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Spending Experiences among K-Pop Fans in Indonesia: A Cross-Sectional Study of Financial Prioritisation, Budget Reallocation, Coping, and Emotional Investment

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Abstract

This study examines spending experiences among K-Pop fans in Indonesia by distinguishing financial prioritisation, budget reallocation, coping-oriented spending, and emotional investment, while exploring their associations with selected respondent characteristics. An exploratory cross-sectional online survey was conducted among 164 K-Pop fans who had prior experience using a paid K-Pop artist-frame self-photo booth service. Four five-point Likert items were analysed separately, supported by descriptive statistics and Spearman rank-order correlations, with 16 primary correlations adjusted using the Holm procedure. Agreement was lowest for financial prioritisation during financial difficulty (8.5%) and higher for budget reallocation (32.9%), coping-oriented spending (60.4%), and emotional investment (50.0%). The perceived role of idols in consumption decisions was positively associated with financial prioritisation (ρ=.278), coping-oriented spending (ρ=.278), and emotional investment (ρ=.344), while monthly K-Pop spending was associated with financial prioritisation (ρ=.233) and emotional investment (ρ=.298). Income or allowance and fandom duration showed no significant associations after adjustment. The four spending experiences were positively interrelated, with correlations ranging from ρ=.397 to ρ=.577, yet remained conceptually distinct. These findings suggest that fandom-related expenditure should be understood through differentiated financial and affective dimensions rather than as a uniform form of excessive consumption. The study provides an empirical basis for examining how emotional meanings and financial practices intersect within contemporary K-Pop consumer culture.

Keywords: *Coping-Oriented Spending, Emotional Investment, Fandom Consumption, Financial Behaviour, K-Pop Fandom.*

INTRODUCTION

K-Pop fandom is embedded in a global cultural and commercial ecosystem in which music consumption, digital participation, merchandise, paid experiences, and fan communities increasingly overlap. The Korean Foundation for International Cultural Exchange documents Hallyu consumption across 30 countries, illustrating the international scale of the cultural context in which K-Pop fandom operates (Korean Foundation for International Cultural Exchange, 2026). Recent work on platform fandom further shows that contemporary fan environments can integrate social interaction, affective attachment, and commercial activity within the same digital infrastructures, making consumption an increasingly embedded component of fandom participation (Bollmer & Tillerson, 2025; James, 2025). In Indonesia, K-Pop fandom has similarly developed beyond music appreciation into patterns of lifestyle consumption and fan participation in which purchasing can function as a means of expressing affiliation and belonging (Aidah & Supartono, 2024; Arsytania & Setyawan, 2024). This development makes fandom spending economically relevant because consumers may encounter commercial opportunities as part of their ordinary social and cultural participation rather than as isolated purchasing occasions. K-Pop consumption therefore provides an important context for examining how emotionally meaningful cultural participation becomes translated into everyday financial decisions.

Consumer research on celebrity and fan relationships has established that attachment, mediated interaction, and idol-related associations can shape purchase-related responses, although such relationships do not necessarily imply financially harmful consumption. Aw and Labrecque (2020) demonstrated the relevance of parasocial interaction and celebrity attachment to consumer responses in social-media endorsement contexts, while Indonesian research similarly connected persuasion knowledge and parasocial relationships with K-Pop consumer behavior (Hakim & Salehudin, 2024). Research on K-Pop consumers has also associated idol influence with brand awareness, hedonic shopping motivation, purchase intention, and celebrity or brand attachment, indicating that consumption may be driven by both symbolic and experiential motivations (Andira et al., 2023; Vania et al., 2024). Other Indonesian studies have linked income, financial literacy, self-control, and financial-management characteristics to consumptive behavior among K-Pop fans, suggesting that financial circumstances and regulatory capacity can shape how fandom translates into expenditure (Sagala et al., 2023; Selfia et al., 2024). Studies examining impulsive purchasing further identify social-media engagement, FOMO, perceived scarcity, and self-control as mechanisms that may intensify immediate purchasing tendencies among fans (Aliena, 2025; Martiza & Hadi, 2025). Yet much of this literature conceptualizes the outcome through purchase intention, impulsive buying, or consumptive behavior, leaving less attention to how fans themselves experience the financial adjustments associated with their spending. This distinction is important because the act of purchasing a K-Pop product does not by itself reveal whether the expenditure represents ordinary entertainment, financial prioritisation, budget adjustment, or an emotionally driven financial sacrifice.

The distinction is important because spending can carry different meanings and financial consequences across individuals, even when the observable purchase behavior appears similar. Research on retail therapy indicates that shopping can sometimes be used as an attempt to regulate mood, while research on K-Pop fans suggests that fandom consumption may also be interpreted through happiness and the subjective meanings attached to financial decisions (Atalay & Meloy, 2011; Rick et al., 2014; Pertiwi & Musdalifa, 2025). Financial well-being research further demonstrates that financial strain encompasses current money-management stress and perceptions of future financial security, meaning that income or expenditure alone cannot fully represent an individual's financial condition (Netemeyer et al., 2018). Evidence from K-Pop communities also indicates that financial literacy and locus of control are relevant to financial behavior, while research on saving-money challenges illustrates that some fans actively attempt to regulate or constrain fandom-related expenditure (Husna & Yuniningsih, 2023; Nasution et al., 2025; Fari & Fadila, 2025). These findings challenge a simple interpretation of K-Pop spending as inherently excessive because the same expenditure can provide entertainment, emotional satisfaction, social belonging, or perceived value while simultaneously competing with other financial priorities. The central issue is therefore not merely how much fans spend, but how they accommodate that expenditure within their broader financial lives.

