









THE MATERIALISM-COMPULSIVE CONSUMPTION PATHWAY IN SPORT TOURISM: A SERIAL MEDIATION ANALYSIS OF BUY NOW PAY LATER (BNPL) ADOPTION AND IMPULSIVE BUYING

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Abstract: Buy-now, pay-later (BNPL) services can accelerate consumption, potentially trapping users in debt fueled by materialism. This phenomenon is critical in the tourism sector, where emotional and impulsive purchasing is common. Therefore, this research aims to investigate how materialism can influence BNPL use and impulsive and compulsive buying, focusing specifically on tourism consumption (e.g., spontaneous destination bookings, premium upgrades, and on-site purchases). Additionally, the authors examine if BNPL use and impulsive buying mediate the underlying relationship between materialism and compulsive buying. Utilizing a quantitative research design, this paper analyzes survey data collected from 204 BNPL users. The survey investigates participants' usage of BNPL services and assesses their levels of materialism, compulsive buying, and impulsive buying through validated psychological scales. Preliminary analysis indicates a significant correlation between BNPL usage and heightened levels of materialism, as well as increased tendencies towards compulsive and impulsive buying behaviors. These findings suggest that Fintech solutions like BNPL, by easing the immediate financial pain of high-ticket travel purchases, may encourage consumer behaviors linked to negative financial and psychological outcomes. This research contributes significantly to the limited literature on tourism consumer behavior and Fintech in travel by providing empirical evidence on the relationship between BNPL use and consumer psychographics (materialism) that drives compulsive purchasing. It clarifies the mediating mechanism through which BNPL facilitates irrational and financially risky tourism spending. The study acknowledges limitations, including its reliance on self-reported data and the potential for social desirability bias. The insights are vital for tourism policymakers and destination marketers, highlighting the ethical need for greater consumer protection and financial education regarding BNPL use, especially in spontaneous travel purchasing decisions, to prevent debt traps from compulsive tourism consumption.

Keywords: consumer behavior, compulsive consumption, consumer debt, impulsive buying, materialism, BNPL, Sport tourism consumer behavior, travel fintech, sustainable tourism

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INTRODUCTION

In the landscape of financial technology (fintech), "Buy Now, Pay Later" (BNPL) services have emerged as a transformative force, reshaping consumer access to credit and altering purchasing behaviors. BNPL arrangements, which allow consumers to acquire goods immediately and defer payment through structured, often interest-free installments, have gained substantial traction globally. This surge is attributed to their ease of use, perceived affordability, and the instant gratification they provide to users. However, the rapid adoption of BNPL schemes raises significant questions about their broader implications on consumer financial health and societal values, particularly concerning materialism, compulsive buying, and impulsive buying behaviors (Raj et al., 2023). Materialism, the value placed on acquiring and possessing physical goods, has been a focal point of consumer behavior research for decades. In parallel, compulsive and impulsive buying are recognized as problematic behaviors that can lead to financial distress, psychological issues, and reduced well-

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being.6 This includes the impulse to purchase expensive items like travel packages, hotel bookings, or luxury dining experiences in the tourism sector. The advent of BNPL services, with their promise of immediacy, and the deferral of financial consequences, potentially intersects with these dimensions of consumer behavior in meaningful and yet unexplored ways. Particularly in the tourism industry, economic people are more likely to use BNPL to pay for expensive travel experiences because they frequently see expensive vacations as symbols of wealth.

In recent years, the financial technology (fintech) sector has witnessed the rapid ascent of "Buy Now, Pay Later" (BNPL) services, a novel credit model that has fundamentally altered the landscape of consumer finance and purchasing behaviors. BNPL platforms, such as Afterpay, Klarna, and Affirm, offer consumers the option to defer payment for purchases over a series of installments, often without interest or upfront fees. This model has not only democratized access to credit but also integrated seamlessly into the digital shopping experience, appealing to a broad spectrum of consumers, from millennials and Gen Z to those historically underserved by traditional banking institutions. Significantly, this model has also been adopted by Online Travel Agents (OTAs) and other travel providers, making BNPL a key feature in tourism consumption (Guttman-Kenney et al., 2023; Hermanto, 2023).

The overall number of Egyptians who now have accounts in banks, Egypt Post, mobile phone wallets, or prepaid cards has reached 42.3 million, which represents 64.8 percent of Egyptians above the age of 16 (65.4 million citizens), added the CBE. The CBE also reported that the number of women with money accounts increased to 18.3 million, a 210 percent increase from 2016. Between 2020 and 2022, the numbers of prepaid card users in Egypt grew to 430,800 cards per 100,000 people, a 31 percent increase. The number of mobile phone wallets reached 46,500 per 100,000 people, a 54 percent increase. The CBE also revealed that the nationwide financial access points, which include bank and Egypt Post branches, microfinance organizations, ATMs, electronic points of sale and payment service providers, increased to 1,214 per 100,000 people, representing a 107 percent growth from 2020. Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way (CBE, 2023).

As the largest market in the MENA region, accounting for 23% of the MENA population, and third largest in Africa, Egypt holds the opportunity to grow into a vibrant local FinTech ecosystem and a regional FinTech leader. Egypt holds a vast market with unbanked populations of almost 50%, limited technology savviness, 57.3% mobile internet users as a percentage of total population, and limited trust in digital financial services, and the remain barriers to FinTech adoption. Yet, FinTech in Egypt today plays a critical role in resolving nation-wide challenges across multiple segments for retail consumers and MSME's, providing tailored solutions to cater for the dynamics of the Egyptian market, making digital financial services more attainable to the Egyptian community than ever before (IBS Intelligence, 2023).

Egypt is among the top 4 active African countries in the FinTech Industry, when it comes to concentration of FinTech startups in the continent. This can be stemmed from the extensive growth in the FinTech industry over the last 7 years, from barely 2 startups in 2014 to 112 Egyptian FinTech and FinTech-enabled startups by 2021. Around 9 million of the Egyptian population are being served by those FinTech and FinTech-enabled startups, as reported by 75 Startups, knowing that there are other 26 early-stage startups that don't have any customers and 11 startups didn't report their customers (IBS Intelligence, 2023; AlRahman, 2025; El Zein, 2025). Although BNPL services have grown rapidly in the MENA region, especially in Egypt, little is known about how these financial instruments specifically influence traveler spending. By examining how Cairo's city citizens use BNPL to make travel and vacation reservations, this study closes this gap and converts materialistic inclinations into real investment in tourism.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

1. Materialism and tourism industry

Relates to value orientation, or "the importance ascribed to the ownership and acquisition of material goods in achieving major life goals or desired states" (Richins, 2004). It correlates possessiveness, envy and reduced generosity (Belk, 1985) and leads individuals to prioritize goals like wealth/ possessions, image and status (Van der Crujssen & Eijffinger, 2010). Materialism affects many aspects of consumer behavior (Shahzad, 2023; Shrum, 2022). Although materialism relates to long-term negative well-being examining its relationship with positive emotions across different purchase stages offers deeper insight (Richins, 2013; Hermanto, 2023). Notably, product-evoked emotions and well-being are distinct: product-evoked emotions are short-term, experienced frequently during a day, whereas well-being concerns life in general. Materialism as a concept is not homogeneous and cannot be viewed from one angle. The concept has evolved and changed over the years. One of the first definitions of materialism was philosophical: it was proposed as a theory and belief that there is nothing more than material things and travel services along with their modifications and movements (Scott et al., 2014). In the marketing literature, materialism is usually defined as a phenomenon with negative consequences for consumers. Three approaches to the phenomenon of materialism prevail: (1) conceptualization based on personality traits; (2) conceptualization based on value orientation and (3) conceptualization based on the value created by material travel services. Belk's (1985) personality traits-based conceptualization of materialism identifies three characteristics: possessiveness is the desire and propensity to maintain control and ownership; no generosity refers to the refusal to transfer or share possessions with others; and envy is the dissatisfaction and will toward another person because that other person is perceived as superior in happiness, success, reputation or any other desired attribute.

