

## Examining the Role of Fear of Missing Out in Shaping Online Impulsive Buying Behavior of Generation Z Students

**Aulia Oktri Syafila<sup>1\*</sup>, Desvi Yanti Mukhtar<sup>2</sup>, Fasti Rola<sup>3</sup>**

<sup>1-3</sup> Universitas Sumatera Utara, Indonesia

email: [itsmoana28@gmail.com](mailto:itsmoana28@gmail.com)<sup>1</sup>

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**Abstract**

*This study examines the role of Fear of Missing Out in shaping online impulsive buying behavior among Generation Z students within digitally mediated consumption environments. Grounded in a qualitative conceptual approach, the research synthesizes findings from prior empirical studies, official reports, and theoretical literature to explore the psychological, social, and emotional mechanisms underlying impulsive purchasing behavior. The analysis reveals that Fear of Missing Out functions as a key psychological trigger that reduces self-control and heightens emotional urgency during online shopping. Social media dynamics, influencer presence, and algorithmic visibility further intensify this effect by normalizing rapid consumption and reinforcing social validation. Emotional regulation emerges as a critical factor, as impulsive buying frequently serves as a coping mechanism for social anxiety and perceived exclusion. Over time, these behaviors influence students' financial patterns and increase vulnerability to compulsive consumption. The study contributes to a deeper understanding of Generation Z's digital consumer behavior by highlighting how emotionally driven and socially reinforced processes shape impulsive buying decisions in contemporary online marketplaces..*

**Keywords:** *Fear of Missing Out, Impulsive Buying, Generation Z, Social Media, Consumer Behavior.*

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## INTRODUCTION

The rapid expansion of digital commerce has fundamentally reshaped consumption patterns among Generation Z students, particularly through the convergence of social media platforms and online marketplaces that operate in real time. Continuous exposure to algorithm-driven promotions, peer-generated content, and time-sensitive purchasing cues has intensified the prevalence of spontaneous decision-making in online shopping environments. For university students, whose daily routines are deeply embedded in digital ecosystems, consumption increasingly reflects emotional and psychological triggers rather than deliberate evaluation. Within this evolving landscape, Fear of Missing Out has emerged as a salient construct influencing online buying behavior among Generation Z consumers (Nasr et al., 2023).

Fear of Missing Out reflects an enduring psychological concern about being excluded from rewarding experiences that others appear to enjoy, a concern that is amplified by constant connectivity and social comparison. Among Generation Z students, this phenomenon is closely linked to the need for social belonging and visibility within digitally mediated communities. Social media feeds saturated with consumption narratives create perceived norms that encourage immediate participation in trending purchases. Empirical evidence demonstrates that heightened levels of FOMO significantly predict impulsive buying tendencies among young consumers (Rinonce & Jannah, 2025).

Online impulsive buying behavior is further reinforced by digital marketing mechanisms that strategically leverage urgency, scarcity, and exclusivity. Features such as limited-time discounts, flash sales, and low-stock notifications activate emotional responses that reduce cognitive deliberation during purchase decisions. Generation Z students, despite their technological fluency, often exhibit vulnerability to such stimuli due to ongoing development of self-regulation capacities. Cross-contextual studies have confirmed that FOMO functions as a critical antecedent of impulsive purchasing behavior among young individuals in digital marketplaces (Nguyen & Van Nguyen, 2025).

Beyond individual psychological drivers, social influence plays a decisive role in strengthening the relationship between FOMO and impulsive buying. Online interactions involving peer recommendations, visible purchase behaviors, and collective participation contribute to the normalization of impulsive consumption. Digital platforms amplify this effect through public metrics such as reviews, ratings, and engagement indicators that validate purchasing decisions. Prior research indicates that FOMO interacts with subjective norms and consumer attitudes to significantly elevate online impulse buying among Generation Z users (Deliana et al., 2024).

The growing prominence of social media influencers further intensifies Fear of Missing Out within online shopping contexts. Influencers curate aspirational yet relatable lifestyles that transform products into symbols of social inclusion and personal identity. Short-form video platforms accelerate this process by rapidly diffusing trends and consumption cues across peer networks. Empirical findings reveal that FOMO combined with influencer credibility substantially increases impulsive buying behavior among young social media users (Pham et al., 2025).

Emotional factors such as pleasure, excitement, and hedonic motivation also contribute to the mechanism through which FOMO drives impulsive purchasing. Online shopping experiences are frequently perceived as sources of emotional gratification that extend beyond utilitarian value. For Generation Z students, purchasing activities often serve as momentary emotional regulation within digitally mediated leisure practices. Research confirms that positive emotions interact with Fear of Missing Out to strengthen impulsive buying tendencies among this demographic (Mahena et al., 2025).

