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THE EMOTIONAL AND COGNITIVE EFFECTS OF FEAR OF MISSING OUT ON DECISION DELAY AMONG GENERATION Z CONSUMERS

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Abstract: This study examines the relationship between Fear of Missing Out (FOMO), decision difficulty, and decision postponement among Generation Z males and females. In the current digital era, Gen Z consumers spend much of their time online, where exposure to social media triggers FOMO, leading to emotional stress and uncertainty in making purchasing decisions. The research aims to analyze how FOMO influences decision postponement through decision difficulty and to identify gender-based differences in these relationships. Using a quantitative approach with purposive sampling, data were collected from 873 respondents across both genders and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results reveal that FOMO has a significant positive effect on decision difficulty but does not directly influence decision postponement. Instead, FOMO indirectly affects decision postponement through decision difficulty. Furthermore, gender differences emerged: males showed a stronger relationship between FOMO and decision difficulty, while females demonstrated a stronger relationship between decision difficulty and decision postponement. The study contributes to consumer behavior theory by highlighting the mediating role of cognitive factors in emotional influences like FOMO. Practically, it suggests that marketers should design simpler and gender-sensitive digital **strategies** to reduce decision pressure and enhance confident purchasing decisions among Gen Z consumers.

Keywords: Fear of Missing Out (FOMO); Decision Difficulty; Decision Postponement.

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1. Introduction

Gen Z, generally defined as those born between the mid-1990s and early 2010s, exhibits distinct consumer behavior patterns shaped by digital fluency and social media exposure, with male and female members showing both similarities and key differences According to (Okumus et al., 2021). Members of Gen Z have grown up in an era dominated by digital technology, social media, and mobile connectivity, which fundamentally shapes their attitudes, values, and behaviors. (Yuksel et al., 2021) describe Gen Z as a cohort characterized by immediacy, interactivity, and social consciousness, showing preferences for transparency, authenticity, and instant access to information through digital platforms. These digital habits influence how they form relationships, consume media, and make purchasing decisions. Gender differences within Gen Z have also been observed. Females tend to express greater social and environmental concern, whereas males exhibit slightly higher risk-taking and technology-adoption tendencies (Rozgonjuk et al., 2021). These distinctions indicate that Gen Z is not a homogeneous group, but rather a multifaceted generation whose decision-making processes, including susceptibility to FOMO and decision postponement, may vary by gender. Female Gen Z respondents reported greater health and economic concerns and higher support for restrictive public health measures than male counterparts, illustrating that females tend to express more concern over vulnerability and risk in crises (Deckman et al., 2020).

This research is very important today because Generation Z spends most of their time on social media and online shopping platforms. They often feel Fear of Missing Out (FOMO) when they see others getting new or trending products, which can cause stress and confusion before deciding to buy. In this digital era, too much information and online pressure make it easy for Gen Z to delay decisions. Understanding how FOMO causes decision difficulty and postponement, especially the differences between male and female Gen Z, is urgent for helping businesses create better marketing and help young consumers make confident choices.
Most existing studies on Fear of Missing Out (FOMO) have focused on its direct effects on impulsive buying, social media engagement, or emotional well-being (Bläse et al., 2024; Gartner et al., 2022), while limited attention has been given to its indirect influence on decision-making through cognitive mechanisms such as decision difficulty and decision postponement. Moreover, although decision difficulty has been widely recognized as a response to information complexity (Nordin & Ravald, 2023; Sharma, Pandher, et al., 2023) its role as a mediator linking emotional factors like FOMO with behavioral outcomes such as decision postponement remains theoretically underexplored. Existing frameworks also overlook gender-based differences, particularly among Generation Z, who experience digital pressure and FOMO more intensely. Thus, this study addresses a theoretical gap by proposing an integrated model that connects FOMO, decision difficulty, and decision postponement while considering gender differences, contributing to a deeper understanding of how emotional and cognitive factors jointly influence consumer decision-making in the digital era.
The main objective of this study is to examine how Fear of Missing Out (FOMO) affects decision postponement among Generation Z consumers, with particular attention to the mediating role of decision difficulty and differences between male and female respondents.