The personality traits-related conceptualization is not widespread due to its negative a priori expectations and low reliability; so many researchers have failed to replicate Belk's three-character structure scale (Manchanda, 2022).

Highly materialistic individuals tend to appraise significant, non-routine purchases in line with their materialistic values, seeing them as a source of happiness (Belk, 1985; Richins, 2013; Richins & Dawson, 1992). The pre-purchase stage, characterized by actively seeking and evaluating products, involves the imagined possession of the chosen item, often resulting in pleasurable feelings and positive emotions like joy and excitement (Richins, 2013). Similarly, acquiring and using a product shortly after purchase can evoke positive emotions in highly materialistic consumers, as it signifies the fulfilment of their needs. Research indicates that highly materialistic consumers experience more intense positive product-evoked emotions (e.g. joy and excitement) at the pre-purchase stage and when making a purchase (Richins, 2013).

Richins & Dawson (1992) propose a conceptualization of materialism based on the value orientation that encompasses three dimensions: acquisition centrality is the belief that the acquisition of property and material goods is the primary purpose of life; acquisition as the pursuit of happiness is the belief that the acquisition of the desired property is the path to prosperity and happiness; possession-defined success is the belief that one's success depends on whether one has material goods. Materialistic values and beliefs can alter product evaluations. Materialism, being a relatively stable trait (Oyserman & Schwarz, 2020), drives individuals toward acquiring more possessions, necessitating a shift toward other purchases (Richins, 2017; Haksoro, 2024). Consequently, materialistic values are expected to lead to diminished positive product-evoked emotions, as the product may not be as appealing as it was a moment shortly after purchase.

This aligns with research indicating that materialism often correlates with negative outcomes, such as reduced wellbeing and an increased likelihood of experiencing negative emotions (Wu et al., 2024). Materialism is associated with the desire to acquire and own possessions as a means of self-expression, social validation and personal identity (Al Amin, 2023). Material possessions are the most important sources of personal happiness and satisfaction for materialists (Cleveland et al., 2022). This belief has been associated with a negative influence on wellbeing, financial stability and other aspects of life (Zhang & Benyoucef, 2016), which can lead to financial problems, debt and a constant pursuit of material possessions that never satisfies one's desires (Wang et al., 2024). Prior studies have found that individuals with a high level of materialism have a significantly favourable opinion about credit instruments and their use (Shrum, 2022).

2. BNPL use in tourism sector

In tourism, Buy Now, Pay Later (BNPL) is a FinTech product provided at the point-of-sale providing consumers the option to pay for their purchase later in one or more interest-free instalments. BNPL lenders are a third party separate from retailers. Consumers are (typically) charged no interest or fees unless they miss BNPL payments. They may experience costs if their BNPL payment has knock-on adverse effects on their other finances (e.g. triggering overdraft fees, accumulating credit card interest, missing payments on other household bills) - such increased broader financial distress from taking on credit was previously found in the UK payday lending market (Gathergood et al., 2019). Repayment structures vary across and within UK BNPL lenders. Late fees are an important driver of revenue in other credit markets (Agarwal et al., 2009) but in the BNPL market not all firms charge late fees (e.g. PayPal does not) and when firms do, they are smaller than those on other products such as credit cards where the UK industry standard fee is £12 plus additional interest costs. Among BNPL lenders, Klarna has no late fees but if two consecutive payments are missed it will start to incur interest at rates (18.9% APR) like a credit card. Whereas Clear Pay (known as after pay in the US) charges £6 if late and an additional if no payment within seven days but caps total late fees at 25% of the purchase price. BNPL lenders may pass on unpaid debt to debt collectors and missed payments may get reported in credit files, however, the prevalence and effects of such practices are unknown.

US survey evidence estimates that a third of BNPL users have missed payments and those consumers report their credit scores having declined, however, this does not provide causal evidence of BNPL's effects on credit scores.

From a regulatory perspective, it is difficult to define precisely what constitutes a BNPL arrangement. The challenge here is that deferred payment of retail goods and services at 0% interest rates has existed for decades in the UK, often in small scale arrangements with local stores. The recent upsurge of FinTech driven, scalable, data-driven BNPL models - offering 0% interest finance for retail goods and services via a third-party lender - marks a significant change in the operation of the BNPL product while not fundamentally changing its core attributes (So, 2025). Although leading BNPL firms operate an instalment model, FinTech product innovation means the distinction between instalments and revolving credit (e.g. credit cards and retail store cards) is not clear cut. New BNPL products are emerging (e.g. Instalment by Barclays for Amazon UK, the Affirm Card is a debit card with BNPL) which features a credit limit and so have some similarities to historical retail (store) cards. Some credit card providers offer the option for cardholders to pay transactions in BNPL-Esque instalments (e.g. American Express's 'Pay It Plan It' and Barclaycard's Instalment Plan) as do some bank (current / checking) account providers on their debit cards (e.g. Monzo Flex). In the UK and US, most BNPL is unregulated (Consumer Financial Protection Bureau, 2021; Financial Conduct Authority, 2021; So, 2025).

In the context of the UK market this means, unlike regulated credit, BNPL lenders are not required to provide pre-contractual information disclosures and also do not have a regulatory requirement to conduct an assessment of whether the applicant can afford such credit. BNPL providers are not required to perform credit checks or share data with credit bureaus - though some do - this limits the ability of regulators to use credit files to monitor such emerging markets. When the UK payday lending market grew in 2010s, lenders also typically did not report to credit files (Gathergood et al., 2019)

2.1. Buy Now Pay Later through Credit Card in tourism sector

Buy Now Pay Later (BNPL) schemes have experienced rapid growth rates to stimulate consumption growth and provide consumers with more options in paying for their items. Traditional consumers were offered offers for a long

time where they may purchase products and services and then pay them off over a period. BNPL schemes are a new form of electronic installment payment arrangements that permit the purchase of even smaller items and pay them off over a period. While installment options were mostly restricted to larger purchases, such as cars and furniture, newer BNPL enable to purchase efficiently even less expensive goods and services. This change in opportunities has attracted merchants and financial services provider in Islamic countries to evaluate BNPL for their business and provide it to their consumers. Islamic law has various forms of contracts that may be utilized for BNPL scheme.

However, the most common form is the structure of a Murabaha for financing these schemes. The article outlines the general BNPL structure for Islamic finance and the legal issues that arise from general BNPL schemes. Ensuring the solid connection between goods and services and the financing is paramount for maintaining compliance with Shariah law. The legal analysis outlined several structures that are suitable for BNPL schemes that are Shariah compliant, enabling Islamic finance to strengthen the sector and provide dedicated financing options.

2.2. Buy now pay later legally

BNPL is consumer credit that enables users to buy products and services and pay for them in installments over a specific time instead of paying the entire amount up front. BNPL services aim to provide customers with better flexibility and convenience than traditional credit choices, such as credit cards (Guttman-Kenney et al., 2023).

These services typically do not charge interest on the loaned funds but may levy late or missed payment costs (Schomburgk & Hoffmann, 2023). BNPL services are very similar to credit cards as they both are forms of credit, but they have several key differences: Firstly, they differ in repayment terms. Credit cards typically require monthly payments with interest accruing if the amount is not paid in full. BNPL services, on the other hand, typically allow customers to repay their purchases in installments over a specified time without incurring interest charges (Guttman-Kenney et al., 2023). Secondly, credit cards usually have a credit limit set by the bank, which sets an upper limit on the amount that can be spent using the card. BNPL services may allow customers to spend up to the retailer's acceptance (Guttman-Kenney et al., 2023). Thirdly, the credit check of a customer is a tedious process for credit cards, while BNPL services usually have a quick and straightforward application process with almost instant approval (Alic, 2024). Fourthly, the eligibility criteria and credit allotment are far more straightforward in BNPL services than in credit cards, as most of the time, no minimum income and good credit history are required.

