

## The Effect of FOMO (Fear of Missing Out) on Product or Service Purchase Decisions among Generation Z: Literature Review

Heru Dwi Setiawan

Muhammadiyah University of Jember, Indonesia



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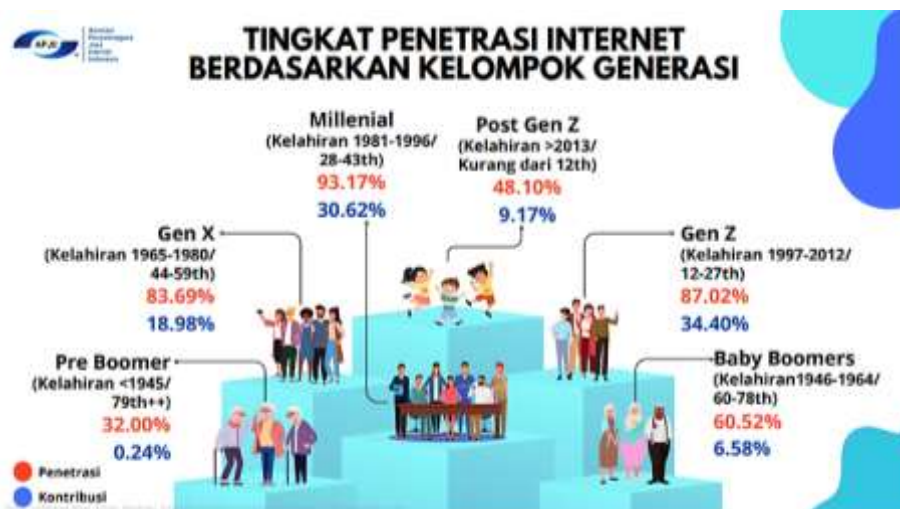
Generation z

### ABSTRACT

**Objective:** This study is a literature review that aims to comprehensively analyze the influence of Fear of Missing Out (FOMO) on the decision to purchase products/services among Generation Z. **Method:** This study examines various literature that discusses the relationship between FOMO, social media use, exposure to digital marketing strategies, and purchasing decisions. **Results:** The results of this study are expected to provide insight for marketers, academics, and practitioners in understanding the dynamics of Generation Z consumer behavior in the digital era. **Novelty:** FOMO, as a psychological phenomenon characterized by anxiety about losing information or trending experiences, is considered to have an important role in shaping the consumption behavior of this generation that is active on social media.

## INTRODUCTION

The development of the digital age has brought significant changes in the global marketing landscape, with social media and *e-commerce* transforming the way consumers interact with brands and make purchasing decisions [1]. Generation Z (born 1997-2012), known as *digital natives* [2], are the main targets of digital marketing strategies due to their proximity to online platforms and tendency to follow trends. [3] The increase in internet and social media use, which has accelerated since the COVID-19 pandemic, has shaped the consumption habits of Generation Z. They are increasingly exposed to a variety of marketing content, including advertisements, promotions, and content created by *influencers*.



Source : Komite.id

Figure 1. Internet penetration rate by generation group.



Source: Indonesian Internet Service Providers Association (APJII)

**Figure 2.** Survey results of social media applications frequently accessed by Gen Z Indonesia

The data shows the significant contribution of Generation Z in the number of internet users (Komite.id and Databoks). Platforms such as Instagram, Facebook, and TikTok are the main means for them to interact with friends, follow the latest trends, and find information about products or services. This phenomenon opens up great opportunities for business people to reach a wide target market effectively. However, on the other hand, excessive exposure to information and difficulties in verifying its truth are also challenges.

