



The Effect of Fear of Missing Out on Buying and Post-Purchasing Behaviour toward Indonesia's Generation Z Online Shoppers (Case study: E-Commerce Indonesia)

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ABSTRACT: Some things related to a person's behaviour and preferences will be linked to his behaviour as a consumer. Technological improvements in this era, such as the internet and social media spread, have become an addiction and formed an understanding that social life is needed. However, unfortunately, what is produced on social media does not all have good results. One of them is the phenomenon of FoMO or Fear of Missing Out. This study aims to get a picture of Consumer Buying and Post-Purchase Behaviour, which in this case is Generation Z shoppers on E-Commerce, as the impact of the FoMO phenomenon. This study uses 14 variables in it, namely social self-efficacy, consumer susceptibility to interpersonal influence, social media addiction, social media self-control failure, novelty seeking, self-esteem, FoMO, the theory of planned behaviour, purchase intention, buying behaviour, and post-purchasing behaviour. The methodology is quantitative research, with the analysis method used being PLS-SEM with SmartPLS 4.0. Data analysis shows that all indicators and variables are valid and reliable. The prediction accuracy of the existing models is also good. Based on the survey data, most respondents feel that FoMO has affected their lives, with a score of 5-6 on a Likert scale of 6, indicating a high effect. Also, based on the analyzed data from questionnaire responses, four paths have the most substantial influence, buying behaviour towards post-purchasing behaviour, fear of missing out on subjective norms, purchase intention on buying behavior, and consumer susceptibility to interpersonal influence on FoMO.

KEYWORDS: Buying Behaviour, Fear of Missing Out, Generation Z, Post-Purchasing Behaviour, Social Media.

INTRODUCTION

Some things related to a person's behaviour and preferences will be related to his behaviour as a consumer. Researches have indicated that shopping behaviour is a manifestation of the influence of various external stimuli (Parsad et al., 2019). Technological improvements such as the spread of the internet and social media have become an addiction and formed an understanding that social life is needed. However, unfortunately, what is produced on social media does not all have good results. One of them is the phenomenon of FoMO or Fear of Missing Out.

Social media provides real-time information regarding events, conversations, and activities. It allows individuals to be exposed to various kinds of new developments. Thus, Individuals are afraid of missing out because of the content shared on social media platforms. It allows social media leads individuals to feel FoMO by continuously checking social media and updates regarding trends and other currently discussed. Many people stay online continuously to avoid FoMO.

Argan & Argan (2019) proposed the concept of "Fonsumer" by combining the concepts of FoMo and consumer, examining them theoretically, and associating them with consumer behaviour. They discovered that the behaviour of consumers with a FoMo tendency differed significantly from that of traditional consumers before, during, and after decision-making.

FoMO can occur when people do not interact how they expected and wished, when they cannot engage in social interaction when they want to, or when a feeling of need for a continuous social gathering is expected. Then, social interaction cannot be separated from the way of social interaction between generations. According to Badan Pusat Statistik, Indonesia is dominated by Generation Z (known as Gen Z) or the generation born in 1997-2012, 27.94% of the Indonesian population (*Badan Pusat Statistik*, 2022). Generation Z members are "digital natives," highly qualified, technologically experienced, innovative, and creative individuals.



They are expected to be the critical generation shaping e-commerce consumer behaviour in the coming years (Monaco, 2018). Not surprisingly, entertainment is the most important for Indonesia's Gen Z (*Indonesia Gen Z Report 2022, 2022*).

Several studies have revealed the relationship between FoMO and a person's buying behaviour as a result of this phenomenon (Bekman, 2022; Munawar et al., 2021; Yaputri et al., 2022). FoMO drives people to constantly check their social media to stay connected through social relationships. They thought it was essential to be aware of opportunities to profit and losses to avoid. It can lead to compulsive behaviour, and people may find it difficult to resist the temptation to check their social media.

Several studies state that there are behaviours such as following trends on social media and impulsive purchasing in the form of buying behaviour produced. If they realize they are in a worse situation, they may try to close the possession gap by purchasing products or having experiences that others have had (Gurzki & Woisetschläger, 2017; Zheng et al., 2018). Because this decision-making behaviour is a hasty purchase and only sees from the other person's side, without seeing one's true needs, this kind of behaviour can result in post-behaviour regret as a result. Then, one of the stakeholders who benefit is the sellers of these goods. One of which is e-commerce. E-commerce is also catching up to make profitable innovations that allow it to attract users to buy. Hence, the author wants to examine the relationship between FoMO, Buying, Post-Purchase Behaviour, and Generation Z as social media users on the E-Commerce platform.

LITERATURE REVIEW

Generation Z

Generation Z refers to today's tweens and teens born between 1997 and 2012, who are also known as the "i-Generation," "post-millennials," or "net-generation" since they were born in an era of computer sophistication, various types of mobile and game devices, and the internet (Pew Research Center, 2019). When Generation Z members shop for attire and clothes online, they will interact with their social group by making product comparisons and listening to the opinions of friends and acquaintances, asking for their advice and assistance in finding the best and most appealing explanation. They are extremely brand conscious and loyal to brands they believe are "cool," as they do not want to sacrifice the most remarkable product compared to their social group. This social media trend impacts new experiences in finding and using information they will use to make decisions. The connected consumer, premiumization, and experience are three pertinent trends that have shaped Indonesian consumer behaviour today and will define consumer behaviour in the future (Euromonitor International, 2018).

The Fear of Missing Out (FoMO) and the stimuli

Fear of Missing Out is defined as apprehension or concern about being disconnected, absent, or missing an experience that others (i.e., peers, friends, family) may receive or enjoy (Przybylski et al., 2013). When people have FoMO, they are more likely to seek out and acknowledge the activities of others. FoMO has an impact on consumer behaviour. Previous study shows FoMO increases impulse buying, and impulse buying increases post-purchase regret (Çelik et al., 2019). According to Karimkhan & Chapa (2021), FoMO has a significant impact on consumer impulsive buying behavior. Good & Hyman (2021) investigated the direct and indirect effects of FoMO appeals on purchase likelihood and concluded that FoMO-laden appeals can influence consumers' purchase intentions.