2.3. Intensifying materialism BNPL

BNPL is a short-term interest-free financing solution that allows customers to pay for their purchases later instead of an upfront lump-sum payment — a new form of payment solution that enables consumers to purchase products and pay in instalments without incurring any additional fees (interest and late fees) if payments are made on time. It resides at the intersection of payment and lending product offerings and is frequently referred to as embedded lending due to the financial component within a larger channel, such as e-commerce, taxi aggregators, food aggregators, and brick & mortar stores. The BNPL mechanism is brief and straightforward for the consumer. When a customer makes a purchase online or in-store, they can choose BNPL at receipt and sign up with the BNPL service provider, who will then authorize the credit based on an instant e-KYC and credit risk assessment (Guttman-Kenney et al., 202; Schomburgk & Hoffmann, 2023).

BNPL products are appealing to consumers because they facilitate the financing of consumer payments in a more seamless and transparent manner than conventional payment methods. BNPL is appealing to consumers who wish to effectively manage their finances without incurring additional debt because it is offered at a low upfront cost. BNPL provides consumers with the flexibility necessary to make repayments at the optimal frequency. This can be useful as a financial management instrument for high-priced purchases or for managing expenses more effectively. BNPL is an Inclusive Credit instrument because it can provide access to credit to many people who were previously excluded by traditional credit products, such as many young consumers who lack sufficient credit history to be approved for traditional credit products. The seamlessness of BNPL is its most appealing feature. Customers are typically offered online BNPL options on the landing page and throughout their shopping experience. The ability to select a BNPL option is fully incorporated into the purchasing process, making it simple for consumers to select this option and thereby reducing the abandonment risk. Due to the belief that BNPL can increase Average Order Value (AOV) and decrease the Shopping Cart Abandonment Rate, Merchants are beginning to develop a preference for BNPL. In addition, it offers merchants a variety of additional benefits, such as increased customer satisfaction, a competitive advantage, higher conversion rates, etc. Although BNPL has existed for a decade, it has experienced exponential growth of 200-300% over the past four years, propelled by two main factors, namely the growth of e-commerce and Covid-19.

2.4. BNPL transactions

Tourism globally, the total transaction value of e-commerce was estimated to be \$5.6 trillion in 2021, with BNPL accounting for 3% of it; by 2025, the E-commerce TTV and BNPL's share are projected to increase to \$8 trillion and 5%, respectively. The pandemic has had a negative impact on personal finances on a global scale, causing a disruption in the global supply chain and economic activities that increased inflation and decreased disposable income. This resulted in an increased demand for short-term consumer financing. These circumstances favored the emergence of BNPL as an attractive credit alternative for consumer payments and purchases, resulting in widespread adoption. Moreover, the seamless integration of BNPL payments into e-commerce platforms and the provision of short-term financing options during the

pandemic accelerated consumer purchasing decisions. Currently, Sweden and Germany are the flag bearers of BNPL adoption globally with a penetration of 25% and 20% of all E-commerce transactions, respectively. The craze for BNPL in Sweden is so great that Swedish furniture giant IKEA acquired Jifti for \$22.5 Million. Increased adoption of BNPL solutions and the success of the incumbent FinTech in the BNPL market segment encourage the entrance of and investment in new actors. While BNPL is still at a nascent stage, competition is intensifying.

2.5. The three main players of BNPL market

The three main players in the BNPL market are Monoline BNPL providers, such as Simple, Traditional Lenders, and Big Tech companies, such as Apple, which launched Apple Pay later. India is a relative newcomer to the BNPL segment, with only a smattering of participants, compared to its global competitors. Largest GenZ and Millennial population, Low credit card penetration, accelerated E-commerce penetration in tier-2 and tier-3 cities, and proactive adoption by incumbent banks could make India the largest BNPL market by 2027. The BNPL landscape in India is presently dominated by startups and FinTech's; as of December 2021, there were 41 BNPL enterprises. Lazy Pay, ePayLater, Simple, and Zest Money are some of the prominent participants. Additionally, fintech and payment companies such as Mobi Kwik and Paytm have entered the market. Even the most prominent E-commerce marketplaces have jumped on board by offering BNPL solutions. Amazon India launched its version of BNPL in April 2020 under the name Amazon Pay Later, while Flipkart launched Flipkart Pay Later. Reportedly, these solutions have increased sales on their respective platforms, particularly during the holiday shopping season. Even Indian taxi-hailing aggregator Ola recognized the potential of BNPL and launched Ola Post-paid, which provides a pay-later option for more than 300 third-party platforms.

The payments titan Paytm has entered this market with Paytm Postpaid. As with any other product, BNPL faces its own set of obstacles, the most significant of which is Regulations. Since BNPL is still at a very nascent stage in India, it lacks its own set of regulations, leaving fintech's and startups with a blind spot where companies classify it under different names, such as balance sheet lending, credit, or deferred payment, resulting in irregular reporting.

Therefore, the RBI stresses the need for regulatory oversight of BNPL firms. It is suggested that regulatory arbitrage enjoyed by BNPL enterprises be eliminated by prohibiting the sharing of transaction, customer payment, and credit profile information with credit bureaus. Other challenges include macro-level effects such as the rising cost of credit as a result of rising interest rates and the increase in defaults as a result of immature underwriting mechanisms. These put providers' margins under pressure. In conclusion, there is no trace of a decrease in demand for BNPL services. By 2025, it is anticipated that BNPL's share of e-commerce transaction value will approach 5%. BNPL companies have taken a seat on table of payments business of the world and there are clear indications that there is still ample space for them in the majority of markets. Just like we witnessed in UPI's success story, the ability of BNPL to cater to Urban and Semi-Urban population with low or no credit history and small ticket size will the BNPL transaction volumes to the sky.

3. Impulsive buying

3.1. Impulse Buying Tendency and Impulse Buying Retail

Tourism Customers who have high impulse buying tendencies have a strong propensity to do impulsive purchasing because the high impulsive customer has a weaker control than the tourism consumer who has relatively lower impulsive buying tendencies (Dawson & Kim, 2009; Youn & Faber, 2000). Impulse buying occurs as part of a broader psychological function, particularly in the form of self-regulatory behavior (Verplanken & Sato, 2011). Individuals who have a high tendency for impulse buying will decide to buy things that attract their attention without thinking again. Individuals do not care if they already have similar travel services or have bought similar travel services before (Verplanken & Sato, 2011). Tourism consumer's impulse buying is influenced by many factors, including external stimuli, the shopping environment, and consumers' characteristics.

The personal characteristics of these consumers include the level of impulsive tendencies and the level of optimal stimulation, shopping pleasure, or low self-control (Youn & Faber, 2000). Concerning impulse buying behavior, it is stated that consumers with high impulse buying tendencies tend to make more impulse purchases because people with high impulse buying tendencies have weaker control than customers with relatively lower impulse buying tendencies (Dawson & Kim, 2009; Youn & Faber, 2000).

Every consumer has a different impulse buying tendency. Consumers who have a high propensity for impulsive buying tend to have a strong desire to do impulse buying. Individuals who have a high tendency for impulse buying tend to do longer searches in the store, resulting in encouragement (positive reinforcement) to make impulse buying. Research conducted by Mohan et al., (2013) states that impulse buying tendencies influence impulse buying through positive emotions and impulse buying impulses. Individuals who have a high impulse buying tendency tend to search longer in the store to generate an impulse (positive reinforcement) to make an impulse purchase (Shahpasandi, 2020).

