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Fear Of Missing Out And Digital Impulse Buying Tendencies Among Gen Z College Students

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Abstract
This study investigates the direct relationship between Fear of Missing Out (FOMO) and impulsive online buying behavior (IOBB) among Gen Z college students, as well as the indirect relationship through variables of perceived scarcity (PS) and social media influence (SMI). A structured questionnaire was developed using a 5-point Likert scale to collect primary data from 202 respondents in Sambalpur city, and convenience sampling was employed in the selection of subjects. Collected data were analyzed using Structural Equation Modeling (SEM) to explore the association between variables of interest. The results conclude that FOMO has a direct and substantial impact on IOBB. Additionally, FOMO indirectly impacts IOBB through both PS and SMI. Results from this study indicate that social media platforms can create a sense of FOMO by providing exposure to popular items, advertisements for trending items, promotional influencers, and online content related to popular items. PS factors such as time sensitivity and lack thereof can also increase IOBB for Gen Z college students.

Keywords: *FOMO; Impulse buying; Social media influence; Gen Z*

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I. Introduction

The transformation of consumer behaviour in relation to the rise of e-commerce and social media. There are many new trends, sales and recommendations that the individual is being bombarded with continually through platforms such as Instagram, YouTube, and e-commerce sites. In turn, consumers have developed an impulsive buying behaviour, where they will make a purchase immediately and act on impulse rather than evaluating the purchase adequately. A psychological concept associated with this type of buying behaviour is the Fear of Missing Out (FOMO). FOMO can create a state of increased anxiety due to perceived threats of missing out on opportunities, trends and social situations, either indirectly (by not sharing in the experience) or directly (by being personally excluded). Many researchers believe there is a strong correlation between the FOMO and impulsive purchases (Hodkinson 2019). This correlational relationship could lead a consumer to purchase an item, because they fear missing out or the embarrassment associated with the social disconnection that can be a result of not participating in the social behaviours of their peers. Therefore, will continue to see an increase in the influence of FOMO on impulsive purchases (Aragoncillo & Orús 2018) by consumers as there is a strong correlation between FOMO and the actual act of making an impulsive purchase (Ngo et al. 2025). Social media can help predict panic buying in difficult times (Lwin et al. 2024). Moreover conclusion, buyers' actions are greatly affected by the media that receives information through with which their activity is based (Yadav et al. 2019). Similarly, Feng et al. (2024) stressed that panic buying behaviour can be attributed to both social influences and fear of regret. People buy products during live streaming if they have a need for them, as well as for emotional and social reasons. Overall, emotions and connections with streamers will drive impulsive purchases (Yuen et al. 2022). The rapidly increasing number of online shopping sites and social media users over the past several years has had a huge effect on how college students' shop (Abdelsalam et al. 2020). The phenomenon known as Fear of Missing Out (FOMO) has become an important psychological driver of impulsive purchasing behaviour on digital channels, wherein consumers purchase spontaneously as a result of social influence, strong emotions, and fear of missing out on popular or sought-after products Verplanken & Herabadi (2001).

Because of this, it is necessary to examine the complex but important relationship between these variables and how perceived product scarcity drives these behaviours. This study will attempt to fill this gap in literature by examining the contribution of FOMO and social media usage to impulse buying behaviours, as well as how perceived product scarcity is a mediating factor in this process among college students.

II. Review Of Literature

FOMO and Impulsive Online Buying Behaviour

Gera (2026) examined FOMO and impulsiveness in digital buying behaviour among Generation Z and indicated that consumers may not experience buyer's remorse after impulsive FOMO-driven purchases if they feel satisfied with the product or deal. Zhang et al. (2024) found that young adults are influenced to make unplanned purchases through e-commerce platforms, whereas resisting temptation can reduce impulsive purchases. Similarly, Yuen et al. (2022) analysed live-streaming and found that suspense and excitement strongly influence impulse buying behaviour. Pradipto et al. (2016), Nyrhinen et al. (2024), and Xliema (2019) also highlighted that emotions, excitement, social connection, product videos, and online shopping features together increase impulsive buying behaviour in online shopping environments.