To analyze FoMO more deeply, several analyzes of stimuli could explain the causes of FoMO, namely social self-efficacy, consumer susceptibility to interpersonal influence, social media addiction, social media self-control failure, novelty seeking, and self-esteem. These constructs were incorporated into the research model to test the effects FOMO has on consumer buying behaviour.

A. Social Self-Efficacy (SSE)

Social self-efficacy describes a person's ability to engage in social interactions to build or maintain interpersonal relationships (Smith & Betz, 2000). In other literature, this concept is also a person's social skills and self-confidence based on interpersonal interactions (Yang et al., 2016).

Studies have provided the fact that social self-efficacy is negatively related to interpersonal relationship stress (Chiu, 2014), internet addiction, loneliness (Gazo et al., 2020), accepting external influences, isolating oneself (Satici et al., 2013), depression and shyness (Anderson & Betz, 2001). A negative relationship was found between self-efficacy and FoMO (Lee et al., 2020). In the literature, no research findings directly address the relationship between social self-efficacy and FoMO. However, it can be



argued that when individuals' social self-efficacy is high, they build and maintain more satisfying relationships with others, and their level of FoMO will decrease.

B. Consumer Susceptibility to Interpersonal Influence (CSII)

Consumer susceptibility to interpersonal influence refers to the tendency of people to evaluate products or services by observing others or seeking information from others. This concept denotes the need to conform to the expectations of social groups (Bearden et al., 1989).

Consumer behaviour research indicates that consumers highly susceptible to interpersonal influences are more influenced by others when making consumption decisions (Schroeders, 1996). Consumers' susceptibility to interpersonal influences derives from low satisfaction with connecting to others (Ryan & Deci, 2000). Thus, FoMO must be related to, but distinct from, consumers' susceptibility to interpersonal influences. This is because those who are highly susceptible to interpersonal influence are often more concerned with social norms and fitting in with others. As a result, they may be more likely to feel left out or excluded when they see others participating in activities or purchasing products that they are not.

C. Social Media Addiction (SMA)

Social media addiction, problematic social media use, and compulsive social media use refer to the phenomenon of maladaptive social media use and psychological dependence on SNS to the extent that behavioral addiction symptoms occur, characterized by addiction-like symptoms and reduced self-regulation (Cao et al., 2020; Tarafdar et al., 2020). Another definition includes the inability to regulate one's use of social media and the interference with other activities brought on by excessive use (Ryan et al., 2014). The phrase used most frequently in the literature is "social media addiction," which includes words like "Facebook addiction," "SNS addiction," and "addictive SNS use." (Cao et al., 2020).

FoMO is a type of addiction that causes individuals to spend longer on social networks because they fear falling behind in developments and failing to keep up with developments on social networking sites (Buglass et al., 2017). FoMO is reported to increase the use of social media among young people (Alt, 2015). Previous research has shown that social media addiction is positively related to FoMO. For example, problematic smartphone use was associated with FoMO, depression, anxiety, and the need for touch (Elhai et al., 2016). In addition, Facebook use is positively related to FoMO. Compared to individuals who check their Facebook account less often, those who check more often have higher levels of FoMO (Varga, 2016). In addition, excessive use of social media is also known to lead users to high levels of FoMO (Yoo & Jeong, 2017).

D. Social Media Self-Control Failure (SMSCF)

When an individual cannot control himself over the use of social media, then he has been exposed to Social Media Self-Control Failure, which defines as a failure to demonstrate self-control over social media use, which may result in more time spent online (Du et al., 2018), even when it coincides with other important goals (Hameed & Irfan, 2021).

According to research by Hofmann et al. (2012), 42% of people could not control their social media usage behaviour and social media usage failure has a generally high tendency. Research indicated that a person with a low self-control level was significantly correlated with higher smartphone screen time. They tended to have greater difficulty putting their phones aside than those with higher self-control (van Endert & Mohr, 2020). Thus, individuals who experience engaging in social media use and experience self-control failure in their social media use are more likely to have higher levels of FoMO.

E. Novelty Seeking (NS)

"Novelty seeking" refers to "an emotional motivation state that facilitates the search for stimulation caused by novelty, complexity, uncertainty, or conflict, regardless of specific questions or problems" (Peterson & Seligman, 2004). It in particular, focuses on the desire for new and unfamiliar experiences, which can range from trying new foods or activities to exploring different cultures or traveling to new places. Thus, the individuals who are overly focused on novelty seeking may become restless, easily bored, or dissatisfied with routine activities or relationships. They may also be more prone to impulsivity, sensation seeking, or risky behaviours, which can lead to negative outcomes such as addiction.

This is where FoMO comes in. For people high in novelty seeking, the desire for new experiences can exacerbate FoMO. They may worry that if they do not stay up-to-date with the latest trends or activities, they will miss out on something exciting or worthwhile. This can lead to a sense of pressure to constantly seek out new experiences, or to feel like they are not living up to their full potential if they are not constantly on the go. They may worry that they are missing out on something interesting or worthwhile if they do not stay up-to-date with the latest trends or activities.



F. Self Esteem (SE)

According to Baumeister & Leary (1995), self-esteem is a human adaptation that measures a person's feeling of belonging or social inclusion. It is a component of, or the basis for, an individual's thoughts, feelings, and behaviour (Branden, 1969). According to research, increased FoMO is associated with a greater need for acceptance. As a result, lower levels of self-esteem are associated with greater levels of FoMO (Malouf, 2022). Furthermore, longitudinal research on the relationship between self-esteem and FoMO discovered that low self-esteem is strongly related to FoMO. Individuals with low self-esteem will experience higher degrees of FoMO (Buglass et al., 2017). Another study also discovered that there is a negative relationship between FOMO and self-esteem (Weaver & Swank, 2021).

Based on the Fear of Missing Out and the stimuli explanation above, the following hypotheses is proposed:

- H1: Social Self-Efficacy negatively related to FoMO.
- H2: CSII positively related to FoMO.
- H3: Social Media Addiction positively related to FoMO.
- H4: Social Media Self-Control Failure positively related to FoMO.
- H5: Novelty Seeking positively related to FoMO.
- H6: Self-Esteem negatively related to FoMO.