Urge to Buy and Impulse Buying Consumers who are constantly experiencing an urge to buy cannot withstand the various purchasing encouragement during the shopping process even though they try to control them maximally (Dholakia, 2000). An urge to buy is defined as the urge on someone that appears or arises when facing something or an item in a booking environment such as a particular brand, item, or product (Dholakia, 2000; Mohan et al., 2013). It means an urge to buy or desire to buy precedes impulsive consumption; therefore, it is expected that desire or an urge to buy is related to impulse buying positively. An urge to buy is a state of sudden and spontaneous that consumers feel when meeting an item or product in the booking environment. The stronger the urge to buy a person experiences, the greater the chances of

making an impulsive purchase. The impulse experienced by the tourism consumers is primarily due to the physical closeness of the consumer to the travel service. Consumers have the most difficult moments to resist the desire to make impulse purchases when faced with travel services they find attractive. Some previous research stated that impulse buying is affected by an urge to buy positively (Shahpasandi, 2020; Mohan et al., 2013). This desire is often sparked in the tourism industry by impulsive lodging increases or last-minute travel offers, which are instantly accessible through BNPL options.

3.2. Impulse Buying Tendency

Impulse Buying Tendency, Urge to Buy, And Impulse Buying Every consumer has a different impulsive buying tendency. Therefore, the tourism consumers who have a high tendency of impulsive buying have a more substantial possibility of desire to make impulse buying. Consumers with a stronger level of impulse buying tend to feel stronger and urge to make an impulse purchase. Urge to buy is an impulse urge that is felt or arises when a customer faces an item of product or something in a booking environment such as a particular brand or item. It is stated that an urge or desire to make impulse buying precedes impulse purchases, so an urge to buy is assumed to be related to impulse purchasing behavior positively (Shahpasandi, 2020). The results suggest that when tourism consumers are shopping in stores, the stronger the urge to buy is felt by consumers, the stronger the opportunity for the customer to do impulse buying. Several prior studies show that an urge to buy positively affects impulsive purchasing behavior (Mohan et al., 2013).

Impulse Buying Tendency, Gender and Impulse Buying Research concerning the influence of the tendency of impulse buying toward impulse buying has been conducted 104 Impulse Buying: The Influence of Impulse Buying Tendency, Urge to Buy and Gender on Impulse Buying of the Tourism consumers by many researchers. In general, the results showed that consumers with strong impulse buying tendencies tend to experience more impulsive purchases. Other research indicates that other factors may strengthen the interaction between the tendency of impulse buying and impulse buying (Baloch, 2012). Regarding gender factors in impulse buying, stated that the woman experiences stronger impulse purchasing than the man due to emotional reasons. Therefore, it is possible that women are more likely to be attracted to a travel service and immediately satisfy their pleasures. Much research shows that female buyers make more impulse purchasing than men (Dittmar & Drury, 2000; Verplanken & Sato, 2011).

3.3. The dispositional characteristics of individuals

The dispositional characteristics of tourists are enduring characteristics which are inherent and can be generally applied across situations (e.g., Beatty & Ferrell, 1998; Rook & Fisher, 1995; Sharma et al., 2010). Dispositional factors may be influenced by cultural background of the individual. For example, Singapore has a collectivist culture and the USA has an individualistic culture (Sharma et al., 2010). India has a diverse culture seen in the different geographical parts where we see the strong influence of the community. Hence the Indian consumers resemble the collectivist culture. Collectivists are less dispositional in nature (Cai, 2021). Impulse buying trait (IBT) is a one-dimensional construct that refers to individual tendencies to buy spontaneously, unreflectively and immediately (Rook & Fisher, 1995). Impulsivity (Eysenck, 1993) is a personality trait which also means sensation to buy on impulse (Cai, 2021). The impulsive traits generating out of impulsiveness are impulsiveness (Rook & Fisher, 1995), consumer impulsiveness (Puri, 1996), shopping enjoyment (Beatty & Ferrell, 1998), impulse buying tendency (Beatty & Ferrell, 1998) and lack of self-control (Youn & Faber, 2000).

Changing lifestyle and social situations impel individuals to choose a variety of products relevant to the contexts and audiences. Consumers choose to buy something different to show their uniqueness (Ariely & Levav, 2000). Instore browsing involves the consumer in search of a product that fits the consumer's requirement. Instore browsing is an examination of merchandise for information or recreational purpose without an intention to buy immediately (Bloch et al., 1989). It has been found that browsers are more likely to make unplanned purchases (Slama, 1987). Physical proximity may give rise to impulsive behavior. As the number of urges increase the tendency of impulse buying increases. It becomes difficult for consumers to resist the urge to buy following moments of encounter with travel services (Rook, 1987).

3.4 The importance of tourism a product/service

The importance of a product/service to an individual makes a lot of difference in making a purchase. It is found that if the consumer feels that that product/service is important the tendency of impulsive buy increases. The constructions used for measurement of Dispositional Factors (DF) by the researcher are IBT, personality traits, lifestyle, measures of involvement, internal drive states and importance of purchase to individual for measurement of dispositional factors. The researcher tries to see if there is any relationship between dispositional factors and impulsive buying. The following hypotheses are proposed. H2: Dispositional Factors have an influence on impulsive buying. Human traits and characteristics differ from individual to individual. Hence the sociodemographic factors also tend to influence the dispositional factors.

3.5 Impact of BNPL use on impulsive buying in tourism

Impulsive buying is an unplanned and spontaneous purchase responding to an immediate urge or desire (Park, 2005). It is characterized by a sudden and often irresistible urge to buy something, driven by emotions, impulses, or external factors rather than rational decision making. The tendency toward impulsiveness can lead to inefficient financial decisions, which, in turn, may foster irresponsible financial behavior (Mohan et al., 2013). It is a behavior described in the literature as the "dark side" of consumer behavior (Phrammanachot et al., 2026), because impulsive purchasing is frequently associated with a lack of preparation and consideration (Park, 2005).

A survey among BNPL users discovered that 24% spent more than intended since the BNPL function was accessible at the checkout (Akana, 2022). A recent study found that using BNPL could encourage impulsive shopping and overconsumption, particularly when purchasing solely desired things rather than necessities (Juita, 2023). Credit availability through BNPL services can decrease the pain of payment now of purchase, releasing the brake that keeps customers' spending under control. This might put a foot on the accelerator, increasing BNPL users' impulsive drive to spend more on things they do not think are particularly important to them (Sankaran et al., 2023; Agina et al., 2025).

3.6 Impact of materialism on compulsive buying in tourism

Spending beyond one's means is considered compulsive buying. It refers to a repetitive and persistent pattern of purchasing behavior that is difficult to control (Lim, 2022). Compulsive buyers are less concerned about their budgets during purchases and use credit to buy more frequently (Lo & Harvey, 2011). They do not think about the consequences of their spending, thus overindulging and engaging in financially risky behavior that jeopardizes their long-term financial well-being. Prior research discovered that materialism among consumers can influence compulsive buying by creating a desire for instant gratification and immediate ownership of desired products (Guttman-Kenney et al., 2023).

BNPL services often target consumers with attractive offers and discounts (Alic, 2024), further fueling the individual's materialistic desires and encouraging compulsive buying behavior. The ease and convenience of BNPL can also lead to over-reliance on these services, making it more difficult for individuals to control their spending and manage their finances, leading to a cycle of overspending and debt (Schomburgk & Hoffmann, 2023).

