, young consumers' purchase decisions are shaped by social cues, particularly the fear of missing out (FoMO) and herd behavior. Drawing on the Stimulus–Organism–Response (S-O-R) framework, this study examines the effects of FoMO and herd behavior on impulsive buying behavior and tests the mediating role of the urge to buy impulsively. Survey data from 308 young consumers who had participated in fashion livestream shopping were analyzed using PLS-SEM. The findings show that FoMO and herd behavior positively affect the urge to buy impulsively and impulsive buying behavior. The urge to buy impulsively partially mediates both relationships. This research adds empirical evidence on livestream commerce in the fashion industry in Vietnam and suggests managerial implications for businesses.

Key words - FoMO; herd behavior; impulsive buying; livestream shopping; fashion.

Tóm tắt - Trong lĩnh vực livestream thời trang tại Việt Nam, hành vi ra quyết định mua của nhóm khách hàng trẻ chịu ảnh hưởng bởi các tín hiệu xã hội, đặc biệt là cảm giác sợ bỏ lỡ và xu hướng hành động theo đám đông. Dựa trên khung Kích thích – Chủ thể – Phản hồi (S-O-R), nghiên cứu kiểm định tác động của nỗi lo sợ bỏ lỡ (FoMO) và hiệu ứng đám đông đến hành vi mua sắm bốc đồng, đồng thời phân tích vai trò trung gian của trạng thái tâm lý thúc đẩy mua sắm bốc đồng. Dữ liệu 308 người tiêu dùng trẻ đã tham gia mua sắm livestream thời trang được phân tích bằng PLS-SEM. Kết quả cho thấy, FoMO và hiệu ứng đám đông đều ảnh hưởng tích cực đến trạng thái tâm lý thúc đẩy mua sắm bốc đồng và hành vi mua bốc đồng. Trạng thái tâm lý thúc đẩy hành vi mua sắm bốc đồng đóng vai trò trung gian một phần. Nghiên cứu góp phần cung cấp thêm bằng chứng thực nghiệm trong livestream commerce ngành thời trang tại Việt Nam và gợi ý hàm ý quản trị cho doanh nghiệp.

Từ khóa - FoMO; hiệu ứng đám đông; mua sắm bốc đồng; livestream shopping; thời trang.

1. Introduction

Livestream shopping is becoming an increasingly influential form of digital retailing in Vietnam, particularly in the fashion sector, where purchase decisions are often affected by trends, aesthetic emotions, and social interactions [1], [2]. Unlike static e-commerce, livestreaming enables sellers to directly introduce products, respond to questions, create short-term promotions, and display real-time social cues such as views, comments, purchases, or scarcity notifications. These characteristics contribute to shortening young consumers' consideration time, making them more susceptible to emotional influence and potentially leading to impulsive buying behavior, that is, unplanned purchasing behavior triggered by an immediate psychological state [3], [4].

Previous studies have considered the fear of missing out (FoMO) as a psychological state that arises when individuals worry that they may miss valuable opportunities or experiences, while viewing the herd behavior as the tendency to adjust decisions according to the behavior of the majority [5], [6]. However, these two factors have often been analyzed separately or in less interactive online contexts. This approach does not fully reflect the distinctive characteristics of livestreaming, where FoMO is triggered by limited-time offers, while the herd behavior is reinforced through comments, viewer counts, purchase notifications, and product popularity [8], [9]. In addition, the mediating role of the urge to buy impulsively needs to be further clarified, as this state may transform social stimuli into actual purchasing responses.

Based on the identified research gap, this study focuses on analyzing the effects of FoMO and the herd behavior on young consumers' impulsive buying behavior in the context of fashion livestream shopping in Vietnam, while clarifying the mediating role of the urge to buy impulsively based on the Stimulus–Organism–Response (S-O-R) framework. The findings are expected to shed light on the application of the S-O-R framework in livestream commerce and provide practical foundations for fashion brands in designing sales content, managing social cues, and developing appropriate purchase-activation strategies.