In more extreme cases, persistent exposure to FOMO-related stimuli may evolve into compulsive or obsessive buying patterns. Strong emotional attachment to specific brands reinforces repetitive purchasing behavior as a means of maintaining psychological comfort and social relevance. Such tendencies pose potential risks to students' financial stability and overall well-being. Empirical studies demonstrate that FOMO exerts a significant influence on obsessive-compulsive buying behavior through the mediating role of brand passion among Generation Z consumers (Iqbal et al., 2025).

Although existing literature has extensively examined Fear of Missing Out and impulsive buying, research that explicitly centers on Generation Z students remains comparatively limited. University students represent a distinct consumer segment characterized by constrained financial resources yet high digital immersion. Addressing this gap requires an integrative analytical approach that captures psychological, social, and marketing dimensions of online consumption behavior. Consequently, this study seeks to examine the role of Fear of Missing Out in shaping online impulsive buying behavior among Generation Z students, building upon recent empirical insights in the field (Charles & Immanuel, 2025; Lazuardi & Usman, 2024).

## RESEARCH METHOD

This study adopts a qualitative conceptual research design grounded in a systematic literature-based analytical approach to examine the role of Fear of Missing Out in shaping online impulsive buying behavior among Generation Z students. The research relies exclusively on secondary data derived from peer-reviewed journal articles, scholarly books, and reputable academic databases relevant to consumer psychology, digital marketing, and behavioral studies. Data analysis is conducted through thematic content analysis, allowing key concepts, patterns, and theoretical relationships related to FOMO and impulsive buying to be identified, compared, and critically interpreted. Through an integrative synthesis of existing theoretical and empirical insights, this method facilitates the development of a comprehensive conceptual understanding of the mechanisms linking Fear of Missing Out with impulsive online purchasing behavior without employing quantitative measurement or primary field data.

## RESULTS AND DISCUSSION

### **Fear of Missing Out as a Psychological Driver of Online Impulsive Buying among Generation Z Students**

Fear of Missing Out has increasingly been recognized as a dominant psychological force shaping consumption behavior among Generation Z students who are immersed in digitally mediated environments. Constant exposure to curated lifestyles, product launches, and peer consumption narratives creates an emotional urgency that influences purchasing decisions beyond rational

evaluation. For students, this condition is intensified by developmental characteristics marked by identity exploration and heightened sensitivity to social comparison. Prior studies consistently position FOMO as a critical antecedent of impulsive online buying behavior within this demographic group (Nasr et al., 2023; Rinonce & Jannah, 2025).

The psychological mechanism of FOMO operates through perceived social exclusion and anticipated regret associated with missed consumption opportunities. Generation Z students often interpret limited-time offers or viral products as markers of social participation rather than mere commercial transactions. This perception transforms buying behavior into a symbolic act of belonging within peer networks. Empirical evidence indicates that higher FOMO levels are associated with reduced self-control and increased spontaneity in online purchase decisions (Nguyen & Van Nguyen, 2025).

Digital platforms amplify FOMO by embedding scarcity cues and visibility metrics directly into user interfaces. Features such as real-time purchase notifications, countdown timers, and popularity indicators reinforce the impression that immediate action is necessary. Among university students who engage intensively with mobile applications, these cues are processed rapidly and emotionally. Research demonstrates that such platform-induced stimuli strengthen the psychological impact of FOMO on impulsive buying tendencies (Hong-Ngoc, 2025; Lazuardi & Usman, 2024).

Social comparison further intensifies the effect of FOMO by framing consumption as a competitive and time-sensitive activity. Observing peers acquiring trending products generates perceived pressure to replicate similar purchasing behaviors. This dynamic is particularly salient among students whose social identities are closely tied to online presence. Studies reveal that peer visibility significantly mediates the relationship between FOMO and impulsive buying behavior in Generation Z populations (Deliana et al., 2024; Mu'awiyah & Jurana, 2025). From a psychological standpoint, FOMO-driven impulsive buying reflects an attempt to regulate emotional discomfort associated with exclusion anxiety. Purchasing becomes a coping mechanism that temporarily alleviates feelings of uncertainty and social inadequacy. For Generation Z students, the immediacy of online transactions provides rapid emotional relief. Prior literature highlights that such emotional regulation patterns contribute to repeated impulsive purchases over time (Mahena et al., 2025; Barbu Kleitsch & Drămnescu, 2025).