3.7. Impact of materialism on impulse buying in tourism

Impulsive buying is made without much thought and is more concerned with the instant satisfaction of a desire to purchase than fixing a pre-existing problem or need (Sankaran et al., 2023). Individuals who put a high weight on material goods are expected to acquire a wide range of belongings to increase and demonstrate their status, prestige and influence in society; they also favor impulsive purchases (Sankaran et al., 2023) because such purchases make them happy, and express their self-identity (Dittmar et al., 1995). Prior research has found that people with high levels of materialism tend to have a more favorable attitude toward credit instruments and their utilization, directly influencing their impulsive spending such as BNPL. Materialists prioritize satisfaction from an immediate impulse purchase over long-term disadvantages. BNPL services may make it easier for individuals with a high level of materialism to make impulsive purchases, as they offer a IJBM way to defer payment until later (Schomburgk & Hoffmann, 2023).

Thus, materialistic BNPL users are expected to approach impulsive purchases with a "buy now, pay later" mentality to keep their social status and fulfill hedonic desires (Sankaran et al., 2023).

4. Compulsive buying

4.1. Compulsive Buying concept

Compulsive buying is an excessive, repetitive irrepresible obsession, urges or behavior related to shopping which causes subjective suffering and impaired functioning (Black, 2007). Consumers with a disorder of compulsive buying involve in impulse buying, though it may lead to harmful effect on the consumer due to repetitive and uncontrolled buying (Kukar-Kinney et al., 2009; Roberts et al., 2012). Impulsiveness is a consequence from failure of self-control of desires (e.g., Beatty & Ferrell, 1998; Vohs & Faber, 2007). Impulse buying over time leads to development of compulsive buying (Darrat et al., 2016), which can be classified as a type of control disorder resulting in impulse purchase (Faber, 2004). Depressed consumers have a tendency of compulsive buying behavior. Depression may be considered as a variable which can trigger compulsive buying (Darrat et al., 2016).

4.2. Compulsive buying behavior

Compulsive buying behavior the concept of "compulsive buying behavior" has entered the psychiatric literature at the beginning of the 20th century with obsessive buying disorder. Today, this concept is investigated in terms of its various impacts on psychology, sociology, and consumer behaviors due to its wide range of impacts (Sankaran et al., 2023). Compulsive buying behavior was first conceptualized as impulsive control difficulty (Black, 2007). Compulsive behavior is more common in individuals affected relatively easily by negative and positive mood states and environmental factors (Park & Burns, 2005). Consumers buy the products to cope with unpleasant life experiences, internal deficiencies, or negative emotions (Robert & Jones, 2001) and other related emotions, such as stress, tension, or anxiety (Robert & Jones, 2001) or to help them to ease their negative emotions (Schomburgk & Hoffmann, 2023). The literature on compulsive buying behavior showed that the studies generally aimed at identifying the precursors that caused compulsive buying behavior.

High materialistic values (Alic, 2024; Park & Burns, 2005), status consumption (Phau & Woo, 2008), hedonic consumption (Eroglu, 2016), and obsessive product categories (Park & Burns, 2005) were found to be effective on compulsive buying behavior. Studies showed that personality traits, values, and sense of self played an important role in compulsive buying behavior (Roberts et al., 2019). Compulsive behavior usually occurs when the person is recovering from adversities, avoiding pressures, or ignoring problems (Faber & O'Guinn, 1988: 100).

The individual uses buying and consuming activities to reduce stress and associated anxiety repeatedly as a relaxation method during the period of uncertainty in pandemic (DeSarbo & Edwards, 1996). Impulsive buying has an influence on compulsive buying. Clinical studies claim that female consumers with binge disorders have a bigger

tendency to buy compulsively (Faber et al., 1995). Consumer anxiety leads to compulsive buying (Valence et al., 1988). It is seen that impulse buying is generally erratic and not frequent whereas compulsive buying is losing control of self in buying situations (Darrat et al., 2016). It is found consumers with positive mindset indulge more in compulsive buying (Cardi et al., 2015). Also, compulsive buyers have a high ability to fantasize (O’Guinn & Faber, 1989). Demographics play a role in influencing compulsive buying and the following hypothesis is proposed.

To visually summarize the proposed relationships between BNPL use, materialism, compulsive buying, and impulsive buying, Figure 1 illustrates the theoretical framework guiding this study:

Unlike traditional forms of credit, FinTech-based Buy Now, Pay Later (BNPL) services are largely unregulated and are not formally classified as credit. As a result, BNPL providers are not obligated to comply with responsible lending standards. Given that BNPL payment schemes typically do not charge interest, many consumers do not perceive them as credit, which often leads to a lack of awareness regarding repayment obligations and potential impacts on credit scores (Sankaran et al., 2023). This misunderstanding has contributed to BNPL users experiencing nearly twice the level of financial stress compared to general consumers. Due to the fundamental differences between FinTech BNPL and traditional consumer credit, existing findings from prior research may not directly apply to this emerging financial model.

Therefore, it is essential to explore both the antecedents and consequences of BNPL usage within this new context. Despite the increasing integration of BNPL services into consumers’ daily lives, there is a notable lack of marketing literature that critically examines their associated risks. Only a few scholarly contributions have addressed BNPL spending behavior. For example, Schomburgk & Hoffmann (2023) highlighted that BNPL usage can negatively affect consumers’ financial and overall well-being (Juita, 2023) found that BNPL services tend to promote impulsive shopping and overconsumption, particularly for non-essential items. Similarly, Akana (2022) reported that 24% of BNPL users spend more than intended when the option is available at checkout. Despite these valuable insights, a significant research gap remains. While the existing literature demonstrates BNPL’s potential influence on impulsive and compulsive buying behaviors, the **mediating roles** of BNPL usage and impulsive buying in the relationship between **materialism** and **compulsive buying** have not been explored. This gap is critical, as the instant gratification and frictionless purchasing experience enabled by BNPL may facilitate unplanned or irrational buying decisions, ultimately resulting in compulsive buying — a behavior with adverse consequences for individuals and society.

To address this gap, the study proposes the following hypotheses:

- H1:** Materialism increases BNPL use.
- H2:** BNPL use increases impulsive buying.
- H3:** Materialism increases compulsive buying.
- H4:** Materialism increases impulsive buying.
- H5:** BNPL use increases compulsive buying.
- H6:** Impulsive buying increases compulsive buying.
- H7:** Materialism increases compulsive buying through the mediating effect of BNPL use.
- H8:** Materialism increases compulsive buying through the mediating effect of impulsive buying.