The Theory of Planned Behaviour: Attitude toward Behaviour (ATB), Subjective Norm (SN), and Perceived Behavioural Control (PBC)

The Theory of Planned Behaviour (TPB) is a theory developed from the Theory of Reasoned Action (TRA), which asserts that the rational behaviour of individuals has control over themselves (Ajzen, 1991). There are three variables in the TPB, which are: attitude toward behaviour, subjective norms, and perceived behavioural control that will affect one's intentions.

Attitude toward the behaviour is defined as the strongest belief linking behaviour to achieving valuable results, either positive or negative. Then, subjective norm is defined as the level of individual perception to do or not to do a behaviour which is influenced by beliefs that come from the views or opinions of other people related to individuals (Ajzen, 1991; Fishbein & Ajzen, 2005). Last, perceived behavioural control is a function of individual control that shows the degree to which a person feels that whether or not a behaviour is carried out is under his control (Ajzen, 1991). This control has a perception that is divided into internal and external control (Kraft et al., 2005).

TPB is widely used in variables related to impulsive buying research, including in impulsive buying behaviour research on e-commerce related with the implementation of IT on technology acceptance (Azizah et al., 2022) and also in purchase intention research related to utilitarian value and hedonic value (Chen et al., 2020). To ably understand the effect of FoMO on buying behaviour, this research will utilize the Theory of Planned Behaviour (TPB) framework, to identify factors that might influence buying behaviour related to FoMO. Thus, the following hypotheses is proposed:

- H7: FoMO positively related to Attitude toward Behaviour.
- H8: FoMO positively related to Subjective Norm.
- H9: FoMO Positively related to Perceived Behavioural Control.

Purchase Intention (PI)

According to Ajzen, I., & Fishbein (1980), intention is the most important and the best predictor of Behaviour. According to Ajzen (2014), an individual's intention in demonstrating the behaviour is determined by their attitude toward the behaviour, their perceptions of those around them (subjective norms), and their belief that they are able to exhibit that act (perceived behavioural control). Generally, the more positive the attitude and moral norms people have and the higher control they perceive that they have, the more likely the purchase intentions are to be formed. The intention is widely used in TPB research, where the TPB variable uses intention to predict behavior. For the examples are research related to Chinese consumer purchase intention of organic meat (Bhutto et al., 2022) and consumers' purchase intention towards luxury fashion goods (Salem & Salem, 2018). As a result, the following are hypotheses:

- H10: Attitude toward Behaviour positively related to Purchase Intention.
- H11: Subjective Norm positively related to Purchase Intention.



H12: Perceived Behavioural Control positively related to Purchase Intention.

Buying Behaviour (BB)

Consumer behaviour is the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs, as well as the effects these processes have on the consumer and society (Madhavan & Chandrasekar, 2015). In marketing literature, the factors influencing consumer behaviour are classified into four categories. These factors are primarily cultural, social, personal, and psychological.

An economical person would purchase products and services based on a cost-benefit analysis, whereas most people have less rational behaviour when making purchases. Consumers may purchase a product or service to avoid depression, to express their identity, or simply to have fun, rather than to meet a specific need. These irrational purchasing behaviours are referred to as impulse buying. Impulsive purchasing behaviour can be triggered by external stimuli. Thus, FoMO can encourage impulsive purchases. This is because someone is driven to buy something after they see what is on social media, what is currently trending on social media, and they feel that they "need" to have that item. Thus, the following hypothesis is proposed:

H13: Purchase Intention positively related to Buying Behaviour.

Post Purchasing Behaviour (PPB)

Wherever Times is specified, Times Roman or Times New Roman may be used. Consumers may regret some impulse purchases made while under the influence of FoMO. The greater the impulsiveness of the purchase, the greater the degree of dissatisfaction and regret. This is called as post-behaviour regret. According to Powers & Jack (2015), if consumers have doubts about whether they needed the product or made the right decision after purchasing it, their emotions would be negatively impacted, leaving them feeling regretful, painful, or disappointed. Thus, impulse buying is always associated with financial pains (overspending), guilt feelings, and social disapproval. Based on it, the following hypothesis is proposed:

H14: Buying Behaviour positively related to Post-purchasing Behaviour.

The research model is shown in Figure I:

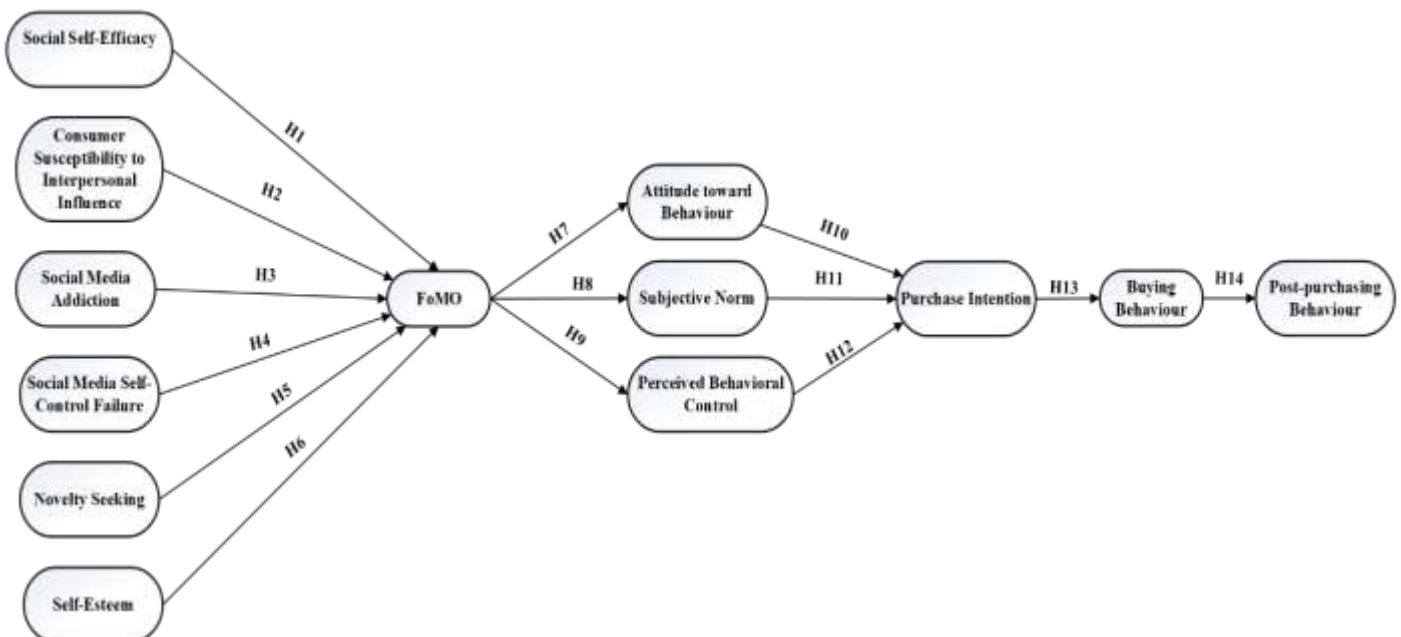


Figure 1. Research Model
Source: Author’s Analysis (2023)



METHODOLOGY

Sample and Data Collection

This is quantitative research that is included in descriptive research which has the function to elaborate something (Malhotra et al., 2017). The research takes primary data where the use of survey techniques through questionnaires will be carried out to the required number of samples. The target population and sample are Indonesian citizens of Generation Z (born in 1997-2012) who are online shoppers in the E-Commerce. For research objectivity, respondents are the ones that at least purchase in E-Commerce once a month. The sample size in this study follows the general rule for the minimum number of samples used, which is the number of indicators multiplied by five (Hair et al., 2010). This study uses 56 indicators, so the minimum number of respondents required is 280. This study collected 417 respondents.

Measurement

The research used a Likert scale of 1-6 in the questionnaire. Social self-efficacy was measured by five items developed by Wright et al. (2013), social media addiction used five items adapted by Elphinston & Noller (2011), social media self-control failure was measured by three items developed by Du et al. (2018), social-esteem used a scale originated by Rosenberg (1979) totaled five items, and CSII and novelty-seeking use five items each developed by Zhang et al. (2020). Then, FoMO tendency is measured using a study by Çelik et al. (2019) of five items, and the theory of planning using a study by Peña-García et al. (2020) of three items in each variable. Three items from Rehman et al. (2019) are used to measure purchase intention. The study by Lim et al. (2017) was adapted to measure buying and post-purchasing behavior, three items each. Then, two items from other studies are used to measure buying behavior, adapted from Chen et al. (2020). Items from different studies are also used to measure post-purchasing behavior, adapted three items by Workman & Lee (2019).

Data Analysis

The research used Partial Least Square-Structural Equation Modelling (PLS-SEM) method as data analysis using SmartPLS 4. PLS-SEM can process complex structural models with too many constructs or indicators. This study has 13 variables with 56 indicators in it. PLS-SEM also only allows structural paths between latent variable constructs to have the same direction, where there are no casual loops in it and can estimate data that is not normally distributed (Hair et al., 2011, 2017).

The validity and reliability of the model are assessed using the measurement model. It aims to measure the accuracy of indicators on variables and show how much variance the construct explains. The outer loadings of 0.40-0.70 and average variance extracted (AVE) > 0.50 determined the convergent validity. Composite reliability of >0.70 and Cronbach's Alpha of 0.50-0.70 determined the internal consistency reliability. Cross-loading was used in the discriminant validity test. The accepted cross-loading value, as (Hair et al., 2017) advised, is when the indicators on the related variables have the most outstanding value compared to other variables when viewed horizontally or vertically. Then, the PLS model also considers structural model analysis through collinearity assessment.

Hypotheses Testing

An easy way to comply with the conference paper formatting requirements is to use this document as a template and simply type your text into it. The one-tailed test used in this study's hypothesis testing, with a significance level of 10%, a t-statistic value above 1.28, is advised (Hair et al., 2017). P value is the probability that the null hypothesis is. The cut-off p-value for this research's relationship between constructs is below 0.10.

RESULTS

Respondent Characteristics

The respondents' characteristics in this study are shown in Table 1. The respondent characteristics table indicates that most respondents are female and live in the Jabodetabek Area (Jakarta, Bogor, Depok, Tangerang, and Bekasi), a densely populated city in Java, Indonesia. The most used social media by respondents is Instagram. Most respondents spend on e-commerce twice a month, with an average expenditure of ≤ Rp250,000 in one purchase. Most respondents feel that FoMO is very influential (value: 6) and influential (value: 5) in their lives. Most respondents feel that they often (value: 5) follow existing trends, be it lifestyle, news, etc.



Table 1. Respondent Characteristics

Demographic Variables	Categories	Frequency	Valid Percentage
Gender	Male	192	46.04
	Female	225	53.96
Domicile	Jabodetabek	181	43.41
	Bandung	73	17.51
	Yogyakarta	55	13.19
	Surabaya	71	17.03
	Medan	23	5.52
	Others (.....)	14	3.36
Most used Social Media	Instagram	145	34.77
	TikTok	138	33.09
	Youtube	49	11.75
	Twitter	82	19.66
	Others (.....)	3	0.72
Shopping Average/Months	1	78	18.71
	2	149	35.73
	3	112	26.86
	4	65	15.59
	Others	13	3.12
Shopping Expense Average/Shop	≤ Rp250.000	199	47.72
	Rp250.001 - Rp500.000	138	33.09
	Rp500.001- Rp750.000	38	9.11
	Rp750.001 - Rp1.000.000	24	5.76
	Rp1.000.001 - Rp1.250.000	15	3.60
	≥ Rp2.000.000	3	0.72
FoMO Scale	1	22	5.28
	2	48	11.51
	3	53	12.71
	4	74	17.75
	5	110	26.38
	6	110	26.38
Trend Scale	1	6	1.44
	2	24	5.76
	3	52	12.47
	4	80	19.18
	5	128	30.70
	6	127	30.46

