



FOMO AND DISCOUNTS: WHY GENERATION Z CAN'T RESIST ONLINE SHOPPING?

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This study aims to explore the influence of social media influencers, fear of missing out (FoMO), shopping lifestyle, and discount prices on impulse buying among Generation Z TikTok and Instagram users in Indonesia. The objective is to identify key factors influencing Gen Z's online impulse buying, highlighting the urgency due to the rising trend of digital-driven impulsive consumption. Using a quantitative approach, this study analyzed data from 130 respondents selected through random sampling techniques. Data analysis using Structural Equation Modeling-Partial Least Squares (SEM-PLS) reveals that social media influencers, fear of missing out (FoMO), and discount prices positively influence impulse buying, with FoMO having the most significant influence. However, the shopping lifestyle was found to have no significant influence on impulse buying. These findings have important implications for marketers, suggesting that they optimize collaboration with influencers who match the target market, design promotional strategies that utilize FoMO elements ethically, and implement structured discount pricing strategies. For consumers, this study encourages awareness of the influence of influencers and FoMO on purchasing decisions, as well as the importance of self-control. For companies, it provides insights to develop effective digital marketing strategies by leveraging FoMO and discounts, especially to attract Gen Z.

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INTRODUCTION

The advancement of technology and communication today is very rapid, which has a significant impact on life. One of the rapid changes is the increase in internet users worldwide. This is supported by the we are social survey, which indicates that the number of internet users worldwide continues to increase annually. In January 2024, the number reached 5.35 billion, and the internet penetration rate now reaches 66.2% of the global population, with a total of 8.08 billion people. Meanwhile, in Indonesia, the number of internet users in 2024 increased by 1.5 million people, an increase of 0.8% compared to January 2023 (Annur, 2024).

Technology development has led to dramatic changes, especially for the entire

business and consumer community. The existence of technology, such as the internet, will significantly change the way buyers and sellers interact (J. J. Xiao, 2016). Face-to-face interaction is no longer the primary communication between buyers and sellers. The advent of the internet has led to various digital and social media platforms, which in turn have introduced new ways for both parties to interact while influencing seller effectiveness and changing buyer behavior. For example, social media and customer relationship management technologies have become essential in facilitating the exchange of information, each offering unique pathways to enhance buyer and seller interactions (Itani et al., 2020).

Furthermore, similar to what was explained earlier, the rapid growth of technology and the internet in Indonesia plays a crucial role in shaping the evolution of the business landscape, starting from advertising, sales, human interaction, and others. With the swift progress of technology and innovation and boosting consumer confidence in e-commerce, this sector will continue to grow and benefit the community and the global economy. Based on the e-economy sea 2023 report, Indonesia's economy is predicted to grow and reach up to USD 110 billion by 2025. This high figure is inseparable from the rapid growth of the digital economy industry, especially those driven by the e-commerce sector.

E-commerce is a platform for buying and selling goods and services online. E-commerce is the provision of digital business transactions between organizations and individuals. Furthermore, e-commerce has experienced significant evolution, giving rise to a new trend called social commerce (S-commerce). Social commerce utilizes social media to allow consumers to share their product insights and online shopping experiences. This helps them make more informed purchasing decisions, making business operations more straightforward and efficient (Abdelsalam et al., 2020). The rapid expansion of the Internet and social media has made social media influencers a prominent aspect of popular culture.

Social media has evolved into a modern industry. Interactions between social media influencers and their followers can rapidly influence and reshape the behaviors and attitudes of their audience (Al-Ansi et al., 2023). This situation will likely simplify identifying consumer needs through online platforms while enabling price comparisons across different suppliers offering products. This is particularly relevant for online shopping or impulse buying scenarios. The act of not having the intention to buy (impulse buying) is one of the consumer behaviors in Indonesia.

The world economy has transformed. All businesses are evolving into information-driven operations using online technology. If e-commerce has gained widespread popularity, the business hub will no longer be a physical venue. However, it has shifted to an online platform or space where business interactions occur, often called online marketing. Electronic marketing is a branch of e-business that is increasingly transforming into mobile marketing (m-marketing) to meet consumer demands for convenience and tailored experiences. Mobile marketing refers to marketing conducted via mobile devices like cell phones, smartphones, and tablets. A key factor driving the growth of digital marketing is the rise of social media

influencers and trendsetters in the social media world who often lead luxurious lifestyles. The rise of social media influencers (SMI) is one of the most important factors influencing customer behavior, as they can shape opinions, build trust, and influence purchasing decisions through the social platforms they use (Dinh & Lee, 2024). Influencer marketing is fast becoming a key marketing area and is increasingly adopted by industry professionals. At first, online buying and selling, particularly in mobile environments, it was believed that these factors influence consumer behavior by encouraging rational purchasing decisions. This is because the mobile internet provides advanced features and vast information, allowing consumers easily to compare prices and details of products or services. However, in reality, not all consumers make rational decisions or logic when shopping online, which explains the occurrence of impulse buying.