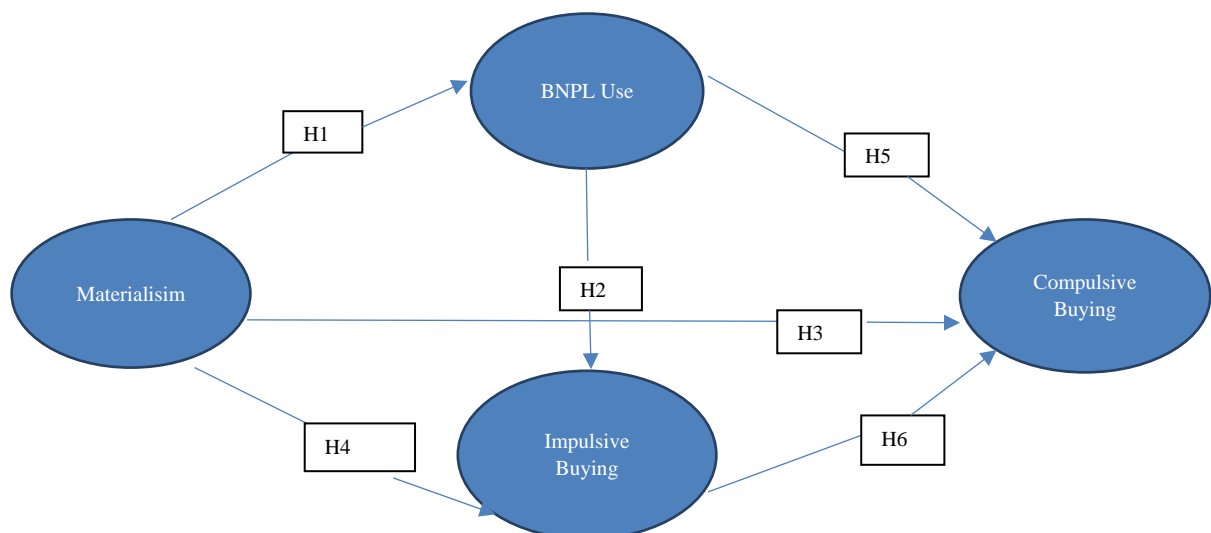


Figure 1. The conceptual model

METHODOLOGY

1. Development and Purpose

This section of the study elucidates the development and deployment of a questionnaire designed to investigate the relationships between Buy Now, Pay Later (BNPL) usage and its influence on consumer behaviors, specifically targeting materialism, compulsive buying, and impulsive buying. The questionnaire was meticulously crafted to capture a comprehensive understanding of participants’ interactions with BNPL services and their buying behaviors.

2. Questionnaire Design

The questionnaire consists of three main parts, each aimed at exploring a different aspect of the study: BNPL Usage: Questions in this section are designed to gauge the frequency of BNPL use, types of purchases made, reasons for choosing BNPL options, and participants' understanding of the terms and conditions. This helps in assessing the penetration and appeal of BNPL services among different consumer segments. Materialism: This segment employs validated scales (e.g., Richins & Dawson's Material Values Scale) to measure the level of materialism among respondents. Questions are structured to understand the value placed on possessions and their significance in the respondents' lives.

Compulsive and Impulsive Buying Behaviors: Using established psychological scales (e.g., the Compulsive Buying Scale by Faber and O'Guinn, and the Impulsive Buying Scale by Rook & Fisher), this part measures tendencies towards compulsive and impulsive purchasing. It includes scenarios and Likert-scale questions to identify behaviors and triggers associated with compulsive and impulsive buying.

3. Administration

The questionnaire was administered online, leveraging social media platforms and forums frequented by BNPL users, to ensure a wide reach and diverse participation. Participants were informed of the study's purpose, assured of their anonymity, and consent was obtained. The online format was chosen for its convenience, cost-effectiveness, and the potential for reaching a geographically dispersed audience.

4. Data Analysis Plan

Responses to the questionnaire will be analyzed using statistical software. Descriptive statistics will provide an overview of the demographic characteristics of the sample and BNPL usage patterns. Correlation analysis and multiple regression models will be employed to examine the relationships between BNPL use, materialism, and buying behaviors. The analysis will control for demographic variables to isolate the effects of BNPL usage.

5. Ethical Considerations

Ethical approval for the study was obtained from The Egyptian Chinese University. All participants were informed about the study's purpose, their right to withdraw at any time, and how their data would be used. Confidentiality and anonymity of the responses were strictly maintained throughout the research process.

6. Sampling and Data Gathering

This study aims to investigate the effect of materialism on compulsive buying with the mediating effect of BNPL use and impulsive buying. Data for the present study were collected in 2024, using a questionnaire passed to a purposive sample of (204) individuals from the city of Cairo (Egypt) has responded the questionnaire. The questionnaire consisted of five sections. The first four sections included questions and items related to materialism, compulsive buying, BNPL use and impulsive buying. These four sections used a Likert-Scale ranging between "Strongly agree" (5) and "Strongly disagree" (1). Finally, the fourth section included demographic questions about gender, age, income, occupation, marital status, family members and general information, with yes, no and maybe answers, as follows: Have you had difficulty meeting your financial needs? Have you thought about taking out a loan or borrowing money?

The SPSS software will be used to organize and explain the responses. The data will be analyzed in SPSS using techniques such as frequency analysis, reliability testing, descriptive statistics and multiple regression analysis. The hypothesis outcomes will then be uncovered based on the analysis findings.

The study comprised customers from tourism sectors in Greater Cairo, Egypt. Greater Cairo was chosen because it is Egypt's most important tourist city, has the bulk of foreign chain hotels, and travel agencies is the top employment in the tourism and hotel sectors. Moreover, the reason for selecting from class travel agencies and five-star hotels from multinational chains is that this industry is one of the first and largest to embrace information technology and pioneer the application of artificial intelligence technology, given its financial resources to capitalize on this potential.

Previous investigations demonstrate that the correct and perfect sample selection contributes to the validity and dependability of the results, and that areas with high operational and economic density are fertile ground for application (Singh & Masuku, 2014). Convenience sampling was used to contact respondents to test research hypotheses. Although the convenience sampling technique restricts the scope of the data, it helps collect data from a big number of people in a short period of time and at a lower cost (Stratton, 2021; Krasnikova et al., 2026).

Moreover, this technique has been used extensively in the Egyptian tourism context. The first version of the questionnaire was developed in English and then tested with 20 academics and tourism industry professionals to see how the questions were phrased and organized. The final form of the questionnaire was provided to authorities from 10 travel agencies samples involved in the study to define its scientific purpose and obtain permission to distribute it.

7. Measures

To better fit the context of the current study, the measuring scales for each variable were adjusted from earlier research. Every question on the survey was graded using a five-point Likert scale, where 1 denoted strongly disagree and 5 denoted strongly agree. The variables were as follows:

1. Materialism: Measured using Richins & Dawson's (1992) Material Values Scale (MVS).
2. Impulsive Buying: Adapted from Rook & Fisher's (1995) scale.

3. **Compulsive Buying:** Assessed using Faber & O’Guinn’s (1992) clinical screener. All items were contextualized to reflect tourism-related consumption and BNPL usage for travel purposes."

Findings

The baseline properties of the research variables, including their means and standard deviations, are summarized in Table 1. Figure 2 demonstrates that 44.61% of the surveyed tourism consumers potentially encounter financial difficulties. Data Source: Primary survey data collected from 204 respondents in Greater Cairo, Egypt (2024).

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
materialism	204	1.00	5.00	3.1676	.71296
BNPL	204	1.00	5.00	3.7647	.60955
impulsivebuying	204	1.00	5.00	3.3275	.77054
compulsivebuying	204	1.00	5.00	3.1209	.75381
Valid N (listwise)	204				

Figure 3 illustrates that 53.92% of the participants explicitly reject formal borrowing alternatives. Data Source: Primary survey data collected from 204 respondents in Greater Cairo, Egypt (2024).



Figure 2. Distribution of respondents' perceived financial difficulty in meeting daily needs (N = 204)

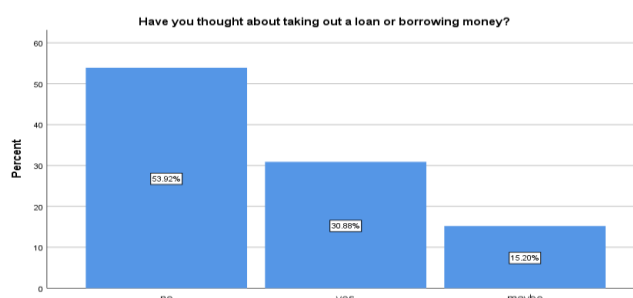


Figure 3. Distribution of respondents' intention or inclination toward formal borrowing (N = 204)

As shown in Table 2, the internal consistency of the constructs was confirmed, as all Cronbach's Alpha coefficients exceed the 0.70 threshold. Table 3 shows descriptive statistics for materialism, from which we find that the highest average was awarded to the fifth statement of the section "It sometimes bothers s me a bit that I can't afford to buy all the things that I want" with mean 3.5539 and standard deviation of 1.06073, followed by "My life would be better if I owned certain things that I don't have". The mean of this section is 3.16766. The sample perceptions and descriptive breakdown for the materialism scale items are detailed in Table 3.