Source: Author’s Analysis (2023)

Measurement Model

A. Convergent Validity and Internal Consistency Reliability

Convergent validity and internal consistency reliability stated that several indicators have outer loading <0.70, AVE <0.50, composite reliability < 0.70, and Cronbach's alpha <0.70. Then, the researcher removes indicators on related variables with outer loading that does not meet the criteria. However, there are still indicators <0.70 on the social self-efficacy variable, and it is considered not to remove them more because it only has three remaining indicators. This value is still considered acceptable because it is in the range of 0.40-0.70 and has an AVE value > 0.50. For the Cronbach alpha, although perceived behavioral



control has not reached the cut-off limit of 0.70, it is still acceptable in the category of moderate values (0.50-0.70). Therefore, **all indicators and research variables are valid and reliable.**

Table 2. Convergent Validity and Internal Reliability Test

Variables	Indicators	Convergent Validity		Internal Consistency Reliability	
		Outer loadings	AVE	Composite Reliability	Cronbach's Alpha
		0.40-0.70	>0.50	>0.70	0.50-0.70
Social-self Efficacy (3)	SSE2	0.626			
	SSE3	0.609	0.506	0.749	0.544
	SSE5	0.869			
Consumer Susceptibility to Interpersonal Influence (5)	CSII1	0.800			
	CSII2	0.877			
	CSII3	0.887	0.695	0.919	0.890
	CSII4	0.764			
	CSII5	0.833			
Social Media Addiction (3)	SMA1	0.882			
	SMA3	0.868	0.690	0.869	0.776
	SMA5	0.733			
Social Media Self-control Failure (3)	SMSCF1	0.879			
	SMSCF2	0.863	0.750	0.900	0.834
	SMSCF3	0.855			
Novelty Seeking (5)	NS1	0.797			
	NS2	0.795			
	NS3	0.795	0.656	0.905	0.870
	NS4	0.850			
	NS5	0.811			
Self-esteem (3)	SE1	0.758			
	SE3	0.823	0.665	0.856	0.753
	SE4	0.862			
FoMO (5)	FOMO1	0.882			
	FOMO2	0.923			
	FOMO3	0.908	0.825	0.959	0.947
	FOMO4	0.902			
	FOMO5	0.925			
TPB - Attitude toward Behaviour (3)	ATB1	0.781			
	ATB2	0.826	0.632	0.837	0.709
	ATB3	0.777			
TPB - Subjective Norm (3)	SN1	0.889			
	SN2	0.918	0.814	0.929	0.885
	SN3	0.899			
TPB - Perceived Behavioral Control (3)	PBC1	0.786			
	PBC2	0.764	0.578	0.804	0.634
	PBC3	0.729			



Purchase Intention (3)	PI1	0.853	0.666	0.856	0.745
	PI2	0.869			
	PI3	0.718			
Buying Behaviour (5)	BB1	0.872	0.767	0.943	0.924
	BB2	0.901			
	BB3	0.912			
	BB4	0.842			
	BB5	0.852			
Post-purchasing Behaviour (6)	PPB1	0.786	0.720	0.939	0.922
	PPB2	0.871			
	PPB3	0.890			
	PPB4	0.867			
	PPB5	0.857			
	PPB6	0.813			

Source: Author's Analysis (2023)

B. Discriminant Validity

The discriminant validity test measures how much a construct differs from other constructs by empirical standards (Hair et al., 2017). The discriminant validity testing method used is cross-loading. The results of the discriminant validity in Table 3 below show that the indicators on the related variables have the greatest value compared to other variables when viewed horizontally or vertically. Thus, the instrument can discriminate between different constructs and not "get mixed up" in measuring different things.

Table 3. Cross-loading Test Result

	ATB	BB	CSII	FOMO	NS	PBC	PI	PPB	SE	SMA	SMSCF	SN	SSE
ATB1	0.78	0.27	0.19	0.27	0.37	0.28	0.46	0.24	0.28	0.21	0.15	0.37	0.20
ATB2	0.83	0.19	0.14	0.18	0.28	0.29	0.51	0.14	0.19	0.14	0.19	0.30	0.17
ATB3	0.78	0.17	0.18	0.21	0.32	0.26	0.42	0.17	0.21	0.17	0.14	0.31	0.19
BB1	0.21	0.87	0.67	0.76	0.45	-0.15	0.33	0.69	0.33	0.62	0.53	0.55	-0.11
BB2	0.21	0.90	0.68	0.77	0.44	-0.12	0.35	0.68	0.30	0.64	0.58	0.53	-0.08
BB3	0.21	0.91	0.71	0.80	0.51	-0.15	0.35	0.71	0.30	0.63	0.56	0.56	-0.10
BB4	0.28	0.84	0.62	0.75	0.51	-0.11	0.41	0.63	0.32	0.64	0.54	0.57	-0.02
BB5	0.27	0.85	0.63	0.78	0.45	-0.07	0.40	0.67	0.24	0.62	0.57	0.56	0.00
CSII1	0.10	0.57	0.80	0.56	0.45	-0.19	0.20	0.59	0.29	0.51	0.36	0.53	-0.03
CSII2	0.12	0.64	0.88	0.64	0.49	-0.21	0.25	0.63	0.29	0.54	0.42	0.57	-0.10
CSII3	0.21	0.71	0.89	0.71	0.51	-0.19	0.33	0.67	0.29	0.61	0.53	0.61	-0.07
CSII4	0.23	0.54	0.76	0.53	0.43	-0.03	0.34	0.59	0.25	0.42	0.40	0.57	0.08
CSII5	0.21	0.67	0.83	0.69	0.46	-0.18	0.25	0.66	0.27	0.56	0.49	0.56	-0.02
FOMO1	0.20	0.80	0.66	0.88	0.44	-0.15	0.36	0.71	0.29	0.65	0.57	0.56	-0.09
FOMO2	0.28	0.82	0.75	0.92	0.53	-0.19	0.40	0.75	0.33	0.68	0.58	0.62	-0.13
FOMO3	0.29	0.81	0.69	0.91	0.50	-0.11	0.40	0.76	0.34	0.65	0.57	0.61	-0.03
FOMO4	0.19	0.77	0.64	0.90	0.47	-0.13	0.37	0.72	0.29	0.65	0.57	0.57	-0.06
FOMO5	0.29	0.80	0.69	0.93	0.52	-0.13	0.42	0.75	0.32	0.65	0.56	0.66	-0.08
NS1	0.28	0.37	0.43	0.39	0.80	0.05	0.38	0.38	0.24	0.32	0.18	0.39	0.04
NS2	0.34	0.35	0.36	0.36	0.80	0.07	0.40	0.31	0.24	0.29	0.15	0.35	0.11
NS3	0.34	0.45	0.44	0.42	0.80	0.05	0.35	0.43	0.29	0.36	0.23	0.41	0.15
NS4	0.35	0.50	0.52	0.51	0.85	-0.02	0.42	0.49	0.23	0.42	0.29	0.53	0.06
NS5	0.33	0.47	0.51	0.47	0.81	0.01	0.43	0.47	0.28	0.47	0.30	0.53	0.05