A particularly important gap concerns the way previous studies conceptualize financial consequences as predominantly determinants or outcomes of consumer behavior rather than as distinct spending experiences that may coexist within the same fandom context. Recent research has examined the relationships of FOMO, financial attitudes, income, lifestyle, e-money use, and self-control with financial or consumptive behavior among K-Pop fans, demonstrating that fandom expenditure is embedded within broader financial-management processes (Dini & Purnamasari, 2026; Setiawati & Yulianti, 2026). Other research has focused on specific purchasing environments, such as online group buying, showing that merchandise acquisition can involve distinctive social and fandom-related motivations that are not captured by generic consumer measures (Qadri et al., 2024). Research on fandom activities has also found associations with happiness, listening intention, and loyalty, indicating that K-Pop participation can generate positive psychological outcomes that complicate interpretations of spending as simply problematic or uncontrolled (Choi, 2024). The conceptual limitation is that constructs such as fanaticism, impulsive buying, and consumptive behavior tend to emphasize the intensity or control of purchasing rather than whether fans prioritize K-Pop expenditure, reallocate money from other purposes, use spending as a coping mechanism, or regard financial support as emotionally meaningful. Consequently, different financial experiences may be compressed into a single behavioral category even though they represent substantively different mechanisms and implications. A more differentiated approach is needed to examine fandom-related spending as a set of potentially related but analytically distinct experiences within consumers' everyday financial decision-making.

The unresolved issue has both scientific and practical significance because the commercialization of fandom increasingly places emotional attachment and financial choice within the same decision environment. Platformized fandom can make interaction, content consumption, purchasing opportunities, and social participation continuous and mutually reinforcing, while FOMO and scarcity can increase the immediacy of consumption decisions (Bollmer & Tillerson, 2025; Martiza

& Hadi, 2025). Existing evidence on self-control, financial literacy, financial attitudes, and financial management indicates that fans differ in their capacity to regulate expenditure, suggesting that spending volume alone provides an incomplete account of financial vulnerability or financial agency (Sagala et al., 2023; Dini & Purnamasari, 2026). The practical concern is therefore not simply whether K-Pop fans spend money, but whether they modify competing financial priorities, redistribute available resources, use spending in response to financial or emotional stress, or attach substantial emotional meaning to their financial support. The present study occupies this intersection by examining four separately worded spending experiences—financial prioritisation, budget reallocation, coping-oriented spending, and emotional investment—and relating them to selected respondent characteristics. This positioning extends existing K-Pop consumer research from questions of whether consumers purchase toward questions of how consumers accommodate, experience, and interpret spending within their financial lives. It also responds to the need for empirical evidence capable of distinguishing ordinary discretionary expenditure from financial trade-offs and emotionally meaningful spending without presuming that fandom expenditure is inherently detrimental.

Against this background, the present cross-sectional study examines spending experiences among K-Pop fans in Indonesia by treating fandom-related expenditure as a multidimensional financial and emotional phenomenon rather than as a simple indicator of consumptive behavior. The study describes the distribution of four spending experiences and examines their associations with the self-reported role of idols in consumption decisions, monthly income or allowance, monthly K-Pop spending, and fandom duration. It addresses three research questions: how the four fandom-related spending experiences are distributed in the sample, how selected respondent characteristics are associated with each spending experience, and to what extent the four spending-experience items are related to one another while remaining analytically distinct. The study contributes theoretically by extending K-Pop consumer research beyond purchase intention, impulsive buying, and generalized consumptive behavior toward a more differentiated understanding of financial prioritisation, budget reallocation, coping, and emotional investment. It contributes methodologically by examining separately worded spending dimensions within a cross-sectional framework, allowing their patterns of association to be identified without assuming that all fandom-related expenditure reflects one underlying construct. The study ultimately seeks to provide a more nuanced account of how emotional investment in K-Pop intersects with financial decision-making among Indonesian fans and to establish a foundation for subsequent research on the economic consequences of culturally and emotionally embedded consumption.

RESEARCH METHODS

This study employed an exploratory empirical cross-sectional survey design to examine spending experiences among K-Pop fans in Indonesia and identify associations between ordinal measures collected during the same data-collection period. The reporting structure was informed by established recommendations for cross-sectional observational research, particularly regarding study design, participant characteristics, variable definitions, data completeness, and statistical procedures (von Elm et al., 2007). Data were collected through an online form, producing an analytic sample of 164 K-Pop fans in Indonesia who reported awareness of K-Pop idol collaborations with a paid artist-frame self-photo booth service and prior experience using such an artist-frame service. Because respondents were recruited through a non-probability online sampling process and were selected based on relevant prior experience, the sample represents an experience-based group rather than a statistically representative population of Indonesian K-Pop fans. Four focal spending experiences were operationalised as separate five-point Likert items ranging from 1 (strongly disagree) to 5 (strongly agree), covering financial prioritisation, budget reallocation, coping-oriented spending, and emotional investment. The four items were intentionally not aggregated into a composite score because they describe substantively different experiences, and internal-consistency assessment is most appropriate when a coherent and sufficiently unidimensional construct can be defended (Mokkink et al., 2010). Four respondent characteristics were also measured as ordinal variables, consisting of the perceived role of idols in consumption decisions on a five-point scale, monthly income or allowance across six ordered categories, monthly K-Pop spending across seven ordered categories, and fandom duration across five ordered categories, with numerical codes interpreted only as rank positions rather than equal monetary or temporal intervals.

