

Social Media Stimuli and Impulsive Buying: The Mediating Role of FOMO and Generational Differences

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Abstract

The massive adoption of social media has accelerated spontaneous consumption behaviors among digital users. This study aims to analyze the dual effect of social media platforms and contents on impulsive buying behavior of active users in Indonesia, by examining Fear of Missing Out (FOMO) as a psychological mediator and generational differences as a moderating factor. Quantitative data were obtained from a purposive sample of 208 active social media users who have made impulsive online purchases, based on the Stimulus–Organism–Response (SOR) framework. The hypothesis was tested using the Partial Least Square-Structural Equation Modeling (PLS-SEM) with the help of SmartPLS 4.0 software. Empirical results reveal that social media platforms ($\beta = 0.401$) and digital content ($\beta = 0.518$) have a favorable and significant impact on FOMO which further enhances consumers' want for unplanned purchases ($\beta = 0.476$). The interaction moderation analysis ($\beta = 0.516$) also found that age variations considerably increase the relationship between FOMO and impulse purchase, with younger groups showing stronger psychological reactions. These findings contribute to the research on internet consumer behavior regarding psychological dynamics and age cohorts and provide generational targeting-based marketing techniques for digital firms.

Keywords: social media platforms, social media content, fear of missing out (FOMO), impulse buying, generational differences

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Abstrak

Dewasa ini pemanfaatan media sosial secara masif semakin mempercepat terciptanya perilaku konsumsi secara spontan di kalangan pengguna digital. Adapun penelitian ini bertujuan untuk menganalisis pengaruh platform media sosial serta konten media sosial terhadap perilaku pembelian impulsif pengguna aktif di Indonesia, dengan meneliti Fear of Missing Out (FOMO) sebagai mediator psikologis dan perbedaan generasi sebagai faktor moderasi. Data kuantitatif diperoleh dari sampel purposif sebanyak 208 pengguna media sosial aktif yang telah melakukan pembelian impulsif, berdasarkan kerangka Stimulus–Organism–Response (SOR). Hipotesis diuji menggunakan Partial Least Square-Structural Equation Modeling (PLS-SEM) dengan bantuan perangkat lunak SmartPLS 4.0. Hasil empiris menunjukkan bahwa platform media sosial ($\beta = 0,401$) dan konten digital ($\beta = 0,518$) memiliki dampak yang signifikan terhadap FOMO yang selanjutnya meningkatkan keinginan konsumen untuk melakukan pembelian yang tidak direncanakan ($\beta = 0,476$). Analisis moderasi interaksi ($\beta = 0,516$) juga menemukan bahwa variasi usia secara signifikan meningkatkan hubungan antara FOMO dan pembelian impulsif, dengan kelompok usia yang lebih muda menunjukkan reaksi psikologis yang lebih kuat. Temuan ini berkontribusi pada penelitian tentang perilaku konsumen internet terkait dinamika psikologis dan kelompok usia, serta pertimbangan atas teknik pemasaran berbasis penargetan generasi bagi perusahaan digital.

Keywords: platform media sosial, konten media sosial, fear of missing out (FOMO), pembelian impulsive, perbedaan generasional

INTRODUCTION

The advent of social commerce has brought about a massive upheaval in the landscape of commerce in Indonesia. According to the Digital Global Overview Report, Indonesia's active social media user base has reached 180 million identities (Kemp, 2025). The digital economy in Indonesia is nearing \$100 billion in Gross Merchandise Value, with e-commerce contributing approximately \$71 billion. Internet penetration has reached approximately 80%, with over 220 million consumers connected, primarily through smartphones. Mobile devices account for over 95% of online activity (Akmam, 2026; Rosmeli et al., 2026). This hyperconnected environment doesn't just change how individuals buy, it changes the psychological triggers driving buying decisions. Social media platforms have transitioned from simple communication channels into lively digital marketplaces, where users are pushed into rapid commercial interaction through custom algorithms and engaging content (Junaidi & Nurhidayah, 2023; Negara, 2024).

This research utilizes the Stimulus-Organism-Response (S-O-R) paradigm for a holistic analysis of this phenomenon. According to the S-O-R framework, environmental cues are stimuli (S) that enter

an individual's internal psychological state (O), which in turn leads to a behavioral reaction (R). In digital ecosystems, environmental stimuli are split into two different dimensions: Social Media Platforms (the structural capabilities, algorithmic design and interface ecology) and Social Media Content (the user-generated reviews, influencer testimonials and visual advertising elements) (Mahmuddin et al., 2022; Pfiffelmann, 2025).

