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HARNESSING FOMO TO DRIVE GEN Z ENGAGEMENT WITH BRIMO

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Abstract: This study analyzes the impact of Fear of Missing Out (FOMO) on the usage decision of the BRImo app among Gen Z users, with the role of reference groups as a mediating factor. The research was conducted using simple random sampling with 173 respondents, and the data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method, version 4. The findings reveal that FOMO has a positive and significant effect on reference groups, which in turn, play a crucial role in influencing usage decisions. While FOMO alone does not significantly impact the decision to use the BRImo app, it shows a significant and positive effect when the influence of reference groups is taken into account, highlighting a full mediation effect. This research provides valuable insights for app developers and marketers by emphasizing the importance of reference groups and social influence on Gen Z's app usage decisions, particularly in the context of fear of missing out on popular trends.

Keywords: FOMO, Reference Group, Usage Decision

1. Introduction

In this increasingly advanced digital era, digital financial technology has become one of the most important aspects of everyday life. One of the most popular digital financial technologies is e-wallet, or digital wallet. E-wallet is a digital platform that allows users to perform financial transactions, such as payments, withdrawals, and money transfers, online and easily. E-wallets have become very popular among the public, especially among millennials and Gen Z. In Indonesia, the use of e-wallets has increased rapidly in recent years. According to research by (Cheung, Ting, Cheah, Sharipudin, & Management, 2021), e-wallets not only make transactions easier but also help in building brand communities among users. This shows that e-wallets serve as an effective marketing tool in today's digital era. E-wallets are crucial for financial inclusion as well since they give those who were previously unbanked access to digital transaction processing (Gupta & Sharma, 2021). Users may select the e-wallet platform that best fits their needs thanks to the increasing number of alternatives accessible.

Digital financial technology, particularly e-wallets, has piqued the curiosity of Indonesia's Gen Z. These are some of the e-wallets that younger people use the most: BRImo, OVO, GoPay, Dana, and LinkAja. There is no shortage of e-wallets to choose from; each one has special features to cater to individual customer requirements. E-wallets have improved the convenience and security of making financial transactions online by facilitating simplicity of use and integration with a wide range of businesses.

The phenomenon of Fear of Missing Out (FoMO) has become a significant concern in the digital age, particularly among Generation Z. This psychological condition, characterized by anxiety that one will miss an important event or experience, has been extensively studied in the context of social media use. The need to belong and the desire to be connected are fundamental drivers of FoMO, which often manifests through compulsive social media use and a fear of being left out of social interactions or experiences. FoMO and usage decisions have a complicated connection that is frequently mediated by reference groups. According to research, reference groups can act as a mediator between FoMO and usage decisions, even if FoMO may not have a large direct impact on these decisions. For instance, Alt and Boniel-Nissim's study discovered a substantial correlation between teenagers' usage of Facebook and their urge to fit in with their group and feel popular, with FoMO acting as a mediating element.

Overall, this study highlights the importance of understanding how psychological factors such as FoMO can influence user behavior in the context of digital financial technologies such as e-wallets. With the increasing popularity of e-wallets among Gen Z, understanding these behaviors is key to optimizing user experience and increasing the adoption of digital financial applications in the future.

The results show that FoMO has a significant positive influence on reference groups, but does not have a significant direct influence on app usage decisions. However, when the reference group is included as a mediating variable, FoMO shows a significant positive influence on app usage decisions. This indicates the existence of a full mediation effect, where the influence of FoMO on app usage decisions is fully mediated by reference groups.

This study was cross-sectional and did not investigate the long-term influence of FoMO on relationships with reference groups. Research with a longitudinal design may shed light on how variations in FoMO levels over time impact relationships with reference groups and app usage choices (D. Alt & M. J. I. i. Boniel-Nissim, 2018). By examining the influence of FoMO on Gen Z users' decisions to use app and the function of reference groups as a mediating variable, this study seeks to close the gap. App developers may improve design and strategy by better understanding these dynamics and gaining useful insights into the variables influencing younger generations' usage decisions.

