



## **FoMO and Gen Z Purchase Decisions: The Role of Brand Image, Influencer Marketing, and Online Customer Reviews on the TikTok Platform**

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**Abstract**

**Background:** This study is motivated by the growing phenomenon of social commerce on TikTok, which has transformed consumer purchasing behavior, particularly among Generation Z, through digitally driven trends.

**Objective:** This study aims to analyze the influence of brand image, influencer marketing, and online customer reviews on the purchase decisions of Glad2Glow skincare products on TikTok, with Fear of Missing Out (FoMO) serving as a mediating variable among Generation Z consumers in Bali.

**Method:** This research employs a quantitative approach using an explanatory research design. The population consists of Generation Z consumers in Bali who have purchased Glad2Glow products through TikTok Shop. The sampling technique applied is purposive sampling, yielding a sample of 180 respondents. Data were collected through online questionnaires using a Likert scale and analyzed using Structural Equation Modeling–Partial Least Squares (SEM–PLS).

**Results:** The findings reveal that brand image ( $\beta = 0.410, p < 0.001$ ), influencer marketing ( $\beta = 0.270, p < 0.001$ ), and online customer reviews ( $\beta = 0.278, p < 0.001$ ) significantly influence purchase decisions ( $R^2 = 0.682$ ). Brand image ( $\beta = 0.247, p < 0.001$ ) and influencer marketing ( $\beta = 0.342, p < 0.001$ ) significantly influence FoMO, while FoMO itself does not significantly influence purchase decisions ( $\beta = 0.082, p = 0.167$ ) and does not mediate any of the examined relationships.

**Conclusion:** This study extends the Stimulus–Organism–Response (SOR) framework within digital marketing contexts by demonstrating that FoMO does not significantly mediate purchase decisions in the skincare category. Practical implications are provided for skincare companies seeking to strengthen brand credibility and leverage consumer reviews as quality validation instruments on TikTok.

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### **INTRODUCTION**

Digital transformation has changed consumer purchasing behavior, particularly among Generation Z, who are closely associated with social media. The purchasing process today is not only influenced by rational factors such as price and product quality, but also by emotional, social, and psychological factors formed through daily digital activities. Promotional content, influencer recommendations, and user reviews on social media can trigger quick, impulsive purchasing decisions that follow emerging trends. This condition is further strengthened by the presence of social commerce, which combines entertainment, communication, and transaction activities in one digital platform (Durge et al., 2025).

One platform that has experienced rapid growth in supporting social commerce activities is TikTok. According to a report by We Are Social and Meltwater published through DataIndonesia.id, Indonesia was recorded as the country with the largest number of TikTok users in the world in 2024, with a total of 127.5 million active users. The high intensity of TikTok usage creates a very strong digital environment in creating content-based consumption trends. In this environment, consumer purchasing decisions are heavily influenced by influencer marketing, online customer reviews, and the Fear of Missing Out (FoMO) phenomenon (Friederich et al., 2024).

This phenomenon is evident in the development of local skincare brand Glad2Glow, which has successfully utilized TikTok Shop as its primary marketing medium. Glad2Glow is a local skincare brand that is growing rapidly through digital promotions and social media content. FindNiche data shows that the official glad2glow.indo account successfully recorded sales of 15.10 million units with a total Gross Merchandise Value (GMV) reaching IDR 1.929 trillion. This achievement makes Glad2Glow one of the skincare brands with the highest sales on TikTok Shop Indonesia. The high sales figures indicate that Generation Z has a great interest in skincare products promoted through social media and digital content (Mutiarasari et al., 2025). Glad2Glow's success is inseparable from the company's ability to build a brand image that suits the characteristics of young consumers.

