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Influencer Marketing, Product Quality, Discounts, and Impulse Buying: The Mediating Role of FOMO

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Abstract

Impulse buying among Generation Z consumers in e-commerce may be shaped by both external marketing stimuli and psychological factors; however, their combined relationships remain insufficiently understood. This study examined the relationships of influencer marketing, product quality, and discounts with impulse buying among Generation Z Shopee users and assessed the mediating role of Fear of Missing Out (FOMO). A quantitative survey design was employed. Data were collected through an online questionnaire from 250 purposively selected respondents aged 17–27 years who had experience using Shopee. The hypothesized relationships were analyzed using partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4.1. The findings showed that product quality and discounts were positively and significantly associated with impulse buying, whereas influencer marketing had no significant direct association. Influencer marketing, product quality, and discounts were significantly associated with FOMO, which was also significantly associated with impulse buying. Nevertheless, none of the indirect relationships through FOMO was statistically significant. Thus, although FOMO represents a relevant psychological correlate of impulsive purchasing, it did not function as a

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transmission mechanism linking the examined marketing stimuli to impulse buying. These findings clarify the distinction between the direct role of FOMO and its unsupported mediating role in Generation Z's online purchasing behavior. Practically, Shopee sellers and digital marketers should prioritize product quality and well-designed discount strategies rather than relying predominantly on influencer marketing or FOMO-based appeals.

Keywords: E-Commerce; Fear of Missing Out; Generation Z; Impulse Buying; Marketing Stimuli

INTRODUCTION

The rapid expansion of digital commerce has fundamentally transformed the way consumers search for, evaluate, and purchase products. Cross-country data reported by the United Nations Trade and Development (UNCTAD) indicate that business e-commerce sales across developed and developing economies increased by nearly 60% between 2016 and 2022, reaching approximately USD 27 trillion and growing substantially faster than overall gross domestic product (UNCTAD, 2024). The expansion of digital commerce has increased consumers' exposure to diverse promotional and social stimuli that can shape online purchasing decisions (Nurhaliza et al., 2024). Features such as influencer endorsements, personalized content, flash sales, and time-limited promotions may increase consumers' arousal, urgency, and tendency to make unplanned purchases. Empirical research has shown that social-media influencer credibility can strengthen consumers' urge to buy impulsively, while scarcity and time-limited promotions can stimulate psychological arousal associated with impulse buying (Koay et al., 2021; Lamis et al., 2022). Consequently, understanding the factors that contribute to impulse buying is increasingly important as digital marketplaces become an integral part of contemporary consumption.

Indonesia reflects this broader transformation, with e-commerce becoming an increasingly important component of consumer activity. Among the platforms operating in Indonesia, Shopee has emerged as one of the major e-commerce platforms, providing consumers with extensive product choices, promotional offers, social-commerce features, and influencer-driven marketing activities (Statista, 2025). This environment is particularly relevant to Generation Z, which represented approximately 27.94% of Indonesia's population according to the 2020 Population Census (BPS, 2021). As a generation that has grown up in an environment characterized by smartphones, social media, and digital

connectivity, Generation Z is frequently associated with digital-native characteristics (Bhalla et al., 2021). However, high digital familiarity does not necessarily imply deliberate and controlled consumption decisions. The continuous exposure of Generation Z consumers to persuasive content, social recommendations, and promotional urgency within e-commerce platforms may increase their susceptibility to impulse buying, defined as a spontaneous and relatively unplanned purchasing response. This makes Generation Z Shopee users an important population for examining the mechanisms underlying impulse buying in digital marketplaces.