Perceived Scarcity and Consumer Buying Behaviour

Meng et al. (2024) analysed short-form video applications and found that steep discounts, limited-time sales, limited stock availability, and emotional excitement encourages impulsive purchases. Islam et al. (2021) examined panic buying during the COVID-19 outbreak and demonstrated that social media could influence panic buying behaviour during difficult situations. Yadav et al. (2019) also explained that fear and social influence contribute to panic buying behaviour. Feng et al. (2024) found that consumers purchase products on live-streaming platforms not only for utility value but also for emotional and social belonging needs. Similarly, Kong et al. (2025) showed that immersive virtual shopping environments create emotional experiences that amplify impulsive buying behaviour, while Westermann et al. (2021) demonstrated that news and media information significantly influence behavioural responses and decision-making.

Social Media Influence and Impulsive Online Buying Behaviour

Aspects of an individual's online purchasing behaviour are now heavily impacted by social media, with an increasing number of online shoppers being members of Generation Z. Platforms like Instagtam, YouTube, TikTok and Facebook expose potential consumers to advertisements, influencer promotion, product reviews and trending content and can create an environment that encourages impulse buying decisions. According to Yuen et al. (2022) impulsive purchases are positively influenced by emotional attachment and interactivity while watching live streams. Similarly, Kong et al. (2025) stated that consumers who experience suspense and immersion while shopping online are more likely to have intentions to purchase. Meng et al. (2024) found that short-form video platforms foster emotional excitement and urgency, as well as impulse-buying behaviour in consumers. In addition, Xliema (2019) found that social networking platforms significantly impact consumers' attitudes and purchase decisions in e-commerce.

Emotional and Psychological Factors Affecting Consumer Behaviour

Dhir et al. (2021) focused on impulsive and compulsive consumer behaviour in social commerce and found that perceived value, emotions, impulsivity, and buyers' perceptions influence purchasing behaviour. Li et al. (2021) examined the relationship between FOMO impulsivity, and gaming disorder among university students and identified FOMO and impulsivity as strong predictors of addictive behaviour. Another study by Verplanken & Herabadi (2001) suggested that FOMO creates emotionally driven behaviour influenced by situational factors. Lwin et al. (2024) found that perceived value, credibility, and emotional connection affect purchasing behaviour in green cosmetics, while Ngo et al. (2024) highlighted that environmental awareness strengthens green buying behaviour. Serrao (2021) indicated that greater self-control reduces impulsive purchasing behaviour, whereas Islam et al. (2021) found that students experiencing FOMO tend to make faster decisions influenced by popularity and perceived prestige.

Previous research has looked at the different variables, such as FOMO (fear of missing out), social media influence, and impulse buying behaviour independently from each other. There are very few studies that have looked at the combined effects of perceived scarcity and social media influence on impulse buying behaviour in the Indian context for members of Generation Z (Gen Z) who are currently enrolled at a university (college students).

III. Objectives Of The Study

1. To evaluate how Fear of Missing Out (FOMO) affects Perceived Scarcity (PS) and Social Media Influence (SMI) Gen Z college students.
2. To assess the effect of Perceived Scarcity and Social Media Influence on Impulse Online Buying Behaviour (IOBB).
3. To evaluate the direct and indirect relationship between Fear of Missing Out and Impulse Online Buying Behaviour among Gen Z college students.

Hypotheses

H1: Fear of Missing Out (FOMO) has a positive effect on Perceived Scarcity (PS) among Gen Z college students.
H2: Fear of Missing Out (FOMO) has a significant impact on Social Media Influence (SMI) among Gen Z college students.
H3: Perceived Scarcity (PS) has a favourable impact on Impulse Online Buying Behaviour (IOBB).
H4: Fear of Missing Out (FOMO) has a significant relationship with Impulse Online Buying Behaviour (IOBB).

IV. Research Methodology

This study is descriptive and analytical in nature, aims to examine the relationship among Fear of Missing Out (FOMO), Perceived Scarcity (PS), Social Media Influence (SMI), and Impulsive Online Buying Behaviour (IOBB) among Generation Z (Gen Z) college students. A structured questionnaire was used to collect primary data through a 5-point Likert Scale measuring the research variables. An online survey via Google Forms was conducted with Gen Z college students. The total sample size consisted of 202 participants using a Convenience Sampling Technique in Sambalpur city. A questionnaire containing dimensions for the study variables FOMO, PS, SMI, and IOBB was adapted from prior research studies and administered. The analysis of the data collected was performed Smart PLS (Charles et al., 2022). Descriptive statistics were used to provide demographic profiles of the participants, whereas Structural Equation Modelling (SEM) tested relationships among the variables and provided a means to test the hypotheses established in this study (Sarstedt et al., 2014). Assessing the reliability and validity of the constructs was carried out using Cronbach's Alpha, Composite Reliability, Average Variance Extracted (AVE), Heterotrait-Monotrait ratio (HTMT), and the Fornell-Lacker Criterion.