2. Literature Review

FOMO (Fear Of Missing Out)

FOMO is defined as a decision-making process where individuals base their utility on anticipated regret and the decisions of their social peer group, influencing behaviors such as asset trading (Kaddouhah, 2024). Psychologically, FOMO is characterized as a construct rooted in negative affect, social comparison, and counterfactual thinking, with particular relevance to social media use and its associations with problematic smartphone behavior and mental health issues (Neumann, 2020). More broadly, FOMO represents a constant desire to follow others' exciting lives through the internet, accompanied by persistent anxiety about missing out on experiences (Tayiz et al.).

In digital marketing, FOMO operates through psychological mechanisms rooted in social comparison and loss aversion theories, employing strategies such as scarcity, urgency, and social pressure to influence consumer decision-making and trigger impulsive purchasing behaviors (Acharya, 2025). Live marketing strategies particularly harness FOMO's power through social influence, emotional appeals, and interactive engagement, utilizing limited offers, social validation, and real-time contact to enhance purchasing behaviors and customer engagement (Abas et al., 2025). However, these tactics raise ethical concerns including increased consumer anxiety, financial strain, and overconsumption, necessitating greater transparency and ethical responsibility in marketing practices (Acharya, 2025). Research

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indicates that while FOMO is often associated with negative psychological states, it paradoxically generates positive impacts on consumption behavior in marketing applications (Alfina et al., 2023).

Decision Difficulty

Decision difficulty arising from complex choices, information overload, or similar alternatives often leads individuals to delay making decisions as a way to avoid potential regret or making the "wrong" choice (Kaddouhah, 2024). This tendency to postpone is heightened when Fear of Missing Out (FOMO) is involved (Bläse et al., 2024). Decision difficulty come when choices are complex, options are similar, or information is overwhelming often leads individuals to postpone decisions as a way to avoid making a potentially regrettable choice . This postponement is a form of decision avoidance, driven by both cognitive overload and negative emotions such as anticipated regret and uncertainty

Decision difficulty in the context of marketing refers to the cognitive and emotional challenges that both consumers and marketing managers face when making choices in complex, information-rich, and uncertain environments (Schneider et al., 2020). From a managerial perspective, decision difficulty is heightened by the volatile, data intensive nature of contemporary marketing, where managers must rapidly process large volumes of information and adapt to changing market conditions. This complexity often leads to reliance on heuristics mental shortcuts that simplify decision-making but may not always yield optimal outcomes, especially for less experienced decision-makers (Gilbert-Saad et al., 2021). In such environments, agility, inventiveness, and reflexiveness become essential traits for effective marketing decision-making (Nordin & Ravald, 2023). Decision difficulty is also influenced by the way choices are presented, such as the spatial proximity of options, which can make decisions feel harder and increase decision time (Schneider et al., 2020).

Decision Postponement

Decision postponement in marketing is the intentional delay of a purchase or strategic choice, usually as a coping mechanism for confusion, uncertainty, or overwhelming options in the marketplace (Sharma, Singh, et al., 2023). In marketing, decision postponement occurs when individuals or organizations intentionally defer making a choice about a product, service, or strategy (Sharma, Pandher, et al., 2023). Decision postponement is considered a response to cognitive or emotional overload, where the perceived risk of making a wrong choice or the effort required to evaluate options outweighs the motivation to decide immediately (Chang et al., 2023). In marketing management, postponement can also refer to delaying strategic decisions (such as pricing or product launches) to gather more information or reduce uncertainty (Geng et al., 2024).