In the context of consumer behavior in the digital age, the *Fear of Missing Out* (FOMO) phenomenon has emerged as an important psychological factor. FOMO, which is defined as anxiety or fear of losing information, experiences, or opportunities that are popular in their social circles [5], is particularly relevant to the behavior of Generation Z who is very active on social media. [6] They often feel compelled to buy products or follow certain trends for fear of being left behind or perceived as not *up-to-date* by their environment [7] This impulse has the potential to greatly influence their purchasing decisions. [8]

Various digital marketing strategies, such as *content marketing* [9], *influencer marketing*, [10] and *social proof marketing*, [11] are constantly being developed to influence consumer perception and behavior. Relevant and engaging content [12] influencer influence [13] and social proof such as customer reviews and testimonials, [14] can influence purchasing decisions. [15] Previous research has shown the effectiveness of these strategies in influencing purchasing decisions. However, the focus of this research is on how FOMO, as an underlying psychological factor, contributes to purchasing decisions among Generation Z.

Although research on the influence of digital marketing strategies on purchasing decisions has been widely conducted, research specifically examining the direct influence of FOMO on purchasing decisions among Generation Z still needs further study. Therefore, this *literature review* aims to comprehensively examine how FOMO affects product/service purchasing decisions among Generation Z, taking into account the context of social media use and exposure to various digital marketing strategies. This study is expected to provide more in-depth insights for marketers, academics, and practitioners about the role of FOMO in shaping consumer behavior in the digital era, especially among Generation Z.

Furthermore, research shows that FOMO is not just a feeling of fear of being left behind, but also affects individual behavior and decision-making. Individuals who experience FOMO tend to seek social validation through online interactions and trending activities [16] This is in line with the finding that FOMO is positively correlated with excessive social media use, which in turn can increase exposure to new information and trends, creating a circle that reinforces feelings of FOMO itself (Gupta and Sharma 2021). In the context of consumption, FOMO can encourage individuals to make impulse purchases, especially on products or services that are promoted as a "must-have" trend or experience. [17] Fear of missing out on opportunities or experiences that others consider valuable can overpower rational judgment in purchasing decision-making.

Purchasing decisions, as the end result of the evaluation and selection process, are influenced by a variety of factors, including psychological factors such as FOMO. In the context of Generation Z being active on social media, exposure to lifestyles, trends, and experiences shared by peers and *influencers* can trigger FOMO and drive purchase decisions. As previously explained, FOMO can weaken rational considerations, so consumers may make purchases without careful planning or comparison. Research also shows that FOMO can trigger impulse purchases, where purchase decisions are taken spontaneously and driven by momentary emotions. [18] This is reinforced by research showing that the greater a person's FOMO value, the greater the tendency to make impulse purchases [19] In addition, the fear of missing out on opportunities creates feelings of discomfort and stress for individuals, which triggers motivation to buy products or follow certain trends (Economics and Digital Business Review). Consumers who are affected by FOMO tend to buy products or follow certain trends for fear of missing out on their social environment, doing so without paying attention to certain factors such as price, product quality, or personal needs (Economics and Digital Business Review).

## RESEARCH METHOD

Using a literature review approach, this study will analyze various previous studies to understand how influencers influence the purchase decision of beauty products among Generation Z. The data collection process is carried out through literature searches from Google Scholar and Scopus. The search is focused on articles published in the 2019-2024 time frame to ensure the freshness and relevance of the data.

## RESULTS AND DISCUSSION

### Results

Influence of FOMO (Fear of Missing Out) on Product/Service Purchase Decisions among Generation Z are obtained. The analysis of this research is carried out in a non-interactive manner and takes place continuously in searching and finding the results of literature reviews from various sources. Data analysis techniques adjust in the stages of research, so that the data will be obtained to analyze with findings in literature sources related to the Influence of FOMO (*Fear of Missing Out*) on Product/Service Purchase Decisions among Generation Z. The data is systematically arranged according to the type of information needed and then read and studied.