The concept of "glowing skin for everyone", modern product designs, and brand positioning that follows current skincare trends are factors that strengthen Glad2Glow's brand image among Generation Z. (Dwisuardinata & Darma, 2022) In addition to brand image, influencer marketing strategies also contribute significantly to increasing product exposure on TikTok. "Content in the form of skincare reviews, before-and-afters, live shopping, and unboxings created by influencers has proven effective in attracting the attention of young consumers (Ardyan & Sanapang, 2023). The use of influencers is thought to increase consumer trust because Generation Z tends to trust public figures who are perceived as authentic and closely related to their lifestyle (Venciute et al., 2023).

Online customer reviews in digital commerce are seen as a form of communication between consumers that can shape perceptions of a product before the purchase process is carried out. Information derived from other users' experiences is often considered more convincing than company promotional messages because it is considered to represent the product's condition more realistically. According to Widaningsih (2025), the presence of consumer reviews can strengthen potential buyers' confidence in the quality of the product offered. In line with this, Rahmawati (2021) it reveals that online customer reviews make it easier for consumers to obtain information quickly, practically, and efficiently when evaluating products before purchasing. In the context of TikTok Shop, consumer reviews not only shape assessments of product quality but can also cause psychological pressure in the form of Fear of Missing Out (FoMO), a condition where individuals feel worried about missing out on developing trends on social media (Morsi et al., 2025).

The FoMO phenomenon is often found in the consumption behavior of Generation Z, who have a high level of involvement with social media and digital information flows. The intensity of exposure to viral content, influencer recommendations, and consumption experiences shared by other users can trigger an emotional urge to immediately own a particular product to remain relevant to their social environment. Permatasari (2024) stated that FoMO can shape positive perceptions of a brand because products that frequently appear on social media tend to be considered popular, in demand, and used by many people. This perception then strengthens the brand image and encourages the formation of purchasing decisions for Glad2Glow products. Various previous studies have examined the relationship between brand image, influencer marketing, online customer reviews, and purchase decisions, but the empirical results obtained still show inconsistencies.

Research by Joshi (2023) and Leung (2022) found that influencer marketing has a positive and significant influence on purchasing decisions. Different findings were put forward by Alves (2021) those who stated that influencer marketing has no influence on consumer purchasing decisions. Inconsistent results were also seen in the brand image variable. Research Alves (2021) and Dinh (2024) proved that brand image had a significant positive effect on purchase decisions,

while Alves (2021) found a negative and insignificant effect. In the online customer review variable, it explains that customer reviews can increase consumer purchasing interest, while Durge (2025) showing that the diversity of reviews can raise doubts in the purchasing decision-making process.

This study applies the Stimulus–Organism–Response (SOR) theoretical framework, later extended by Jacoby (2002), as its theoretical grounding. Within this framework, external marketing stimuli (brand image, influencer marketing, and online customer reviews) act as triggers that influence internal psychological states (organism), specifically FoMO, which in turn shape behavioral responses such as purchase decisions. This approach provides a structured theoretical lens for understanding how digital marketing inputs translate into consumer behavior outcomes on social commerce platforms. Despite its utility, the application of the SOR framework in TikTok-based social commerce research, particularly in the context of Generation Z's skincare consumption in Indonesia, remains scarce. The limitations of previous research are not only evident in the differences in research results, but also in the research approach, which mostly still emphasizes the direct relationship between variables.

The psychological aspect of consumers as a mechanism that bridges the influence of digital marketing on purchasing decisions is still underexplored, especially Fear of Missing Out (FoMO). Dinh (2022) explained that FoMO can increase purchase decisions because consumers are encouraged to make purchases to avoid being left behind by emerging trends on social media. However, Durge (2025) found that the influence of FoMO on purchasing decisions is not always positive because some consumers show more selective behavior towards products that are going viral. Studies on the relationship between brand image, influencer marketing, online customer reviews, and FoMO on purchase decisions for local skincare products on the TikTok platform are still relatively limited, especially in the context of Generation Z in Bali. Most previous studies were conducted in urban areas of Java Island, while Bali has different social and economic characteristics as a tourism, education, and urban area with a relatively high level of social media usage.