Digital stimuli effect primarily consumers affective states (O), unlike traditional physical store marketing, which induces physical responses as well. The most commonly observed affective organism of contemporary digital society is the psychological phenomena of Fear of Missing Out (FOMO) (Pal, 2025; Xu, 2024). FOMO is the constant worry that others are experiencing rewarding experiences from which one is absent, resulting in a strong fear of missing out on the latest digital trends (Alabri, 2022; Gupta & Sharma, 2021). FOMO serves as an internal emotional accelerator when consumers see viral content on social sites. To cope with this socio-psychological tension, customers resort to Impulsive Buying Behavior (R) with rapid, unplanned and spontaneous purchases (Ayyasy et al., 2025; Barbu Kleitsch & Drămnescu, 2025).

While there is a vast literature investigating the basis association between social media exposure and unexpected spending, there is a crucial theoretical and empirical gap that remains unfilled. Most current empirical work assumes that the psychological mechanism of FOMO is the same across the population. But human behavioral reactions are mostly cohort driven, and especially by generational changes. Gen-Z, as digital natives, are more susceptible to digital peer pressure and real-time trends than the more structurally Millennials or earlier generations (Chang & Chang, 2023; Pattuglia & Amoroso, 2023). Previous study has not investigated how far these generational differences serve as a conditional boundary condition (moderator) that might intensify or soften the translation of internal FOMO fear into overt impulsive shopping behavior (Barbu Kleitsch & Drămnescu, 2025).

There is an urgency for this study in both academia and practice. There is a lack of empirical models in academic literature which integrating platform structure, digital content, psychological distress (FOMO) and generational traits into a single unified PLS-SEM structure due to rapid developing video-based and live-streaming commerce in Indonesian market. In practical terms, local firms need to comprehend these multi-tiered behavioral patterns. It enables them to migrate from generic digital marketing to highly segmented social commerce tactics targeting generations without wasting budget. This study thus directly addresses these gaps by assessing the mediating effect of FOMO and moderating effect of generational cohorts in the Indonesian digital market.

THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

The Stimulus–Organism–Response (S-O-R) Framework

This study adopts the Stimulus–Organism–Response (S-O-R) framework to conceptualize the

structural relationship between external social media environments and consumer purchasing actions. The Stimulus-Organism-Response (S-O-R) framework, developed by environmental psychologists Mehrabian and Russell at 1974 (Pfiffelmann, 2025). The paradigm suggests that environmental or stimuli (S) deeply penetrate into the interior psychological and emotional processing processes (O) of a person, which manifest as overt behavioral actions or responses (R).

In consumer psychology, a stimulus is the aggregate of contextual configurations that induce an individual's sensory and cognitive experiences (Hochreiter et al., 2023). The organism is the intervening affective and cognitive systems that relate environmental stimuli to ultimate acts, and is a state of psychological reactivity, emotional destabilization or cognitive judgments. The reaction is the ultimate behavioral outcome, generally seen as approach or avoidance responses such as transaction execution, extended exploration or quick abandonment (Jeong et al., 2022; Pan & Zhong, 2026).

In its evolutionary trajectory, the S-O-R framework has been widely adapted to explain customer behavior in the present digital commerce ecosystems that are non-physical marketplaces (Herzallah et al., 2025; Rivaldy et al., 2025). In digital spaces, structural environmental cues are not real store designs, background sound or ambient lighting. Rather, digital stimuli are classified into functional platform mechanics (technological interface stability, transactional workflow architectures, and personalized push-notification algorithms) and promotional digital media content (visual marketing elements, live-streaming social dynamics, and multi-tier influencer product reviews) (Hochreiter et al., 2023; Khairunnisa et al., 2025; Pan & Zhong, 2026; Popa et al., 2023). These dynamic virtual cues bypass the initial intellectual assessments and tap straight into the emotional biology of the user. Thus, social media platforms and social media material are conceptualized as external stimuli (S) which function as structural catalysts that alter the cognitive and affective balance of the consumer in this study.