2. Literature Review

Fear of Missing Out

Fear of Missing Out (FoMO) is a psychological condition characterized by anxiety that one will miss an important event or experience. This phenomenon has been studied extensively in the context of social media use, particularly among Generation Z. FoMO is defined as anxiety, in which a person compulsively worries that he or she might miss out on opportunities for social interactions, rewarding experiences, profitable investments or other fulfilling events. (D. Alt & M. Boniel-Nissim, 2018) This literature review aims to synthesize existing research on FoMO, its relationship with information overload, and its impact on consumer behavior, specifically in the context of Gen Z. The need to belong is a significant predictor of FoMO, which increases both directly and indirectly through the mediation of social media use. The need to belong is a significant predictor of FoMO, which increases both directly and indirectly through the mediation of social media use This need is particularly pronounced among Gen Z, who are tech-savvy and highly dependent on social media (D. Alt & M. Boniel-Nissim, 2018).

Research shows that FoMO is closely linked to engagement on social media, especially among adolescents (Beyens, Frison, & Eggermont, 2016) found that adolescents' need to belong to a group and desire to be popular were significantly correlated with their Facebook use, with FoMO as a mediating factor. This suggests that fear of missing out drives social media consumption as individuals seek to maintain social connections and status.

Reference Group

Conceptually, there is much information that one could consider about a group, (Kudrna & Wealth, 2024) showed that reference groups based on geographic and age demographics significantly influenced individuals' perceptions of their well-being. This study underscores that economic growth does not inherently improve people's well-being if individuals compare themselves to others in a way that reduces their satisfaction. Reference groups are groups of people who are considered capable of exerting influence, aspirations and even behaviors on others directly (Sugito, Lubis, Rini, & Absah, 2018). Reference groups can influence their members in three ways, namely introducing new behaviors and lifestyles to a person, influencing attitudes and self-concepts, and creating comfort pressures that can influence their choices (Kotler & Keller, 2012).

Study by (Cheung et al., 2021) also found that the influence of reference groups through social media can influence product and brand preferences in a faster way than the influence of offline reference groups. They noted that communication between group members on online platforms is more efficient and can foster brand loyalty through social support. Overall, the importance of reference groups is increasingly apparent in the rapidly changing social and digital context. Here, it is not only friends and family that influence one's purchasing decisions, preferences and attitudes, but also online communities and influencers that affect trends and social norms.

Usage Decision

Decision making is a complex cognitive process that involves choosing a course of action among several alternatives. Optimal decision-making involves understanding the optimal values of decision variables and objective functions.. A study by (Bari et al., 2019) explored the representation of stable decision variables for flexible behavior, highlighting the importance of neural subsystems in encoding hidden decision variables associated with free choice. Recent studies have emphasized the importance of content marketing as a strategic tool to influence consumer decisions. The effectiveness of content marketing is determined by its ability to engage customers cognitively, emotionally, and behaviorally throughout their journey (Koob, 2021). Usage decision refers to the process by which individuals or organizations determine whether to use a product or service based on various criteria, including quality, performance, and personal or organizational needs. "Usage decision" refers to the process by which individuals or groups determine whether to use a product, service, or system based on various factors that influence their perceptions of benefits and ease of use. In the context of information technology, usage decisions are often influenced by variables such as ease of access, service features, and variety of payment systems.

The effect of FOMO on References Group

According to need theories, especially self-determination theory, FOMO can arise from deficiencies in social competence and connectedness needs. When individuals feel a lack of connectedness, they are more likely to follow group references to fulfill these needs (Gupta & Sharma, 2021). FOMO often arises from the psychological need to feel connected to others.

Individuals with high levels of FOMO tend to be more affected by social comparison and the desire to avoid isolation. They are more likely to follow mainstream consumption to achieve stability and recognition from their social group (Alfina, Hartini, & Mardhiyah, 2023).
H1 : *Fear Of Missing Out has a significant positive influence with References Group*

The effect of FOMO on Usage Decision
FOMO, defined as anxiety arising from the feeling that others may be having pleasant experiences while we are not, can influence individuals' decisions to use social media and other digital platforms. Research shows that individuals with high levels of FOMO tend to be more active in using social media to stay connected and avoid feeling alienated or lost (Alfina et al., 2023). Research shows that FOMO is positively related to the frequency of social media use and the number of platforms used. The higher a person's level of FOMO, the more likely they are to be active on multiple social media platforms (Franchina et al., 2018). FOMO also serves as a driver of consumption behavior, where individuals feel compelled to engage in activities they see others doing, thus influencing their usage decisions of certain products or services (Abel, Buff, Burr, & Research, 2016).
H2 : *Fear Of Missing Out has a significant positive influence with Usage Decision*