These characteristics cause Generation Z in Bali to have a high intensity of digital interactions and a tendency to be more responsive to influencer content, consumer reviews, and social commerce trends on TikTok. The novelty of this study lies in its integration of the SOR framework to examine FoMO as a psychological mediator between three digital marketing stimuli and Generation Z's purchase decisions for local skincare products on TikTok in Bali, a context that has not been previously explored. This study addresses the theoretical inconsistency regarding FoMO's mediating role in digital commerce and contributes empirical evidence from a non-Java Indonesian market context. Based on these conditions, this study was conducted to analyze the influence of brand image, influencer marketing, and online customer reviews on purchase decisions through Fear of Missing Out (FoMO) on Generation Z TikTok users in Bali.

## METHOD

This study employed a quantitative approach with an explanatory research design that aimed to test the causal relationships between brand image, influencer marketing, and online customer reviews on purchase decisions through Fear of Missing Out (FoMO) as a mediating variable among Glad2Glow consumers on TikTok. Data collection was conducted cross-sectionally using a five-point Likert scale questionnaire distributed online to respondents who met the research criteria. The study was conducted in Bali Province because this region has a high level of social media activity, particularly among Generation Z, the dominant users of TikTok.

The research sample consisted of 180 respondents, justified based on PLS-SEM adequacy guidelines by Hair (2022), which prescribe a minimum sample size of ten times the maximum number of structural paths directed at any single latent construct. Given that the purchase decision variable received four incoming paths, the minimum required sample size was 40; thus, 180 respondents substantially exceeded this threshold. This was further supported by G\*Power analysis ( $f^2 = 0.15$ ,  $\alpha = 0.05$ , power = 0.95, five predictors), which indicated a minimum requirement of 138 respondents.

Respondents were selected using a purposive sampling technique, with inclusion criteria limited to Generation Z consumers in Bali who had purchased Glad2Glow products through TikTok. All research data were analyzed using the Partial Least Squares–Structural Equation

Modeling (PLS-SEM) method to test the measurement model, structural model, and the mediating effect of FoMO on the relationships among the study variables.

To address potential common method bias, Harman's single-factor test was performed. No single factor accounted for more than 50% of the total variance (highest = 32.4%), confirming that common method bias was not a significant concern (Podsakoff et al., 2003).

## RESULTS AND DISCUSSION

### Results

#### Respondent Characteristics

A total of 180 Glad2Glow user respondents in Bali were predominantly female, accounting for 84.4%, while male respondents accounted for only 15.6%. This indicates that skincare products are more popular among female consumers. Based on domicile, the majority of respondents came from Denpasar City, followed by Bangli and Gianyar, indicating that the study covered areas with relatively high levels of social media usage. In terms of occupation, students and college students were the most dominant category, accounting for 52.2%, thus representing Generation Z as active users of TikTok and social commerce. In terms of product usage experience, most respondents had used Glad2Glow products for 7–12 months to more than a year, thus providing sufficient understanding of the product's quality and user experience to provide answers in this study.

#### Outer Model

Outer model testing was conducted to determine the appropriateness of the indicators in representing each research variable. This stage was used to determine whether the research instrument met validity and reliability requirements and could be used in further analysis. Testing was performed using outer loading values, Cronbach's Alpha, Composite Reliability, Average Variance Extracted (AVE), and Heterotrait-Monotrait Ratio (HTMT). The test results are shown in the following table.