Fear of Missing Out (FOMO) as an Organismic State

The internal organismic reaction (O) in this empirical investigation is represented by psychological phenomena of Fear of Missing Out (FOMO) under S-O-R paradigm. FOMO, a concept grounded in social psychology, is conceptualized as a pervasive apprehension, anxiety, and socio-emotional distress originating from the perception that peer groups or wider social circles are engaged in rewarding events, lifestyles, or consumption patterns that are not accessible to the individual (Barbu Kleitsch & Drămnescu, 2025; Demir & Cetin, 2021; Habib & Almamy, 2025). This psychological fragility is marked by a mounting need to be always connected with peer trends to confirm one's social standing and avoid absolute cultural alienation.

FOMO is a strong internal affective organismic accelerator in digital social commerce, not a static

personality feature. The constant barrage of perfect peer lifestyles, algorithmic trend curation, and high-frequency visualizations of peer happiness, as internet users traverse digital networks, causes acute psychological pain (Soraci et al., 2026). This internal anxiety shows up as real-time anxiety that they're losing out on a business opportunity or a viral trend on social media. This affective pain affects the user's socio-emotional balance and results in an urgent need for instant emotional release. This innate anxiety of exclusion is repressed via the internal organismic tension bypassing systemic cost-benefit cognitive filtering that forces the user into rapid behavioral solutions for their validation inside the digital community (Devi et al., 2025).

In this research model, Social Media Platforms (the algorithmic infrastructure and interface functionality) and Social Media Content (the visual and textual promotional marketing materials) function as external digital stimuli (S). Furthermore, Fear of Missing Out (FOMO) represents the emotional organic state (O), whereas Impulsive Buying Behavior (IBB) serves as the final behavioral response (R) (Badgaiyan et al., 2016; Desgita Afil Salputri et al., 2025; Dyatmika et al., 2023). Meanwhile, Generational Differences are used as a boundary moderating condition that dictates the intensity of the relationship between the organismic state and the final response (Choudhary et al., 2024).

Impulsive Buying Behavior as a Behavioral Response

Meanwhile, the ultimate behavioral outcome (R) in this study's conceptual framework is Impulsive Buying Behavior (IBB). According to classical literature on consumer behavior, impulsive purchasing is defined as a quick, immediate, hedonically driven and spontaneous transaction, made without prior planning or intentional consideration of a structure. Impulsive buying is a different kind of purchase which does not require systematic step-by-step problem recognition, extensive information search, comparative alternative evaluations and objective post-purchase calculations. Impulsive buying is characterized by cognitive low-latency, fast decision velocity and immediate yielding to emotional triggers (Badgaiyan et al., 2016; Dyatmika et al., 2023; Tripopsakul, 2026).

Impulsive purchase behavior is employed as an active and non-reflective behavioral coping method to compensate for internal emotional pain in algorithm-driven social commerce marketplaces of today. When customers feel acute psychological distress from the digital trends, the immediate checkout serves as a defense mechanism to restore the socio-emotional balance. The impulsive purchase of a trending product provides a transient hedonic affirmation, fulfilling the strong drive to conform to peer-group practices. In digital contexts, transactional friction is purposely eliminated to enhance this behavior loop. Features such as one-click buying tools and fast credit payment systems allow consumers to make unplanned purchases on the spot, before cognitive defense mechanisms have a chance to kick in to assess financial or utilitarian trade-offs (Anisa et al., 2020; Dyatmika et

al., 2023; Qomariyah et al., n.d.).

Generational Cohort as Moderating Variable

This study introduces age-cohort theories to examine generational differences as a structural moderator to develop a highly accurate empirical boundary condition. According to generational cohort theory, persons born inside a certain temporal window have unique behavioral baselines, common beliefs, and distinct cognitive outlooks. The common features are influenced by the common socio-cultural events, economic situations, and technological milestones encountered throughout their formative developmental years. Thus, new consumer technologies are adopted by different generational cohorts at extremely dispersed rates and in distinct psychological ways (Choudhary et al., 2024; Games et al., 2026).

Within this research approach, generational differences are an important conditional border that determines the strength of the pathway from internal organismic worry (FOMO) to an overt behavioral response (impulsive purchase). Generation Z digital natives have grown up with hyper-connected cellphones, social media live-streams and algorithmic feed systems, and show profound dependency on digital peer validation (Lia & Natswa, 2021; Putri & Ishak, 2024; Usman et al., 2025). This age group has an increased psychological sensitivity to visual trends, and so they are especially subject to real-time socio-emotional peer pressure. In contrast, Millennials and older cohorts, who have a non-digital formative baseline, tend to have stronger cognitive limits and structured evaluative routines in the face of digital anxiety. The age characteristics thus act as a conditional moderator that considerably enhances the emotional transition from FOMO to instant spontaneous spending in younger consumer groups (Saputra et al., 2025).