V. Data Analysis And Interpretation

Table 1: Demographic Profile of Respondents

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	76	37.6%
	Female	126	62.4%
	Other	0	-
Age Group	18-20	22	10.9%
	21-23	100	49.5%
	24-26	58	28.7%
	27 and above	22	10.4%
Education Level	Undergraduate	45	22.3%
	Postgraduate	98	48.5%
	Others	59	29.2%
Online Shopping Frequency	Rarely	32	15.8%
	Sometimes	80	39.6%
	Often	40	19.8%
	Frequently	50	24.8%
Online platform	Amazon	33	16.3%
	Flipkart	95	47%
	Myntra	51	25.2%
	Others	23	11.4%

Source: Author's Own Compilation

Table 1 shows a larger number of female respondents (62.4%) than male respondents (37.6%). The majority of respondents were 21–23 years of age, with 24–26 years representing the second largest group. Overall, a large proportion of respondents were postgraduate students, indicating that these respondents have a higher level of education than non-postgraduate students. Most respondents indicated that they occasionally shop online (at least once every few months), with Flipkart being the most frequently reported shopping site among the respondents, followed by Myntra and Amazon. This suggests that e-commerce is becoming more and more popular with younger consumers.

Table 2: Construct Reliability

Construct	Dijkstra-Henseler's rho (ρA)	Jöreskog's rho (ρc)	Cronbach's alpha (α)
FOMO	0.8124	0.7965	0.7712
IOBB	0.8455	0.8327	0.8240

PS	0.8066	0.7929	0.7877
SMI	0.8230	0.8107	0.7927

Source: Author's Own Compilation

Table 2 shows that all measures used to assess reliabilities of FOMO, IOBB, PS and SMI met or exceeded the .70 benchmark for reliability (Hair et al., 2010), reporting satisfactory internal consistency and reliability of all measures based on Dijkstra-Henseler's rho (ρA), Jöreskog's rho (ρc) and Cronbach's alpha (α). More specifically, FOMO (ρA = .8124; ρc = .7965; α = .7712) revealed significant reliabilities (Taber, 2018). across the measurement items of the scale. IOBB had the strongest level of reliability (ρA = .8455; ρc = .8327; α = .8240) across each of the constructs in this study, reflecting outstanding levels of internal consistency between the scale items. PS (ρA = .8066; ρc = .7929; α = .7877) and SMI (ρA = .8230; ρc = .8107; α = .7927) also demonstrated acceptable levels of reliability. Based on the findings presented, all four constructs are considered to have been measured consistently and therefore suitable for continued statistical analysis.

Table 3: Convergent Validity

Construct	Average Variance Extracted (AVE)
FOMO	0.5431
IOBB	0.5824
PS	0.5640
SMI	0.5436

Source: Author's Own Compilation

Table 3 shown summarises the construct indicators associated with the Average Variance Extracted (AVE) constructs FOMO, IOBB, PS and SMI that measure the degree to which items from each of these constructs explain the underlying concept (i.e., the degree to which the underlying concept shows convergence). The minimum AVE for constructs to demonstrate convergence is considered to be equal to or above 0.50 ; thus, it can be said that a construct with an AVE of 0.50 means that 50 percent of the variance of the construct's indicators have been explained by the underlying constructs (Awang 2015),. All constructs in this research demonstrate convergent validity with construct AVE scores of: FOMO (0.5431), IOBB (0.5824), PS (0.5640), SMI (0.5436); thus, they meet the criteria for convergent validity. The IOBB (0.5824) construct has the highest AVE value, indicating that IOBB has a relatively better degree of explaining variance in its indicators. In conclusion, all constructs have demonstrated a high degree of convergent validity, so they can all be used in subsequent analyses that build on these findings.

Table 4: Discriminant Validity: Heterotrait-Monotrait Ratio (HTMT)

Construct	FOMO	IOBB	PS	SMI
FOMO	—			
IOBB	0.642	—		
PS	0.715	0.689	—	
SMI	0.588	0.452	0.611	—

Source: Author's Own Compilation

Table 4 displays the correlation matrix indicates the various relationships among FOMO, IOBB, PS, and SMI, all of which exhibit positive relationships. HTMT ratio below 0.90 confirms discriminant validity (Henseler et al., 2015). The most powerful relationship is between FOMO and PS (a correlation of 0.715), while there are mediocre (correlations of 0.642 and 0.588 respectively) between FOMO and IOBB & SMI (Fornell and Larcker, 1981; Franke and Sarstedt, 2019). In terms of relationships between IOBB and PS, they have a moderate correlation (0.689) but a modest level of correlation (0.452) with SMI. There was also a moderate level of correlation between PS and SMI (0.611). Taken together, the values are considered to be within acceptable levels of correlation and not excessively high, which indicates that multicollinearity should not be a concern and therefore, provide sufficient evidence of adequate discriminant validity amongst the four constructs.