The effect of FOMO on Decision Difficulty

FOMO increases anticipated regret and leads to suboptimal, peer-influenced decisions, highlighting increased decision difficulty (Kaddouhah, 2024). FOMO is positively related to irrational and impulsive decision-making, increasing decision bias and difficulty (Gartner et al., 2022). FOMO is described as a dilemma of too many choices, intensifying regret and complicating decision-making (Lin & Jian, 2022).
H1 : Fear Of Missing Out has a significant positive influence with Decision Difficulty

The effect of Decision Difficulty on Decision Postponement

Greater decision difficulty increases consumers' willingness to postpone making choices, especially with lower construal level (Chang et al., 2023). Consumer confusion (a form of decision difficulty) significantly increases decision postponement in online tourism (Sharma, Pandher, et al., 2023). Decision fatigue (a form of decision difficulty) increases purchase postponement; sophisticated AI can reduce this effect (Li & Kang, 2025).

H2 : Decision Difficulty has a significant positive influence with Decision Postponement

The effect of FOMO on Decision Postponement

FOMO alters decision-making, leading to choices based on peer actions and anticipated regret, which can result in suboptimal or postponed decisions (Kaddouhah, 2024). FOMO content increases urgency and influences travel decisions, potentially reducing postponement but also creating decision pressure (Lee et al., 2024). (Flecha Ortiz et al., 2024) Studies highlight that FOMO is a significant force in decision-making, increasing psychological dependence and complicating or delaying choices.

H3 : Fear Of Missing Out has a significant positive influence with Decision Postponement

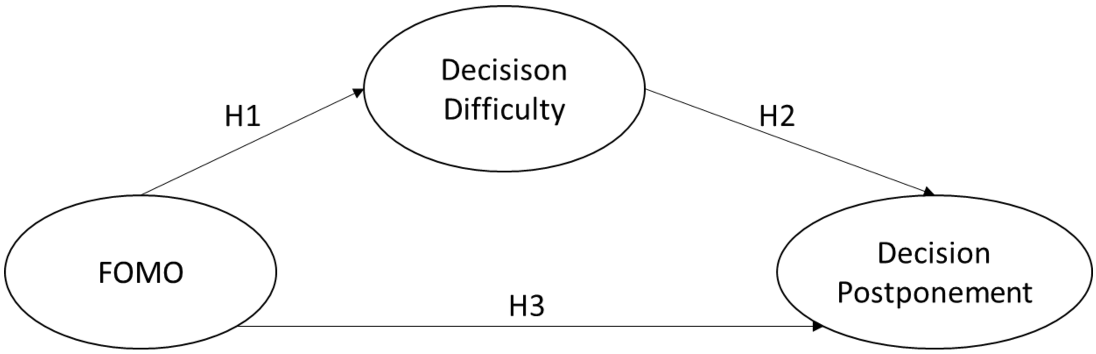

Figure 1: Theoritical Framework
Sources: Author research's (2025)

3. Method

This cross-national research involved 873 respondents, comprising 290 males and 583 females. The data were gathered between August and December 2023 through an online survey administered via Google Forms. The study employed a structured quantitative method, using a purposive sampling approach to reach Generation Z participants of both genders. Purposive sampling is a deliberate process of selecting context, materials or participants who share specific qualities that are relevant and have the potential to answer the inquiry about the phenomenon of interest (Ahmad et al., 2025). The data were examined using Partial Least Squares–Structural Equation Modeling (PLS-SEM), a widely recognized statistical approach for evaluating complex causal relationships among latent constructs. The analysis process was carried out with SmartPLS version 4.0, which provides comprehensive tools for assessing model validity, reliability, and path estimates.

