

Examining The Influence of Influencers and Social Media Marketing on Online Decision-Making: The Mediating Role of Fear of Missing Out (FOMO) Among Indonesian E-Commerce Users Aged 25–45 Years

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ABSTRACT

This study aims to examine the empirical and theoretical evidence concerning the role of influencer marketing and Social Media Marketing Activities (SMMA) in shaping online decision-making, with Fear of Missing Out (FOMO) serving as a mediating variable among Indonesian e-commerce users aged 25–45 years. This research employs a systematic literature review approach using narrative synthesis. Five national and international indexed journal articles, along with one consumer behavior textbook, were selected and analyzed based on the relevance of the variables, population characteristics, and their applicability to the Indonesian context. The findings consistently demonstrate that influencer marketing and SMMA exert a significant positive influence on Fear of Missing Out (FOMO), which subsequently mediates the relationship between these marketing activities and online purchasing decisions. Furthermore, two of the reviewed studies involving respondents within age ranges overlapping the target group (18–40 years and 25–44 years) indicate that FOMO is prevalent among individuals in the productive age category. Additional theoretical support is provided by the consumer behavior literature, which highlights the importance of social influence and consumer motivation in shaping purchasing behavior. From a managerial perspective, marketing strategies that leverage influencers and social media platforms to stimulate FOMO can effectively encourage purchasing decisions among consumers in the productive age segment. Future studies are recommended to focus specifically on e-commerce users aged 25–45 years

Keywords: *Influencer Marketing, Social Media Marketing Activities (SMMA), Fear of Missing Out (FOMO), Online Decision-Making, E-Commerce, Productive Age Group.*

INTRODUCTION

The rapid growth of e-commerce in Indonesia has fundamentally transformed consumer purchasing behaviors. According to data from the Indonesian Internet Service Providers Association (APJII, 2024), national Internet penetration has reached 79.5%, with individuals aged 25–45 years emerging as one of the most active user groups. This productive-age segment exhibits distinctive characteristics, including relatively stable purchasing power, high levels of digital literacy, and a strong reliance on digital marketplace platforms such as Shopee, Tokopedia, and TikTok Shop to fulfill daily necessities and lifestyle-related needs.

In today's highly competitive digital environment, purchasing decisions are no longer driven solely by rational evaluations of prices and product quality. Two contemporary marketing approaches—Social Media Marketing Activities (SMMA) and Influencer Marketing—have reshaped traditional marketing paradigms through personalization and interactive engagement. SMMA, through entertaining and personalized content, and influencers, through their credibility and parasocial interactions, can create highly persuasive product narratives that influence adult consumers' purchase decisions.

However, the effectiveness of these strategies largely depends on consumers' psychological mechanisms, particularly the Fear of Missing Out (FOMO). Although FOMO is frequently associated with adolescents and younger consumers, its manifestation among individuals aged 25–45 years is more complex. Within this age group, FOMO is often triggered by the desire to maintain social status, meet professional expectations or maximize

economic value. For example, consumers may fear missing limited-time promotions or flash sales, perceiving missed opportunities as financial losses. This phenomenon is further intensified by e-commerce algorithms that continuously generate a sense of artificial urgency through live-streaming features, countdown timers, and limited-time notifications, thereby encouraging consumers to make immediate purchase decisions.

Despite the growing relevance of this phenomenon, prior research on FOMO has primarily focused on adolescents and young adults, particularly Generation Z consumers aged 17–25. Consequently, limited attention has been given to understanding how financially mature consumers—who are generally assumed to make more rational and deliberate purchasing decisions—remain vulnerable to digital trends and urgency-driven marketing strategies in online shopping environments. Individuals aged 25–45 years occupy a unique position at the intersection of economic responsibility and intensive social media engagement, making them a particularly valuable population for further investigation in this regard.

Therefore, this study presents a systematic literature review that synthesizes empirical evidence concerning the influence of influencer marketing and Social Media Marketing Activities (SMMA) on online decision-making, with Fear of Missing Out (FOMO) serving as a mediating variable among productive-age e-commerce users in Indonesia. Through this approach, this study seeks to provide a deeper understanding of how digital marketing strategies leverage adult consumers' psychological tendencies to stimulate purchasing decisions and increase sales conversion rates.

RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) approach combined with narrative synthesis to systematically identify, evaluate, and integrate empirical findings from the relevant literature Templier M. and Paré (2018). Narrative synthesis was selected because the objective of this study is to summarize literature characterized by methodological diversity, including both qualitative and quantitative research designs, while simultaneously developing a conceptual framework that explains the psychological mechanisms underlying FOMO among adult consumers in Indonesia.

a. Inclusion Criteria

To ensure the quality and relevance of the reviewed studies, the literature selection process was conducted based on the following inclusion criteria.

1. The study includes influencer marketing and/or Social Media Marketing Activities (SMMA) as independent variables.
2. This study incorporates Fear of Missing Out (FOMO) as a mediating variable, either partially or fully mediating the relationship.
3. The study examined purchase decisions, online decision-making, and e-purchase decisions as dependent variables.
4. The research context is conducted in Indonesia and is highly relevant to the Indonesian e-commerce market.
5. Priority was given to studies involving respondents within or close to the target age range of 25–45 years.

b. Literature Sources

Sixteen studies were initially identified during the literature search. Subsequently, a rigorous screening procedure was conducted based on predefined inclusion and exclusion criteria. Five original research articles were selected owing to their high relevance and comprehensive empirical evidence regarding the relationships among SMMA, influencer marketing, FOMO, and consumer purchasing decisions within the Indonesian context.

To strengthen the theoretical foundation of the analysis, an authoritative consumer behavior textbook was included.

Solomon, M. R. (2020). *Consumer Behavior: Buying, Having, and Being* (13th ed.). Pearson.

Particular attention was given to chapters discussing social influence, consumer motivation, and decision-making processes, as these concepts provide important theoretical support for understanding the mediating role of FOMO in online purchasing behaviors.

Summary of Literature Synthesis from the Five Selected Studies:

No	Study Title (Author(s), Year)	Key Variables	Sample Characteristics and Age Range	Methodological Approach
J1	The Influence Of Social Media Marketing Activities (Smma) On Purchasing Decisions Mediated By Fear Of Missing Out (Fomo) And Brand Love (Azhari & Roosdhani, 2025)	X: Social Media Marketing Activities (SMMA) Z1: Fear of Missing Out (FOMO) Z2: Brand Love Y: Purchase Decision	200 consumers (age range not specified)	Structural Equation Modeling (SEM)
J2	The Influence of Hedonic Motivation and Influencer Marketing on Purchasing Decisions with FOMO as A Mediating Variable (Solaiman & Pangaribuan, 2024)	X1: Hedonic Motivation X2: Influencer Marketing Z: Fear of Missing Out (FOMO) (mediating variable) Y: Purchase Decision	132 Cupika customers (age range not specified)	Structural Equation Modeling (SEM)
J3	From Persuasion to Purchase: Examining FOMO as a Mediator in Influencer Marketing (Wildan Alfarizi & Ratih Hasanah Sudradjat, 2025)	X: Influencer Persuasive Messages Z: Fear of Missing Out (FOMO) (mediating variable) Y: Purchase Intention	400 respondents aged 18–35 years	Partial Least Squares Structural Equation Modeling (SEM-PLS)
J4	“Social media influencers and followers’ conspicuous consumption: The mediation of fear of missing out and materialism” (Heliyon,2024)	X: Social Media Influencer Z1: Fear of Missing Out (FOMO) Z2: Materialism Y: Conspicuous Consumption	272 respondents aged 18–34 years	Structural Equation Modeling (SEM)
J5	Pengaruh Halal Awareness, Influencer Marketing, Dan Fear Of Missing Out (Fomo) Terhadap Keputusan Pembelian Produk Skintific (Alfissifyah, 2025)	X1: Halal Awareness X2: Influencer Marketing X3: Fear of Missing Out (FOMO) Y: Purchase Decision	300 respondents aged 18–40 years	Multiple Regression Analysis

c. Data Synthesis Technique

Data extracted from the five included studies comprised the direction of the relationships among variables, path coefficients, statistical significance, and sample age characteristics. A thematic synthesis was then undertaken by organizing the findings according to the conceptual framework consisting of independent variables (influencer marketing and social media marketing activities [SMMA]), the mediating variable (Fear of Missing Out [FOMO]), and the dependent variable (online decision-making behavior). The synthesized findings are presented through a narrative discussion accompanied by a summary table to facilitate comparisons across studies.