2. Theoretical background and research hypotheses

The S-O-R framework is used to explain how environmental factors influence individuals' internal states, thereby shaping behavioral responses [10]. In this study,

FoMO and the herd behavior are identified as prominent stimuli (S) in the fashion livestream environment, as they emerge through limited offers, comments, views, purchase notifications, and the perception that products are attracting considerable attention from many consumers. The urge to buy impulsively serves as the organism (O), reflecting consumers' excitement, urgency, and desire to purchase immediately. Impulsive buying behavior is regarded as the response (R). This approach is appropriate for livestream shopping, where commercial information and social cues occur simultaneously and continuously, with the potential to trigger rapid purchasing responses in real time.

Fear of Missing Out (FoMO) refers to the feeling of concern that others are having rewarding experiences from which one is absent [5]. In this study, FoMO is understood as a psychological pressure that makes consumers worry about missing purchasing opportunities, promotions, or social experiences during livestream sessions. In the fashion sector, FoMO is often triggered by short-term promotions, product quantity notifications, and calls to place orders. The herd behavior is reflected through views, positive comments, purchase notifications, and product popularity. The urge to buy impulsively is a pre-purchase psychological state expressed through the desire to purchase immediately, excitement, and reduced self-control [4]. According to the S-O-R model, this state serves as a bridge between social stimuli and purchasing behavior. Impulsive buying is understood as a purchase decision that occurs suddenly, is minimally planned, and is substantially driven by emotions [3]. Livestream shopping is an e-commerce mode that combines live broadcasting with online shopping and is characterized by real-time interaction, interactivity, and the ability to rapidly convert interest into purchase.

In the fashion livestream environment, FoMO is often triggered by limited-time offers, low-stock notifications, real-time purchase updates, and exclusive opportunities available only during live sessions [9], [11]. These cues increase the sense of urgency, making young consumers concerned that they may miss purchasing opportunities or attractive benefits if they do not make decisions immediately. Findings from previous studies show that FoMO can stimulate emotional arousal and the urge to buy impulsively [12], [13]. In highly interactive online contexts that are strongly influenced by time pressure, FoMO may exert a direct effect on consumers' impulsive buying behavior [14]. Therefore, this study proposes the following hypotheses (Figure 1):

H1: *Fear of missing out has a positive effect on young consumers' urge to buy impulsively when watching fashion livestreams.*

H2: *Fear of missing out has a positive effect on young consumers' impulsive buying behavior when watching fashion livestreams.*

The herd behavior, or herd behavior, reflects individuals' tendency to adjust their decisions according to the behavior of the majority, especially under conditions of incomplete information or when purchase decisions need to be made quickly [7]. In livestreaming, this effect is amplified through easily observable social cues such as viewer counts, positive comments, purchase notifications, publicly displayed purchases, and sellers' emphasis on product popularity. These cues may reduce perceived risk, create a sense of social validation, and encourage consumers to act in line with the majority [15] - [17]. Several studies in livestream and social commerce contexts have also shown that social proof can stimulate psychological states and promote rapid purchase decisions. Lee and Chen [8] focused on livestream commerce, while Huang et al. [16] focused on short-form videos; although their contexts differ, their findings are similar [18], [19]. Therefore, this study proposes the following hypotheses (Figure 1):

H3: *The herd behavior has a positive effect on the urge to buy impulsively.*

H4: *The herd behavior has a positive effect on impulsive buying behavior.*

According to the S-O-R model, the urge to buy impulsively is considered an organismic state that transforms external stimuli into behavioral responses [8]. In essence, this state reflects the desire to purchase immediately, excitement, and a reduced level of self-control before the purchasing behavior occurs [4]. When consumers experience a high level of urge to buy, they tend to shorten the consideration process, reduce decision delay, and become more likely to engage in unplanned purchasing behavior [21]. Therefore, this study proposes the following hypothesis (Figure 1):

H5: *The urge to buy impulsively has a positive effect on impulsive buying behavior.*

According to the S-O-R theoretical framework, FoMO and the herd behavior are regarded as stimuli originating from the external environment. Meanwhile, the urge to buy impulsively is considered a mediating organismic factor, serving to transfer the effects of these stimuli to consumers' behavioral responses [8]. In fashion livestreaming, FoMO creates a sense of urgency and fear of missing purchasing opportunities, while the herd behavior generates social validation through the behavior of other viewers. These two types of stimuli may directly affect impulsive buying behavior and also exert indirect effects by stimulating and intensifying the psychological state that leads to unplanned purchasing behavior [4], [21]. Therefore, this study proposes the following hypotheses (Figure 1):