All 164 analytic cases contained complete observations for the variables included in the analysis, so no missing-data imputation was required. For descriptive presentation, responses of 1–2 were classified as disagree, 3 as neutral, and 4–5 as agree, whereas inferential analyses retained the original ordinal responses to preserve the rank information contained in the measurement scale. Descriptive statistics comprised frequencies, percentages, means, standard deviations, and medians, with means treated solely as descriptive summaries rather than evidence that the ordinal response categories represented equal intervals. The primary inferential procedure was Spearman rank-order correlation, which was selected because the variables were ordinal and the research questions concerned monotonic associations rather than linear effects. Sixteen primary correlations were calculated between the four respondent characteristics and the four focal spending-experience items, while six additional pairwise correlations were calculated among the four spending-experience items to assess their empirical relatedness. Because multiple correlation tests increase the probability of family-wise Type I error, p-values for the 16 respondent-characteristic correlations were adjusted using Holm's sequential procedure (Holm, 1979). No internal-consistency, factor-analytic, or composite-scale reliability testing was performed because the four spending items were theoretically specified as analytically distinct experiences rather than reflective indicators of a single latent construct, allowing the analysis to focus on their individual distributions and rank-based associations.

RESULTS AND DISCUSSION

Sample Characteristics and Spending Context

The empirical analysis was based on 164 K-Pop fans in Indonesia who reported both awareness of K-Pop idol collaborations with a paid artist-frame self-photo booth service and prior experience using such a service. The sample was highly concentrated by gender and geographical location, with 160 respondents (97.6%) identifying as female and 149 respondents (90.9%) residing in Java, while only four respondents (2.4%) were male and 15 respondents (9.2%) were located outside Java. This composition indicates that the observed spending experiences primarily reflect a young female and Java-based fandom context rather than the demographic structure of Indonesian K-Pop fandom as a whole. Such concentration is relevant because previous research has shown that K-Pop consumption in Indonesia is associated with lifestyle, fanaticism, and patterns of consumptive behavior among young consumers (Aidah & Supartono, 2024). The geographical concentration may also reflect the accessibility of commercial fandom activities and digital consumption opportunities that are more readily connected to respondents in major urban and digitally connected areas. Table 1 presents the complete demographic and economic profile of the respondents.

Table 1. Sample characteristics

Characteristic	Category	n	%
Gender	Female	160	97.6
	Male	4	2.4
Region	Java	149	90.9
	Sumatra	9	5.5
	Kalimantan	6	3.7
Occupation/status	University student	101	61.6
	Employee/worker	35	21.3
	Secondary-school student	16	9.8
	Self-employed	5	3.0
	Recent graduate	4	2.4
	Freelance	2	1.2
	Not employed	1	0.6
Monthly income/allowance	< Rp1.000.000	43	26.2
	Rp1.000.000 - Rp3.000.000	82	50.0
	Rp3.000.000 - Rp5.000.000	19	11.6
	Rp5.000.000 - Rp7.000.000	11	6.7
	Rp7.000.000 - Rp10.000.000	7	4.3
	> Rp10.000.000	2	1.2

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Fandom duration	<1 year	3	1.8
	1-3 years	6	3.7
	4-6 years	36	22.0
	7-9 years	60	36.6
	>9 years	59	36.0
Monthly K-Pop spending	No spending	7	4.3
	< Rp100.000	26	15.9
	Rp100.000 - Rp300.000	56	34.1
	Rp300.000 - Rp500.000	31	18.9
	Rp500.000 - Rp700.000	20	12.2
	Rp700.000 - Rp1.000.000	8	4.9
	> Rp1.000.000	16	9.8

The occupational profile further shows that 101 respondents (61.6%) were university students, followed by employees or workers at 21.3% and secondary-school students at 9.8%. This distribution places a substantial proportion of the sample in a life stage in which disposable financial resources may be constrained by dependence on allowances or relatively early-stage employment income. The income or allowance distribution supports this interpretation, as 82 respondents (50.0%) reported monthly resources of Rp1,000,000–Rp3,000,000 and another 43 respondents (26.2%) reported less than Rp1,000,000. The predominance of relatively modest income categories is particularly relevant when interpreting fandom expenditure because financial behavior cannot be evaluated solely through nominal spending without considering the resources available to the consumer. Existing Indonesian evidence has linked financial literacy, self-control, and income with consumptive behavior among K-Pop fans, indicating that the financial context surrounding fandom participation deserves explicit consideration (Sagala et al., 2023). At the same time, the present study does not assume that lower income necessarily produces greater financial vulnerability, since perceived financial well-being also incorporates broader perceptions of money-management pressure and future financial security.

The duration of fandom indicates a particularly experienced respondent group, with 60 respondents (36.6%) reporting seven to nine years of fandom and another 59 respondents (36.0%) reporting more than nine years. Hence, 72.6% of the sample had followed K-Pop for at least seven years, while only 5.5% had been fans for three years or less. This distribution suggests that the respondents were not predominantly recent entrants whose consumption practices might still be developing, but rather individuals with relatively prolonged exposure to K-Pop-related content, communities, and commercial opportunities. Long-term participation may provide repeated opportunities for purchasing and emotional engagement, although the cross-sectional design does not allow fandom duration to be interpreted as a causal determinant of spending behavior. Research on K-Pop fandom has increasingly emphasized that fan participation extends beyond music consumption into affective, social, and commercial forms of engagement, particularly within platformized environments (James, 2025). The high proportion of long-term fans therefore provides a meaningful context for examining spending experiences as established components of fandom participation rather than isolated purchasing episodes.