4. Result and Discussion

4.1 Outer Model (Measurement Model)

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

4.1.1 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 et al., 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 from Female

Indicator	*Outer loading*	AVE	Result
FOMO2	0.754	0.593	Valid
FOMO3	0.786		
FOMO4	0.808		
FOMO6	0.706		
FOMO7	0.793		
DD1	0.823	0.660	Valid
DD2	0.796		
DD3	0.806		
DD4	0.844		
DD5	0.782		
DD6	0.813		
DD7	0.821		
DP1	0.761	0.675	Valid
DP4	0.835		
DP5	0.844		
DP6	0.862		
DP7	0.800		

Source: Data Processed (2025)

Table 2. Convergent Validity Test from Male

Indicator	*Outer loading*	AVE	Result
FOMO1	0.852	0.604	Valid
FOMO2	0.853		
FOMO3	0.784		
FOMO4	0.752		
FOMO6	0.777		
FOMO7	0.835		
DD1	0.842	0.633	Valid
DD2	0.795		
DD3	0.789		
DD4	0.813		
DD5	0.779		
DD6	0.794		
DD7	0.811		
DP1	0.730	0.638	Valid
DP4	0.811		
DP5	0.859		
DP6	0.829		
DP7	0.760		

Source: Data Processed (2025)

The results indicate that the indicators for Fear of Missing Out, Decision Diffuculty, and Decision Postponement are valid for both male and female, as they have values above 0.7 in the convergent validity test and an AVE value above 0.5. Additionally, the combined sample also shows these indicators are valid based on the same criteria.

4.1.2 Reliability Test

Table 3. Composite reliability & Cronbach's alpha from Male and Female

Variabel	Male			Female		
	Composite reliability	**Cronbach' alpha**	**Result**	**Composite reliability**	**Croncach' alpha**	**Result**
FOMO	0.873	0.869	Reliabel	0.849	0.845	Reliabel
DD	0.904	0.903		0.808	0.801	
DP	0.859	0.857		0.916	0.914	

Source: Data Processed (2025)

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

4.2 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.

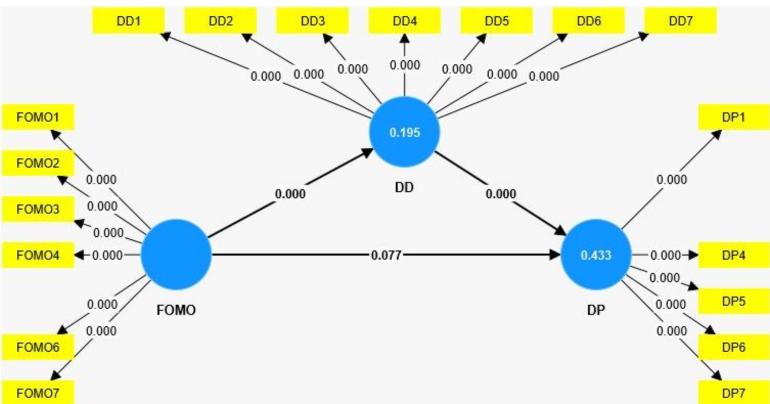

Figure 2: Structural Model Male
Sources: Data Processed (2025)

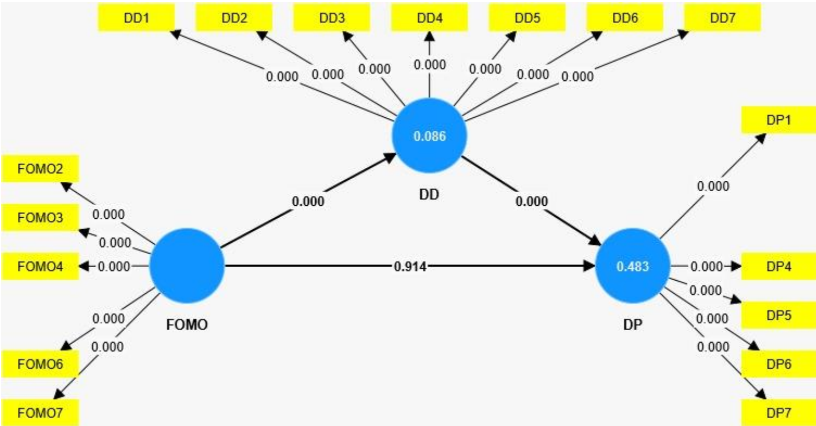

Figure 3: Structural Model Female
Sources: Data Processed (2025)