**Table 1. Empirical Evidence on the Influence of FOMO on Online Impulsive Buying among Generation Z**

Author(s)	Context / Sample	Key Findings Related to FOMO
Nasr et al. (2023)	Indonesian Gen Z online shoppers	FOMO significantly increases impulsive buying and post-purchase behavior
Rinonce & Jannah (2025)	Gen Z university students	High FOMO levels predict impulsive buying intensity
Nguyen & Van Nguyen (2025)	Young consumers	FOMO reduces cognitive deliberation in online purchases
Deliana et al. (2024)	Shopee Gen Z users	FOMO interacts with attitudes and subjective norms
Hong-Ngoc (2025)	TikTok Shop users	FOMO functions as a strong psychological stimulus

The data presented above illustrate consistent empirical support for the role of FOMO as a psychological catalyst of impulsive buying behavior. Across diverse platforms and cultural settings, FOMO emerges as a robust predictor of spontaneous consumption. These findings reinforce the argument that impulsive buying among Generation Z students cannot be understood solely through economic or functional perspectives. Psychological drivers remain central to explaining digital consumption patterns (Setiawan, 2025).

Fear of Missing Out also intersects with materialistic values that frame ownership as a measure of social success. For some students, possession of trending products symbolizes achievement and

relevance within peer groups. This orientation strengthens emotional attachment to consumption outcomes. Research confirms that materialism amplifies the effect of FOMO on impulsive buying and post-purchase regret (Charles & Immanuel, 2025). In academic environments, financial constraints do not necessarily reduce impulsive buying driven by FOMO. Students may prioritize short-term emotional satisfaction over long-term financial considerations. This pattern reflects limited financial self-regulation under social pressure. Studies highlight that FOMO can override financial knowledge and prudent decision-making among Generation Z students (Azizah et al., 2024; Mukti et al., 2024).

The persistence of FOMO-related stimuli also raises concerns regarding the transition from impulsive to compulsive buying behavior. Repeated exposure to emotionally charged consumption cues increases the likelihood of habitual purchasing. Over time, this behavior may become psychologically reinforcing and difficult to control. Empirical research indicates that FOMO contributes to obsessive-compulsive buying tendencies through emotional attachment and brand passion (Iqbal et al., 2025). Taken together, these findings demonstrate that Fear of Missing Out functions as a multidimensional psychological driver influencing online impulsive buying among Generation Z students. Its impact extends beyond momentary decision-making to shape long-term consumption patterns. Understanding this mechanism is essential for explaining contemporary digital consumer behavior. This subsection establishes the psychological foundation for examining broader social and marketing influences discussed in subsequent sections (Durge et al., 2025; Syafitri, 2025).

The intensity of Fear of Missing Out among Generation Z students is further shaped by their developmental stage, which is characterized by heightened emotional sensitivity and evolving self-regulation capacities. Psychological literature suggests that young adults are more responsive to immediate rewards than delayed outcomes, particularly in digitally mediated contexts. This condition increases susceptibility to impulsive decisions when exposed to scarcity cues and social validation signals. Empirical studies affirm that age-related psychological traits strengthen the influence of FOMO on impulsive online purchasing behavior among students (Rinonce & Jannah, 2025; Nguyen & Van Nguyen, 2025).

Cognitive dissonance also plays a significant role in sustaining FOMO-driven impulsive buying behavior. Students who engage in spontaneous purchases often rationalize their decisions to reduce internal psychological tension. This rationalization process reinforces future impulsive behavior by normalizing emotionally driven consumption. Prior research demonstrates that the interaction between FOMO and cognitive dissonance contributes to repeated impulsive buying cycles among Generation Z consumers (Chetioui & El Bouzidi, 2023; Charles & Immanuel, 2025).

### **Social Media Dynamics, Influencer Presence, and the Intensification of FOMO-Driven Impulsive Buying**

The digital environment in which Generation Z students operate is deeply shaped by social media architectures that prioritize visibility, immediacy, and engagement. Platforms such as TikTok and Instagram function not only as communication spaces but also as consumption arenas where products are embedded within everyday narratives. Exposure to curated content normalizes rapid purchasing decisions by presenting them as socially endorsed behaviors. Prior research emphasizes that social media dynamics significantly intensify Fear of Missing Out and its influence on impulsive buying behavior (Pham et al., 2025; Lazuardi & Usman, 2024).