Monthly K-Pop spending was concentrated in the Rp100,000–Rp300,000 category, reported by 56 respondents (34.1%), followed by Rp300,000–Rp500,000 among 31 respondents (18.9%) and less than Rp100,000 among 26 respondents (15.9%). Seven respondents (4.3%) reported no monthly K-Pop spending, whereas 16 respondents (9.8%) reported spending more than Rp1,000,000 per month. The distribution shows substantial variation in expenditure even within a sample characterized by relatively modest income or allowance levels. This variation is analytically important because the study does not treat spending amount as synonymous with financial difficulty, but examines whether different spending levels are associated with distinct subjective experiences such as prioritisation or emotional investment. Research on K-Pop merchandise purchasing has demonstrated that fan expenditure can be shaped by motivations specific to group-buying and fandom participation, reinforcing the need to interpret spending within its social and cultural context (Qadri et al., 2024). The coexistence of low, moderate, and relatively high spending categories also creates sufficient ordinal variation for examining rank-based associations with the four spending-experience items.

Taken together, the sample profile indicates a fandom context characterized by strong female representation, substantial concentration in Java, a large university-student segment, relatively concentrated income or allowance levels, long fandom duration, and differentiated levels of monthly K-Pop expenditure. These characteristics provide an important empirical context for the subsequent analysis because the four spending experiences are interpreted within a sample whose economic resources and fandom histories vary rather than assuming a homogeneous consumer profile. The combination of prolonged fandom engagement and variation in monthly expenditure is particularly relevant to examining whether emotional and financial experiences are systematically associated with actual spending levels. Previous studies have similarly demonstrated that financial management, self-control, lifestyle, and income can be relevant to financial behavior among K-Pop fan communities, although the specific spending experiences examined here have received less differentiated attention (Selfia et al., 2024). The sample should nevertheless be interpreted as an experience-based non-probability group rather than as a representative cross-section of Indonesian K-Pop fans. This distinction limits population-level generalisation but does not prevent the data from providing exploratory evidence concerning how selected economic characteristics and fandom-related experiences are patterned within the observed group. The next analysis therefore shifts from who the respondents are to how frequently they endorse the four distinct forms of fandom-related spending experience.

Distribution of the Four Spending Experiences

The four spending-experience items displayed substantially different response distributions, indicating that fandom-related expenditure cannot be adequately represented by a single assumption of financial sacrifice or excessive consumption. As presented in Table 2, financial prioritisation during periods of financial difficulty received the lowest level of agreement, with only 14 respondents (8.5%) selecting agree or strongly agree, whereas 114 respondents (69.5%) disagreed with the statement. Budget reallocation showed a more moderate distribution, with 54 respondents (32.9%) agreeing that they reduced other everyday spending to set aside money for K-Pop. Coping-oriented spending received the highest endorsement, with 99 respondents (60.4%) agreeing that spending on idols functioned as a primary means of entertainment or stress reduction. Emotional investment was also relatively prominent, with 82 respondents (50.0%) agreeing that financial support for idols represented an emotional investment they felt should be fulfilled as loyal fans. The substantial differences across these response distributions indicate that emotional and recreational meanings of fandom spending were more frequently endorsed than spending practices explicitly associated with financial difficulty.

Table 2. Distribution of the four spending-experience items

Item	Disagree n (%)	Neutral n (%)	Agree n (%)	Mean	SD	Median
Financial prioritisation	114 (69.5%)	36 (22.0%)	14 (8.5%)	2.07	1.03	2.0
Budget reallocation	58 (35.4%)	52 (31.7%)	54 (32.9%)	2.90	1.15	3.0
Coping-oriented spending	31 (18.9%)	34 (20.7%)	99 (60.4%)	3.59	1.16	4.0
Emotional investment	21 (12.8%)	61 (37.2%)	82 (50.0%)	3.47	1.02	3.5

The low endorsement of financial prioritisation is particularly notable because the statement refers specifically to maintaining idol-related purchases when finances are difficult rather than simply expressing a preference for K-Pop consumption. The mean score of 2.07 and median of 2.0 indicate that responses were concentrated toward disagreement, suggesting that most respondents did not explicitly identify continued idol-related purchasing during financial difficulty as part of their spending experience. This pattern differs from research linking K-Pop fandom, lifestyle, and fanaticism with consumptive behavior, because the present item captures a much narrower situation involving expenditure under perceived financial constraints (Aidah & Supartono, 2024). The distinction suggests that frequent or enthusiastic consumption should not automatically be interpreted as willingness to maintain spending when financial resources become constrained. The finding also provides an important counterpoint to interpretations of fandom consumption that equate emotional attachment with uncontrolled financial behavior. Respondents may therefore participate actively in K-Pop consumption while retaining a boundary between discretionary fandom expenditure and situations involving financial difficulty.