H6: *The urge to buy impulsively mediates the relationship between FoMO and young consumers' impulsive buying behavior when watching fashion livestreams.*

H7: *The urge to buy impulsively mediates the relationship between the herd behavior and young consumers' impulsive buying behavior when watching fashion livestreams.*

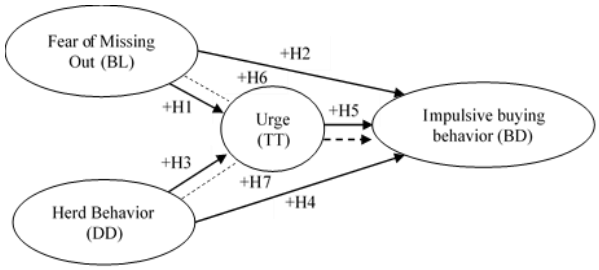


Figure 1. *Research Model*
Source: Compiled by the authors, 2026

3. Research methodology

The observed variables were measured using a five-point Likert scale, ranging from 1, "strongly disagree," to 5, "strongly agree". The measurement scales were adapted from previous studies and then adjusted and translated into Vietnamese to suit the context of young consumers purchasing fashion products via livestream shopping in Vietnam, while preserving the meanings of the original constructs [22]. Specifically, the scale for FoMO (BL) consisted of six observed variables adapted from Habib and Almamy [6]; the herd behavior scale (DD) consisted of four variables adapted from Shaikh et al. [23]; the scale for the urge to buy impulsively (TT) consisted of five variables adapted from Lee and Chen [8]; and the impulsive buying behavior scale (BD) consisted of nine variables adapted from Rook and Fisher [20]. The scales were pre-tested with 10 respondents to assess their clarity and appropriateness before the official survey. The original scales and the adjusted Vietnamese versions are presented in the Appendix.

After screening, the data were analyzed using SmartPLS 4 with the PLS-SEM method. The study evaluated the measurement model, the structural model, the mediating role of the urge to buy impulsively, and the predictive power of the model.

Table 1. *Characteristics of the Research Sample*

Characteristics		Frequency	Percentage (%)
Gender	Female	201	65.3
	Male	92	29.9
	Other	15	4.8
Age	≤ 18	12	3.9
	19–22 years old	139	45.1
	23–27 years old	130	42.2
	28–35 years old	27	8.8
Occupation	Student	202	65.6
	Office worker	69	22.4
	Freelancer	37	12.0
Total		**308**	**100**

Source: Author's survey results, 2026

The study collected data through an online survey of young consumers in Vietnam who had watched and purchased fashion products through livestream sessions on TikTok Shop, Shopee Live, or Facebook. Among these platforms, TikTok currently plays a prominent role in fashion livestream selling due to its high level of interaction, short-form content, and strong virality. Since the survey respondents were distributed across multiple platforms and a complete sampling frame could not be established, this study employed convenience sampling. A total of 320 responses were collected, of which 308 valid responses remained after screening and were used for analysis. The sample size met the requirements for quantitative research using PLS-SEM. Regarding sample characteristics, females accounted for 65.3%, males for 29.9%, and other gender identities for 4.8%; respondents aged 19–22 accounted for 45.1%, while those aged 23–27 accounted for 42.2%. Students represented the largest proportion, followed by office workers and freelancers (Table 1). In the sample, 65.6% were students and 65.3% were female, which relatively clearly reflects the main user group of fashion livestream shopping, but also limits the generalizability of the findings to working consumer groups.

4. Research results

4.1. Measurement model assessment

The measurement model was assessed to examine the reliability and appropriateness of the measurement scales based on four main criteria: internal consistency reliability, composite reliability, convergent validity, and discriminant validity.

According to Table 2, the BD, BL, DD, and TT scales all have Cronbach's Alpha coefficients greater than 0.7, indicating that the observed variables within each scale achieve an acceptable level of internal consistency. In addition, the composite reliability values, rho_c, range from 0.842 to 0.952, all exceeding the recommended threshold of 0.7. This indicates that the observed variables are capable of measuring their corresponding research constructs with relative stability.