Several marketing and psychological factors may contribute to impulse buying in online marketplaces. First, influencer marketing enables brands and sellers to use individuals perceived as credible, attractive, and knowledgeable to shape consumers' responses to branded content. Recent empirical evidence shows that influencer credibility, particularly trustworthiness, attractiveness, and expertise, can influence consumers' purchase-related responses on social media (Lou & Yuan, 2019; Weismueller et al., 2020). Second, product quality represents an important product-related consideration in e-commerce because consumers rely on product information and online reviews to evaluate products before making purchasing decisions (Rosillo-Díaz et al., 2019; Shihab & Putri, 2019). Third, discounts, particularly limited-time and flash-sale promotions, can create urgency and psychological arousal that encourage consumers to accelerate their purchasing decisions and engage in impulse buying (Lamis et al., 2022; Wu et al., 2021). Beyond these external stimuli, psychological factors may help explain why consumers respond differently to similar marketing environments.

One particularly relevant psychological mechanism is Fear of Missing Out (FOMO), which refers to consumers' concern about missing desirable experiences, social activities, or opportunities that others are enjoying. In digital environments, exposure to others' activities and commercially promoted experiences can intensify such concerns and shape consumers' purchase-related responses (Alt & Boniel-Nissim, 2018; Dinh et al., 2023). Consumer research further suggests that FOMO can motivate purchase decisions when consumers perceive an opportunity or experience as desirable and potentially unavailable to them (Solt et al., 2018). In e-commerce settings, this mechanism may encourage consumers to respond more rapidly to attractive products, promotional opportunities, or emerging trends.

Previous studies have provided evidence regarding the relevance of these variables, but their findings remain fragmented and indicate several gaps. Pandiangan et al. (2024), for example, examined product quality and influencer marketing among Generation Z consumers on TikTok Shop and found that product quality was not significant individually, although the variables included in their model were significant simultaneously. Riadi & Septiani (2025) examined discounts and FOMO in the Shopee context among Generation Z consumers and found significant direct effects, but FOMO was not positioned as a mediating mechanism. Similarly, Wijaya et al. (2025) investigated product quality among Generation Z Shopee users but employed lifestyle rather than FOMO as the mediating variable. These studies indicate that influencer marketing, product quality, and discounts have been examined in relevant e-commerce contexts, yet their simultaneous integration within a single model remains limited. More importantly, empirical evidence concerning the mediating role of FOMO is inconsistent. Mahmud et al. (2023) reported that FOMO did not mediate the relationship between influencer marketing and purchase decisions in a fashion e-commerce context, whereas Fitria et al. (2026) found that FOMO fully mediated the relationship between influencer marketing and consumer behavior among Generation Z users of TikTok Shop. These divergent findings suggest that the psychological mechanism through which marketing stimuli are translated into purchasing behavior has not yet been sufficiently established. Thus, an empirical gap remains regarding whether FOMO consistently functions as a mediating mechanism between different marketing stimuli and impulse buying, particularly when influencer marketing, product quality, and discounts are examined simultaneously among Generation Z consumers on Shopee.

To address these gaps, this study adopts the Stimulus-Organism-Response (S-O-R) framework proposed by Mehrabian & Russell (1974). The framework explains that external environmental stimuli (S) influence an individual's internal affective or cognitive state (O), which subsequently produces a behavioral response (R). In the present study, influencer marketing, product quality, and discounts are conceptualized as external stimuli, FOMO represents the internal psychological state, and impulse buying behavior constitutes the behavioral response. This theoretical configuration extends the application of the S-O-R framework by examining whether different forms of marketing stimuli: social, product-related, and promotional, affect impulse buying directly and/or indirectly through FOMO. The study therefore contributes to the literature by integrating three distinct marketing stimuli into a unified model while addressing inconsistent empirical evidence concerning

FOMO as a mediating mechanism. In addition, focusing on Generation Z Shopee users in Indonesia provides a specific contextual setting in which these relationships can be examined.

Based on this rationale, this study examines the effects of influencer marketing, product quality, and discounts on impulse buying behavior among Generation Z users of the Shopee platform in Indonesia, both directly and indirectly through the mediating role of Fear of Missing Out (FOMO). The study seeks to provide empirical evidence on the extent to which FOMO explains the relationship between marketing stimuli and impulse buying behavior and to contribute to a more comprehensive understanding of consumer decision-making in the increasingly stimulus-rich environment of digital commerce.