PBC1	0.25	-0.17	-0.20	-0.20	0.02	0.79	0.17	-0.18	0.08	-0.10	-0.03	-0.06	0.36
PBC2	0.30	-0.05	-0.12	-0.04	0.04	0.76	0.24	-0.05	0.12	-0.03	0.06	0.05	0.29
PBC3	0.25	-0.09	-0.13	-0.11	0.02	0.73	0.21	-0.10	0.08	-0.09	-0.04	-0.05	0.22
PI1	0.42	0.40	0.33	0.41	0.46	0.19	0.85	0.31	0.34	0.29	0.28	0.48	0.13
PI2	0.46	0.40	0.33	0.41	0.45	0.20	0.87	0.30	0.31	0.29	0.28	0.45	0.13
PI3	0.56	0.22	0.13	0.23	0.28	0.29	0.72	0.18	0.19	0.16	0.17	0.33	0.06
PPB1	0.19	0.57	0.59	0.59	0.45	-0.05	0.26	0.79	0.28	0.46	0.38	0.57	-0.06
PPB2	0.17	0.73	0.68	0.76	0.45	-0.20	0.30	0.87	0.31	0.62	0.54	0.63	-0.10
PPB3	0.23	0.73	0.67	0.77	0.51	-0.13	0.31	0.89	0.33	0.61	0.52	0.63	-0.07
PPB4	0.18	0.63	0.62	0.70	0.40	-0.16	0.23	0.87	0.25	0.56	0.53	0.60	-0.07
PPB5	0.17	0.63	0.67	0.69	0.46	-0.14	0.26	0.86	0.31	0.52	0.47	0.58	-0.07
PPB6	0.24	0.62	0.62	0.62	0.39	-0.06	0.29	0.81	0.31	0.57	0.50	0.57	-0.02
SE1	0.11	0.21	0.21	0.21	0.21	0.06	0.19	0.23	0.76	0.17	0.09	0.28	0.05
SE3	0.25	0.26	0.26	0.28	0.28	0.13	0.31	0.29	0.82	0.21	0.18	0.32	0.11
SE4	0.29	0.34	0.32	0.34	0.28	0.10	0.33	0.32	0.86	0.19	0.16	0.35	0.04
SMA1	0.17	0.65	0.59	0.68	0.45	-0.11	0.25	0.59	0.23	0.88	0.61	0.51	-0.02
SMA3	0.16	0.66	0.57	0.64	0.41	-0.09	0.29	0.62	0.20	0.87	0.64	0.51	-0.03
SMA5	0.23	0.45	0.40	0.44	0.28	-0.02	0.20	0.43	0.12	0.73	0.58	0.36	0.07
SMSCF1	0.13	0.60	0.54	0.62	0.30	-0.03	0.24	0.59	0.21	0.67	0.88	0.48	-0.05
SMSCF2	0.20	0.52	0.41	0.50	0.22	0.00	0.26	0.44	0.13	0.58	0.86	0.33	-0.01
SMSCF3	0.21	0.52	0.42	0.49	0.23	0.03	0.30	0.45	0.10	0.65	0.86	0.42	0.00
SN1	0.38	0.56	0.59	0.56	0.49	0.01	0.48	0.57	0.34	0.49	0.43	0.89	0.10
SN2	0.37	0.57	0.62	0.61	0.51	-0.02	0.46	0.66	0.34	0.53	0.46	0.92	0.02
SN3	0.37	0.58	0.63	0.62	0.50	-0.07	0.46	0.68	0.38	0.49	0.41	0.90	-0.03

Source: Author's Analysis (2023)

Structural Model

Collinearity Assesment

This test is carried out so that there are no collinearity problems in the research model which can bias the path coefficient. The collinearity test in the structural model is carried out by looking at the Inner VIF (Inner Variance Inflation Factors) value. The Table 4 below shows the results of the collinearity test on the structural model. Based on the table, all paths have an inner VIF value of $0.20 \leq n \leq 5$. It indicates that there are no collinearity problems in this study. Therefore, the independent variable strongly correlated with the dependent variable in the model has reliable and stable predictive power.

Table 4. Collinearity Test Result

Path	VIF Value	Path	VIF Value
SSE --> FoMO	1.03	FoMO --> SN	1.00
CSII --> FoMO	2.13	FoMO --> PBC	1.00
SMA --> FoMO	2.78	ATB --> PI	1.42
SMSCF --> FoMO	2.24	SN --> PI	1.25
NS --> FoMO	1.61	PBC --> PI	1.19
SE --> FoMO	1.16	PI --> BB	1.00
FoMO --> ATB	1.00	BB --> PPB	1.00

Source: Author's Analysis (2023)

Hypotheses Testing

Based on the table 5 and figure 2 below, all path relationships have a significant influence with t-values >1.28 and p-values <0.10 . It can also be seen that the most substantial influence relationships are Buying Behavior on Post-purchasing behavior ($\beta=0.772$),



Fear of Missing Out on Subjective Norm ($\beta=0.664$), Purchase Intention on Buying Behavior ($\beta=0.421$), and Consumer Susceptibility to Interpersonal Influence on FoMO ($\beta=0.388$).