Budget reallocation occupied an intermediate position, with a mean of 2.90 and median of 3.0, while 32.9% of respondents agreed that they reduced other everyday spending to allocate money for K-Pop. The distribution also demonstrates considerable heterogeneity, as 35.4% disagreed and 31.7% remained neutral, indicating that this spending practice was not uniformly experienced across the sample. The wording of the item is important because its examples of food, transport, and new clothing refer to everyday expenditure categories and do not establish that respondents sacrificed essential needs. Budget reallocation can therefore represent a deliberate adjustment of discretionary resources rather than an indication of deprivation or impaired financial control. This interpretation is consistent with research emphasizing the relevance of financial-management behavior and self-control in understanding how K-Pop fans manage consumption (Husna & Yuniningsih, 2023). The intermediate level of endorsement suggests that some respondents actively accommodate fandom expenditure within their available resources, whereas others maintain separate spending boundaries. Budget reallocation consequently represents a distinct financial-management experience that should not be collapsed into either ordinary purchasing or financially harmful consumption.

Coping-oriented spending produced the highest level of agreement among the four items, with 60.4% of respondents endorsing the statement, a mean score of 3.59, and a median of 4.0. This pattern indicates that spending on idols was more frequently associated with entertainment or stress reduction than with maintaining purchases during periods of financial difficulty. Consumer research has shown that shopping may acquire an affect-regulation function when consumers use purchasing experiences to influence unpleasant emotional states (Atalay & Meloy, 2011). Such evidence provides a plausible interpretive context for the present finding, although the current data cannot establish whether K-Pop spending actually reduced stress or produced sustained psychological benefits. The item should therefore be understood as capturing respondents' perceived role of spending in coping rather than demonstrating that fandom expenditure constitutes effective or adaptive coping. This distinction is important because the same financial behavior may function as ordinary entertainment for one respondent and as an emotionally motivated coping strategy for another. The relatively high endorsement nevertheless indicates that the emotional utility attributed to K-Pop spending is more prevalent in this sample than explicit willingness to prioritise idol-related purchases under financial strain.

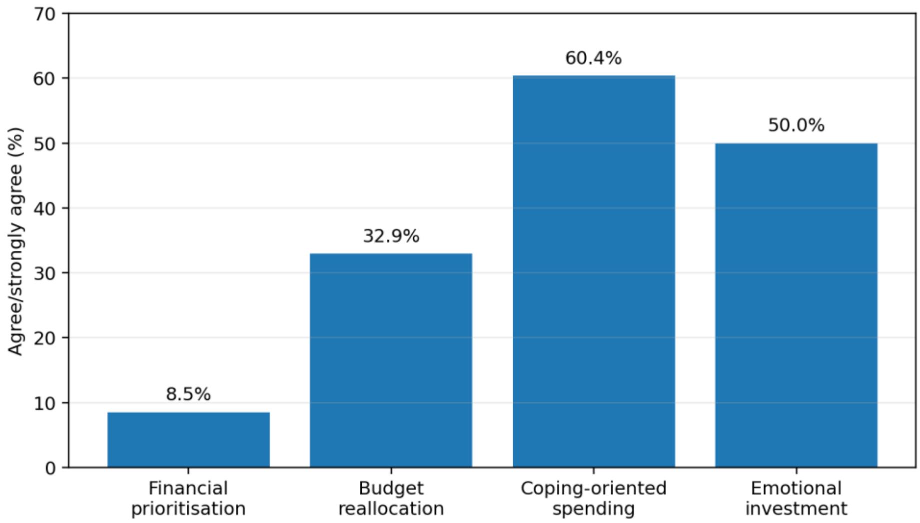

Figure 1. Percentage agreeing or strongly agreeing with each spending-experience item

The pattern displayed in Figure 1 reinforces the descriptive contrast among the four spending experiences, with coping-oriented spending occupying the highest position, followed by emotional investment, budget reallocation, and financial prioritisation. Emotional investment was endorsed by exactly half of the respondents, producing a mean of 3.47 and a median of 3.5, which places the item between coping-oriented spending and budget reallocation. The result indicates that financial support for idols can carry symbolic and affective meaning for a substantial proportion of respondents, particularly when expenditure is understood as part of fulfilling one's role as a loyal fan. Research on celebrity endorsement has demonstrated that parasocial interaction and celebrity attachment can be relevant to consumer responses, providing theoretical context for the emotional dimension observed here (Aw & Labrecque, 2020). Platform fandom scholarship likewise indicates that contemporary fan infrastructures connect affective participation with commercial activity, allowing emotional engagement and consumption to operate within the same environment (Bollmer & Tillerson, 2025). The present result should not, however, be interpreted as direct evidence of parasocial attachment because the survey did not measure attachment, parasocial interaction, or psychological identification. Emotional investment in this study therefore refers specifically to the perceived emotional meaning of financial support and should remain analytically distinct from established psychological constructs.

Taken together, the four distributions indicate that fandom spending in this sample was more strongly associated with emotional and recreational meanings than with explicit financial prioritisation during difficult circumstances. The 60.4% endorsement of coping-oriented spending and 50.0% endorsement of emotional investment contrast sharply with the 8.5% endorsement of financial prioritisation, demonstrating that the four items capture substantively different dimensions of spending experience. This distinction is consistent with research suggesting that K-Pop fandom activities may generate positive affective outcomes such as happiness and loyalty, which complicates interpretations of fandom expenditure as inherently problematic (Choi, 2024). The findings also suggest that the presence of emotional meaning does not necessarily imply financial sacrifice, since emotional investment was substantially more common than explicit prioritisation despite financial difficulty. Because the four items were not combined into a composite scale, these descriptive differences can be retained rather than obscured by an aggregate score. The next stage of analysis examines whether these distinct spending experiences are systematically associated with perceived idol influence, income or allowance, monthly K-Pop expenditure, and fandom duration.