Hypotheses Development

The Impact of Social Media Stimuli on FOMO

Social media platforms alter consumer perceptions of trend availability through continuous connectivity, personalized push notifications, and recommendation algorithms (Eg et al., 2023; Zhou, 2026). The structural design of these networks creates an environment of real-time peer monitoring, which directly triggers a user's internal psychological distress and anxiety (Soraci et al., 2026). Therefore, a responsive platform interface serves as a powerful stimulus that elevates a consumer's fear of being socially excluded from digital group trends (Ilyas et al., 2022).

H1: Social Media Platforms have an influence on Fear of Missing Out (FOMO).

Concurrently, social media content, particularly user-generated videos, interactive product reviews, and real-time live-streaming events, intensifies this anxiety (Lai et al., 2023; Sahu et al., 2025). High-frequency exposure to viral lifestyle trends and limited-time promotional deals leads

consumers to feel that they are missing out on rewarding social experiences. Digital content that displays peer validation effectively transforms marketing messages into immediate psychological triggers.

H2: Social Media Content has an influence on Fear of Missing Out (FOMO).

The Impact of FOMO on Impulsive Buying Behavior.

Under the S-O-R paradigm, an individual's heightened organismic state must find a behavioral release. In digital commerce, FOMO acts as an internal emotional accelerator that demands immediate relief. To minimize the psychological anxiety of social exclusion, consumers skip logical cognitive processing and execute spontaneous, unplanned transactions (Ayyasy et al., 2025). Impulsive buying behavior becomes a defense mechanism to validate social status and secure real-time inclusion in digital peer groups (Mittal et al., 2015; Vijay & Kumar, 2020).

H3: Fear of Missing Out (FOMO) has an influence on Impulsive Buying Behavior.

The Moderating Role of Generational Differences.

The psychological conversion from an internal emotional state (FOMO) to an overt behavioral reaction (impulsive purchasing) is not uniform across all demographics (Tripopsakul, 2026). Age-cohort theories indicate that consumers exhibit divergent behavior based on their formative historical and technological experiences (Choudhary et al., 2024; Games et al., 2026). Generation Z, as true digital natives, demonstrates high levels of digital peer sensitivity, visual immersion, and susceptibility to peer pressure compared to Millennials or older cohorts (Popa et al., 2023). This demographic is more likely to translate real-time social anxiety into immediate checkout behavior, reinforced by immediate financial instruments like digital pay-later options (Ngo et al., 2025). Thus, generational differences act as a critical boundary condition that strengthens this behavioral path.

H4: Generational Differences moderate the relationship between FOMO and Impulsive Buying Behavior, such that the effect is stronger for younger generational cohorts.

Based on the hypothesis's development presented above, this study proposes a conceptual model that integrates the relationships between social media platform, social media content, FoMO, impulsive buying behavior, and generational differences. Specifically, social media platform and social media content are positioned as antecedent factors that influence consumers' FoMO, which subsequently affects impulsive buying behavior. Furthermore, this study considers generational differences as a moderating variable that may strengthen or weaken the relationship between FoMO and impulsive buying behavior. The proposed conceptual research framework illustrates the direct effects, the mediating role of FoMO, and the moderating effect of generational differences, as presented in Figure 1.