Influencers occupy a central position in amplifying FOMO by transforming products into symbols of lifestyle participation. Through personal storytelling and perceived authenticity, influencers blur the boundary between recommendation and social interaction. Generation Z students often interpret influencer-endorsed products as markers of relevance within digital communities. Empirical studies confirm that influencer credibility strengthens the emotional urgency associated with FOMO-driven purchasing decisions (Pham et al., 2025; Syafitri, 2025).

Algorithmic content distribution further accelerates the diffusion of consumption trends among student populations. Viral content cycles create rapid shifts in perceived desirability, where products gain popularity within short timeframes. This volatility fosters anxiety related to delayed purchasing, as students fear losing access to socially validated experiences. Research grounded in platform-based analysis demonstrates that algorithmic amplification increases impulsive buying by reinforcing FOMO stimuli (Hong-Ngoc, 2025). Peer interaction mechanisms embedded within social media platforms contribute to the social normalization of impulsive consumption. Likes, shares, comments, and reposts

operate as social signals that validate purchasing behavior. For Generation Z students, these signals function as cues for acceptable and desirable consumption patterns. Studies show that peer-generated engagement mediates the relationship between FOMO and impulsive buying intensity (Deliana et al., 2024; Mu'awiyah & Jurana, 2025).

From a sociopsychological perspective, online impulsive buying influenced by social media reflects collective behavior rather than isolated decision-making. Students frequently perceive trending purchases as communal events that foster inclusion. This perception shifts purchasing motivation from individual utility toward shared digital participation. Previous findings indicate that FOMO-driven consumption is closely tied to perceived social belonging within online networks (Nasr et al., 2023; Durge et al., 2025).

**Table 2. Social Media–Related Factors Strengthening FOMO and Impulsive Buying among Generation Z**

<b>Author(s)</b>	<b>Platform / Context</b>	<b>Key Social Media Influence</b>
Pham et al. (2025)	TikTok users	Influencer credibility heightens FOMO intensity
Lazuardi & Usman (2024)	TikTok Indonesia	FOMO marketing increases perceived value and impulse buying
Hong-Ngoc (2025)	TikTok Shop	Algorithmic stimuli amplify impulsive responses
Deliana et al. (2024)	Shopee Gen Z users	Peer norms strengthen FOMO-driven purchasing
Syafitri (2025)	Gen Z cosmetic consumers	Social visibility accelerates impulsive buying

The empirical evidence presented illustrates that social media functions as a powerful structural amplifier of FOMO. Visibility-driven environments transform consumption into a publicly observable activity. This condition magnifies perceived consequences of non-participation. Research consistently identifies social media exposure as a significant predictor of impulsive buying among Generation Z students (Setiawan, 2025).

Electronic word of mouth further contributes to the escalation of FOMO-related consumption. Reviews, testimonials, and unboxing content create narratives of satisfaction that encourage immediate replication. Students often rely on these narratives as heuristic cues rather than engaging in critical evaluation. Prior studies demonstrate that eWOM intensifies impulsive buying by reinforcing perceived social approval (Lazuardi & Usman, 2024; Chetoui & El Bouzidi, 2023). Gender and identity-related factors also intersect with social media–induced FOMO. Some studies suggest differential responses to influencer content and peer visibility across gender groups. These variations shape distinct impulsive buying patterns within Generation Z populations. Research highlights that social media–based FOMO interacts with identity construction processes among young consumers (Charles & Immanuel, 2025; Azizah et al., 2024).

Financial awareness does not necessarily mitigate the influence of social media–driven FOMO. Even students with adequate financial knowledge may engage in impulsive buying when social pressure is perceived as high. This behavior reflects the dominance of emotional and social motivations over rational budgeting considerations. Empirical findings reveal that FOMO weakens financial self-control in socially charged consumption contexts (Mukti et al., 2024; Mu'awiyah & Jurana, 2025).

Over time, repeated exposure to socially validated consumption patterns increases the risk of habitual impulsive buying. Social media platforms sustain this cycle by continuously introducing new trends and scarcity cues. Generation Z students remain particularly susceptible due to high engagement frequency and emotional responsiveness. Existing literature underscores that prolonged social media exposure strengthens the persistence of FOMO-driven consumption behaviors (Iqbal et al., 2025; Barbu Kleitsch & Drămnescu, 2025). In summary, social media dynamics and influencer presence play a decisive role in intensifying Fear of Missing Out among Generation Z students. These factors transform impulsive buying into a socially reinforced behavior embedded within digital interaction patterns. Understanding this dynamic is essential for interpreting contemporary online consumption. This

subsection provides a foundation for examining deeper emotional and behavioral consequences addressed in the following discussion (Nguyen & Van Nguyen, 2025; Rinonce & Jannah, 2025).