Table 5. Path Coefficient with Direct Path

Direct Path	Path Coefficient	<i>t</i> -statistics	<i>p</i> -values
		>1.28	<0.10
SSE --> FoMO	-0.090	2.417	0.008
CSII --> FoMO	0.388	6.943	0.000
SMA --> FoMO	0.277	4.272	0.000
SMSCF --> FoMO	0.160	3.421	0.000
NS --> FoMO	0.126	2.888	0.002
SE --> FoMO	0.094	2.682	0.004
FoMO --> ATB	0.277	5.265	0.000
FoMO --> SN	0.664	17.013	0.000
FoMO --> PBC	-0.156	2.744	0.003
ATB --> PI	0.381	5.934	0.000
SN --> PI	0.367	5.463	0.000
PBC --> PI	0.149	3.294	0.000
PI --> BB	0.421	7.636	0.000
BB --> PPB	0.772	23.823	0.000

Source: Author’s Analysis (2023)

The SmartPLS tool also gives the most significant path analysis with specific indirect effects from the 2-path analysis to the 5-path analysis. The table below is the analysis with the highest path coefficient of the indirect effect that occurs in the model:

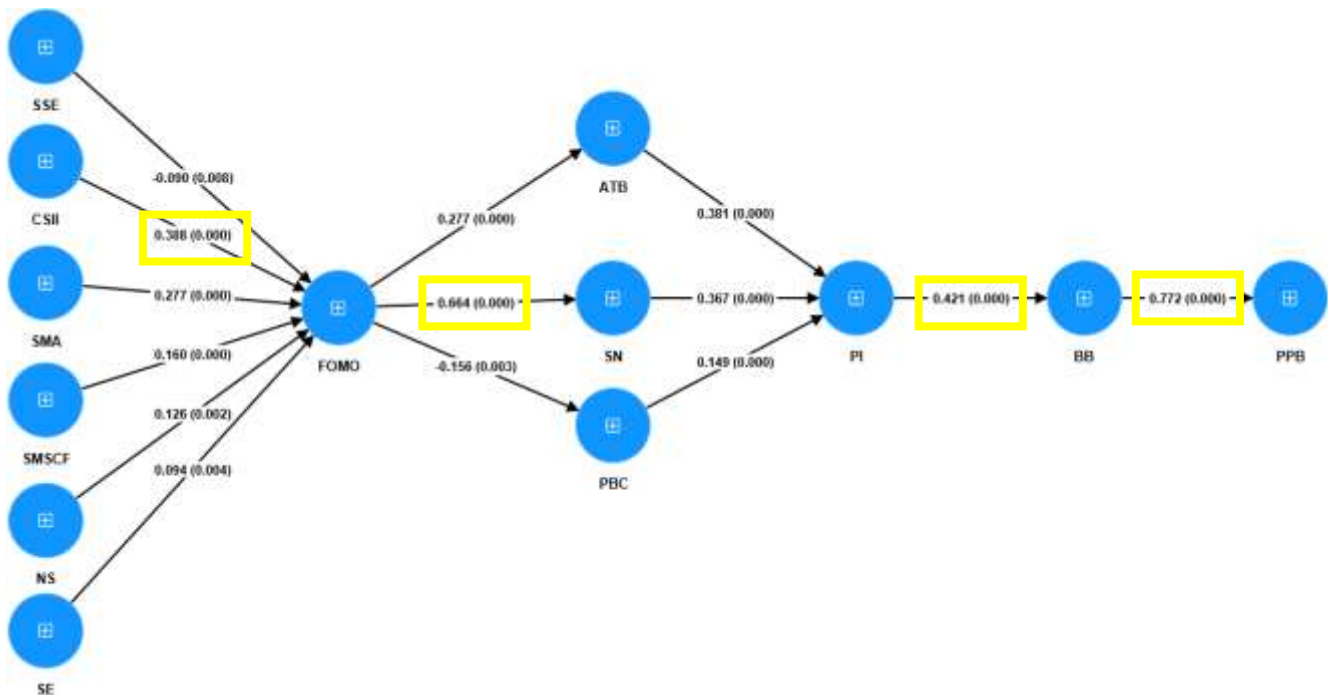


Figure 2. Analysis Result

Source: Author’s Analysis



Table 6. Path Coefficient with Indirect Effect

Indirect Path	Path Coefficient	t-statistics >1,28	p-values <0,10
CSII -> FOMO -> SN -> PI -> BB -> PPB	0.031	2,785	0.003
FOMO -> SN -> PI -> BB -> PPB	0.079	3,138	0.001
TB -> PI -> BB -> PPB	0.124	5,202	0.000
PI -> BB -> PPB	0.325	7,035	0.000

Source: Author’s Analysis (2023)

The table 6 above explains the most substantial indirect effect relationship to post-purchasing behavior compared to other paths. In the 2-path analysis, the most robust path is PI->BB->PPB of 0.325. Then in the 3-path analysis, the most robust path is ATB->PI->BB->PPB of 0.124. In the 4-path analysis, the most robust path is FOMO->SN->PI->BB->PPB of 0.079. Finally, the most robust path in the comprehensive indirect path analysis is CSII->FOMO->SN->PPB of 0.031.

Although all paths have a significant effect, the two paths have a relationship that is not supported because it has the opposite effect from the hypothesis. The Self-Esteem relationship with FoMO has a path coefficient of 0.094, and the relationship between FoMO and perceived behavioral control has a path coefficient of -0.156. The literature review shows that the proposed hypothesis SE has a negative relationship with FoMO, but the data produces a positive relationship. Then, the proposed hypothesis shows that the relationship between FoMO and PBC is positive, but the data shows that the relationship is negative. Therefore, the two hypotheses were rejected by the study.