Table 2. Reliability analysis

Constructs	number of items	Cronbach`s Alpha
Materialism	5	0.707
BNPL	5	0.769
Impulsive buying	5	0.797
Compulsive buying	6	0.764

Table 3. Sample perception of materialism

Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation
I admire people who own expensive homes, cars and clothes.	10	29	96	54	15	3.1716	.93375
The things I own say a lot about how well I am doing in life.	9	57	48	69	21	3.1765	1.08652
I like to own things that impress people.	26	61	67	38	12	2.7500	1.08335
My life would be better if I owned certain things that I do not t have	13	46	53	74	18	3.1863	1.08032
It sometimes bothers me a bit that I cant afford to buy all the things that I want.	8	29	45	86	36	3.5539	1.06073
Weighted Mean						3.16766	
Weighted Standard Deviation						1.048934	

Table 4 presents the descriptive statistics and mean scores regarding the participants' perceptions of BNPL usage. Table 4 shows descriptive statistics for BNPL, from which we find that the highest average was awarded to the fifth statement of the section "BNPL, viewed primarily as easy, simple or convenient" with mean 3.9461 and standard deviation of 0.77652, followed by "BNPL enables immediate needs fulfillment". The mean of this section is 3.7647. The descriptive statistics for tourists' impulsive purchasing behaviour are shown in Table 5. According to Table 5 The item "When I see an attractive promotion, I get attracted to it" received the highest mean score (3.7059), according to the results. This adjustment

highlights how tourism marketing promotions contribute to impulsive purchases by bringing the narrative analysis into line with the statistical data presented in the table. Table 6 shows descriptive statistics for compulsive buying, from which we find that the highest average was awarded to the third statement of the section " I feel "High" when I go on a buying spree." with mean 3.7157 and standard deviation of 0.95078, followed by " I go on a buying binge whenever I'm upset, disappointed, depressed or angry." the mean of this section is 3.120933. Table 6 illustrates the descriptive metrics and weighted mean regarding the sample's perception of compulsive buying behavior. The Pearson correlation values in Table 7 indicate significant positive relationships between the independent, mediator, and dependent variables.

Table 4. Sample perception of BNPL

Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	
Using BNPL (Buy 0w pay later) is easy.	8	34	45	97	20	3.4265	1.00711	
BNPL users who prefer online shopping tend to use BNPL more.	4	10	47	115	28	3.7500	.82525	
Higher spending with BNPL leads to more frequent usage.	4	6	42	120	32	3.8333	.79510	
BNPL enables immediate needs fulfillment.	2	10	39	115	38	3.8676	.80462	
BNPL, viewed primarily as easy, simple or convenient.	2	8	31	121	42	3.9461	.77652	
Weighted Mean	3.7647							
Weighted Standard Deviation	0.84172							

Table 5. Sample perception of impulsive buying

Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	
I buy things that I don't really need.	32	64	47	53	8	2.7108	1.13158	
I buy things I had not planned on purchasing.	10	30	39	107	18	3.4559	1.00884	
I like to buy things that I had not intended buying.	15	54	48	75	12	3.0735	1.07799	
When I see an attractive promotion, I get attracted to it.	7	13	45	107	32	3.7059	.92676	
Spontaneous buying is fun.	9	18	41	95	41	3.6912	1.03043	
Weighted Mean	3.32746							
Weighted Standard Deviation	1.03512							

Table 6. Sample perception of compulsive buying

Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	
My spending habits are creating chaos in my life.	12	51	54	63	24	3.1765	1.11339	
"I usually spend all of my money left after paying the bills each month.	11	55	45	70	23	3.1912	1.11758	
I feel "High" when I go on a buying spree.	5	15	54	89	41	3.7157	.95078	
I go on a buying binge whenever I'm upset, disappointed, depressed or angry.	12	34	44	74	40	3.4706	1.15504	
I buy things even though I cannot afford them.	51	74	31	38	10	2.4216	1.19057	
I hide my spending habits and the things that I buy from family or friends.	29	64	52	47	12	2.7500	1.13661	
Weighted Mean	3.120933							
Weighted Standard Deviation	1.110662							

Table 7. Pearson Correlation between the independent and mediator variables and compulsive buying

**. Correlation is significant at the 0.01 level (2-tailed)

Correlations		materialism	BNPL	Impulsive buying	Compulsive buying
materialism	Pearson Correlation	1	.307**	.297**	.480**
	Sig. (2-tailed)		.000	.000	.000
	N	204	204	204	204
BNPL	Pearson Correlation	.307**	1	.269**	.319**
	Sig. (2-tailed)	.000		.000	.000
	N	204	204	204	204
Impulsive buying	Pearson Correlation	.297**	.269**	1	.481**
	Sig. (2-tailed)	.000	.000		.000
	N	204	204	204	204
Compulsive buying	Pearson Correlation	.480**	.319**	.481**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	204	204	204	204

As demonstrated by the regression model parameters in Table 8, materialism significantly and positively impacts BNPL use ($R^2 = 0.194$, $p < 0.001$), supporting H1. According to Table 7, the results of Pearson Correlation between the independent variable (materialism) mediator (BNPL and impulsive buying) and dependent variable (compulsive buying) indicated that there is a moderate and weak positive relationship between them. In order to test the hypotheses, regression

analysis was needed. First, the Adjusted R-square is 0.190 and it indicates that 19 % of the discrepancy in BNPL was been considerably explained by materialism.

Then, according to the results of Table 8, based on the ANOVA table, it is found that the significance level is 0.000 ($p = .000$), that is less than 0.05. Since that the p value is $0.000 < 0.05$, thus it shows that the independent variables can, to a good extent, impact BNPL, which is the dependent variable. Table 8 shows that materialism has positive significant impact on BNPL use since the p -value is less than 0.05. Hence, H1 is accepted. The empirical outcomes in Table 9 reveal that materialism and BNPL use significantly predict impulsive buying, explaining 11.4% of its variance.

In order to test the hypotheses, regression analysis was needed. First, the Adjusted R-square is 0.123 and it indicates that 12.3 % of the discrepancy in impulsive buying was been considerably explained by materialism and BNPL.

Then, according to the results of Table 9, based on the ANOVA table, it is found that the significance level is 0.000 ($p = .000$), that is less than 0.05. Since that the p value is $0.000 < 0.05$, thus it shows that the independent variables can, to a good extent, impact impulsive buying, which is the dependent variable. Table 9 shows that materialism and BNPL have positive significant impact on impulsive buying since the p -value is less than 0.05. Hence, H2 and H4 are accepted.