4.3 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 4. R-square from Male and Female

Variabel	**Male**		**Female**	
	R-square	R-square adjusted	R-square	R-square adjusted
DD	0.195	0.192	0.086	0.084
DP	0.433	0.429	0.483	0.482

Source: Data Processed (2025)

The analysis reveals gender-based differences in how the independent variables influence the dependent constructs. For Decision Difficulty, the model explains 19.5% of the variance among male respondents (R-square = 0.195) and 8.6% among female respondents (R-square = 0.086)**.** This indicates a weak to moderate influence for males and a weak influence for females, suggesting that the predictors have a more notable explanatory power on digital dependency among male respondents.

In the case of Decision Postponement, the explained variance is 43.3% for males (R-square = 0.433) and 48.3% for females (R-square = 0.483)**.** These results demonstrate a moderate level of influence for both genders, slightly higher among females. This implies that the independent variables particularly digital dependency and FOMO account for a substantial portion of the variance in purchase decisions among female respondents compared to males.

4.4 Mediation Test

In mediation, there are three scenarios: Non-mediation has a positive independent-dependent relationship and negative mediating variables; Full mediation has a negative independent-dependent relationship with positive mediating variables; Partial mediation features positive relationships for both independent-dependent and mediating variables. Using SmartPLS 4.0, P values indicate effects: P > 0.05 suggests a negative effect, while P < 0.05 indicates a positive effect.

Table 5. ***Path Coeffient*** **from Male and Female**

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P value
			Male		
DD -> DP	0.613	0.617	0.048	12.670	0.000
FOMO -> DD	0.442	0.445	0.051	8.673	0.000
FOMO -> DP	0.090	0.089	0.051	1.771	0.077
			Female		
DD -> DP	0.694	0.695	0.029	24.002	0.000
FOMO -> DD	0.293	0.298	0.044	6.717	0.000
FOMO -> DP	0.004	0.004	0.035	0.108	0.914

Source: Data Processed (2025)

Table 6. ***Specific Indirect Effects*** **from Male and Female**

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P value
			Male		
FOMO -> DD -> DP	0.271	0.275	0.037	7.303	0.000
			Female		
FOMO -> DD -> DP	0.203	0.207	0.031	6.615	0.000

Source: Data Processed (2025)

Based on the attached tables 5 and 6, the conclusion is:

The effect of Decision Difficulty on Decision Postponement

For male respondents, the path coefficient from Decision Difficulty to Decisiion Postponement is positive and significant (P = 0.000), indicating a strong relationship. Similarly, among female respondents, the path is also positive and highly significant (P = 0.000), with a higher coefficient value for female (0.694) than male (0.613). These findings indicate that as decision difficulty increases, individuals tend to delay their purchasing decisions. The effect is stronger among females, implying that women are more likely to postpone purchases when they experience uncertainty or confusion in making decisions.

The effect of Fear Of Missing Out on Decision Difficulty

Among male, Fear Of Missing Out positively and significantly affects Decision Difficulty (P = 0.000), and the same is true for females (P = 0.000). The results in the table show that FOMO has a significant effect on Decision Difficulty for both genders, with coefficient values of 0.442 (male) and 0.293 (female). This suggests that higher levels of FOMO lead to greater difficulty in making decisions. The effect is more pronounced in males, meaning that men tend to experience more decision-related stress and confusion when they fear missing out on social or market trends compared to women.

The effect of Fear Of Missing Out on Decision Postponement

The results show that the direct effect of FOMO on Decision Postponement (DP) is not significant for either gender. Among males, the (Path coefficient = 0.090) with (T = 1.771) and (P = 0.077), while among females it is (Path coefficient = 0.004) with (T = 0.108) and (P = 0.914). These values indicate that FOMO does not directly lead to decision postponement. Instead, the influence of FOMO on delaying decisions occurs indirectly through Decision Difficulty (DD), as confirmed by the significant indirect effects shown in Table 6.