Online shopping has become a habit for some people, and this condition encourages the development of a system that makes online shopping in Indonesia easier and more efficient by offering various attractive offers that encourage people to make impulse purchases. Impulse buying occurs when a buyer responds instantly to an external trigger, often driven by emotions or a desire for pleasure (Lo et al., 2016).

Gen Z prefers to shop online compared to previous generations. From the results of a survey conducted by Populix, it was noted that as many as 54% of Indonesians choose to shop in e-commerce, with the majority being done by Gen Z. Indah (Safitri & Sukmana, 2023) said that more than half of the respondents prefer purchases through e-commerce. Although they are used to e-commerce shopping, half of them also prefer to shop in stores. 3% of people choose social commerce, which is Gen Z. She also said that Gen Z and millennials have different shopping habits. Gen Z tends to experience FOMO (fear of missing out) when shopping and is afraid of missing out on trends. This ultimately makes shopping behavior more impulsive.

Mattia et al. (2021) state that people make impulse purchases differently. Thus, it is important to consider consumer impulsiveness as a lifestyle characteristic. The results of the Populix survey entitled "Indonesian Shopper Behavior in Promotion Week Facing Economic Uncertainty in 2023" revealed that 67% of Indonesians enthusiastically welcome online shopping promotions. The research shows that Indonesians tend to purchase products not initially planned for, which is called impulse buying. The same survey also showed that more than half of Indonesians prefer shopping impulsively. Motivations for impulse buying

include already wanting to buy but only now (40%), self-reward (39%), the temptation of attractive promotions (35%), and wanting to buy something. Festival opportunities such as attractive discounts such as twin date discounts (34%), free shipping (31%), cashback (31%), and shopping coupons (25%) (Saputra, 2023).

This study investigates why generation z in indonesia can restrain themselves when shopping online. Researchers will use several variables, including social media influencers, shopping lifestyle, fear of missing out (fomo), discount price, and impulse buying. They will investigate and analyze whether these variables directly influence impulse buying.

Several prior studies have examined the relationship between the variables utilized in this research. However, these studies show mixed results, for example, in the literature related to the influence of social media influencers on impulse buying. Zafar et al. (2021) argue that social media influencers (celebrities) significantly affect impulse buying. However, this opinion contradicts the opinion of Zhang & Shi (2022) opinion, who state that many factors directly influence impulse buying, unlike social media influencers. The same thing also happens in the literature that studies the impact of fomo, shopping lifestyle, and discount prices on impulse buying. Based on some previous research (Hosseini et al., 2020; Parsad et al., 2021; Yuen et al., 2020), fomo, shopping lifestyle, and discount prices significantly influence impulse buying. However, this intersects with other studies (Aydin et al., 2021; Bellini et al., 2017), which suggest that fomo, shopping habits, and discounted prices do not considerably impact impulse buying.

Based on this description, some gaps need further research. This research is important because impulse buying is not only related to the psychological aspects of consumers but also has implications for the effectiveness of digital marketing strategies. The uniqueness of this research lies in its focus on generation z in indonesia, which is still minimally used as an object of study related to impulse buying in the digital social context and e-commerce.

This research was conducted because the rapid development of technology and the internet has significantly changed consumer behavior, including in indonesia. Social media, e-commerce, and social commerce (s-commerce) are now the main platforms that influence purchasing decisions, especially among gen z. This research focuses on analyzing the influence of social media on impulse buying. This research focuses on analyzing the influence of social media influencers, fear of missing out (fomo),

shopping lifestyle, and discount price on impulse buying, given the relevance of these factors in increasingly popular online shopping.