In this case, the researcher filters scientific works and articles as data collection materials in answering problems or formulations related to the research title. This data will be presented in the form of table 1 as follows:

**Table 1.** Literature review summary.

No	Keywords	Website Search	Result
1	<b>The Effect of FOMO (<i>Fear of Missing Out</i>) on Purchase Decisions</b>	1. <a href="https://doi.org/10.26668/businessreview/2023.v8i1.1.3834">https://doi.org/10.26668/businessreview/2023.v8i1.1.3834</a> 2. <a href="https://www.researchgate.net/profile/ChristianPangaribuan/publication/384141397_atau">https://www.researchgate.net/profile/ChristianPangaribuan/publication/384141397_atau</a> 3. <a href="https://ejournal.ipinternasional.com/index.php/ijec">https://ejournal.ipinternasional.com/index.php/ijec</a> 4. <a href="https://doi.org/10.46799/ijssr.v4i05.777">https://doi.org/10.46799/ijssr.v4i05.777</a> 5. <a href="https://doi.org/10.1016/j.jretconser.2023.103512">https://doi.org/10.1016/j.jretconser.2023.103512</a> 6. <a href="https://doi.org/10.1016/j.techfore.2022.121723">https://doi.org/10.1016/j.techfore.2022.121723</a> 7. <a href="https://doi.org/10.1016/j.paid.2022.111638">https://doi.org/10.1016/j.paid.2022.111638</a> 8. <a href="https://doi.org/10.1016/j.chb.2024.108258">https://doi.org/10.1016/j.chb.2024.108258</a> 9. <a href="https://doi.org/10.37531/ecotal.v4i2.613">https://doi.org/10.37531/ecotal.v4i2.613</a>	9
2	<b>The Effect of FOMO (<i>Fear of Missing Out</i>) on Product Purchases</b>	1. <a href="https://doi.org/10.47747/jnmprsdm.v4i3.1581">https://doi.org/10.47747/jnmprsdm.v4i3.1581</a> 2. <a href="https://doi.org/10.35870/ljit.v2i2.2820">https://doi.org/10.35870/ljit.v2i2.2820</a>	7

No	Keywords	Website Search	Result
		3. <a href="https://doi.org/10.31004/innovative.v4i6.16446">https://doi.org/10.31004/innovative.v4i6.16446</a>	
		4. <a href="https://doi.org/10.56709/mrj.v3i2.340">https://doi.org/10.56709/mrj.v3i2.340</a>	
		5. <a href="10.2991/assehr.k.201204.040">10.2991/assehr.k.201204.040</a>	
		6. <a href="https://doi.org/10.47814/ijssrr.v6i1.920">https://doi.org/10.47814/ijssrr.v6i1.920</a>	
		7. <a href="https://ijeponline.lingcure.org/index.php/journal/article/view/699">https://ijeponline.lingcure.org/index.php/journal/article/view/699</a>	
3	<b>The Effect of FOMO (Fear of Missing Out) on Product/Service Purchase Decisions among Generation Z</b>	1. <a href="https://doi.org/10.33005/icebgc.v7i1.112">https://doi.org/10.33005/icebgc.v7i1.112</a>	
		2. <a href="https://doi.org/10.56013/jcbkp.v7i2.2982">https://doi.org/10.56013/jcbkp.v7i2.2982</a>	
		3. <a href="https://jurnal.kolibi.org/index.php/neraca/article/view/2321">https://jurnal.kolibi.org/index.php/neraca/article/view/2321</a>	4
		4. <a href="https://doi.org/10.37676/ema">https://doi.org/10.37676/ema</a>	

A total of 20 scientific articles used as data in this study came from 5 international journals, 7 Scopus journals, and 8 national journals. Scientific articles used as data related to the influence of fomo on product purchases, the influence of fomo on purchase decisions and the influence of fomo on Product/Service Purchase Decisions among Generation Z.