The effect of References Group on Usage Decision
Reference groups are social groupings that people respect and adhere to; as such, they can have an impact on a person's choice to utilize a certain good or service. People who follow a References Group are more likely to emulate the actions and decisions of the group, which increases the probability that they will use the group's resources in the same way. People often conform to the standards and expectations of their social group in order to feel included and connected, according to social attachment theory. In order to satisfy this psychological demand, those who feel alienated are more prone to adhere to a reference group (Sumardi & Andreani, 2021). Instagram use has a positive relationship with the level of FOMO among adolescents. The results show that there is a strong influence between Instagram usage and the level of FOMO. In addition, the journal also shows that 60% of social media usage affects FOMO, which means that group references can also influence individual usage decisions (Ananda, Khadijah, Lissa, Triyono, & Humanities, 2023).
H3 : *Reference Group has a significant positive influence with Usage Decision*

3. Method

In order to evaluate the hypotheses and ascertain their association, this study employs a quantitative research methodology, in which variables are assessed using research instruments. Numerical data can be produced by performing the appropriate statistical computations. (Kusumastuti, Khoiron, & Achmadi, 2020) This research looked at three: Usage Decision (Y), References Group (X2), and Fear of Missing Out (X1). among e-wallet users in Generation Z. The type of data utilized in this study is primary data, which is information that was collected directly from researchers via online questionnaires that were made available through Google Forms. The number of Generation Z members who utilize e-wallets is unknown. Utilizing a Likert scale with a range of 1 (not helpful at all) to 10 (extremely helpful), the measuring of (Harpe & learning, 2015). The sampling strategy used is accidental sampling. SmartPLS version 4.0 software is used as an analytical tool in the PLS-SEM (Partial Least Square Structural Equation Modeling) data testing process.

4. Result and Discussion

***Outer Model* (Measurement Model)**

In this model there are two measurement models, namely the test:

1. *Convergent Validity*

This measurement is considered fulfilled when the outer loading is above 0.7 and the AVE value with a minimum value of 0.5 (Ulum, Ghozali, & Chariri, 2008). Minimum value of 0.5 (Ulum, Ghozali, & Chariri, 2008). The results of the convergent validity test on the research model can be seen in Table 1.

Table 1. Convergent Validity Test

Indicator	Outer loading	AVE	Result
FOMO1	0.923		
FOMO2	0.934		
FOMO3	0.944	0.860	Valid
FOMO4	0.939		
FOMO5	0.896		
RG1	0.914		
RG2	0.893		
RG3	0.911	0.791	Valid
RG4	0.841		
RG5	0.887		
UD1	0.920		
UD2	0.961	0.833	Valid
UD3	0.843		
UD4	0.923		

Sources: Data Processed (2024)

From these results, it can be stated that the indicators that measure the variables Fear of Missing Out (FOMO), Reference Group, and Uses Decision have a value above 0.7 in the convergent validity test, and also have an AVE value above 0.5, so they can be considered valid.

2. Reliability Test

Composite Reability (Cr) is a measure of variable reliability that measures a reliable value of above 0.7 although it is not an absolute standard. Cronbach's Alpha is a value reflecting the reliability of all indicators, with a range of values measured between zero and one. If the value is greater than 0.7, it can be said to be reliable.

Table 2. *Composite reliability & Cronbach's alpha*

Variabel	Composite reliability	Croncach' alpha	Result
FOMO	0.968	0.959	
RG	0.950	0.934	Reliabel
UD	0.952	0.932	

Sources: Data Processed (2024)

In the Reliability Test, it can show that the indicators of all variables get a value above 0.7 and get a value above 0.7, so it can be declared reliable.

***Inner Model* (Measurement Model)**

The inner model is a model used to project causal relationships between variables that cannot be measured directly and hidden variables.