Associations between Respondent Characteristics and Spending Experiences

The correlation analysis indicates that the four spending experiences were not uniformly associated with respondents' socioeconomic or fandom-related characteristics. As reported in Table 3, the perceived role of idols in consumption decisions showed statistically significant positive associations with financial prioritisation ($\rho = .278$, adjusted $p = .004$), coping-oriented spending ($\rho = .278$, adjusted $p = .004$), and emotional investment ($\rho = .344$, adjusted $p < .001$). The association with budget reallocation was weaker ($\rho = .198$) and did not remain statistically significant after Holm adjustment (adjusted $p = .122$). These results suggest that respondents who perceived idols as more influential in their consumption decisions tended to endorse several emotionally and financially salient spending experiences more strongly, while the relationship was less evident for reallocating everyday expenditure. The largest coefficient, $\rho = .344$, indicates that the observed relationships were modest rather than strong, limiting interpretations that idol influence alone explains differences in spending experiences. This pattern is compatible with prior research connecting celebrity-related attachment and parasocial processes with consumer responses, while the present findings remain correlational and cannot establish those psychological mechanisms directly (Aw & Labrecque, 2020).

Table 3. Spearman Correlations Between Respondent Characteristics and Spending Experiences

Characteristic	Financial prioritisation ρ (p_adj)	Budget reallocation ρ (p_adj)	Coping-oriented spending ρ (p_adj)	Emotional investment ρ (p_adj)
Self-reported role of idols	0.278 (0.004)	0.198 (0.122)	0.278 (0.004)	0.344 (<0.001)
Income/allowance	0.016 (1.000)	-0.025 (1.000)	-0.068 (1.000)	0.087 (1.000)
Monthly K-Pop spending	0.233 (0.032)	0.193 (0.131)	0.131 (0.845)	0.298 (0.002)
Fandom duration	0.064 (1.000)	0.019 (1.000)	-0.028 (1.000)	0.088 (1.000)

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Note. N = 164. p_adj denotes two-sided p-values adjusted using the Holm procedure across the family of 16 primary correlations. Correlations represent rank-based associations and do not indicate causal effects.

The relationship between perceived idol role and emotional investment was the strongest association observed in Table 3, with $\rho = .344$ and an adjusted p-value below .001. This finding suggests that respondents who regarded idols as more influential in their consumption decisions were also more likely to view financial support as an emotionally meaningful obligation associated with fandom. Such a pattern is theoretically plausible because contemporary K-Pop fandom increasingly integrates affective participation with commercial infrastructures through which fans can express attachment through purchases and other paid activities (Bollmer & Tillerson, 2025). The association with coping-oriented spending was of the same magnitude as that with financial prioritisation, indicating that perceived idol influence was related not only to the symbolic meaning of expenditure but also to its perceived recreational or emotional function. Research on Indonesian K-Pop consumers has similarly identified parasocial relationships as relevant to consumer behavior, although the present analysis does not directly measure parasocial interaction (Hakim & Salehudin, 2024). The absence of a significant adjusted association with budget reallocation indicates that greater perceived idol influence does not necessarily correspond to greater willingness to reduce other everyday expenditure categories.

Monthly K-Pop spending showed a different but related pattern, with significant positive associations with financial prioritisation ($\rho = .233$, adjusted $p = .032$) and emotional investment ($\rho = .298$, adjusted $p = .002$). The association between spending amount and emotional investment was stronger than that between spending amount and financial prioritisation, suggesting that higher levels of reported K-Pop expenditure were more closely aligned with the perceived emotional significance of supporting idols than with a willingness to prioritise such spending under financial difficulty. This distinction is relevant to previous findings that K-Pop purchasing can be shaped by hedonic motivation, idol influence, and purchase-related motivations rather than by financial considerations alone (Andira et al., 2023). The non-significant associations with budget reallocation ($\rho = .193$, adjusted $p = .131$) and coping-oriented spending ($\rho = .131$, adjusted $p = .845$) further indicate that spending amount should not be treated as a proxy for every type of fandom-related spending experience. A respondent may report relatively high monthly expenditure without necessarily reporting that the expenditure is financed through reductions in everyday spending or primarily motivated by stress reduction. The empirical pattern therefore supports an item-specific interpretation of spending behavior rather than a simple assumption that greater expenditure corresponds proportionally to greater financial or emotional intensity.

Income or allowance did not demonstrate statistically significant associations with any of the four spending experiences after Holm adjustment, with coefficients ranging from $\rho = -.068$ to $\rho = .087$. This result indicates that the ordered income categories used in the survey did not systematically distinguish respondents in terms of financial prioritisation, budget reallocation, coping-oriented spending, or emotional investment. The finding contrasts with studies that have incorporated income as a determinant of financial or consumptive behavior among K-Pop fans, suggesting that the role of economic resources may depend on the specific outcome being measured (Sagala et al., 2023). Income alone may also provide an incomplete representation of an individual's financial capacity because available resources are shaped by expenditure commitments, savings, household responsibilities, and perceptions of financial security. Research on perceived financial well-being similarly distinguishes financial resources from the broader experience of managing current financial demands and anticipating future financial security (Netemeyer et al., 2018). The absence of a significant association in this sample should therefore be interpreted as evidence that no rank-order relationship was detected between the reported income categories and the four focal items, rather than evidence that economic circumstances have no relevance to fandom spending.