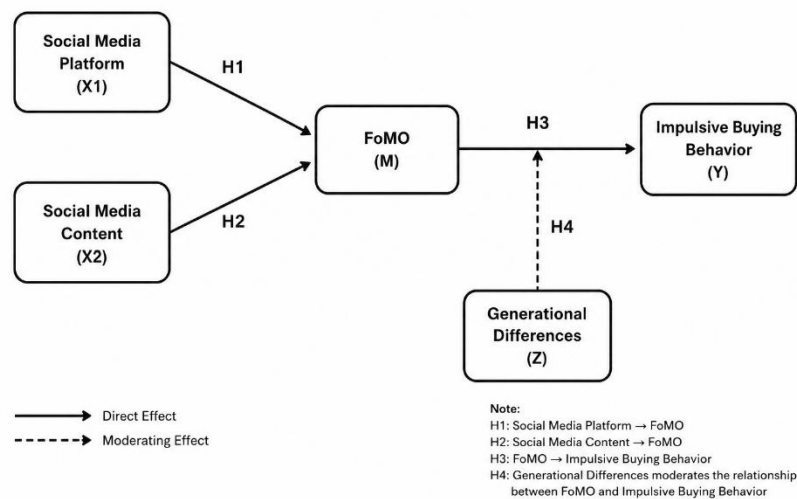


Figure 1. Conceptual Research Framework

RESEARCH METHOD

This study employs a quantitative, explanatory research approach to examine the causal links among social media stimuli, psychological distress, and consumer purchase behavior. The target population consists of active social media users in Indonesia who have previously made spontaneous online purchases. Due to the absence of a centralized sampling frame for general social media users, a non-probability purposive sampling method was employed. Data collection was conducted via a structured online questionnaire disseminated across multiple digital platforms. A screening mechanism was integrated at the onset of the instrument to guarantee that only eligible respondents who satisfied the active user requirements may advance. A total of 208 respondent identities were obtained after a stringent screening process, meeting the minimal sample size criteria for structural equation modeling.

All constructs in this study were operationalized into specific dimensions and indicators, which were measured mainly by a 5-point Likert scale (from 1 for strongly disagree to 5 for strongly agree) to ensure empirical accuracy and theoretical consistency with the Stimulus-Organism-Response (S-O-R) framework.

The first exogenous stimulus construct, Social Media Platforms (X₁), is operationally defined as the digital functions, technology interfaces and structural aspects that enable interactions and smooth commercial transactions. This variable is examined through four different categories like usability and accessibility, interactive features, e-commerce integration and recommendation algorithms.

The indications used to quantify this construct include the intuitive nature of layout navigation, user-friendly qualities of interface presentation, existence of real-time live-chat involvement and availability of interactive comment systems. It also monitors the technological process of integrated checkout features, secure in-app payment structures, mobile digital shopping carts, and the

effectiveness of personalized content curation which is dynamically aligned with user interest criteria.

The second of the exogenous stimuli constructs is Social Media Content (X_2). This concept relates to the promotional visual, audio and text media pieces included in digital apps, which influence user perceptions and guide commercial decisions.

The variable is based on four main dimensions: visual appeal, information credibility, affective involvement, and social proof. The indicators of measurement are quality of visual design of the commercials, professional content layouts, clarity of parameters of promotional messages, and existence of trustworthy product descriptions. Moreover, this construct encompasses the stimulation of positive customer emotions, the instantaneous arousing of curiosity throughout browsing sessions, the incorporation of targeted influencer endorsements and the density of visible user feedback.

The psychological organismic construct, Fear of Missing Out (FOMO) (M) is a basic condition of severe socio-emotional negative affect, worry, and nervousness from the feeling of being socially excluded from positive experiences. The intervening variable has operational features such as social anxiety, demands for connection, sensitivity to promotion, and social validation.

The empirical indicators developed for this concept monitor the user's acute fear of being left out of trends, emotional distress over missing peer experiences, an ongoing drive to continuously check network feeds and a constant need to be current. It further assesses consumers' swift attention distribution to time-limited flash discounts, behavioral responsiveness to time-sensitive discount promotions, conscious psychological demand for peer likes or comments, and craving for social group approval.

Finally, the last endogenous response construct. Impulsive Buying Behavior (Y) is operationalized as the execution of quick, unreflective and extremely impulsive purchasing decisions, circumventing the usual cognitive cost-benefit processing cycles. This behavioral variable is analyzed through four dimensions: spontaneity, emotional urge, social reactivity, and post-purchase assessment.

The indicators include the execution of transactions without prior buying intentions, rapid purchase decision-making latency, buying behavior driven heavily by temporary pleasure or curiosity, spending induced by peer activities, purchasing to actively mimic viral trends, the evaluation of immediate post-buy satisfaction, and the presence of immediate post-purchase regret checks.

Finally, Generational Differences (Z) acts as a moderator, segmenting the customer base by age-cohort characteristics and digital consumption patterns. This variable includes aspects measured using a 5-point Likert scale to capture deeper behavioral variations: network intensity, content preferences, and trend responsiveness. The underlying indicators include the total active daily login time duration of the user, the high frequency of social application use, the strong visual affinity toward short-form videos, the explicit preference for story or reel setups, the internal tendency to mimic viral activities,

and the frequency of actively following social trends.

Partial Least Squares–Structural Equation Modeling (PLS-SEM) was employed to test the hypotheses and assess the structural model, using SmartPLS 4.0 (Wong, 2013). This technique based on the variance is very suited since it better handles complicated structural paths including simultaneous mediation and moderation effects without the assumption of strict multivariate normality.