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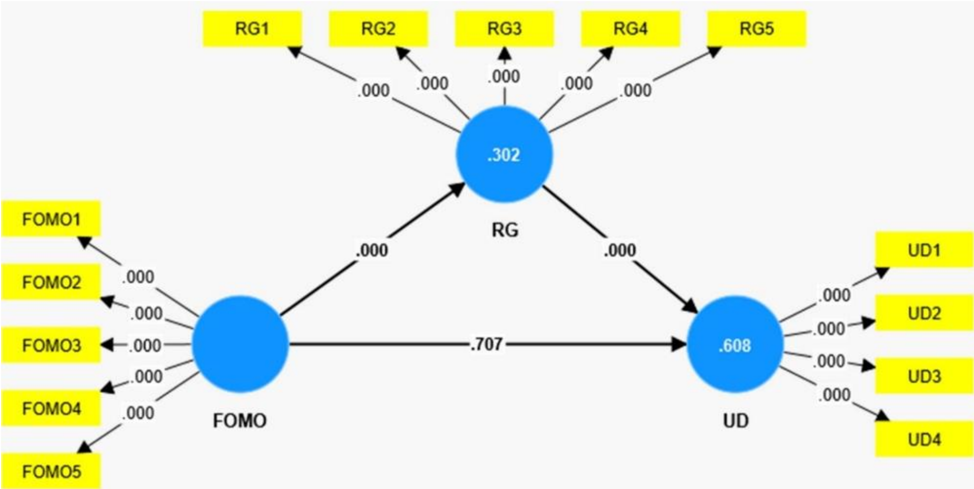

Figure 1 : Structural Model
Sources : Data Processed (2024)

R-Square

R-square is a test used to indicate the extent of the impact of the independent variable on the dependent variable. When the R-square reaches 0.67, it is considered to have a strong influence, it is considered moderate when it reaches 0.33, and it is considered weak when it reaches 0.19.

Table 3. *R-square*

Variabel	R-square	R-square adjusted
RG	0.302	0.298
UD	0.608	0.604

Sources : Data Processed (2024)

From the data table, the R-square value for Reference Group is 0.302 while the Adjusted R-square value is 0.298. Indicating that FOMO has a 30.2% impact on Reference Group, which can be considered a weak influence. While the remaining 69.8% can be explained by other variables and indicators not described in this study.

In addition, the R-square value for Uses Decision is 0.608 while the Adjusted R-square value is 0.604. Indicating that all exogenous constructs together have an impact of 60.8% on Usage Decision, which can be considered a moderate influence. While the remaining 39.2% can be explained by other variables and indicators not described in this study.

Mediation Test

In the context of mediation, there are three scenarios first, Non mediation occurs when the relationship between the independent variable and the dependent variable is positive, while the relationship between the mediating variables is negative. Second, Full mediation occurs when the relationship between the independent variable and the dependent variable is negative, while the relationship between the mediating variables is positive. Third, Partial mediation occurs when the independent and dependent variables are positive, and the relationship between the mediating variables is also positive. The test results using the bootstrapping method with SmartPLS 4.0 can be interpreted based on the P value, where if the P value on indirect special effects > 0.05, it indicates a negative effect, while if the P value < 0.05, it indicates a positive effect.

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Table 4. ***Path Coeffien***

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P value
FOMO -> RG	0.550	0.550	0.078	7.028	0.000
FOMO -> UD	0.026	0.021	0.068	0.375	0.707
RG -> UD	0.765	0.771	0.051	14.997	0.000

Sources : Data Processed (2024)

Table 5. ***Specific Indirect Effects***

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P value
FOMO -> RG -> UD	0.421	0.425	0.072	5.881	0.000

Sources : Data Processed (2024)

Based on the attached tables 4 and 5, the conclusion is:

The Effect of FOMO on Uses Decision mediated by Reference Group

From table 5, it can be seen that the Path Coefficient of FOMO on Uses Decision has anot significant relationship because P value = 0707>0.05. In addition, table 6 Specific Indirect Effect FOMO on Uses Decision mediated by Reference Group has a positive relationship because P value = 0.000 <0.05 therefore, it can be categorized as Full Mediation.

Hypothesis Test

In hypothesis testing, T statistics and P value can be seen. The hypothesis can be accepted if the P value <0.05. To find out, it can be found in the Path Coefficient obtained through the Bootstrapping technique in the SmartPLS version 4.0 program.

Table 6. Hypothesis Test Results

Hypothesis	Analysis
FOMO -> RG	Coeffisien = 0.550 P value = 0.000 T statistcs = 7.028 T-tabel = 1.650 T statistics > T-tabel
FOMO -> UD	Coeffisien = 0.026 P value = 0.707 T statistcs = 0.375 T-tabel = 1.650 T statistics < T-tabel
RG -> UD	Coeffisien = 0.765 P value = 0.000 T statistcs = 14.997 T-tabel = 1.650 T statistics > T-tabel

Sources : Data Processed

Hypothesis 1: The effect of FOMO on Reference Group
Indicates that the coefficient value (0.550) and T statistics (7.0028) > T-table (1.650) and P value (0.000) < 0.05, then H0 is rejected and Ha1 is accepted. This means that it indicates a positive and significant influence between the FOMO on Reference Group.