HYPOTHESES DEVELOPMENT

The Relationship Between Social Media Influencer and Impulse Buying

In a rapidly evolving digital ecosystem characterized by extensive social media influence, influencer marketing is gaining traction as an effective way to engage audiences (Koay & Lim, 2024). An influencer is more likely to be liked when they have a large following, as it increases visibility and perceived popularity. The influence of influencers on public opinion is stronger because of the values they carry (Ummah, 2019). Research by Kurnia & Jauhari (2024) shows that social media influencers have an influence on impulse buying; these findings are in line with research by Liu et al. (2023) that perceived value and influencer reputation influence impulse buying and the reputation of an influencer strengthens this influence. Belanche et al. (2021) argue that a high level of product-consumer fit leads to online impulse purchase intentions.

H1 : Social media influencers have a significant effect on impulse buying.

The Relationship Between Fear of Missing Out (FoMO) and Impulse Buying

Fomo is the fear of missing opportunities that may be missed, which is reinforced by social media (Euis Nurmallasari et al., 2024) which can cause people to be dissatisfied with what they have because they feel others have what they don't have (Fumar et al., 2023). Okazaki et al. (2021) also said that fomo and passion for a brand can strengthen compulsive buying behavior, which in turn becomes a serious social issue. Research by Asyida & Ahmadi (2025) shows that fomo has a major impact on impulsive buying. Individuals with high levels of fomo will try always to obtain the latest information regarding current trends and conditions. The higher a person's fomo level, the greater his fear of developing trends and situations. When given a high fear of someone, he tends to make unplanned purchases as much as for fear of being abandoned. The higher the level when someone has fomo, they tend to buy impulsively (Widodo, 2024).

H2 : Fear of Missing Out (FoMO) has a significant effect on Impulse Buying.

The Relationship Between Shopping Lifestyle and Impulse Buying

Shopping lifestyle is not only a personal choice but also a reflection of broader cultural and social dynamics. This lifestyle can be seen as a form of self-expression and identity construction, where individuals align their

shopping habits with their personal and social values (Cicovacki, 2019). Research by Asyida & Ahmadi (2025) suggests that shopping lifestyle has a positive effect on impulse buying. The study is in line with Pratiwy & Siregar (2022), that the act of shopping in a lifestyle is what makes consumers happy, and they enjoy it. Where they are ready to spend time and money to support their lifestyle and buy products impulsively. By analyzing online shopping data, researchers can identify lifestyle risk factors. This approach offers a new way to connect individuals with resources based on their shopping habits (Wang et al. 2022).

H3 : Shopping Lifestyle has a significant effect on Impulse Buying.

The Relationship Between Discount Price and Impulse Buying

Discount prices serve as a key element in a company's pricing strategy, aiming to influence consumer behavior and increase sales by making products more attractive through price reductions. In the context of online shopping, the amount of price discounts can have a significant impact on consumer purchase intentions, with varying effectiveness at different stages of the shopping experience (Sheehan et al., 2019).

Gumilang & Nurcahya (2016) state that there is a positive and significant relationship between price discounts and impulse purchases. This means that the more often price discounts are given, the greater the tendency of consumers to make impulsive purchases. Discount promotions have a big influence on impulse purchases, which can then trigger cognitive dissonance in consumers. This occurs because there is a mismatch between the low price paid and the perceived value of the product. As a result, consumers tend to look for justification or reasons to convince themselves that their purchasing decisions are correct (Rashid et al., 2025).

H4 : Discount Price has a significant effect on Impulse Buying.

Based on the theoretical aspects that have been described and previous research, the conceptual framework of this study will be described as follows:

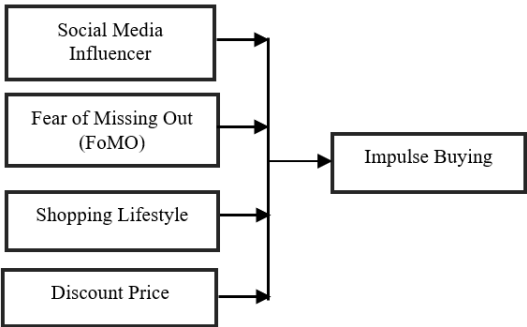


Figure 1. Research Model

METHOD

This study uses a quantitative approach and aims to test hypotheses and analyze the influence of each variable using Structural Equation Modeling Least Square (SEM-PLS), which was chosen because of its ability to analyze the relationship between variables simultaneously. The population in this study is generation z in indonesia who are active users of tiktok and instagram social media. The research sample was selected using a random sampling technique with a total of 130 respondents taken from a population that met the criteria, namely active use of social media and online shopping. The reason for using this sample is that generation z is the group most exposed to the influence of social media and tends to make impulse purchases. This research instrument is an online questionnaire with a likert scale designed to measure the influence of social media influencers, fomo (fear of missing out), shopping lifestyle, and discount price on impulse buying.