The analytical process followed a rigid two-step evaluation. First, Measurement Model Assessment (outer model) in which the reliability and validity of the latent constructs are examined. This stage involves checking Indicator Reliability (outer loadings ≥ 0.70), Internal Consistency Reliability (Cronbach's Alpha and Composite Reliability ≥ 0.70), Convergent Validity (Average Variance Extracted/AVE ≥ 0.50) and Discriminant Validity using the Heterotrait-Monotrait (HTMT) ratio or Fornell-Larcker criterion. Second, Assessment of Structural Model (Inner Model), to tests the hypothesized direct, indirect and moderated channels while estimates the prediction power of the model. The structural validity was tested using Coefficient of Determination (R^2), predictive relevance and Path Coefficients (β). Significance testing for all routes including the interaction term for generational moderation was conducted using a full Bootstrapping approach with 5,000 subsamples at a significance level of $\alpha = 5\%$ (p-value 0.05 or t-statistic 1.96) (Hair et al., 2021; Sarstedt et al., 2021).

RESULT, DISCUSSION, AND MANAGERIAL IMPLICATION

Demographic of the Respondent

The study collected data from 208 valid respondents' identity through a large-scale distribution of online questionnaires that strictly matched the predetermined screening requirements. The empirical mapping was structured into three basic category classifications: gender, age-cohort groupings and formal educational achievement.

With respect to biological sex, the data set is fairly balanced with slightly more female consumers. Female respondents constituted 52.4% of the entire sample, while male consumers made up the remaining 47.6%. This proportional balance reduces gender bias and reflects the active consumer base in the Indonesian digital markets today.

Three age groups are used to segment the sample of respondents to empirically examine the moderating effects of generation. The largest category was young adults, aged 18-24 years, constituting 40.4% of the sample pool. The second age group is 25-40 years with 34.6% and the rest are mature adults between 41-55 years old with 25.0%.

This segmentation reveals a deliberate spread across generational cohorts: the younger, productive cohorts (Gen Z and Millennials), who are natural digital natives, are complemented by a sizable 25%

of the elder cohort (Gen X). This composition offers a strong foundation for interaction modeling with behavioral variations in different phases of digital adoption and purchasing power maturity.

Finally, the formal education background of the responders represents a highly literate and capable baseline. The largest cluster is respondents with Bachelor's Degree (Sarjana) at 38.9%, followed closely by Senior High School graduates (SMA/SMK/ sederajat) at 33.7%. Holders of a diploma are 18.3%, graduates of Junior High School (SMP) are 7.7% and graduates of Primary School (SD) are very few. Such a high literacy rate demonstrates that the sample pool has the required cognitive capability to appropriately evaluate the psychometric survey questions therefore confirming the dependability of the baseline answer data.

Statistical Result

The evaluation of the measurement model (outer model) was administered to establish internal consistency reliability and validity. As demonstrated in the following Table 1, where all constructs exceeded the conservative threshold of 0.70 for both Cronbach's Alpha and Composite Reliability, establishing strong internal consistency. Convergent validity was fully verified as the Average Variance Extracted (AVE) for all latent variables surpassed the mandatory 0.50 benchmark.

Meanwhile, discriminant validity was evaluated using the modern Heterotrait-Monotrait (HTMT) ratio framework. As exhibited in Table 2, all paired heterotrait-monotrait correlation values remained strictly below the strict threshold of 0.85, indicating that every latent construct captures a conceptually unique and distinct phenomenon within the empirical model.

The inner structural model was examined to investigate core paths and predictive capabilities, which summarizes in the following table 3.

Table 1. Outer Model Reliability and Validity Results

Construct	Cronbach's Alpha	Composite Reliability	AVE
Social Media Platform (X1)	0.947	0.955	0.679
Social Media Content (X2)	0.948	0.956	0.683
Fear of Missing Out (M)	0.897	0.919	0.618
Impulsive Buying Behavior (Y)	0.894	0.917	0.612

Table 2. Discriminant Validity Matrix (HTMT Ratio)

Construct	M	Generation	X1	X2	Y
M	-				
Generation	0.116	-			
X1	0.584	0.103	-		
X2	0.677	0.045	0.286	-	
Y	0.474	0.525	0.264	0.208	-

Table 3. Structural Model Path Analysis (H1–H4)