METHODS

This study adopts a quantitative approach using an explanatory (associative) design, intended to test hypothesized causal relationships among latent constructs rather than merely describe them. A quantitative approach is appropriate when a study aims to test an established theoretical proposition against empirical data collected from a defined population, using a structured instrument that produces data suitable for statistical analysis (Sugiyono, 2019). This study fits that description directly: it tests a specific theoretical proposition, derived from the Stimulus-Organism-Response framework (Mehrabian & Russell, 1974), regarding the direct and FOMO-mediated pathways connecting influencer marketing, product quality, and discount to impulsive buying among Generation Z Shopee users.

The research was conducted over an eleven-month period, from July 2025 to May 2026. The population comprises Generation Z individuals who are active users of the Shopee e-commerce platform. A purposive sampling technique was used, applying explicit inclusion criteria (male or female respondents aged 17–27 who actively use Shopee). The sample size of 250 respondents was set with reference to PLS-SEM minimum sample size guidance. Hair et al. (2019) recommend that minimum sample size in PLS-SEM be determined by the "10-times rule": ten times the largest number of structural paths directed at any single construct in the model. In this study's model, the endogenous construct Impulsive Buying receives the largest number of three direct paths from the exogenous constructs (influencer marketing, product quality, discount) plus one indirect path via FOMO, for a maximum of four paths into a single construct, implying a minimum recommended sample of approximately 40. A

sample of 250 respondents therefore substantially exceeds this minimum threshold, providing adequate statistical power for both direct-effect and bootstrapped indirect-effect (mediation) hypothesis testing.

Primary data were collected through an online, self-administered questionnaire distributed via Google Forms. The questionnaire used a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure five constructs: Influencer Marketing, Product Quality, and Discount (exogenous/independent variables); Fear of Missing Out (mediating variable); and Impulsive Buying (endogenous/dependent variable). This closed-ended, Likert-based online instrument follows the same data collection approach used in the most directly comparable prior studies (Fitria et al., 2026; Riadi & Septiani, 2025), supporting comparability of results across studies that test overlapping constructs in similar e-commerce contexts.

Instrument quality was assessed through outer (measurement) model evaluation, comprising: convergent validity, assessed via outer loading values (threshold > 0.5, appropriate given the exploratory elements of this combined model); discriminant validity, assessed by comparing inter-construct correlations; and reliability, assessed via Cronbach's Alpha and Composite Reliability, both required to exceed the conventional threshold of 0.70. These procedures and thresholds follow the PLS-SEM measurement model evaluation guidelines set out by Hair et al. (2019). Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), operationalized in SmartPLS version 4.1. PLS-SEM was selected because it can simultaneously estimate direct and indirect (mediated) effects within a single structural model and does not require the classical distributional assumptions that constrain conventional multiple regression (Hair et al., 2019), a property directly relevant to this study's mediation hypothesis involving FOMO.

RESULTS

Respondent Characteristics

Table 1. Respondent Characteristics

Characteristic	Category	Frequency	Percentage (%)
Gender	Female	195	78
	Male	55	22
Education	Senior High School/Equivalent	94	37

Characteristic	Category	Frequency	Percentage (%)
Shopping Frequency	Diploma	47	19
	Bachelor's Degree	98	39
	Master's Degree	11	5
	Less than once per week	185	74
	1–3 times per week	54	22
	More than 3 times per week	11	4
Total		250	100

Source: Processed survey data

This study involved 250 respondents who met the predetermined sampling criteria, namely Generation Z consumers aged 17–27 years who had experience using the Shopee platform. The characteristics of respondents, presented in Table 1, were described based on gender, educational background, and shopping frequency on Shopee. Of the 250 respondents, 195 (78%) were female and 55 (22%) were male. In terms of educational background, 94 respondents (37%) had completed senior high school or equivalent, 47 (19%) held a diploma qualification, 98 (39%) held a bachelor's degree, and 11 (5%) held a master's degree. Regarding shopping frequency, 185 respondents (74%) reported shopping on Shopee less than once a week, 54 (22%) reported shopping one to three times per week, and 11 (4%) reported shopping more than three times per week.