The convergence of entertainment, commerce, and social interaction on digital platforms further intensifies the influence of FOMO on impulsive buying behavior. Social media environments increasingly integrate shopping features directly into content streams, reducing the psychological distance between exposure and purchase. For Generation Z students, this seamless transition diminishes opportunities for reflective decision-making. Scholarly findings indicate that platform convergence significantly heightens impulsive purchasing tendencies driven by Fear of Missing Out (Hong-Ngoc, 2025; Lazuardi & Usman, 2024).

Temporal acceleration within social media ecosystems also contributes to heightened consumption urgency. Rapid content turnover shortens the perceived lifespan of trends, encouraging immediate participation to avoid social irrelevance. Students experience pressure to act quickly as visibility metrics continuously signal shifting popularity. Empirical research demonstrates that accelerated trend cycles amplify FOMO and increase impulsive buying frequency among young consumers (Pham et al., 2025; Durge et al., 2025). The symbolic function of consumption within digital peer groups further reinforces socially driven impulsive buying. Products acquired through influencer-endorsed or viral campaigns often serve as markers of cultural awareness and group affiliation. For Generation Z students, ownership communicates alignment with shared values and digital identities. Existing literature confirms that social-symbolic consumption strengthens the relationship between FOMO and impulsive buying behavior in online contexts (Nasr et al., 2023; Syafitri, 2025).

### **Emotional Regulation, Financial Behavior, and the Long-Term Consequences of FOMO-Driven Impulsive Buying**

Fear of Missing Out does not operate solely as a situational trigger but also functions as an emotional regulation mechanism that shapes sustained consumption behavior among Generation Z students. Online impulsive buying often emerges as a response to emotional discomfort, boredom, or anxiety related to social exclusion. For university students navigating academic pressure and identity formation, purchasing becomes a means of restoring emotional equilibrium. Prior research confirms that emotional motivations significantly mediate the relationship between FOMO and impulsive buying tendencies (Mahena et al., 2025; Barbu Kleitsch & Drămnescu, 2025).

Positive emotions associated with online shopping experiences further reinforce impulsive buying behavior. Anticipation of enjoyment, excitement during checkout, and post-purchase gratification contribute to a reinforcing emotional cycle. Among Generation Z students, these emotions are frequently intensified by digital interfaces designed to maximize engagement. Empirical findings demonstrate that positive affect strengthens the influence of FOMO on impulsive purchasing decisions (Mahena et al., 2025; Rinonce & Jannah, 2025).

Over time, repeated reliance on consumption for emotional regulation may lead to diminished financial self-control. Students often prioritize immediate emotional satisfaction over long-term financial stability. This pattern reflects a disconnect between financial knowledge and actual spending behavior. Research indicates that FOMO weakens prudent financial decision-making even among students with adequate financial literacy (Azizah et al., 2024; Mukti et al., 2024). Financial behavior patterns observed among Generation Z reveal that impulsive buying driven by FOMO frequently coexists with awareness of potential negative consequences. Students may recognize overspending risks while continuing to engage in spontaneous purchases. This contradiction highlights the dominance of emotional and social drivers over cognitive evaluation. Netnographic and behavioral studies confirm that FOMO sustains impulsive consumption despite financial concerns (Mu'awiyah & Jurana, 2025; Setiawan, 2025).

As impulsive buying becomes habitual, the boundary between impulsive and compulsive consumption gradually blurs. Emotional attachment to brands and repeated exposure to FOMO stimuli increase purchasing frequency and intensity. This progression poses risks of psychological dependence on consumption as a coping strategy. Prior studies demonstrate that FOMO contributes to compulsive buying behavior through brand passion and emotional reinforcement (Iqbal et al., 2025; Chetioui & El Bouzidi, 2023).