### *Discussion*

#### **The Effect of FOMO (Fear of Missing Out) on Product Purchase Decisions**

Fomo arises from the need for humans to feel connected and accepted in social groups, so that in the study of social psychology it is hinted that humans tend to want to be part of a group and always want the same experience by others around them. This phenomenon is called the basic human instinct to be able to immediately adjust to life with a larger group. It is evident that when a person sees that someone else has something that is considered special or is enjoying a valuable experience, the feeling of following and having the same becomes even stronger. This drive is exacerbated by uncertainty or anxiety about falling behind, where an individual feels the need to always follow a booming or well-known trend so that they do not feel left out. [20]

Fomo works as a driver of consumptive behavior, where a person feels compelled to buy something or experience the same thing just to avoid feeling left behind. Fomo itself tries to create an impression that arouses consumers to immediately have a product

that is being marketed, with the excuse that the product is limited or the offer is limited so that it can create the impression that if someone does not buy immediately they will lose the opportunity, this impression has a psychological impact on consumers so that they make a decision as quickly as possible impulsively and believe that the opportunity to get the goods will not come a second time.

Based on the results of a research review conducted by Shiva Firamanda, Cut Aprilia, Chairil Anwar in the Scientific Journal of Management Economics Students Vol. 9, No. 4, 2024 November: 849-866 explained that Fear of Missing Out (FOMO) partially mediates the influence of social media marketing and product knowledge on purchase intentions. Where the intention to buy also refers to the mindset and level of readiness of a person in analyzing, weighing, and assessing every good or service presented to him. [21]

In addition, the researcher also took the results of research from Stephanus Solaiman, Christian Haposan Pangathousands in the International Journal Economic Vol. 3 Issue 2, July-December 2024 which explained that purchase decisions can also be influenced by product categories and the cultural context of consumers in their daily lives. [22]

Not only that, the researcher also took a journal from the author Johannes et al., 2022 which explained that emotions can refract the intention to adopt new technology and, thus, the next decision FOMO among consumers can be used as a reference for decision-makers. [23]

Based on the results of a research review conducted by Isna Shofaranti in the International Journal of Social Service and Research (IJSSR) in 2024 which explained that *Fear of missing out* has a significant positive effect on impulse purchases. In this study, it is explained that the effect of impulsiveness to buy products by consumers due to fomo is also due to the existence of endorsement figures and the influence of advertising. [24]

Based on the results of a review of research conducted by Sajjad Husein et al., 2023 in the Scopus Journal of Retailing and Consumer Services, the importance of awareness-based interventions in mitigating the adverse effects of FoMO on depression, social anxiety, and materialism among adults. [25]

Research written by Metin Argan, et al. 2022 in the journal Scopus explains that consumer-centric FoMO mediates the relationship between individual consumer differences and socially motivated consumption behaviors. In the sense that all strive to achieve a balance between belonging and self-esteem, between the need for self-adjustment and independence, and between efforts to achieve prestige and self-actualization. [26]

As for some of the findings that refer to the journal above, it can be concluded that (*Fear of Missing Out*) towards Purchase Decisions can be categorized into several things, including that fomo has a role in purchasing decisions due to the urge to imitate trends, mindsets and intentions to have goods that are valued by trends, product categories and the cultural context of consumers in daily life. the tendency to use new technology in

decision-making as well as the existence of endorsement figures and advertising influence.

### **The Effect of FOMO (Fear of Missing Out) on Product/Service Purchase Decisions among Generation Z**

Generation Z is often identified as fomo perpetrators in their daily lives, something that is considered normal will become extraordinary for fomo perpetrators, so they dare to make decisions until in the end they are stuck in financial matters. Consumptive impulses, prolonged debt are obstacles and risks that they must swallow because they are more inclined to short-term satisfaction.

This is in accordance with research conducted by Haura Ardella Asyifa, et al. 2024 in the *Consulenza Journal* which explained that the very high FoMO value of a person is the higher the impulse purchase value that is influenced by trends and wants instant everything. [27]

In addition, according to Ferdino Putra Pratama, et al in the 2024 International Conference explained that paid financial services later or known as Pay later provide leeway to consumers, especially Generation Z, to maximize application services, so that they are aware or not due to the tendency to fomo, resulting in irregular financial expenditures even unexpectedly because they often underestimate debt on Pay later application services. [28]