**Table 1** Outer Model Test

<b>Variables</b>	<b>Outer Loading</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>AVE</b>	<b>HTMT</b>	<b>Information</b>
<i>Brand Image (X1)</i>	0.740 – 0.827	0.855	0.896	0.633	0.534 – 0.816	Valid & Reliable
<i>Influencer Marketing (X2)</i>	0.762 – 0.832	0.848	0.892	0.622	0.547 – 0.746	Valid & Reliable
<i>Online Customer Review (X3)</i>	0.746 – 0.823	0.880	0.909	0.625	0.468 – 0.722	Valid & Reliable
FOMO (M)	0.821 – 0.907	0.925	0.941	0.728	0.536 – 0.603	Valid & Reliable
<i>Purchase Decision (Y)</i>	0.801 – 0.877	0.860	0.905	0.705	0.603 – 0.816	Valid & Reliable

Source: Data Processed by Researchers (2026)

The evaluation results showed that all indicators had loading values above 0.70, thus being considered representative of the research constructs. Cronbach's Alpha and Composite Reliability values for all variables also exceeded the 0.70 limit, indicating that the instrument's consistency was in the good category. AVE values, all above 0.50, demonstrated the construct's ability to adequately explain indicator variance. Meanwhile, HTMT results below 0.90 indicated that each variable had clear construct differences, thus meeting discriminant validity.

#### Inner Model

Inner model evaluation is used to assess the strength of the relationship and the predictive ability of the research model through  $R^2$ ,  $f^2$ , and  $Q^2$  predict tests. A summary of the test results can be seen in the table.

**Table 2** Inner Model Test

Testing	Relationship/Variable	Mark	Category
R Square	FOMO	0.367	Moderate
	Purchase Decision	0.682	Strong
F Square	Brand Image versus FOMO	0.068	Weak
	Influencer Marketing on FOMO	0.128	Weak
	Online Customer Reviews on FOMO	0.026	Weak
	Brand Image on Purchase Decision	0.345	Currently
	Influencer Marketing on Purchase Decisions	0.141	Weak
	Online Customer Review of Purchase Decision	0.167	Currently
	FOMO on Purchase Decisions	0.013	Very Weak
Q <sup>2</sup> predict	M1 – Y4	0.119 – 0.539	Predictive

Source: Data Processed by Researchers (2026)

The  $R^2$  value shows that the exogenous variables can explain FOMO by 36.7% and Purchase Decision by 68.2%, so the model has quite good explanatory power. The  $f^2$  results show that the largest contribution to Purchase Decision comes from Brand Image, while the influence of FOMO is at the lowest level. All  $Q^2$ predict values are above zero, indicating that the model has a decent predictive ability on the endogenous variables of the study.

### Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SEM-PLS to identify the significance of direct and indirect relationships between research constructs. Hypothesis decisions were determined based on a t-statistic value  $> 1.96$  and a p-value  $< 0.05$ . A summary of the test results can be seen in the following table.

**Table 3** Hypothesis Testing Results

	Variable Relationship	Coefficient	T-Statistic	P-Value	Decision
H1	Brand Image versus FOMO	0.247	3,874	0,000	Accepted
H2	Influencer Marketing on FOMO	0.342	4,412	0,000	Accepted
H3	Online Customer Reviews on FOMO	0.153	1,850	0.064	Rejected
H4	Brand Image on Purchase Decision	0.410	7,470	0,000	Accepted
H5	Influencer Marketing on Purchase Decisions	0.270	5,188	0,000	Accepted
H6	Online Customer Review of Purchase Decision	0.278	5,127	0,000	Accepted
H7	FOMO on Purchase Decisions	0.082	1,383	0.167	Rejected
H8	Brand Image on Purchase Decisions through FOMO	0.020	1,152	0.249	Rejected
H9	Influencer Marketing on Purchase Decisions through FOMO	0.028	1,350	0.177	Rejected
H10	Online Customer Review of Purchase Decisions through FOMO	0.012	0.965	0.335	Rejected

Source: Data Processed by Researchers (2026)

Empirical findings indicate that Brand Image and Influencer Marketing have a positive influence on FOMO, thus Hypothesis 1 and Hypothesis 2 are accepted. This condition shows that a strong brand image and the intensity of influencer promotions can increase consumers' psychological drive to follow product trends that are popular on TikTok. Conversely, Hypothesis 3 does not receive empirical support because Online Customer Reviews have not shown a significant influence on FOMO. This indicates that customer reviews are not strong enough to form a fear of missing out in Generation Z consumers who use Glad2Glow products. In terms of the direct relationship to Purchase Decision, Hypothesis 4, Hypothesis 5, and Hypothesis 6 are declared accepted.