RESULT AND DISCUSSION

This study analyzes data through two stages: testing the outer and inner models. The outer model analysis is performed to evaluate the validity and reliability of the constructs utilized. Several measures were considered in this test: the loading factor, cronbach's alpha, composite reliability (cr), rho a, and average variance extracted (ave), which are used to assess the reliability and validity of constructs in structural equation modeling and discriminant validity. In this case, the construct is declared valid if the loading factor value obtained from the analysis is above 0.7 and the root of the ave (from discriminant validity testing) on the construct is higher than the construct correlation with other latent variables. in addition, the construct is declared reliable if the value obtained from measuring cronbach's alpha, cr, rho a is more than 0.7, and ave is more than 0.5. (Cronbach, 1951; Hair. et al., 2023).

Figure 2 shows the research conceptual framework after analysis using the Structural Equation Model (SEM). This figure shows four latent constructs in the research conceptual framework: social media influencers, fear of missing out (fomo), shopping lifestyle, discount price, and impulse buying.

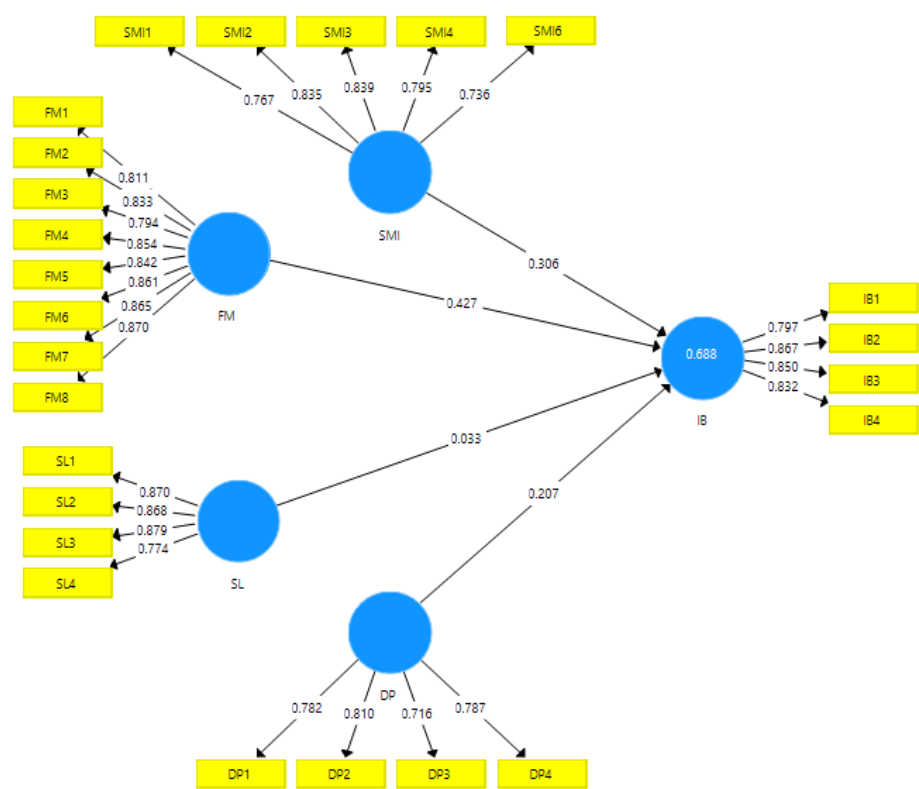


Figure 2. Results of Testing the Research Conceptual Framework

Testing with the SEM method revealed that each indicator used in this study had passed the validity and reliability tests. Table 1 provides more details.