Hyp	Path Relationship	β	t-stat	p-value	Decision
H1	Social Media Platform → FoMO	0.401	8.171	0.000	Supported
H2	Social Media Content → FoMO	0.518	9.521	0.000	Supported
H3	FoMO → Impulsive Buying Behavior	0.476	6.996	0.000	Supported
H4	Generation Gap X FoMO → Impulsive Buying	0.516	8.197	0.000	Supported

The model shows a R^2 value of 0.542 for Fear of Missing Out (FOMO), indicating that social media platforms and content explain 54.2% of the internal variance at the same time. At the same time, the last endogenous variable, Impulsive buying behavior, had a R^2 value of 0.635, showing a moderate to strong predictive power where 63.5% of unplanned buying behavior is explained by FOMO and generation gap. The Standardized Root Mean Square Residual (SRMR) value of 0.054 suggested a good fit to the data, below the fit criteria of 0.08.

A full bootstrapping run was performed with 5,000 resamples to begin hypothesis testing. Every path was significant for the parameters ($p < 0.001$, $t > 1.96$). All paths are summarized in Table 3. The favorable and highly significant effects of social media platforms ($\beta = 0.401$, $t = 8.171$) and digital content ($\beta = 0.518$, $t = 9.521$) on consumer FOMO provide support for H1 and H2. Moreover, the positive association between FOMO and overt Impulsive Buying Behavior is robust and statistically significant ($\beta = 0.476$, $t = 6.996$, successfully supporting H3).

Specifically, the examination of indirect effect suggests that FOMO is a statistically significant mediator. It successfully passes on the effects of social platforms (indirect $\beta = 0.191$, $t = 4.942$) and social content (indirect $\beta = 0.246$, $t = 4.963$) to impulsive buying. Within the digital ecosystem, all direct paths remain significant so that FOMO works through a partial mediation mechanism. Finally, the moderating role of generational gap was confirmed in the structural model. The interaction construct (generation x FOMO → Impulsive Buying) had a significant positive and profound impact ($\beta = 0.516$, $t = 8.197$) and thus provided sufficient empirical support to justify H4.

Discussion

Based on the Stimulus–Organism–Response (S-O-R) theory, these findings systematically illustrate that external digital marketing cues are powerful stimuli (S) that disturb the basic psychological state of current internet users (O) (Pffiffelmann, 2025). The data reveal that Social Media Content has a greater raw influence on FOMO than platform infrastructure. This is due to real-time interactive elements such as video-based live streaming, short-format video evaluations and algorithmic peer validation that generate a tangible sense of lifestyle scarcity. Consumers are not just considering the functionality of a product, they are also absorbing high frequency visualizations of peer happiness. This constant exposure results in a condition of acute psychological discomfort, the dread of being socially left behind.

This empirical fact is largely congruent with Demir & Cetin (2021) who revealed that intense exposure to digital media enhances compulsive consumption through emotional pathways. Moreover, Habib & Almamy (2025) confirm that lifestyle-based social involvement leading to FOMO strongly influences impulse buying. The internal mechanism that was identified in this study is also consistent with the findings of (Soraci et al., 2026) who state that the fear of missing out is a severe psychological distress that blocks rational cognitive processing that ultimately makes individuals to make unplanned purchases as an easy solution.

The statistical validation of H3 shows that the Fear of Missing Out (FOMO) has a positive and highly significant direct effect on Impulsive Buying Behavior ($\beta = 0.476$, $t = 6.996$, $p < 0.001$). This finding, under the Stimulus–Organism–Response (S-O-R) theory, shows that once external social media stimuli successfully disrupt a consumer’s internal psychological basis, the emotional pain that results call for an instant behavioral release. Spontaneous, unplanned consumption is not a practical product need but an active, unreflective coping behavior to reduce the objectification anxiety of social isolation. Consumers skip the normal cognitive cost-benefit processing cycles and go straight for instant checkouts, to restore their socio-emotional balance and affirm their positions in digital peer networks.

This psychological approach perfectly fits with the empirical evidence provided by Tripopsakul (2026), which shows that an increased feeling of FOMO reduces the rational decision-making latency and hence directly drives spontaneous purchase executions. The findings are consistent with the work of Ayyasy et al (2025) who argued that time-limited digital commerce promotions exploit the psychological fragility of consumers by translating the fear of missing a trend into instant commercial behavior. This direct path demonstrates that FOMO is a potent internal emotional accelerator that turns digital peer pressure into explicit, unplanned spending behavior in the Indonesian market.