Table 2. *Outer Loadings, Reliability, and Convergent Validity of the Scales*

	Cronbach's alpha	Composite Reliability		Average Variance Extracted (AVE)	Outer Loadings
		rho_a	rho_c		
BD	0.941	0.953	0.952	0.694	0.697-0.964
BL	0.861	0.884	0.898	0.600	0.619-0.972
DD	0.750	0.753	0.842	0.571	0.730-0.774
TT	0.805	0.806	0.865	0.562	0.722-0.776

Source: Author's survey results, 2026

Regarding convergent validity, the AVE values of the scales range from 0.562 to 0.694, all higher than the minimum threshold of 0.5. Thus, the scales meet the requirement for explaining the variance of the observed variables in relation to the latent constructs. In addition, the outer loadings range from 0.619 to 0.972. Although some observed variables have outer loadings below 0.7, namely BD4 = 0.697 and BL5 = 0.619, these values can still be accepted because the composite reliability and AVE values of the scales both meet the required thresholds. Moreover, the BD scale includes nine observed variables and the BL scale includes six observed variables; removing one variable would only result in a very small improvement in reliability but could reduce the measurement content of the impulsive buying construct as well as the FoMO construct, which is a complex concept that needs to be reflected multidimensionally. Therefore, these values remain acceptable and are consistent with the recommendations of Hair and Alamer [24].

The results of discriminant validity testing using the HTMT criterion in Table 3 show that all pairs of constructs have HTMT values below 0.85, confirming the distinction among the constructs in the model. Overall, the measurement model satisfies the requirements for reliability, convergent validity, and discriminant validity; therefore, the structural model assessment can be conducted.

In addition, to examine the risk of common method bias, this study used Variance Inflation Factor (VIF) values for assessment. The results show that all VIF coefficients in the inner model matrix are below 3.3, with the highest value being 1.76. According to the recommended threshold of Hair and Alamer [24], these VIF values indicate that common method bias is not a serious issue in this study. Therefore, the analysis results are reliable and are less affected by common method bias.

Table 3. *Discriminant validity based on the HTMT criterion*

	BD	DD	BL	TT
BD				
DD	0.505			
BL	0.565	0.195		
TT	0.785	0.597	0.638	

Source: Author's survey results, 2026

4.2. Structural model assessment and hypothesis testing

The structural model was assessed through path coefficients (β), statistical significance levels, effect sizes f^2, and coefficients of determination R^2. The bootstrapping results show that all direct relationships in the model are statistically significant with $p < 0.001$; therefore, the direct hypotheses from H1 to H5 are all supported (Table 4).

Table 4. *Path Coefficients*

Relationship	Path Coefficient (β)	P-value	Effect Size (f^2)	Conclusion
BL → TT	0.432	0.000	0.320 (Medium)	H1 supported
DD → TT	0.431	0.000	0.319 (Medium)	H3 supported
TT → BD	0.494	0.000	0.287 (Medium)	H5 supported
BL → BD	0.179	0.000	0.049 (Small)	H2 supported
DD → BD	0.201	0.000	0.061 (Small)	H4 supported

Source: Author's survey results, 2026

Specifically, FoMO (BL) has a positive effect on the urge to buy impulsively (TT), with a coefficient of $\beta = 0.432$, indicating that when young consumers perceive a higher level of FoMO, their urge to buy impulsively during livestream sessions also increases. Similarly, the herd behavior (DD) also positively affects TT, with a coefficient of $\beta = 0.431$. These two coefficients are nearly equivalent, suggesting that FoMO and the herd behavior are both important social stimuli in shaping the psychological state of impulsive buying urge.

For the dependent variable, impulsive buying behavior (BD), the results show that TT has the strongest positive effect, with a coefficient of $\beta = 0.494$. This implies that the urge to buy impulsively is an important direct factor that drives consumers to move from emotions and purchase desire to actual buying behavior. In addition, BL and DD also have direct effects on BD, with coefficients of $\beta = 0.179$ and $\beta = 0.201$, respectively. However, the direct effects of these two variables are lower than the effect of TT, indicating that the influence of FoMO and the herd behavior on impulsive buying may be substantially transmitted through the urge to buy.

Regarding effect sizes, the f^2 values show that the BL → TT and DD → TT paths have medium effect sizes, at 0.320 and 0.319, respectively. The TT → BD path also has a medium effect size, with $f^2 = 0.287$. Meanwhile, the two direct paths, BL → BD and DD → BD, have weaker effect sizes, at 0.049 and 0.061, respectively.