The Effect of Fear Of Missing Out on Decision Postponement mediated by Decsision Difficulty

Fear Of Missing Out indirectly affects Decision Postponement through Decision Difficulty for both genders, The indirect effect is significant for males (T = 7.303, P = 0.000) and females (T = 6.615, P = 0.000). This indicates that individuals with higher FOMO tend to experience greater decision difficulty, which in turn leads to postponing purchase decisions. The effect is stronger among males, suggesting that FOMO-induced uncertainty impacts their decision-making more intensely than females.

The findings of this study confirm that Fear of Missing Out (FOMO) does not directly lead to decision postponement, but instead exerts its influence through decision difficulty. This mediated pathway aligns with similar mediation models found in literature (Putra & Roosdhani, 2025) observed that information overload does not directly postpone purchase decisions but does so via consumer confusion for Generation Z in Jepara. Likewise, the psychological effects of FOMO on consumer behaviour reported by (Xu, 2024) suggest that consumers seek more feedback and information when experiencing FOMO before finalizing purchases, implying increased decision complexity. These studies support the mechanism found in your research that FOMO triggers internal cognitive/emotional burden (decision difficulty), which in turn delays decision behavior.

Moreover, your gender-based differences stronger FOMO to decision difficulty among males, and stronger decision difficulty to decision postponement among females indicate nuanced psychological responses. Although prior studies in impulsive buying among Gen Z demonstrate that FOMO increases impulsivity directly (Rinonce & Jannah, 2025), your results deviate by suggesting postponement rather than impulsivity. This difference may derive from the type of decision context studied; when decisions are non-urgent or involve higher stakes, individuals may cope with FOMO by deferring instead of acting rashly.

5. Conclusions

This study examined how Fear of Missing Out (FOMO) influences decision difficulty and decision postponement among Generation Z males and females. The results show that FOMO does not directly cause decision postponement but affects it indirectly through decision difficulty. When Gen Z individuals experience FOMO, they tend to feel anxious and overwhelmed, which increases decision difficulty and leads them to delay their choices. The study also found that males are more emotionally influenced by FOMO, while females are more likely to postpone decisions when faced with uncertainty.

From a theoretical perspective, the research expands existing knowledge about Fear of Missing Out (FOMO) by demonstrating that its effect on decision postponement occurs indirectly through decision difficulty. This finding enriches the literature on consumer decision-making by showing that FOMO not only drives impulsive actions but can also create hesitation and indecision when individuals feel overwhelmed by too much information or social pressure. Furthermore, the study highlights the importance of considering gender differences in consumer psychology, as males and females process emotional and cognitive factors differently in digital decision-making situations.

From a practical perspective, the results offer valuable insights for marketers and digital platform designers. To reduce decision postponement, companies should simplify product information, provide clearer comparisons, and avoid excessive persuasive or fear-based messages that increase FOMO. Marketing campaigns should also consider gender-based responses—males may need reassurance to manage emotional pressure, while females may benefit from more structured and transparent information to support confident decision-making. By applying these strategies, businesses can improve customer experience, enhance trust, and encourage faster purchasing decisions among Generation Z consumers.

However, this research has several limitations. The data were collected using purposive sampling, which focuses on specific respondents who meet certain criteria, so the results cannot be generalized to all Gen Z consumers. The study also used self-reported questionnaires, which may be affected by subjective bias.

For future research, it is recommended to use larger and more diverse samples from different regions or cultural backgrounds to improve generalization. Future studies may also include longitudinal or experimental methods to better understand causality and explore other emotional or psychological factors such as anxiety, regret, or trust that may influence decision-making among Gen Z consumers in digital environments.

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