Table 8. Regression analysis of materialism on BNPL

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.307 ^a	.194	.190	.58163		
ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	7.090	1	7.090	20.956	.000 ^b
	Residual	68.336	202	.338		
	Total	75.426	203			
Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1	(Constant)	2.934	.186		15.786	.000
	materialism	.262	.057	.307	4.578	.000

Table 9. Regression analysis of materialism and BNPL on impulsive buying

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.351 ^a	0.123	.714	.72513		
ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	14.838	2	7.419	14.110	.000 ^b
	Residual	105.688	201	.526		
	Total	120.526	203			
Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1	(Constant)	1.582	.346		4.567	.000
	materialism	.255	.075	.236	3.405	.001
	BNPL	.249	.088	.197	2.837	.005

Table 10. Regression analysis of materialism, impulsive buying and BNPL on compulsive buying

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.607 ^a	0.368	.759	.60340		
ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	42.531	3	14.177	38.938	.000 ^b
	Residual	72.819	200	.364		
	Total	115.351	203			
Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1	(Constant)	.288	.303		.952	.342
	BNPL	.150	.074	.121	2.011	.046
	materialism	.359	.064	.340	5.598	.000
	Impulsive buying	.340	.059	.347	5.790	.000

In order to test the hypotheses, regression analysis was needed. First, the Adjusted R-square is 0.368 and it indicates that 36.8 % of the discrepancy in compulsive buying was been considerably explained by materialism, impulsive buying and BNPL. Then, according to the results of Table 10, based on the ANOVA table, it is found that the significance level is

0.000 ($p = .000$), that is less than 0.05. Since that the p value is $0.000 < 0.05$, thus it shows that the independent variables can, to a good extent, impact impulsive buying, which is the dependent variable. Table 10 shows that materialism, impulsive buying and BNPL have positive significant impact on compulsive buying since the p -value is less than 0.05. Hence, H3, H5 and H6 are accepted. As shown in Table 11, it ensures the mediation of BNPL and impulsive buying in the relationships between materialism and compulsive buying. Hence H7 and H8 are accepted. The results indicate that the BNPL has a greater mediating effect on the relationship between materialism and compulsive buying as its coefficient (0.4461) is more than the other coefficient of the mediating effect of impulsive buying on the relationship between materialism and compulsive buying (0.3911). The analysis of the c -prime coefficient in Table 10 demonstrates the specific type of mediation, confirming that BNPL use has a significant mediating influence on tourism consumption.

Table 11. Indirect relationships (mediation effect)

	Hypothesis	Sample Mean (M)	Standard Deviation STDEV)	T-Statistic (O/STDEV)	P values	mediation / no mediation
H7	materialism→BNPL → Compulsive buying	0.4461	0.0673	2.6584	0.000	mediation
H8	materialism→impulsive buying → Compulsive buying	0.3911	0.0580	6.2600	0.000	Mediation

DISCUSSION

According to the descriptive analysis for demographic variables, the results indicate that most of the sample is females (61.3%), while males account for only 38.7%. As for age, the results indicate that the age of the majority is 18-24 (46.1%) followed by those ranging between 35-49 (27%). Moreover, the analysis showed that the majority have income ranged between (5000-10000) (29.9%), followed by those whose income is less than 5000 (27.9%). In addition, for marital status, the findings indicate that the majority are single with (66.2) then, for the family size, the results represent that the majority don't have kids (61.3). Regarding to the general information about the difficulty meeting the financial needs of the respondents, the bar charts show that (44.6%) select maybe followed by yes with (34.8%) and only (20.6%) select no and for the thought about taking out a loan or borrowing money, the bar charts show that (15.2%) select maybe followed by yes with (30.9%) and only (53.9%) select no. Alpha Cronbach's (Reliability analysis) for questionnaire items: The result indicates that the Cronbach's Alpha value is 0.7. Moreover, Cronbach's alpha is most used to assess the internal consistency of a questionnaire that is made up of multiple Likert-type scales and items. The accepted rule for Cronbach's alpha value is that 0.6-0.7 is an acceptable level of reliability, so 0.7 is considered a good level.

CONCLUSION

This research investigates how materialism affects the use of BNPL and impulsive and compulsive buying. Additionally, it evaluates if BNPL use and impulsive buying mediates between materialism and compulsive buying. The study identified a mediating relationship between materialism, BNPL use and impulsive and compulsive buying. It also found that BNPL use alone does not necessarily cause compulsive buying, but it can lead to it through impulsive buying.

Therefore, BNPL service providers must encourage responsible buying habits to prevent debt traps resulting from compulsive buying. The findings of this study can help tourism operators and BNPL service providers better understand consumer tourism spending patterns and assist policymakers in developing ways to control the issuance of BNPL financing without proper education. Specifically, these insights are crucial for travel agencies and tourist attractions that are integrating BNPL to boost sales of high-value services. This study shows that the use of Buy Now Pay Later (BNPL) and impulsive purchases in the Egyptian tourism sector are primarily driven by materialism. According to the study, BNPL facilitates high-value travel expenditures that could result in addictive behaviour through a serial mediation pathway.

Because they emphasize the necessity of responsible financial integration in travel services, these findings are crucial for the region of Cairo's visitors. In the end, this study demonstrates that BNPL is a promoter that converts materialism into instantaneous tourism consumption among Egyptian travellers rather than merely a financial tool.

Implications

1. Theoretical Implications

BNPL is an example of a Fintech innovation that has combined a simple financial product (payment instalments) with novel delivery (online and in store) to create a significant disruption to short-term credit products. The dominant BNPL business model offers a product that does not charge interest, which enables the arrangement to avoid requirements applying to other similar products such as credit checks. In doing so, questions have been raised as to whether BNPL arrangements lead to over-indebtedness, given that the suitability of the product for the consumer is not directly assessed at the individual consumer level. BNPL providers argue that their product is a proactive budgeting tool for consumers, which drives better outcomes than alternatives, such as credit cards. Furthermore, BNPL providers argue that they enable credit for those who otherwise have limited credit access and are, therefore, more vulnerable to more problematic debt such as payday loans.

2. Practical Implications

This study adds to the volume of information available for marketers interested in knowing more about BNPL consumers' impulsive buying behavior. For the tourism industry in Egypt, these results are particularly relevant as bookings

often rely on impulsive desires. Travel agencies and five-star hotels partnering with BNPL providers can utilize these insights to understand the tourism spending patterns of younger generations. In order to prevent marketing promotions from pushing travellers into unmanageable debt, Egyptian travel agencies should responsibly incorporate BNPL services.

Limitations and Future Research

This study contributes to the limited BNPL literature because there is speculation, but the scarcity of empirical evidence to substantiate how materialism influences BNPL use and increases the inclination for impulse buying, precipitating compulsive buying behaviour. The study's population consisted of people who had used BNPL. Data for the present study were collected in 2024, using a questionnaire passed to a purposive sample of 204 respondents from the city of Cairo (Egypt) has responded to the questionnaire. Future studies could explore the impact of these variables in the BNPL adoption context. Similarly, the study used only one moderator between attitude to adopt BNPL and its adoption intention, and many other variables might strengthen or mitigate the attitude-intention gap. Future researchers can include moderators like trust and convenience to check their impact on BNPL adoption. Future researchers can vanquish the limitation of the cross-sectional nature of this study through longitudinal studies and experiments.

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Appendix Questionnaire Items. Materialism questionnaire:

Items	S/D	D	N	A	S/A
I admire people who own expensive homes, cars and clothes.					
The things I own say a lot about how well I am doing in life.					
I like to own things that impress people.					
My life would be better if I owned certain things that I do not have.					
It sometimes bothers me a bit that I cannot afford to buy all the things that I want.					

BNPL use questionnaire:

Items	S/D	D	N	A	S/A
Using BNPL (Buy now pay later) is easy.					
BNPL users who prefer online shopping tend to use BNPL more.					
Higher spending with BNPL leads to more frequent usage.					
BNPL enables immediate needs fulfillment.					
BNPL, viewed primarily as easy, simple or convenient.					

Impulsive buying questionnaire:

Items	S/D	D	N	A	S/A
I buy things that I don't really need.					
I buy things I had not planned on purchasing.					
I like to buy things that I had not intended to buy.					
When I see an attractive promotion, I get attracted to it.					
Spontaneous buying is fun.					

Compulsive buying questionnaire:

Items	S/D	D	N	A	S/A
My spending habits are creating chaos in my life.					
I usually spend all my money left after paying the bills each month.					
I feel "High" when I go on a buying spree.					
I go on a buying binge whenever I'm upset, disappointed, depressed or angry.					
I buy things even though I cannot afford them.					
I hide my spending habits and the things that I buy from family or friends.					

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