RESULTS AND DISCUSSION

a. Theoretical Foundation from the Literature

The book *Consumer Behavior: Buying, Having, and Being* (Solomon, 2020) provides an important theoretical framework for understanding the mechanism of Missing Out (FOMO) in the context of digital marketing. Several key concepts are particularly relevant.

1. **Social Influence:** Consumer behavior is strongly influenced by group norms, social references, and the desire for social acceptance. Influencers serve as reference groups that shape consumers' aspirations and perceptions regarding what they “should” own or experience.

2. **Hedonic Motivation:** Consumers often make purchases to fulfill functional needs and seek pleasure, excitement, and meaningful experiences. FOMO strengthens hedonic motivation by creating a sense of emotional urgency.
3. **Decision Making:** The consumer decision-making process typically involves need recognition, information search, evaluation of alternatives, purchase choice and post-purchase evaluation. FOMO can shorten this process by encouraging rapid and less rational decision-making.

The book emphasizes that adults aged 25–45 years are not immune to social influence, although they generally possess greater self-control than do adolescents. Social media and influencers can trigger FOMO among this age group, particularly when products are associated with status or lifestyle enhancement.

b. The Influence of Influencer Marketing and Social Media Marketing on FOMO

The five studies consistently demonstrate that both influencer marketing and Social Media Marketing Activities (SMMA) exert a positive and significant influence on the emergence of FOMO among consumers.

1. **J1 (Azhari & Roosdhani, 2025):** This study found that SMMA significantly affects FOMO (the path coefficient was not reported in the abstract, but the relationship was significant at $p < 0.05$). Activities such as interactive content, real-time updates, and limited-time promotions increase consumers' anxiety about missing opportunities.
2. **J2 (Solaiman & Pangaribuan, 2024):** This study specifically examined influencer marketing and found that it has a direct effect on FOMO, with a path coefficient of $\beta = 0.206$ ($p = 0.017$). This finding suggests that the more credible and attractive an influencer is perceived to be, the greater the level of FOMO the followers experience. Furthermore, the study revealed that FOMO fully mediates the relationship between influencer marketing and purchasing decisions, indicating that influencer marketing alone may not be sufficient to stimulate purchasing behavior in the absence of FOMO.
3. **J3 (Alfarizi & Sudradjat, 2025):** Titled "*From Persuasion to Purchase: Examining FOMO as a Mediator in Influencer Marketing*," this study explicitly investigated the mediating role of FOMO. The findings confirmed that persuasive messages delivered by influencers increase FOMO, which subsequently encourages purchasing decisions. This study reinforces the argument that FOMO serves as a key psychological mechanism that transforms persuasion into purchasing action.
4. **J4 (Heliyon, 2024):** This international study examined the relationship between social media influencers and followers' conspicuous consumption behaviors. The results indicate that FOMO mediates the relationship between influencer exposure and conspicuous consumption. Although conducted in a global context, these findings remain highly relevant to Indonesian consumers, who are similarly vulnerable to status-driven consumption on e-commerce platforms.
5. **J5 (Alfissofyah, 2025):** This study utilized a sample aged between 18 and 40 years, making it highly relevant to the target age group of 25–45. Multiple regression analysis revealed that influencer marketing and FOMO jointly exert a significant positive effect on purchasing decisions related to Skintific products, with an R^2 of 0.741. This indicates that 74.1% of the variance in purchasing decisions can be explained by these two variables. Among the studies included in this synthesis, this finding provides the strongest empirical evidence that influencer marketing and FOMO work synergistically to influence the purchasing decisions of consumers in their productive age.

c. The Mediating Role of FOMO in the Relationship Between Influencer Marketing/SMMA and Online Decision Making.

One of the most significant findings of this synthesis is that **FOMO functions as a mediating variable** linking exposure to influencer marketing and SMMA to online purchasing decisions. The following summary highlights the mediation patterns identified in the reviewed studies.