Table 5: Discriminant Validity: Fornell-Larcker Criterion

Construct	FOMO	IOBB	PS	SMI
FOMO	0.729			
IOBB	0.512	0.747		
PS	0.584	0.551	0.724	
SMI	0.493	0.385	0.502	0.740

Source: Author's Own Compilation

In the Fornell-Larcker criterion, shown here in the above table, the square roots (diagonal) of the average variance extracted (AVE) values for FOMO (0.729), IOBB (0.747), PS (0.724), and SMI (0.740) are all greater

than the corresponding inter-construct correlations (off diagonal). For example, the estimated correlations between FOMO and IOBB (0.512), PS (0.584), and SMI (0.493) are less than the square root of AVE for FOMO (0.729). The same applies to IOBB, PS, and SMI when compared to their estimated correlations with FOMO, IOBB, and PS, respectively. This demonstrates that all constructs have more shared variance among themselves than with other constructions leading to adequate evidence of discriminant validity. Therefore, the measurement model is deemed reliable and all constructs are distinguishable from each other.

Table 6: R-Squared

Construct	Coefficient of Determination (R^2)	Adjusted R^2
IOBB	0.7194	0.7166
PS	0.7497	0.7484
SMI	0.6601	0.6584

Source: Author's Own Compilation

Table 6 describes the coefficients of determination (R-squared) and adjusted R-squared values for the endogenous constructs are summarized in Table (insert Table Number), to reveal the explanatory power of the model. One example is that the R-squared value for IOBB equals 0.7194 (adjusted R-squared = 0.7166) or approximately 71.9% of the variance in impulsive online buying behaviour is explained by the predictor variables. Similarly, the R-squared for PS is 0.7497 (adjusted R-squared = 0.7484), which suggests that approximately 74.9% of its variance is explained. The R-squared for SMI is 0.6601 (adjusted R-squared = 0.6584), which implies that approximately 66.0% of its variance is explained. In general, the overall R-squared values of the endogenous constructs are of a relatively high value, indicating that the overall model possesses a high level of explanatory power. Additionally, the small difference between the R-squared and adjusted R-squared values provides additional evidence that the model is a good fit and that it has not been overestimated, therefore supporting the robustness of the model in explaining the dependent constructs.

Table 7: Path Coefficients

Independent Variable	IOBB	PS	SMI
FOMO	0.3243	0.8658	0.8125
PS	0.5517	—	—

Source: Author's Own Compilation

The information contained in the above table illustrates how much of an influence the independent variables have on the dependent constructs (the FOMO and IOBB). The strength of the effect indicates that FOMO has a moderate positive influence (0.3243) on the dependent construct IOBB, which indicates that more fear of missing out will lead to higher levels of IOBB. The influence of FOMO on the dependent constructs PS (0.8658) and SMI (0.8125) is also extremely strong (both are very positive), indicating that FOMO is a major contributor to both psychological and social media influence. The influence of PS on IOBB is moderately strong (0.5517); this suggests that there are significant psychological influences on impulsive buying. In conclusion, all the relationships in the model are positive; furthermore, the emphasis on FOMO to PS and SMI and from PS to IOBB is very pronounced, indicating that not only does FOMO influence impulsive buying directly, it also has an indirect effect by influencing PS and SMI. Therefore, FOMO is CENTRAL to the model.