Table 1. Outer Model Analysis Results

Variabel	Indikator	Loading	Cronbach's Alpha	CR	rho A	AVE
Social Media Influencer (SMI)	SMI1	0.782	0.781	0.857	0.797	0.600
	SMI2	0.810				
	SMI3	0.716				
	SMI4	0.787				
	SMI6	0.811				
Fear of Missing Out (FM)	FM1	0.833	0.941	0.951	0.942	0.708
	FM2	0.794				
	FM3	0.854				
	FM4	0.842				
	FM5	0.861				
	FM6	0.865				
	FM7	0.870				
	FM8	0.797				
Shopping Lifestyle (SL)	SL1	0.867	0.857	0.903	0.860	0.700
	SL2	0.850				
	SL3	0.832				
	SL4	0.870				
Discount Price (DP)	DP1	0.868	0.870	0.911	0.881	0.721
	DP2	0.879				
	DP3	0.774				
	DP4	0.767				

Impulse Buying (IB)	IB1	0.835	0.854	0.896	0.858	0.633
	IB2	0.839				
	IB3	0.795				
	IB4	0.736				

Based on Table 1, each indicator found a loading factor value above 0.7. Thus, it is concluded that the research indicators pass the validity test. In addition, table 1 also found that each research indicator passed the reliability test. This is based on the analysis of Cronbach's alpha, CR, rho A above 0.7 and AVE above 0.5.

Table 2. Discriminant Validity Analysis Results

	DP	FM	IB	SL	SMI
DP	0.775				
FM	0.382	0.842			
IB	0.534	0.762	0.837		
SL	0.585	0.777	0.703	0.849	
SMI	0.474	0.756	0.75	0.714	0.796

In Table 2, each construct has a root AVE value more significant than the construct correlation with other latent variables, namely

0.775, 0.842, 0.837, 0.849, and 0.796. Thus, the results of this test strengthen the validity of the constructs employed in this study.

After testing the outer model, the analysis moves on to the second stage, the inner model test. The inner model analysis is intended to determine the relationship of the variables used in the study. The hypothesis set out in the study will be tested and decided whether it is accepted or rejected. In this case, a hypothesis is accepted if the level of significance obtained is below 0.05(Hair. et al., 2023).

Table 3 shows the results of testing the inner model. It shows that social media influencers, fear of missing out (FoMO), and discount prices significantly affect impulse buying. SMI, FM, and DP have positive coefficients of 0.2, 0.4, and 0.3, with significance levels of 0.016, 0.002, and 0.001. However, the shopping lifestyle was found to have no effect. In the table, it can be seen that SL has a significance level of 0.786.

Table 3. Results of Path Coefficient Analysis

Causal Path	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
DP → IB	0.207	0.208	0.086	2.407	0.016
FM → IB	0.427	0.434	0.134	3.183	0.002
SL → IB	0.033	0.027	0.119	0.272	0.786
SMI → IB	0.306	0.300	0.089	3.440	0.001

Based on the results of the research analysis, it was found that social media influencers have a significant positive influence on impulse purchases. This shows the important role of influencers in shaping consumers' impulse buying behavior through the content they share. This finding is in line with the research of Zafar, Qiu, Li, et al. (2021), who argue that when an influencer shares a post on his social media account, the real or genuine situation arising from the post will influence his followers (consumers) to make impulse purchases. This is because the consumer has a feeling of wanting to imitate the actions taken by the influencer. According to L. Xiao et al. (2021), individuals may perceive influencers as role models. In this case, individuals imitate the behavior of people they consider relevant or compatible with themselves in terms of their physical appearance, interests, and abilities. According to Aw &

Chuah (2021), an individual has a certain gap between their actual self and their ideal self. The larger the gap, the greater the discomfort the individual will feel. Thus, individuals will perform certain behaviors to reduce the gap, for example, through the consumption of certain products. In this case, the influencer is considered as the ideal form or position desired by the individual. Thus, individuals will consume products similar to the influencer due to the assumption that the influencer is a perfect figure for themselves. This aligns with the self-discrepancy theory. Social media influencers play a crucial role in shaping consumer attitudes and purchase intentions, which are key factors in influencing impulse purchases. For example, consumers who follow an influencer due to a sense of similarity tend to buy products endorsed by the influencer. This is because when there is a similarity between the consumer and the

influencer, a positive impression is likely to arise in the consumer.

The study also revealed that Fear of Missing Out (FoMO) has the strongest positive impact on impulse buying. Generation Z is particularly active in using social media, which causes anxiety about being left behind on experiences or trends that are developing, thus encouraging consumers to make impulse purchases. This is in line with the research of Japutra et al. (2025) and Euis Nurmallasari et al. (2024) that FoMO directly affects impulse purchases. Yuen et al. (2020) argue that FoMO can cause anxiety about the unknown, which is triggered by emotional uncertainty, resulting in panic buying. In this case, when a condition occurs, such as scarcity and uncertainty of resources, it can trigger the onset of FOMO, which ultimately results in irrational consumer behavior and causes panic buying. People who engage in panic buying will indulge more in impulse buying behavior (P. Liu et al. 2019). The anxiety that comes with FOMO can be very strong, especially in the context of social media and online shopping. A consumer can be constantly exposed to graded images of other people's experiences and goods through social media. This will result in a stronger desire to participate in similar activities or acquire similar products (Bläse et al., 2024).