Fandom duration was likewise unrelated to the four spending experiences after adjustment, with coefficients ranging from $\rho = -.028$ to $\rho = .088$. Respondents who had followed K-Pop for longer periods were therefore not systematically more likely to report financial prioritisation, budget reallocation, coping-oriented spending, or emotional investment. This finding is notable because prolonged participation might intuitively be expected to increase opportunities for commercial engagement, yet duration alone does not capture the intensity, type, or contemporary relevance of fandom participation. Research on K-Pop fan consumption has demonstrated that purchasing can be influenced by factors such as perceived scarcity, FOMO, and self-control, which are conceptually different from the length of time an individual has been a fan (Martiza & Hadi, 2025). The result also suggests that established fandom status should not automatically be interpreted as greater financial involvement. A long-term fan may maintain stable consumption practices, whereas a relatively newer fan may display strong spending engagement in response to current promotional opportunities or social influences.

The overall pattern of associations indicates that the perceived role of idols and monthly K-Pop spending were more informative characteristics than income or fandom duration for distinguishing the four spending experiences. Yet the coefficients remain modest, and none approaches a magnitude that would justify treating any respondent characteristic as a dominant explanatory factor. The results are therefore more consistent with a multidimensional spending process in which perceived idol influence and actual expenditure intersect with emotional and financial experiences without fully determining them. This interpretation aligns with recent research showing that FOMO, financial attitudes, income, self-control, and other individual factors can jointly shape financial behavior among K-Pop fans rather than operating as isolated determinants (Dini & Purnamasari, 2026). The finding also supports the value of examining spending experiences at the item level because aggregate measures could conceal the fact that different characteristics are associated with different forms of fandom-related expenditure. From a research-design perspective, the correlations identify meaningful empirical relationships while leaving open the possibility that unmeasured factors, such as self-control, financial literacy, FOMO, social-media engagement, or community norms, contribute to the observed patterns. The following analysis therefore considers whether the four spending experiences themselves are sufficiently related to suggest a common underlying pattern while retaining their conceptual distinction.

Relationships among the Four Spending Experiences

The pairwise correlation analysis shows that the four spending experiences were positively related to one another, although the magnitude of the relationships varied across item pairs. As presented in Table 4, all six correlations remained statistically significant after Holm adjustment, with coefficients ranging from $\rho = .397$ to $\rho = .577$. The strongest association occurred between coping-oriented spending and emotional investment ($\rho = .577$, adjusted $p < .001$), whereas the weakest relationship was observed between budget reallocation and emotional investment ($\rho = .397$, adjusted $p < .001$). This pattern indicates that respondents who endorsed one spending experience more strongly generally tended to endorse other experiences as well. The positive associations are consistent with the view that affective participation and commercial engagement can become interconnected within contemporary K-Pop fandom environments (James, 2025). At the same time, the variation in correlation magnitudes indicates that the four items should not automatically be interpreted as interchangeable manifestations of a single behavioral dimension.

Table 4. Spearman correlations among the four spending-experience items

Pair	ρ	p_adj
Financial prioritisation – Budget reallocation	0.442	<0.001
Financial prioritisation – Coping-oriented spending	0.449	<0.001
Financial prioritisation – Emotional investment	0.459	<0.001
Budget reallocation – Coping-oriented spending	0.486	<0.001
Budget reallocation – Emotional investment	0.397	<0.001
Coping-oriented spending – Emotional investment	0.577	<0.001

The relationship between coping-oriented spending and emotional investment was the strongest among the six pairs, suggesting that respondents who perceived K-Pop expenditure as a means of entertainment or stress reduction were also more likely to regard financial support for idols as emotionally meaningful. This association provides empirical support for an affective dimension of fandom spending in which the personal utility of consumption and symbolic support for idols may coexist. Research on K-Pop fandom has similarly indicated that fan activities can be associated with happiness, listening intentions, and loyalty, suggesting that consumption may operate within broader affective experiences rather than solely as an economic transaction (Choi, 2024). The correlation, however, does not establish that emotional investment causes coping-oriented spending or that coping motives lead to greater financial support. Both experiences may instead reflect broader affective involvement that was not directly measured in the survey. The result therefore strengthens the rationale for treating emotional investment and coping as related but conceptually distinguishable dimensions.

Financial prioritisation also demonstrated positive relationships with budget reallocation (ρ = .442), coping-oriented spending (ρ = .449), and emotional investment (ρ = .459), all with adjusted p-values below .001. These associations indicate that respondents who reported stronger tendencies to prioritise idol-related expenditure during financial difficulty also tended to report other forms of spending involvement. The relationship with emotional investment is particularly relevant because it suggests that the willingness to maintain fandom-related expenditure may coexist with a sense of emotional obligation toward idols. Existing research on K-Pop consumption has linked fanaticism and lifestyle characteristics with consumptive behavior, providing contextual support for the connection between affective involvement and purchasing practices (Aidah & Supartono, 2024). Nevertheless, the moderate coefficients indicate that financial prioritisation remains empirically distinguishable from emotional investment, since a substantial proportion of variation in one item is not captured by the other. The finding is therefore more appropriately interpreted as evidence of interconnected experiences than as evidence that emotional attachment necessarily produces financially prioritised consumption.