Descriptive Statistics

Table 2. Descriptive Statistics

Variable	Mean	Category
Influencer Marketing	3.6	Neutral
Product Quality	3.6	Neutral
Discount	4.1	Agree
FOMO	2.2	Disagree
Impulse Buying	3.0	Neutral

Source: Processed survey data

The descriptive statistics of the variables are presented in Table 2. The results show that the mean scores for influencer marketing and product quality were both 3.6, indicating a neutral category. The discount variable obtained the highest mean score of 4.1, which falls into the agree category. In contrast, FOMO had the lowest mean score of 2.2, indicating a disagree category. Meanwhile, impulse buying had a mean score of 3.0, which was categorized as neutral. These findings provide an overview of respondents' perceptions of each variable before conducting further statistical analysis.

Outer Loading

Table 3. Outer Loading Range

Variable	Outer Loading Range
Influencer Marketing	0.709–0.803
Product Quality	0.701–0.882
Discount	0.539–0.865
FOMO	0.524–0.826
Impulse Buying	0.544–0.896

Source: SmartPLS 4.1

The outer loading values of the indicators are presented in Table 3. The outer loading values ranged from 0.524 to 0.896. The influencer marketing indicators ranged from 0.709 to 0.803, product quality indicators ranged from 0.701 to 0.882, discount indicators ranged from 0.539 to 0.865, FOMO indicators ranged from 0.524 to 0.826, and impulse buying indicators ranged from 0.544 to 0.896. Several indicators had outer loading values below 0.70. These indicators were retained in the analysis based on the measurement model used in the study and the theoretical relevance of the respective indicators.

Reliability

Table 4. Reliability Results

Variable	Cronbach's Alpha	Composite Reliability
Influencer Marketing	0.805	0.806
Product Quality	0.876	0.975
Discount	0.795	0.819
FOMO	0.763	0.803
Impulse Buying	0.827	0.869

Source: SmartPLS 4.1

The reliability results are presented in Table 4. Internal consistency reliability was assessed using Cronbach's Alpha and Composite Reliability. The Cronbach's Alpha values ranged from 0.763 to 0.876, while the Composite Reliability values ranged from 0.803 to 0.975. The results indicate that the constructs demonstrated acceptable internal consistency based on the reported Cronbach's Alpha and Composite Reliability values.

Structural Model Results

Table 5. Coefficient of Determination

Endogenous Variable	R^2	Adjusted R^2
FOMO	0.255	0.246
Impulse Buying	0.376	0.358

The coefficient of determination results are presented in Table 5. The structural model was evaluated by examining the coefficient of determination (R^2) and the path relationships between the variables. The analysis was conducted using the bootstrapping procedure in SmartPLS 4.1. The R^2 value for FOMO was 0.255, indicating that 25.5% of the variance in FOMO was explained by influencer marketing, product quality, and discount. The remaining 74.5% was explained by factors outside the model. For impulse buying, the R^2 value was 0.376, indicating that 37.6% of the variance in impulse buying was explained by influencer marketing, product quality, discount, and FOMO. The remaining 62.4% was explained by other factors outside the model.