On the other hand, Fomo's life in generation Z in assessing even product ownership provides prolonged risk susceptibility, so referring to research from Putri Sani Sa'bani et al., 2024 explained that *fear of missing out* and viral marketing have a significant simultaneous effect on purchase decisions in generation Z so that the better FoMO and viral marketing, the more it will increase the purchase decision of Shopee users in Gen Z. [29]

Adrian Rizky in his research also provided an overview of the influence of FoMO on Gen Z where FoMO has a significant influence on the behavior of Generation Z consumers in buying viral products on social media. This research provides important insights for marketers and entrepreneurs in understanding the factors that influence purchasing decisions in generation Z in the digital era filled with viral products. [30]

From the results of research in several journals above, it can be concluded about *FOMO (Fear of Missing Out)* on Product/Service Purchase Decisions among Generation Z that Gen Z is very impulsive and lives instantly in determining product purchase decisions, Gen Z tends to underestimate Pay Later expenses on the grounds that the desired goods are immediately fulfilled, Fomo in Gen Z is in the background by the virality of the type of peorduk circulating on social media accounts.

### **CONCLUSION**

**Fundamental Finding :** Fomo has a role in purchasing decisions because of the urge to imitate trends, mindsets and intentions to own goods that are valued by trends, product categories and consumer cultural contexts in daily life, the tendency to use new technology in decision-making as well as the existence of endorsement figures and

advertising influence. This finding highlights how social and technological dynamics collectively shape consumer behavior, particularly among digital-native generations. Furthermore, it is found that Gen Z is very impulsive and lives instantly in determining product purchase decisions. Gen Z tends to underestimate Pay Later expenses on the grounds that the desired goods are immediately fulfilled, and Fomo on Gen Z in the background by the virality of the type of produk circulating on social media accounts. These results emphasize the interconnected nature of psychological triggers and socio-digital environments in contemporary consumption behavior. **Implication :** The findings suggest that marketers and product developers should be aware of the powerful influence of Fomo in shaping consumer preferences, especially within cultures where trend adoption and digital presence play dominant roles. Fomo has a role in purchasing decisions because of the urge to imitate trends, mindsets and intentions to own goods that are valued by trends, product categories and consumer cultural contexts in daily life, the tendency to use new technology in decision-making as well as the existence of endorsement figures and advertising influence. Additionally, since Gen Z is very impulsive and lives instantly in determining product purchase decisions and tends to underestimate Pay Later expenses, businesses may need to reconsider how they present financial tools and limit overspending incentives. Understanding that Fomo on Gen Z is in the background by the virality of the type of produk circulating on social media accounts can help firms tailor more responsible marketing strategies. **Limitation :** Although this study underscores that Fomo has a role in purchasing decisions because of the urge to imitate trends, mindsets and intentions to own goods that are valued by trends, product categories and consumer cultural contexts in daily life, and other factors like technology and endorsements, it may not fully capture individual variations across diverse demographic segments or non-Gen Z populations. Additionally, while the research indicates that Gen Z is very impulsive and lives instantly in determining product purchase decisions, and that Gen Z tends to underestimate Pay Later expenses due to a desire for immediate fulfillment, these findings are mostly derived from observed patterns on social media accounts and may lack comprehensive longitudinal validation. **Future Research :** Future studies should explore in greater depth how Fomo influences purchasing behavior across different generational cohorts beyond Gen Z, as well as investigate potential protective factors that can mediate impulsivity. Since Fomo has a role in purchasing decisions because of the urge to imitate trends, mindsets and intentions to own goods that are valued by trends, product categories and consumer cultural contexts in daily life, future research can examine how such tendencies evolve with changing digital platforms. Moreover, as Gen Z is very impulsive and lives instantly in determining product purchase decisions and tends to underestimate Pay Later expenses, further research might focus on the psychological mechanisms behind financial impulsivity and how financial education or policy interventions can mitigate its effects. Additionally, examining the specific impact of virality in shaping Fomo-driven behaviors would provide valuable insight into digital consumerism.

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**Heru Dwi Setiawan**

Muhammadiyah University of Jember, Indonesia

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