Furthermore, a shopping lifestyle was found to have no significant effect on impulse buying. This can happen because there are many factors that play a role in the relationship between shopping lifestyle and impulse buying. For example, research conducted by Mamuaya & Pandowo (2018) states that although consumers who seek hedonic value (shopping lifestyle) may show impulse buying tendencies, situational factors and store atmosphere play an important role in influencing this behavior. Thus, the direct effect of a shopping lifestyle can be insignificant on impulse buying behavior. This is also in line with Listriyani & Wahyono (2019) that increasing the shopping lifestyle does not necessarily cause impulse buying. In addition, several previous studies (Aqmala & Putra, 2022; K. Z. K. Zhang et al., 2018) related to the context of shopping lifestyle show that there are several factors that can mediate the relationship between shopping lifestyle and impulse buying. This further strengthens that the impact of a shopping lifestyle can actually be an indirect impact. This indirect impact can mean that the shopping lifestyle needs other factors that bridge its influence on impulse buying. In the context of the relationship between shopping lifestyle and impulse buying, shopping lifestyle may reflect more planned and stable shopping preferences or habits, which do not directly affect an individual's emotional or cognitive reactions. In contrast, impulse buying is more often triggered

by situational stimuli, such as attractive promotions, deep discounts, striking product displays, or an evocative store atmosphere. If the shopping lifestyle is not strong enough to trigger sudden emotions or relevant internal reactions, then its influence on impulse buying becomes insignificant. For example, a person with a high shopping lifestyle may enjoy visiting shopping malls and enjoying the shopping experience, but if his shopping habits tend to be planned or rational, he is not easily affected by stimuli that trigger impulsive behavior. This shows that impulse buying is more influenced by situational factors than the shopping lifestyle itself.

Furthermore, discount prices also show a significant positive effect on impulse purchases, proving that discount pricing strategies are effective in triggering spontaneous purchases. This aligns with research by Noor (2020), which suggests that applying price discounts can lead consumers to buy products impulsively without thoroughly considering them first. When consumers find attractive discount offers, their emotional response often increases, leading to spontaneous purchasing decisions. With a discount program at a store, consumers are motivated by the desire to obtain products at prices that are more competitive than those at other stores (Destari et al., 2020). In addition, Belch and Belch (Ittaqullah et al., 2020) reveal that price discounts provide several benefits; for example, they can trigger consumers to buy in large quantities, anticipate promotions from competitors, and support increased trade volume. Consumers get a reduction in losses from discounts on a product. This loss reduction is an attraction for consumers. The existence of a discount will stimulate immediate purchase of the product. Impulse purchases tend to occur suddenly, quickly, and spontaneously and are more emotional than rational, and consumers tend to feel out of control when buying goods impulsively. In this case, many consumers buy suddenly because they remember the benefits they get from the discounted price.

CONCLUSION AND RECOMMENDATION

Based on the research objectives in exploring the influence of social media influencers, fear of missing out (FoMO), shopping lifestyle, and discount on impulse buying, the results of the analysis show that social media influencers, FoMO, and discount prices have a significant positive effect on impulse buying. In contrast, a shopping lifestyle has no significant effect. This finding suggests that impulse buying behavior among consumers, particularly Gen Z, is more influenced by external factors that are emotional and promotional in nature rather than daily shopping habits or lifestyle. Therefore, marketing strategies

involving influencers, creating a sense of FoMO, and offering discounts are effective in triggering impulse buying. At the same time, a shopping lifestyle is not strong enough to directly drive such behavior.

This study has limitations in that it has not considered the role of mediating or moderating. Variables that further explain the relationship between variables, as well as limitations in the scope of variables that cause the insignificant effect of shopping lifestyle. For this reason, future research is recommended to include mediator variables such as emotions or consumption motivation and to consider a longitudinal approach to capture the dynamics of impulse buying behavior over time. Additionally, the expansion of research involving demographic factors and qualitative methods is crucial for gaining a more comprehensive understanding of consumer motivation in making impulse purchase.

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