The R^2 results in Table 5 show that the model explains 43.2% of the variance in the urge to buy impulsively (TT) and 51.6% of the variance in impulsive buying behavior (BD). The adjusted R^2 values of TT and BD are 0.429 and 0.512, respectively, which are relatively close to the R^2 values, indicating an appropriate level of model stability [24]. Overall, the results show that FoMO, the herd behavior, and the urge to buy impulsively play a role in explaining young consumers' impulsive buying behavior when participating in fashion livestream shopping.

Table 5. *R^2 Values*

Construct	R^2	Adjusted R^2
BD	0.516	0.512
TT	0.432	0.429

Source: Author's survey results, 2026

4.3. Mediation analysis

The mediation test was conducted to determine the role of the urge to buy impulsively (TT) in the relationships between FoMO (BL), the herd behavior (DD), and impulsive buying behavior (BD). According to the bootstrapping results with 5,000 resamples, both indirect effects are statistically significant with $p < 0.001$(Table 6).

Table 6. *Mediation effects*

Path	Coefficient (O)	p-value	95% Confidence Interval	Conclusion
BL → TT → BD	0.214	0.000	[0.156 – 0.275]	H6 supported
DD → TT → BD	0.213	0.000	[0.158 – 0.270]	H7 supported

Source: Author's survey results, 2026

Specifically, the indirect effect of BL on BD through TT is 0.214, with a 95% confidence interval ranging from 0.156 to 0.275; meanwhile, the indirect effect of DD on BD through TT is 0.213, with a 95% confidence interval ranging from 0.158 to 0.270. Since neither confidence interval contains the value 0, the results confirm the mediating role of TT in both relationships. This indicates that BL and DD not only directly affect impulsive buying behavior but also indirectly influence it by stimulating this psychological state among young consumers in fashion livestream shopping.

Therefore, H6 and H7 are supported. This result is consistent with the S-O-R model, showing that social stimuli in the livestream environment can be transformed into behavioral responses through consumers' internal psychological states [10].

4.4. Predictive relevance of the model

The predictive relevance of the model was examined based on the Blindfolding results and the Q^2 values of the endogenous variables. The results in Table 7 show that all Q^2 values are greater than 0, indicating that the model has predictive relevance for the dependent variables in the study. Specifically, impulsive buying behavior (BD) has a

Q^2 value of 0.352, while the urge to buy impulsively (TT) has a Q^2 value of 0.236.

Table 7. *Q^2 values*

	SSO	SSE	Q^2	Predictive relevance
BD	2,772	1,797.483	0.352	Medium
TT	1,540	1,176.411	0.236	Low

Source: Author's survey results, 2026

The results show that the model can explain the current data and achieves a certain level of predictive relevance for new observations. Specifically, the predictive relevance of BD is at a medium level, while that of TT is at a low level. Overall, these results indicate that the model is appropriate for explaining the effects of FoMO, the herd behavior, and the urge to buy impulsively on young consumers' impulsive buying behavior in the context of fashion livestream shopping.

5. Discussion

The research results provide empirical evidence supporting the application of the S-O-R framework in explaining young consumers' impulsive buying behavior when participating in fashion livestream shopping. In this model, FoMO and the herd behavior are considered important social stimuli; the urge to buy impulsively reflects the internal organismic state; and impulsive buying behavior represents the behavioral response. The supported hypotheses indicate that impulsive buying behavior in livestream shopping is influenced not only by products and promotions but also by social cues and immediate emotions.

First, FoMO has a positive effect on the urge to buy impulsively ($\beta; = 0.432p < 0.001$)and impulsive buying behavior ($\beta; = 0.179p < 0.001$). This result is consistent with previous studies suggesting that the FoMO can increase consumers' anxiety, sense of urgency, and emotional arousal ([5], [11], [13]). In the context of fashion livestream shopping, FoMO is easily triggered by short-term offers, low-stock notifications, countdown timers, or calls to place orders immediately. This causes young consumers to reduce their consideration time and respond more quickly to purchasing opportunities.