Hypothesis 2: The effect of FOMO on Usage Decision
Indicates that the coefficient value (0.026) and T statistics (0.375) < T-table (1.650) and P value (0.707) < 0.05, then H0 is rejected and Ha2 is accepted. This means that it indicates a not significant influence between the FOMO on Uses Decision.

Hypothesis 3: The Effect of Reference Group
Indicates that the coefficient value (0.765) and T statistics (14.997) < T-table (1.650) and P value (0.000) < 0.05, then H0 is accepted and Ha3 is rejected. This means that it indicates a positive and significant influence between the Reference Group on Uses Decision.

Discussion

The results of this study reveal the relationship between Fear of Missing Out (FOMO) and its influence on reference groups and usage decisions, using three hypotheses to examine these relationships. These findings are compared with previous research to understand the effects and mechanisms involved.

In the first hypothesis, the results show that FOMO has a positive and significant influence on reference groups, with a coefficient value of 0.550 and T-statistics (7.0028) greater than the T-table (1.650), as well as a P-value of 0.000. These findings align with prior research by (Alfina et al., 2023), which suggests that individuals experiencing FOMO are more likely to follow mainstream consumption trends to gain stability and recognition from their social groups. Therefore, FOMO plays a crucial role in shaping individual behavior to conform to reference groups, where their decisions are influenced by the fear of being left out, leading them to follow group norms.

However, in the second hypothesis, which examines the effect of FOMO on usage decisions, the results indicate no significant relationship, with a coefficient value of 0.026 and T-statistics (0.375) smaller than the T-table (1.650), and a P-value of 0.707. This suggests that FOMO does not have a direct influence on usage decisions. This finding contrasts with the research by (Abel et al., 2016), which suggests that FOMO can drive consumption behavior. In this context, while FOMO may influence individuals' behavior within reference groups, its impact does not directly extend to their decisions regarding product or service usage. This may indicate that external factors such as personal preferences or individual circumstances could moderate the influence of FOMO on usage decisions.

In the third hypothesis, it was found that reference groups have a positive and significant influence on usage decisions, with a coefficient value of 0.765 and T-statistics (14.997), and a P-value of 0.000. This is consistent with (Sumardi & Andreani, 2021), who found that individuals who feel alienated are more likely to follow reference groups to meet psychological needs. In this case, reference groups play a crucial role in guiding individuals' decisions regarding the products or services they use, as they rely on their social group to influence their usage behavior.

Further analysis shows that the direct relationship between FOMO and usage decisions is not significant, with a P-value of 0.707. However, when mediated by reference groups, the relationship becomes significant, with a P-value of 0.000. This indicates that reference groups serve as a full mediator in the relationship between FOMO and usage decisions. In other words, individuals experiencing FOMO are more likely to be influenced by their reference groups, which ultimately affects their decisions regarding product or service usage. This supports the idea that social dynamics and group conformity act as key factors in mediating the effect of FOMO on individual behavior.

5. Conclusions

The findings of this study conclude that Fear of Missing Out (FOMO) significantly influences reference groups, indicating that individuals experiencing FOMO tend to align their behavior with social group norms. However, FOMO does not have a direct impact on usage decisions. The effect of FOMO on usage decisions is only significant when mediated by reference groups, suggesting that social dynamics play a crucial role in shaping individuals' decisions regarding product or service usage. Reference groups exert a positive and significant influence on usage decisions, reinforcing the importance of social conformity in consumer behavior.

The implications of these findings highlight the importance of understanding the role of social groups in consumer decision-making processes, especially in the context of FOMO. Marketers and businesses should focus on leveraging social influence and group dynamics to encourage product adoption and usage. By creating campaigns that emphasize group conformity or peer endorsement, companies can effectively tap into consumers' fear of missing out, driving higher engagement and usage decisions through reference group influence.

Based on these conclusions, it is recommended that businesses and marketers strategically design their marketing efforts to target not only individual consumers but also the social groups they are a part of. Utilizing influencers or brand ambassadors within specific social circles can amplify the reference group effect. Additionally, fostering online communities or social platforms where consumers can share their experiences can further enhance the impact of FOMO on product usage decisions. This approach will help businesses capitalize on the powerful effect of social conformity to boost product adoption and consumer loyalty.

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