These results indicate that Brand Image, Influencer Marketing, and Online Customer

Reviews play a role in increasing consumer purchasing decisions. Among all direct relationships, the largest influence was found in Hypothesis 4, which indicates that Brand Image is the dominant factor in forming Purchase Decision. Meanwhile, Hypothesis 7 is rejected because FOMO does not have a significant influence on purchasing decisions. These findings show that Glad2Glow consumers' purchasing decisions are more influenced by rational evaluation of the brand, influencer promotions, and consumer reviews than the psychological drive of Fear of Missing Out. In testing the mediation effect, Hypotheses 8, 9, and 10 all showed no significant results. Thus, FOMO has not been able to mediate the relationship between Brand Image, Influencer Marketing, and Online Customer Reviews on Purchase Decisions. These results indicate that the influence of the three exogenous variables on purchasing decisions is more dominantly formed directly without going through the psychological mechanism of Fear of Missing Out.

## Discussion

The findings of this study indicate that consumers' skincare purchasing decisions on the TikTok platform are more influenced by evaluative factors than by the psychological impulse of Fear of Missing Out (FOMO). The results show that brand image, influencer marketing, and online customer reviews have a positive influence on purchase decisions, while FOMO does not show a significant influence. This condition indicates that despite the social commerce environment being filled with exposure to digital trends and stimuli, consumers still prioritize rational considerations as the primary basis for making skincare product purchasing decisions (Herzallah et al., 2025). In this context, strong brand image, influencer promotion, and other users' experiences serve more as sources of quality validation than as triggers for impulsive consumption. These findings suggest that for products with relatively high levels of risk, such as skincare, consumers are influenced not only by product popularity but also by perceived safety, effectiveness, and brand credibility (Suhyar & Pratminingsih, 2023).

This study also shows that influencer marketing has the greatest influence on FOMO compared to other variables. Exposure to visual, personal, and repetitive influencer content on TikTok strengthens consumers' psychological urge to follow viral product trends. However, this urge does not translate significantly into purchasing decisions. This condition indicates that FoMO in the context of skincare products functions more as a transient psychological response to digital stimuli than as a decisive factor in final purchase decisions. This finding is consistent with Morsi (2025), who demonstrated that FoMO appeals can paradoxically deter purchase decisions among highly FoMO-prone consumers, and with Tuna (2025), who found that FoMO drives materialism more effectively in contexts where social status is salient, a condition less pronounced in functional product categories such as skincare. Furthermore, the SOR framework suggests that the organism variable (FoMO) mediates the stimulus-response link only when the internal state is sufficiently strong to override rational evaluation; in high-involvement product categories, cognitive assessment tends to override emotional impulses (Herzallah et al., 2025). Generation Z consumers tend to continue evaluating product quality, skin suitability, and user experience before making a purchase (Mero et al., 2023). Thus, the organism process within the Stimulus-Organism-Response (SOR) framework does not always result in an immediate purchasing response because the cognitive evaluation process still plays a dominant role in digital consumption behavior.

Other findings indicate that online customer reviews have no significant effect on FOMO, but still influence purchase decisions. These results suggest that customer reviews are processed more as objective information than as emotional stimuli (Mulyandi et al., 2022). Consumers use reviews to evaluate product benefits, safety of use, and the level of satisfaction of other users before purchasing skincare products. This shows that in product categories with high involvement, reviews function as a risk reduction mechanism rather than a psychological urgency generator. In addition, the insignificant mediation effect of FOMO indicates that the relationship between Brand Image, Influencer Marketing, and Online Customer Reviews on Purchase Decisions is more dominant and occurs directly without going through the emotional pressure of Fear of Missing Out. This condition shows that consumer behavior in social commerce is not entirely controlled by impulsive drives, but is also influenced by a rational and selective evaluation process.