Second, the herd behavior also has a positive effect on the urge to buy impulsively ($\beta; = 0.431p < 0.001$)and impulsive buying behavior ($\beta; = 0.201p < 0.001$). This finding reinforces Banerjee's (1992) argument regarding individuals' tendency to adjust their decisions according to the majority, while also being consistent with studies on the role of social proof in digital commerce environments ([18], [8], [16]). In livestream shopping, cues such as the number of viewers, positive comments, publicly displayed purchases, and continuous purchase notifications can increase the perception that a product is socially validated. As a result, consumers perceive their purchase decisions as more reasonable and less risky. In Vietnam, where the influence of friends, relatives, and group norms has a significant impact, crowd cues appear to be amplified, which is consistent with previous findings and indicates that social proof strongly shapes consumer decisions in Southeast Asian digital markets ([18], [19]).

Third, the urge to buy impulsively has the strongest direct effect on impulsive buying behavior ($\beta; = 0.494p < 0.001$). This result is consistent with Khoi et al. [4] as well as Rook and Fisher [20], who argue that the urge to buy is a psychological state closely associated with actual purchasing behavior. In this study, the urge to buy impulsively not only reflects immediate emotions but also plays a mediating role in connecting livestream stimuli with unplanned purchase decisions. This suggests that FoMO and the herd behavior influence impulsive buying more strongly through this psychological state than through their direct effects.

Fourth, the mediation test results show that the urge to buy impulsively plays a partial mediating role in both relationships: FoMO → TT → BD and DD → TT → BD, with indirect effects of 0.214 and 0.213, respectively, both of which are statistically significant. This finding is consistent with the logic of the S-O-R framework, according to which external stimuli do not necessarily lead directly to behavior but often exert their effects through individuals' internal psychological states. At the same time, the results also complement studies on social commerce by indicating that impulsive buying behavior in fashion livestream shopping is shaped by the combination of scarcity, social proof, and the emotional urge to buy [21].

Compared with recent studies on FoMO or the herd behavior in e-commerce and TikTok Shop, such as [9], [12], [13], and [18], this study differs by focusing specifically on fashion livestream shopping in Vietnam, while simultaneously measuring FoMO, the herd behavior, the urge to buy, and impulsive buying behavior within a unified model. Data from 308 young consumers on TikTok Shop, Shopee Live, and Facebook strengthen the S-O-R framework by demonstrating that these two social stimuli, namely FoMO and the herd behavior, influence behavior primarily through a mediating psychological mechanism.

From a theoretical perspective, this study advances the application of the S-O-R framework by demonstrating the partial mediation of the urge to buy impulsively in a livestream environment and by simultaneously examining two psychosocial stimuli, FoMO and the herd behavior. In addition, the study contributes practical cultural evidence from an emerging market characterized by collectivist tendencies and a high level of digital adoption, such as Vietnam. The findings add to previous studies by showing that impulsive buying behavior in social commerce is driven by a combination of scarcity and emotional arousal [21], while extending these theories to the dynamic context of livestreaming.

From a practical perspective, the findings provide guidance for fashion brands and livestream sellers operating in Vietnam. Scarcity tactics, which activate FoMO, and salient social proof elements, such as the number of viewers, number of items sold, and highlights in the chat, should be strategically integrated to enhance purchase urges and conversion. However, marketers must be cautious and avoid excessive reliance on these tactics, and should balance urgency with authentic product

information and transparent policies that can sustain long-term customer relationships.

6. Conclusion

This study shows that FoMO and the herd behavior both have positive effects on the urge to buy impulsively and on young consumers' impulsive buying behavior in fashion livestream shopping. This psychological state also directly influences purchasing behavior and plays a partial mediating role in the relationships between FoMO, the herd behavior, and impulsive buying behavior. The findings contribute to strengthening the explanatory power of the S-O-R model in the livestream context.

From a practical perspective, businesses may focus on factors that create urgency and social cues, such as limited-time offers, views, purchases, and customer feedback. However, this information should be provided accurately and transparently, while being combined with consultation, interaction, and sufficient product information to maintain customer trust.

This study has several limitations, as it used convenience sampling, the sample was concentrated among students and female respondents, the data were collected at a single point in time, and the study focused only on the fashion sector. Future studies may expand the target respondents, platforms, and product categories, while applying longitudinal or experimental designs and incorporating additional factors such as trust, risk perception, and financial literacy.

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