Budget reallocation was positively associated with financial prioritisation and coping-oriented spending, while its relationship with emotional investment was comparatively weaker at ρ = .397. This configuration suggests that reallocating everyday expenditure may be more closely connected to the practical management of fandom spending than to the emotional meaning attached to financial support. Such a distinction is relevant to research emphasizing self-control and financial-management behavior among K-Pop fans, where consumption outcomes can depend on how individuals regulate competing financial priorities (Husna & Yuniningsih, 2023). The relatively lower association between budget reallocation and emotional investment indicates that an individual can experience financial support as emotionally meaningful without necessarily reporting reductions in other everyday expenditure. Conversely, reallocating spending may occur as a practical budgeting decision without requiring strong emotional attachment to the idol. The empirical separation between these items reinforces the importance of distinguishing financial adjustment from affective motivation when examining fandom-related expenditure.

The positive correlations across all item pairs might initially suggest the presence of a common underlying construct, but the current evidence does not justify combining the four items into a single scale. The coefficients are sufficiently related to indicate shared variance, yet they remain below a level that would make conceptual interchangeability plausible, particularly given the substantially different wording and behavioral referents of the items. Measurement theory cautions against interpreting internal consistency as evidence of validity when indicators do not represent a sufficiently coherent and unidimensional construct (Mokkink et al., 2010). The present item structure instead captures several related dimensions through which fans may experience expenditure, ranging from practical financial adjustment to emotional meaning and coping-related consumption. This analytical distinction is important because a composite score could obscure the substantially different endorsement levels observed in Table 2 and the different respondent characteristics associated with each item in Table 3. Treating the items separately therefore preserves the empirical heterogeneity that is central to understanding spending experiences among K-Pop fans.

The combined findings from the item-level correlations indicate that fandom-related spending can be understood as a connected set of experiences rather than as isolated behaviors or a single continuum of financial excess. The strongest relationship between coping-oriented spending and emotional investment suggests that emotional functions of consumption may be particularly intertwined, while the weaker relationship between budget reallocation and emotional investment highlights the role of practical financial decisions as a distinct dimension. This interpretation is consistent with research on mental accounting among K-Pop fans, which suggests that the meaning attached to fandom expenditure can influence how individuals understand and organize their financial behavior (Pertiwi & Musdalifa, 2025). The results also provide a more nuanced perspective than studies that primarily operationalise fandom spending through impulsive or consumptive behavior, because the present framework distinguishes motivation, financial adjustment, and emotional interpretation. The observed correlations should nevertheless be interpreted as associations within a cross-sectional sample rather than evidence of temporal or causal relationships. Future research can build on this structure by testing whether the four dimensions remain empirically distinct when measured with validated multi-item instruments and examined across broader and more representative samples.

CONCLUSION

This study examined spending experiences among 164 K-Pop fans in Indonesia using an experience-based cross-sectional survey design and four analytically distinct spending-related indicators. The findings demonstrate substantial differences in endorsement across the four experiences, with coping-oriented spending (60.4%) and emotional investment (50.0%) reported more frequently than budget reallocation (32.9%) and financial prioritisation during financial difficulty (8.5%). The pattern indicates that K-Pop-related expenditure is more frequently associated with emotional and recreational meanings than with an explicit willingness to maintain purchases when facing financial difficulties. The self-reported role of idols in consumption decisions showed modest positive associations with financial prioritisation, coping-oriented spending, and emotional investment, while monthly K-Pop spending was positively associated with financial prioritisation and emotional investment. Income or allowance and fandom duration did not show statistically significant associations with any of the four spending experiences after Holm adjustment. The positive relationships among the four items further indicate that these experiences are interconnected, but their differing endorsement levels and conceptual meanings do not support treating them as a single unidimensional measure without additional validation. The findings position fandom-related spending as a multidimensional consumption experience in which emotional meaning, coping-oriented use, practical budget adjustment, and purchasing priorities can coexist without necessarily representing the same form of financial behavior.

The study contributes to Economic and Business Research by shifting attention from aggregate measures of consumptive behavior toward the distinct financial and affective experiences through which consumers engage with culturally embedded entertainment markets. The results suggest that higher perceived idol influence and greater K-Pop expenditure may coincide with particular forms of emotional and financial engagement, although the modest correlation coefficients indicate that these characteristics do not provide comprehensive explanations of spending experiences. The findings also caution against interpreting emotionally meaningful fandom participation as direct evidence of financial harm, since financial prioritisation during periods of difficulty received comparatively low endorsement in the sample. At the same time, the relatively high endorsement of coping-oriented spending highlights the importance of examining the emotional functions attributed to consumption when assessing consumer financial behavior. The absence of associations involving income or fandom duration should be interpreted narrowly as a lack of detected rank-order relationships within the measured categories rather than as evidence that financial resources or length of fandom are irrelevant to consumption. Given the experience-based non-probability sample, single-item measures, ordinal categorisation, and cross-sectional design, the findings should not be generalised as prevalence estimates or interpreted as evidence of causal relationships. Future research can extend this framework through representative or longitudinal sampling, validated multi-item measures, and direct indicators of savings, debt, essential expenditure, financial control, and perceived financial well-being to determine when emotionally meaningful fandom consumption remains discretionary and when it becomes financially consequential.

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