DISCUSSION AND CONCLUSION

The objective of this study is to get a picture of the Consumer Buying and Post-Purchase Behaviour, which in this case is Generation Z shoppers on the E-Commerce, as the impact of the FoMO phenomenon. The results have 12 supported proposed hypothesis and 2 were rejected, which relationship SE on FoMO and FoMO on PBC.

In the case of the Indonesian Gen Z, the thing that causes the direction of the influence of Self-Esteem positively related to FoMo (+) can be due to the different characteristics of the Indonesian Gen Z. People with high self-esteem may want to ensure that others share their views about themselves. It is what allows them to seek validation and recognition from others. Buying goods or products owned by other people can provide a sense of justification or appreciation from the social environment because they can feel they are getting a good deal and show they can afford quality goods. People with high self-esteem allow themselves to tend to compare themselves with others. It is because they realize that they are in a position comparable to or even better than others, including in ownership of certain goods or products. If they see other people buying things at a discount or have something trending, they may feel interested in jumping in on the opportunity to be on par with others or even get ahead. Therefore, if a person's self-esteem is high, it will cause his FoMO level to be high.

Then, even if a person has the technical ability to use the Internet and shop in e-commerce, buying-related FOMO can lead to impulsive behaviour. The urge not to miss an opportunity or an offer can replace rational considerations in making shopping decisions, even if they have complete control over how they shop online. Likewise, buying FOMO can cause a person to feel that they do not have enough resources to take advantage of an opportunity or offer. Control over their behaviour is altered by a fear of losing something of value that they will later regret. Therefore, if a person's FoMO increases, the perceived behavioral control over him will decrease.

Research Implications

High impulsive buying behaviour will cause a high post-purchasing behaviour that is regrettable. That way, Gen Z shoppers must learn that before making a purchase, make a shopping list that is planned and based on priority needs. It will help to avoid impulse buying and ensure that each purchase has a clear purpose. After purchasing, evaluate whether the item or product meets expectations and needs. This evaluation will help to understand whether this buying decision was right or needs to be improved in the future. Then, use previous buying experiences to learn and improve future buying decisions. Consider what works and what does not, and find out how to be wiser in choosing the right product or service.



Then, a high FoMO strongly influences a person's subjective norm, which means that when a person has a high FoMO level, she will have views on other people's beliefs that influence whether or not to perform a behaviour, which in this case is purchase intention. Gen Z shoppers should consider whether the product they want to buy follows personal needs and values or is just because they are motivated to fulfil social norms or get validation from the group. Then, critically consider whether this view of other people's beliefs is worth its impact on purchasing decisions. Shift the focus from seeking external validation to believing in personal values and beliefs.

When a person's intention to make a purchase is high, he is more likely to make an impulsive purchase. What Gen Z shoppers need to comprehend is to understand purchase intent. Clearly understand the purchase intention first before deciding to make a transaction. Consider whether the product or service fits the needs. Then, consider whether the purchase is short-term or long-term. Consider whether the product or service will provide long-term benefits. If you feel tempted to buy something impulsively, try delaying the purchase decision. Give some time to think more rationally before finally deciding to buy.

Last, CSII measures how other people influence an individual's consumer choices. Of the five other variables proposed in the model, CSII has the strongest relationship with FoMO. If someone feels the urge to buy from someone else or a trend that's currently popular, be critical of the source of that influence. Consider whether the opinion is reliable and whether the consumer knows sufficiently about the product or service being considered. If a person feels others influence the purchase intentions, consider whether that influence is beneficial or positive to the needs and preferences. Lastly, feel free to have preferences or purchasing decisions that are different from others. Remind yourself that each individual has unique preferences and has the right to choose according to personal preference.

Based on the study, other suggestions are aimed at institutions related to consumer protection and e-commerce associations. In Indonesia, there is institution called YLKI (*Yayasan Lembaga Konsumen Indonesia*), and idea (Indonesian E-Commerce Association). YLKI can educate about social media filters by providing more in-depth education about using filters on social media, including their potential impact on mental health and FoMO. This education will help Generation Z manage filters wisely and understand the consequences of overuse. Then, Utilization of Technology by way of Promoting #BelanjaBijak. YLKI could start a hashtag campaign #BelanjaBijak to invite Gen Z to share experiences and tips on how to shop wisely and avoid FoMO on social media. It can be a positive movement that inspires young consumers. The last one is related to Consumer Protection Advocacy. YLKI can advocate and cooperate with the government to strengthen consumer protection against unethical marketing practices.

idEA can prioritize consumer positions in all promotional and marketing activities. Associations are expected to commit not to manipulate or take advantage of FoMO to direct consumers to impulse purchases that could harm their well-being. Associations can campaign for the importance of consumer mental health and well-being. Encourage e-commerce companies to support mental awareness and not take advantage of consumers' emotional uncertainty to trigger impulse purchases. Then idEA actively protects Generation Z from marketing practices that trigger FoMO unethically. The Association is expected to advocate for the interests of consumers, especially Generation Z, by ensuring that e-commerce companies and marketers act ethically and responsibly. Institutions can propose or assist in creating codes of conduct or guidelines for e-commerce companies regarding promotion and business practices. This code of ethics may include a commitment to transparency, accuracy of information, and ethics in promoting to consumers. Associations can encourage e-commerce companies to be more transparent in marketing, using images, sounds, or messages influencing consumers' subconscious minds. Companies should avoid using unethical subliminal marketing techniques that can trigger FoMO.

In this research, the effect of FoMO on buying and post-purchase behaviour toward Indonesia's Generation Z online shoppers applied over cities in Indonesia. However, most of the respondents came from the Jabodetabek area. Enhanced future research, it is possible to use and apply models to specific cities in the Jabodetabek area or one of the cities in it. Then, from the data analysis, it is stated that the biggest direct relationship to FoMO is CSII, and the biggest relationship that influences FoMO to TPB is SN. Future research can narrow the model to consumer susceptibility to interpersonal influence as the FoMO stimuli and only use subjective norms as the TPB that enhanced FoMO's relationship to purchase intention, buying and post-purchasing behaviour.



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