### **Theoretical Contributions**

This study extends the Stimulus–Organism–Response (SOR) framework by demonstrating that digital marketing stimuli do not always generate purchase responses through the Fear of Missing Out (FOMO) mechanism. Although Brand Image and Influencer Marketing have been shown to increase FOMO, this psychological state cannot significantly explain Purchase Decisions. These findings indicate that in skincare products, consumer decisions are more influenced by rational evaluations of brand quality, safety, and credibility than by digital social pressure. Furthermore, this study also shows that Online Customer Reviews function more as an evaluative instrument than an emotional trigger, so the relationship between variables in social commerce does not always work linearly.

### **Practical Contribution**

The research results show that brand image is the most dominant factor in shaping Glad2Glow consumers' purchase decisions on TikTok. This situation indicates that skincare companies need to place more emphasis on strengthening brand image, consistent product quality, and the credibility of digital communications rather than simply increasing promotional intensity. Influencer marketing still plays a crucial role, but its effectiveness is determined more by the influencer's relevance and authenticity than the number of promotional exposures. On the other hand, online customer reviews serve as a source of product validation because consumers use reviews to assess the safety, effectiveness, and suitability of a product before making a purchase.

### **Limitations and Suggestions for Further Research**

This study still has limitations because it used a cross-sectional approach, meaning consumer behavior was only observed within a specific period. Furthermore, the research object was limited to Glad2Glow product users on TikTok in the Bali region, so the generalizability of the research results is still limited to a specific context. Future research could expand the object to different product categories and social commerce platforms and add other psychological variables such as impulsive buying tendency, digital trust, or social influence to gain a more comprehensive understanding of digital consumer behavior.

## **CONCLUSION**

This study shows that the dynamics of consumer purchasing decisions in the social commerce environment are not entirely shaped by the psychological pressure of Fear of Missing Out (FOMO), but are more influenced by the evaluation process of marketing stimuli received by consumers through digital media. In the context of Glad2Glow skincare products on TikTok, Brand Image, Influencer Marketing, and Online Customer Reviews are proven to have a significant influence on Purchase Decisions, while FOMO does not show a significant influence either as a direct variable or as a mediating mechanism. These findings indicate that although exposure to digital trends, influencer recommendations, and social exposure on TikTok can create certain psychological drives, consumer purchasing decisions are still more formed through rational considerations related to product quality, brand credibility, user experience, and perceived safety of the skincare products used.

This study also shows that Brand Image is the construct with the most dominant influence on Purchase Decisions, indicating that the strength of brand image remains the main foundation in building consumer trust in a digital environment with high information intensity. On the other hand, Influencer Marketing proved more effective in creating psychological pressure in the form of FOMO compared to Online Customer Reviews, but this pressure was not strong enough to be transformed into a significant purchase decision. This condition shows that digital stimuli on platforms like TikTok do not always result in impulsive consumption responses, because consumers still carry out a process of filtering information before making a final decision.

Meanwhile, Online Customer Reviews are processed more as an evaluative instrument that helps consumers validate the quality and suitability of the product rather than as an emotional stimulus that creates social urgency. In summary, the findings underscore that brand image is the most powerful driver of purchase decisions, followed by online customer reviews and

influencer marketing. FoMO plays a limited role as neither a direct predictor nor a mediator in the skincare purchase context. Practically, skincare brands operating on TikTok should prioritize brand credibility investments, product quality transparency, and authentic consumer review management over high-volume influencer partnerships. Future studies should extend this model to other product categories and platforms to assess generalizability.

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