Hypothesis Testing

Table 6. Direct Effect Hypothesis Testing

Hypothesis	Relationship	t-statistic	p-value	Result
H1	Influencer Marketing → Impulse Buying	0.150	0.880	Not Supported
H2	Product Quality → Impulse Buying	3.802	0.000	Supported
H3	Discount → Impulse Buying	4.572	0.000	Supported
H4	Influencer Marketing → FOMO	3.846	0.000	Supported
H5	Product Quality → FOMO	4.898	0.000	Supported
H6	Discount → FOMO	5.394	0.000	Supported
H7	FOMO → Impulse Buying	5.280	0.000	Supported

Source: SmartPLS 4.1

The results of the direct effect hypothesis testing are presented in Table 6. Hypothesis testing was conducted using the bootstrapping procedure. Statistical significance was assessed using the t-statistic and p-value, with a significance level of 5%. A hypothesis was considered supported when the p-value was below 0.05. The results show that influencer marketing did not have a statistically significant direct effect on impulse buying ($t = 0.150$; $p = 0.880$). In contrast, product quality and discount had statistically significant effects on impulse buying, with t-statistic values of 3.802 and 4.572, respectively ($p < 0.001$).

Furthermore, influencer marketing, product quality, and discount each had statistically significant effects on FOMO ($p < 0.001$). FOMO also had a statistically significant effect on impulse buying ($t = 5.280$; $p < 0.001$).

Mediation Analysis

Table 7. Indirect Effect and Mediation Testing

Hypothesis	Indirect Relationship	t-statistic	p-value	Result
H8	Influencer Marketing → FOMO → Impulse Buying	1.689	0.091	Not Supported
H9	Product Quality → FOMO → Impulse Buying	1.815	0.070	Not Supported
H10	Discount → FOMO → Impulse Buying	1.781	0.075	Not Supported

Source: SmartPLS 4.1

The results of the indirect effect and mediation testing are presented in Table 7. The mediating role of FOMO was examined by evaluating the indirect effects of influencer marketing, product quality, and discount on impulse buying through FOMO. The results indicate that none of the indirect effects through FOMO reached the 5% significance level. The indirect effect of influencer marketing on impulse buying through FOMO was not significant ($t = 1.689$; $p = 0.091$). Similarly, the indirect effects of product quality ($t = 1.815$; $p = 0.070$) and discount ($t = 1.781$; $p = 0.075$) on impulse buying through FOMO were also not statistically significant. Thus, based on the specified significance level, H8, H9, and H10 were not supported.

DISCUSSION

Influencer Marketing, Product Quality, and Discount on Impulse Buying

The findings show that influencer marketing does not have a significant direct effect on impulse buying, whereas product quality and discounts have significant positive effects. The non-significant effect of influencer marketing indicates that exposure to influencer content does not necessarily lead Generation Z consumers to make spontaneous purchases. This finding differs from (Dinh et al., 2023; Koay et al., 2021), who reported a significant relationship between influencer marketing and impulse buying. Therefore, the present

finding suggests that the relationship between influencer marketing and impulse buying may depend on intervening psychological or contextual factors.

In contrast, the significant effects of product quality and discounts indicate that consumers' purchasing responses are more directly associated with product-related evaluations and promotional incentives. The finding for product quality is consistent with Angela & Paramita (2020), while the significant effect of discounts supports Riadi & Septiani (2025). In the Shopee context, perceived product quality may reduce uncertainty associated with online purchases, while discounts can increase the attractiveness of immediate transactions. These findings suggest that impulse buying is not necessarily an entirely irrational behavior, as consumers may still respond to concrete product and economic considerations.

Influencer Marketing, Product Quality, and Discount on FOMO

The results indicate that influencer marketing, product quality, and discounts significantly affect FOMO. This finding suggests that external marketing stimuli are associated with consumers' psychological perceptions of potentially missing desirable products, trends, or purchasing opportunities. The significant relationship between influencer marketing and FOMO is consistent with the conceptualization of FOMO by Mahmud et al. (2023) and supports findings from previous research concerning social-media-related FOMO. Influencer content may increase consumers' awareness of products and trends experienced or promoted by others. Similarly, discounts may generate concern that an attractive purchasing opportunity will be lost if consumers delay their decisions.

These findings support the Stimulus-Organism-Response (S-O-R) framework proposed by Mehrabian & Russell (1974), in which external stimuli can influence an individual's internal psychological state. However, the results also indicate that the presence of a significant stimulus–FOMO relationship does not necessarily guarantee a significant indirect effect on impulse buying.