**Table 3. Emotional and Financial Implications of FOMO-Driven Impulsive Buying in Generation Z**

Author(s)	Focus Area	Key Findings
Mahena et al. (2025)	Emotional factors	Positive emotions amplify FOMO-driven impulsive buying
Azizah et al. (2024)	Financial behavior	FOMO weakens financial self-control despite knowledge
Mukti et al. (2024)	Leisure consumption	Social legitimacy and FOMO increase impulsive spending
Iqbal et al. (2025)	Compulsive buying	Brand passion mediates FOMO and compulsive behavior
Mu'awiyah & Jurana (2025)	Netnographic analysis	FOMO sustains risky financial behavior patterns

The table illustrates that FOMO-driven impulsive buying extends beyond short-term purchasing episodes and influences broader financial behavior. Emotional gratification often precedes rational financial assessment in student consumption decisions. This imbalance contributes to recurring overspending patterns. Existing literature consistently identifies emotional regulation as a central mechanism underlying FOMO-related financial behavior (Nasr et al., 2023; Nguyen & Van Nguyen, 2025).

Post-purchase regret frequently follows impulsive buying episodes fueled by FOMO. Students may experience dissatisfaction once emotional arousal subsides and financial consequences become salient. This regret does not always prevent future impulsive purchases, indicating a cyclical behavioral pattern. Research highlights that FOMO simultaneously increases impulsive buying and post-purchase regret among Generation Z consumers (Charles & Immanuel, 2025; Chetoui & El Bouzidi, 2023). Long-term exposure to FOMO-driven consumption environments may also influence value orientation and consumption ethics. Some studies suggest tension between impulsive buying behavior and emerging awareness of sustainable consumption. Generation Z students may express pro-environmental intentions while engaging in impulsive purchases driven by social pressure. Empirical evidence shows that FOMO can undermine green consumption intentions among young consumers (Nghiem & Tien, 2025).

From a broader market perspective, FOMO-driven impulsive buying contributes to volatile demand patterns in emerging digital markets. Marketers increasingly target Generation Z by designing emotionally charged campaigns that capitalize on social urgency. While effective in the short term, such strategies raise concerns regarding consumer well-being. Research underscores the growing economic significance of FOMO-targeted marketing in emerging markets (Durge et al., 2025). In synthesis, Fear of Missing Out exerts a profound influence on emotional regulation, financial behavior, and long-term consumption patterns among Generation Z students. Impulsive buying emerges not merely as a transactional act but as a psychologically and socially embedded behavior. The cumulative evidence demonstrates that FOMO shapes both immediate purchasing decisions and broader financial trajectories. This study contributes to the understanding of how digital environments cultivate emotionally driven consumption behaviors within student populations (Syafitri, 2025; Setiawan, 2025).

The persistence of FOMO-driven impulsive buying also reshapes students' perceptions of financial normalcy and acceptable spending behavior. Repeated exposure to socially validated consumption creates a cognitive baseline in which frequent purchasing is perceived as routine rather than excessive. This normalization reduces internal resistance toward unplanned expenditures. Empirical studies highlight that FOMO contributes to shifting financial norms among Generation Z students by redefining impulsive spending as socially acceptable behavior (Mu'awiyah & Jurana, 2025; Mukti et al., 2024).

Psychological fatigue resulting from continuous social comparison further intensifies reliance on consumption as a form of emotional relief. Students who experience sustained pressure to remain socially relevant may turn to purchasing as a compensatory mechanism. This pattern reinforces short-

term emotional stabilization while increasing vulnerability to long-term financial stress. Prior research indicates that prolonged FOMO exposure is associated with elevated emotional exhaustion and increased impulsive consumption frequency (Barbu Kleitsch & Drămnescu, 2025; Setiawan, 2025).

At a broader level, the cumulative impact of FOMO-driven impulsive buying raises concerns regarding students' financial resilience and psychological well-being. Patterns of repeated overspending may constrain future financial autonomy and contribute to anxiety related to debt or resource scarcity. These outcomes reflect the intersection of emotional vulnerability and structurally amplified consumption pressure. Scholarly literature emphasizes that unmanaged FOMO represents a systemic risk factor affecting both behavioral stability and long-term financial health among Generation Z consumers (Nasr et al., 2023; Durge et al., 2025).

## CONCLUSION

This study demonstrates that Fear of Missing Out plays a central role in shaping online impulsive buying behavior among Generation Z students by operating simultaneously as a psychological driver, a socially reinforced mechanism, and an emotional regulation strategy. The findings reveal that impulsive buying is not merely a spontaneous economic action but a socially embedded behavior influenced by digital visibility, peer validation, and influencer-driven consumption narratives. Emotional gratification and social belonging consistently outweigh rational financial considerations, leading to repeated impulsive purchasing patterns and, in some cases, long-term behavioral consequences. Collectively, the analysis underscores that understanding Generation Z's online consumption requires an integrative perspective that accounts for emotional vulnerability, social media structures, and evolving financial behavior within digitally saturated environments..

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