Table 8: Direct Effects Inference

Effect	Original Coeff.	Mean Value	Std. Error	T-value	P-value (2-sided)	2.5%	97.5%
FOMO -> IOBB	0.3243	0.3251	0.0428	7.5771	0.0000	0.2404	0.4082
FOMO -> PS	0.8658	0.8678	0.0651	13.3069	0.0000	0.7350	0.9913
FOMO -> SMI	0.8125	0.8179	0.0876	9.2747	0.0000	0.6382	0.9754
PS -> IOBB	0.5517	0.5524	0.0731	7.5487	0.0000	0.4084	0.6950

Source: Author's Own Compilation

The above table 8 shows results of the bootstrapping analysis to determine whether significant differences exist among the relationships in the structural model are shown in the table below. All hypothesized paths show statistically significant results (T-values and p-values = 0.0000; $p < 0.001$). FOMO significantly and positively influences IOBB ($\beta = 0.3243$; $t = 7.5771$) indicating that an increase in fear of missing out will result in a corresponding increase in impulsive online buying behaviour (IOBB). FOMO is also a strong and statistically significant predictor of both PS ($\beta = 0.8658$; $t = 13.3069$) and SMI ($\beta = 0.8125$; $t = 9.2747$), meaning FOMO has a strong role in creating both psychological states and social media impact. In addition, psychological states (PS) significantly and positively affect IOBB ($\beta = 0.5517$; $t = 7.5487$); therefore, PS in general are significant contributors towards impulsive purchases. The confidence intervals (2.5% - 97.5%) for all paths do not contain zero, providing support for the fact that the relationship between variables is statistically significant and

consistent. Thus, the overall results indicate that all hypothesized relationships are statistically significant providing evidence for the confidence in the structural model and demonstrating that FOMO can positively (directly) and negatively (indirectly) influence impulsive online shopping behaviour (IOBB).

Table 9: Indirect Effects Inference

Effect	Original Coeff.	Mean Value	Std. Error	T-value	P-value (2-sided)	2.5%	97.5%
FOMO -> IOBB	0.4777	0.4792	0.0633	7.5514	0.0000	0.3536	0.6018

Source: Author's Own Compilation

Table 9 display there was a strong statistical and truly significant relationship between the FOMO → IOBB bootstrapping results. The original coefficient for the relationship was 0.4777, indicating that FOMO has a sizable positive influence on impulsive online buying behaviors. The T statistic was 7.5514, far exceeding the critical value (1.96); the p-value (.0000) determined that the result was highly statistically significant ($p < .001$). The confidence interval (0.3536 to 0.6018) did not contain the value of zero, providing further confidence in the strength/reliability of the relationship. The mean value of all of the bootstrapping samples (0.4792) was very near the original coefficient indicating that the results are consistent with the values calculated by means of the bootstrapping procedure. In summary, the evidence from the FOMO → IOBB bootstrapping results indicates that FOMO has a substantial effect on impulsive online buying behaviour and provides strong support for the proposed hypotheses.

Table 10: Total Effects Inference

Effect	Original Coeff.	Mean Value	Std. Error	T-value	P-value (2-sided)	2.5%	97.5%
FOMO -> IOBB	0.8020	0.8043	0.0582	13.7801	0.0000	0.6879	0.9161
FOMO -> PS	0.8658	0.8678	0.0651	13.3069	0.0000	0.7350	0.9913
FOMO -> SMI	0.8125	0.8179	0.0876	9.2747	0.0000	0.6382	0.9754
PS -> IOBB	0.5517	0.5524	0.0731	7.5487	0.0000	0.4084	0.6950

Source: Author's Own Compilation

The above table represents the results of bootstrapping show evidence of strong and statistically significant structural paths (or) relationships within the model. The relationship between FOMO and IOBB is particularly (quantitatively) high ($\beta = 0.8020$; $t = 13.7801$; $p < 0.001$) indicating that FOMO has a very large positive effect on IOBB. Additionally, FOMO has also been shown to influence PS ($\beta = 0.8658$, t=13.3069) and SMI ($\beta = 0.8125$; $t = 9.2747$) very strongly and significantly indicating that FOMO plays an important role in determining both psychological and social media influences. Further, PS also has a substantial (significant) positive influence on IOBB ($\beta = 0.5517$; $t = 7.5487$) indicating that PS may be one of many psychological factors aiding the creation of impulsive buying behaviours. All p values are 0.0000 ($p < 0.001$) and none of the confidence intervals contain zero which supports the robustness of these relationships. Overall, these findings strongly support all hypothesized paths and reinforce that FOMO directly contributes to impulsive online buying AND indirectly through both PS and SMI thus making it a key (important) contributor in the model.