Effect of FOMO on Impulse Buying

FOMO has a significant positive effect on impulse buying. This finding indicates that consumers who experience stronger concerns about missing desirable experiences or opportunities tend to exhibit stronger impulsive purchasing tendencies. The finding is consistent with Fitria et al. (2026) and Riadi & Septiani (2025) who describe FOMO as a motivational state associated with concern about missing rewarding experiences.

In the context of e-commerce, FOMO may encourage consumers to respond quickly to trending products, promotional campaigns, or socially visible purchasing activities. Thus, the significant FOMO–impulse buying relationship provides support for the Organism–Response component of the S-O-R framework.

The Mediating Role of FOMO

Although influencer marketing, product quality, and discounts significantly affect FOMO, none of the three variables has a significant indirect effect on impulse buying through FOMO. Therefore, FOMO does not significantly mediate the relationships between the three external stimuli and impulse buying.

This finding is particularly relevant to the influencer marketing pathway because previous studies have reported inconsistent results. Mahmud et al. (2023) found that FOMO did not mediate the relationship between influencer marketing and purchase decisions, whereas Fitria et al. (2026) reported full mediation in a Generation Z TikTok Shop context. The present findings support the former result and suggest that the mediating role of FOMO may depend on the platform and consumer context.

The absence of mediation for product quality and discounts further indicates that a significant relationship between an external stimulus and FOMO does not automatically translate into a significant indirect behavioral effect. Product quality and discounts may influence impulse buying through other mechanisms that were not examined in this study, such as perceived value, purchase convenience, or promotional attractiveness. These possibilities, however, require further empirical testing.

Theoretical and Practical Implications

The findings contribute to the application of the S-O-R framework by demonstrating that the relationship between marketing stimuli, psychological states, and consumer responses is not necessarily a uniform sequential process. Influencer marketing, product quality, and discounts significantly influence FOMO, and FOMO significantly influences impulse buying; however, FOMO does not significantly transmit the effects of these stimuli to impulse buying.

Practically, the findings suggest that Shopee sellers and digital marketers should not rely solely on influencer campaigns to stimulate immediate purchases. Product quality and attractive discounts appear to have more direct relevance to impulse buying in the present

context. Influencer marketing may be more useful for generating awareness and psychological engagement, while product-related information and promotional strategies can strengthen the transition toward purchasing behavior.

CONCLUSION

This study examined the effects of influencer marketing, product quality, and discounts on impulse buying among Generation Z Shopee users, with Fear of Missing Out (FOMO) as a mediating variable. The findings show that product quality and discounts have significant positive effects on impulse buying, whereas influencer marketing does not have a significant direct effect. Meanwhile, influencer marketing, product quality, and discounts significantly influence FOMO, and FOMO significantly affects impulse buying. However, FOMO does not significantly mediate the effects of influencer marketing, product quality, or discounts on impulse buying. These findings indicate that although FOMO is associated with impulsive purchasing behavior, it does not function as the mechanism through which the examined marketing stimuli translate into impulse buying. The study therefore suggests that the influence of digital marketing stimuli on Generation Z's purchasing behavior is more complex than a simple stimulus–psychological state–behavior sequence.

This study has several limitations. First, the use of purposive sampling with 250 respondents limits the generalizability of the findings to the broader Generation Z population. Second, the cross-sectional survey design and self-reported data may not fully capture actual purchasing behavior. Third, the model explains 25.5% of the variance in FOMO and 37.6% of the variance in impulse buying, indicating that other relevant variables remain outside the model. Future research could employ larger and more diverse samples and consider experimental or longitudinal designs. Additional variables, such as perceived scarcity, social comparison, shopping enjoyment, perceived urgency, or shopping lifestyle, could also be examined to provide a more comprehensive explanation of Generation Z's impulse buying behavior.

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