Study	Mediation Pattern	Key Findings
J1	Partial mediation	SMMA exerts a direct influence on purchasing decisions while also affecting purchasing decisions indirectly through FOMO.

Study	Mediation Pattern	Key Findings
J2	Full mediation	Influencer marketing does not have a significant direct effect on purchasing decisions; however, the relationship becomes significant when mediated by FOMO. This finding suggests that FOMO serves as a crucial psychological mechanism linking influencer marketing to purchasing behavior.
J3	Partial mediation	FOMO mediates the relationship between influencer persuasive messages and purchasing decisions, indicating that persuasive communication increases consumers' fear of missing out, which subsequently encourages purchasing behavior.
J4	Partial mediation	FOMO mediates the relationship between influencer exposure and conspicuous consumption, a specific form of consumer purchasing behavior associated with social status and self-presentation.
J5	Mediation not examined	FOMO and influencer marketing were treated as independent variables rather than as a mediation model. Nevertheless, the significant effects of both variables provide additional support for the important role of FOMO in influencing purchasing decisions.

The implications of the findings reported in J2, which demonstrated full mediation, are particularly significant. The results suggest that influencer-generated content alone is insufficient to drive purchasing decisions unless it evokes a fear of missing out among consumers. In other words, FOMO serves as a critical psychological mechanism that transforms passive exposure to influencer content into active purchasing behaviors. This finding is consistent with Solomon's (2020) consumer behavior theory, which posits that social influence must be internalized as emotional motivation before it can effectively stimulate behavioral responses. Therefore, consumers are more likely to act on influencer recommendations when they perceive a risk of missing out on valuable opportunities, experiences, or social benefits associated with a product or service.

d. Relevance to the 25–45-Year-Old Age Group in Indonesia

Among the reviewed studies, two explicitly reported age ranges that overlapped with the target population of adults aged 25–45 years old.

1. **J5 (Alfissofyah, 2025):** This study included respondents aged 18–40 years, indicating that a substantial proportion of participants were aged 25–40-year age range. The finding that both influencer marketing and FOMO significantly influenced purchasing decisions in this demographic suggests that FOMO is not exclusively an adolescent phenomenon. Adults in the upper productive-age segment (35–40 years) remain responsive to FOMO-based marketing strategies, particularly in the context of self-care products such as skincare, which carry both social and aesthetic value.
2. **J1 (Sonday et al., 2025):** Although this study was not included among the five selected articles because its independent variable was viral marketing rather than Social Media Marketing Activities (SMMA) or influencer marketing, it provides valuable contextual evidence. Conducted among respondents aged 25–44 years in the Greater Jakarta metropolitan area (Jabodetabek), the study found that FOMO has a direct and significant effect on impulsive buying behavior. This finding provides additional evidence that Indonesian adults aged 25–45 years are susceptible to FOMO-driven consumption behaviors.

Based on the synthesis of J5 and supporting literature, **several characteristics of FOMO among adults aged 25–45 years can be identified.**

1. FOMO is more frequently triggered by content associated with social status enhancement, such as automobiles, real estate, premium gadgets, and healthy lifestyle products and activities, including skincare, fitness, and travel.
2. Consumers in this age group tend to be more selective when choosing influencers. They are generally more inclined to follow micro-influencers with specialized expertise rather than mega-influencers with a broad audience.

3. FOMO-induced purchasing decisions often involve higher transaction values than those observed among adolescents, largely because of greater purchasing power and financial independence.
4. Despite their susceptibility to FOMO, adults aged 25–45 years generally have stronger self-regulation and decision-making capabilities. Consequently, overly aggressive FOMO-based marketing strategies may elicit negative responses, including skepticism, consumer fatigue, and reduced trust in brands and influencers.

e. Conceptual Framework of the Synthesis Results

Based on the integration of the findings from the five reviewed studies and the theoretical framework proposed by Solomon (2020), the following conceptual framework was developed:

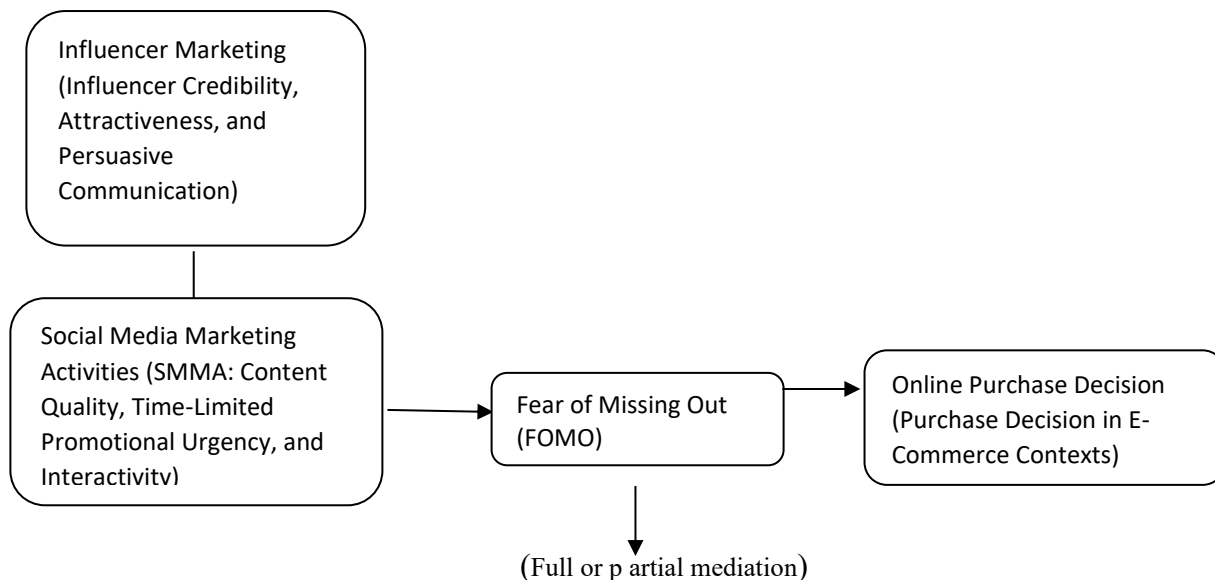


Figure 1. Conceptual Framework Derived from the Literature Synthesis.

Research Propositions for Future Studies on Indonesian Consumers Aged 25–45 Years

Based on the findings of the literature synthesis, the following propositions are proposed for future research involving Indonesian consumers aged 25–45 years:

P1: The higher the quality of influencer marketing, reflected in influencer credibility, attractiveness, and congruence with consumer values, the higher the level of Missing Out (FOMO) among consumers aged 25–45 years old.

P2: The greater the intensity of Social Media Marketing Activities (SMMA), including interactive content, time-related urgency, and exclusivity, the higher the level of FOMO among consumers aged 25–45 years.

P3: FOMO positively influences online purchase decision-making among consumers aged 25–45 years.

P4: FOMO fully or partially mediates the relationship between influencer marketing and online purchase decisions, depending on the product context.

P5: FOMO mediates the relationship between Social Media Marketing Activities (SMMA) and online purchase decision-making.

CONCLUSION

The synthesis of one foundational textbook and five selected journal articles yielded several important conclusions:

First, both influencer marketing and Social Media Marketing Activities (SMMA) have substantial empirical support for their role in increasing Fear of Missing Out (FOMO) among consumers within the productive aged 25–45 years. These findings challenge the common assumption that FOMO is primarily an adolescent phenomenon and suggest that adults are also vulnerable to FOMO-driven marketing.

Second, FOMO significantly shapes consumers' online purchase decisions. The reviewed studies consistently indicate that higher levels of FOMO are associated with stronger purchase intentions and a greater likelihood of making online purchases, highlighting its importance as a key psychological mechanism in digital consumer behavior.

Third, although the findings support the relationships among influencer marketing, SMMA, FOMO, and online purchase decisions, none of the reviewed studies specifically employed sampling strategies targeting consumers aged 25–45 years as the primary population of interest. This limitation highlights an important research gap in the literature.

Therefore, future research should explicitly focus on consumers aged 25–45 years to gain a deeper understanding of how influencer and social media marketing activities influence online purchase decisions through FOMO. Such research would provide valuable theoretical contributions and practical insights for developing digital marketing strategies aimed at this economically significant demographic group in Indonesia.

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