As this organismic distress (FOMO) intensifies, people experience a deep compulsion to regain their socio-emotional equilibrium. Thus the immediate, unreflective coping strategy (R) is that of spontaneous consumption. To counter the underlying anxiety of exclusion, consumers engage in immediate checkouts, foregoing normal cognitive cost-benefit processing cycles. Most importantly, the verification of H4 provides that the translation from an internal emotional state to immediate spending is conditionally constrained by temporal cohorts. The positive interaction effect confirms that Generation Z digital natives have a far larger propensity to FOMO-based purchasing than previous cohorts. The hyper-fluid mobile checkouts and the integrated digital pay-later financing instruments, along with the extreme dependence on digital group recognition for Generation Z, dramatically speed their conversion of real-time worry into spontaneous commercial purchases.

Popa et al (2023) also reinforce this demographic difference, by showing that Generation Z has unique online paradigms, driven by peer-group recognition and brand interactions. Moreover, the

systematic findings of Choudhary et al (2024) demonstrate that technology consumption behavior is highly divided across generations. The vulnerability of younger cohorts is directly linked to their higher levels of digital adoption. As highlighted by (Games et al (2026), there is a significantly higher level of technology readiness and acceptance among younger Indonesian cohorts, and thus more vulnerable to the hyper-fluid digital transaction environments than older generations.

CONCLUSION, SUGGESTION, AND LIMITATIONS

This research validates social media architectural platforms and social media content as a very influential digital stimuli that influence unplanned purchasing behavior of Indonesian consumers through the psychological channel of FOMO. Within the S-O-R theory, FOMO's affective state is a crucial mediator that speeds up spontaneous spending as an emotional coping mechanism. Moreover, this psychological pathway is not uniform; generational differences play a crucial moderating role, whereby the structural influence of FOMO on impulsive spending is greatly magnified among younger cohorts.

Digital firms and social commerce operators should recalibrate marketing spends based on age-cohort characteristics. Therefore, enterprises must prioritize immersive, high-frequency, short-video content that leverages real-time interactive cues and scarcity frameworks (e.g., immediate flash sales or group-driven trends) when attracting Generation Z. This material should be combined with ultra-seamless, one-click mobile checkout procedures and digital payment plans to allow for rapid action. The marketing arrangements for the older generational divisions, on the other hand, ought to be more about structural platform credibility, thorough technical feature descriptions, and long-term usefulness claims rather than social urgency or trend conformance.

Notwithstanding its strong empirical contributions, several fundamental limits should be acknowledged to guide future investigations. First, this study was a cross-sectional one, and the data of consumers were collected at one time. Thus it provides a picture of digital buying behaviors. Longitudinal studies might be another avenue for future study to examine how generational behaviors change as new e-commerce capabilities develop over time. Second, the geographical scope of this study was mainly limited inside Indonesia, which may limit the generalizability of the findings over other cross-cultural digital environments.

In terms of research model definition, this study purposely does not evaluate the direct association between social media platform/social media content and impulsive buying behavior. The choice was taken keeping in mind that social media-related aspects largely serve as external stimuli impacting consumers through internal psychological mechanisms. Therefore, this study focuses on FoMO as the underlying mechanism to explain how social media exposure is transformed into impulsive buying behavior.

This research offers a more complete explanation of the psychological process underlying impulsive consumption in social media environments, by highlighting the mediating role of FoMO, instead than just finding a direct link between social media characteristics and purchasing results. However, this modelling approach also has a weakness of the study in that it does not take into account the likelihood of direct effects from social media platform or social media content on impulsive buying behavior.

Future studies could enhance the model by adding a direct pathway between social media-related characteristics and impulsive buying behavior in order to compare the effect of FoMO as a full mediator or partial mediator. Future empirical investigations may cross-validate the proposed structural framework here by comparing Indonesian internet consumers with cohorts from other growing economies in Southeast Asia. In the end, this model showed that social media content influences FOMO more than the platform architecture, but it did not classify the exact content types. In future, researchers are urged to extend this model by include granular variables such as short-video commerce format versus interactive dynamic live-streaming elements to gain deeper insight into the evolving nature of social commerce.

Further, while this work was able to obtain a large 25% representation of older individuals aged 41-55, the sample remains inherently skewed towards younger digital cohorts (18-40 years old). Future empirical research should adopt stratified sampling methods with intentional oversampling of elder generations to better cross-validate these moderation patterns.

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