Structural Equation Model

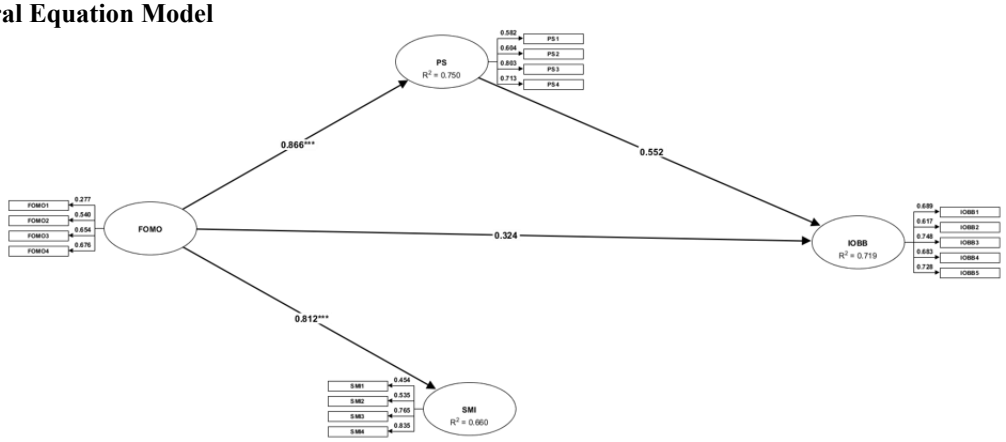

Figure 1: Structural Model Interpretation

The Structural Equation Modelling (SEM) results indicate that Fear of Missing Out (FOMO) significantly influences Perceived Scarcity (PS), Social Media Influence (SMI), and Impulse Online Buying Behaviour (IOBB) among Gen Z college students. FOMO significantly affect Gen Z college students' perception of scarcity ($\beta = 0.8658$, $p < 0.001$) and social media influences ($\beta = 0.8125$, $p < 0.001$) according to the Structural

Equation Modeling (SEM) results. Scarcity perception also positively impacts impulse online buying behavior (IOBB) ($\beta = 0.5517$, $p < 0.001$). FOMO has a direct effect on IOBB ($\beta = 0.3243$, $p < 0.001$) as well. The R^2 values provide strong explanatory power for Purchase Scarcity (PS) (0.7497), Social Media Influence (SMI) (0.6601), and IOBB (0.7194), indicating a statistically robust model.

VI. Findings And Implications

The results of this study demonstrate that fear of loss and sense of urgency when shopping online is a major factor influencing the impulsive online shopping behaviour of Gen Z college students. Students with higher levels of FOMO demonstrate a greater tendency to shop impulsively online because of emotional urgency, social pressure, and exposure to trending products. This result is consistent with findings from Gera et al. (2026), in their studies, which all support the notion that emotional arousal and social pressure influence impulsive shopping behaviour in the digital market. The other major finding of the research was that FOMO is a strong predictor of both perceived scarcity and social media influence (Hodkinson 2019). Examples of ways to create a sense of urgency (FOMO) in the online marketplace include limited-time offers or limited quantities in stock, influencer advertisements, or online advertising. Similar support has been found for these findings in the work of Meng et al. (2024) in addressing the importance of both scarcity and emotional arousal in online consumer behaviour. Finally, there is a significant relationship between perceived scarcity and impulsive purchasing behaviour whereby individuals will engage in more impulsive shopping behaviour (Abdelsalam et al. 2020) if they believe they have limited time to acquire the products they desire. The results of this study indicate the role of FOMO, perceived scarcity, and social media as having a collectively significant relationship with impulsive online shopping behaviour among Gen Z college students.

VII. Conclusion

It has been found that Fear of Missing Out (FOMO) significantly impacts Impulsive Online Buying Behaviour (IOBB) within Gen Z College students. Gen Z Students that report higher levels of FOMO have higher rates of impulsive online purchases than other college students due to emotional pressure, social comparison and exposure to digital content (Dhir et al. 2021). These results are consistent with the findings of Zhang et al. (2024) and Yuen et al. (2022), who noted that emotional excitement and social influence were strong contributors to impulsiveness in the context of online shopping. This study also revealed that both Perceived Scarcity (PS) and Social Media Influences (SMI) positively affect Impulse Buying Behaviours by creating urgency through limited time offers, influencer promotions and trending digital content. Similar findings have also been reported by Feng et al (2024). Overall, this study will help improve understanding of how psychological and social factors affect online consumers and will promote financial awareness, self-control and responsible digital marketing practices for young consumers.

VIII. Scope For Further Research

Future research could focus on a larger and more diverse sample than just Generation Z students in order to improve the generalizability of results. Researchers can also investigate additional variables, such as self-regulation, emotional intelligence, and income. Comparative studies between different social media platforms and longitudinal studies may give deeper insight into how people who buy impulsively online behave.

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