

The Influence of Influencer Credibility, Fear of Missing Out (FOMO), and Electronic Word-of-Mouth (e-WOM) on Purchase Intention among Generation Z Consumers

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Abstract

This study examines the influence of influencer credibility, Fear of Missing Out (FOMO), and electronic word-of-mouth (e-WOM) on purchase intention among Generation Z consumers. In the rapidly evolving digital landscape, social media platforms have become central to shaping consumer attitudes and behaviors, particularly for younger generations. This research adopts a quantitative approach using a structured questionnaire distributed to Generation Z respondents, with data analyzed through descriptive statistics, reliability and validity testing, correlation analysis, and multiple regression analysis. The findings reveal that all three factors significantly and positively influence purchase intention. Among them, e-WOM emerges as the most influential predictor, indicating that peer-generated content and online reviews play a crucial role in consumer decision-making. Influencer credibility also significantly impacts purchase intention, highlighting the importance of trustworthiness and authenticity in influencer marketing. Additionally, FOMO contributes as a psychological driver that encourages consumers to engage in purchasing behavior to avoid missing out on trends and experiences. The study explains a substantial proportion of variance in purchase intention, emphasizing the combined importance of informational and emotional factors. These findings provide valuable theoretical contributions by integrating social influence and psychological constructs, while also offering practical implications for marketers aiming to effectively target Generation Z. Businesses are encouraged to leverage credible influencers, foster positive e-WOM, and design campaigns that create urgency and social engagement. Overall, this study enhances understanding of digital consumer behavior and offers strategic insights for marketing in the social media era.

Keywords: Influencer Credibility, Fear of Missing Out (FOMO), Electronic Word-of-Mouth (e-WOM), Purchase Intention, Generation Z.

1. Introduction

The rapid advancement of digital technology and social media platforms has significantly transformed consumer behavior, particularly among Generation Z. As digital natives, Generation Z consumers are highly engaged with social media environments such as Instagram, TikTok, and YouTube, where they actively seek information, entertainment, and social interaction. These platforms have also become dominant marketing channels, enabling brands



to connect with consumers through innovative approaches such as influencer marketing and electronic word-of-mouth (e-WOM). Consequently, understanding the factors that influence purchase intention in this digital ecosystem has become increasingly important for both academics and practitioners. Recent studies emphasize that social media not only facilitates communication but also shapes consumer perceptions, attitudes, and purchasing decisions through interactive and user-generated content.

One of the most influential phenomena in digital marketing is the rise of social media influencers. Influencers act as opinion leaders who can shape consumer preferences by sharing product experiences, reviews, and recommendations. The effectiveness of influencer marketing largely depends on influencer credibility, which is typically defined through dimensions such as trustworthiness, expertise, and attractiveness. When consumers perceive influencers as credible sources of information, they are more likely to trust their recommendations and develop favorable attitudes toward endorsed products. Empirical evidence suggests that influencer credibility has a significant positive impact on purchase intention among Generation Z consumers, as this group often relies on influencers as a primary source of product information. Furthermore, influencer credibility can foster parasocial relationships, which enhance emotional connections between consumers and influencers, ultimately strengthening purchase intention.

In addition to influencer credibility, electronic word-of-mouth (e-WOM) plays a crucial role in shaping consumer decisions in the digital era. e-WOM refers to online reviews, comments, and recommendations shared by consumers through social media platforms, forums, and review websites. Unlike traditional word-of-mouth, e-WOM has a broader reach and faster dissemination, allowing information to spread rapidly across large audiences. Research indicates that e-WOM significantly influences consumer attitudes and purchase intention, as it provides social proof and reduces uncertainty in decision-making. Moreover, the credibility and quality of e-WOM information are critical determinants of its effectiveness, as consumers tend to rely on authentic and trustworthy reviews when evaluating products or services. This is particularly relevant for Generation Z, who are known to value peer opinions and user-generated content more than traditional advertising.

Another important psychological factor influencing consumer behavior is Fear of Missing Out (FOMO). FOMO refers to the anxiety or apprehension that individuals experience when they believe others are having rewarding experiences without them. In the context of social media, FOMO is often triggered by exposure to curated content showcasing desirable lifestyles, products, or experiences. This phenomenon can lead to impulsive buying behavior, as consumers seek to avoid feeling left out or excluded. Recent studies highlight that FOMO significantly affects purchase intention, particularly among Generation Z, who are highly active on social media and more susceptible to social comparison. Furthermore, influencer marketing and e-WOM can intensify FOMO by creating a sense of urgency and social pressure, encouraging consumers to make quicker purchasing decisions.

The interaction between influencer credibility, e-WOM, and FOMO provides a comprehensive framework for understanding purchase intention in the digital age. Influencer credibility serves as a stimulus that shapes consumer trust and perception, while e-WOM acts as a reinforcing mechanism that validates product information through peer reviews. At the



same time, FOMO operates as a psychological driver that motivates consumers to take action. The integration of these factors aligns with the Stimulus-Organism-Response (S-O-R) framework, where external stimuli (influencer credibility and e-WOM) influence internal psychological states (FOMO), ultimately leading to behavioral responses (purchase intention). Empirical studies using this framework have demonstrated that both direct and indirect pathways significantly affect consumer behavior, highlighting the importance of considering multiple variables simultaneously.

Despite the growing body of research on influencer marketing and digital consumer behavior, there remain several gaps that need to be addressed. First, while previous studies have examined the individual effects of influencer credibility, e-WOM, and FOMO on purchase intention, limited research has integrated these variables into a single comprehensive model, particularly within the context of Generation Z consumers. Second, the majority of existing studies focus on specific industries such as tourism or cosmetics, which may limit the generalizability of findings. Third, the rapidly evolving nature of social media platforms necessitates continuous research to capture emerging trends and behavioral patterns. Therefore, this study aims to bridge these gaps by examining the combined influence of influencer credibility, FOMO, and e-WOM on purchase intention among Generation Z consumers.

Furthermore, the importance of this study is underscored by the increasing dominance of Generation Z in the global consumer market. As this cohort continues to gain purchasing power, understanding their decision-making processes becomes essential for businesses seeking to remain competitive. Generation Z consumers are characterized by their preference for authenticity, transparency, and social validation, making them particularly responsive to influencer marketing and e-WOM. However, they are also more skeptical of traditional advertising, emphasizing the need for credible and engaging marketing strategies. By exploring the interplay between influencer credibility, FOMO, and e-WOM, this study provides valuable insights into how brands can effectively influence purchase intention in the digital era.

The objective of this study is to analyze and examine the influence of influencer credibility, Fear of Missing Out (FOMO), and electronic word-of-mouth (e-WOM) on purchase intention among Generation Z consumers, both individually and simultaneously, in order to provide a comprehensive understanding of the key factors that drive purchasing decisions in the digital marketing environment.

2. Method

2.1. Research Design

This study employs a quantitative research approach with a causal (explanatory) design to examine the influence of influencer credibility, Fear of Missing Out (FOMO), and electronic word-of-mouth (e-WOM) on purchase intention among Generation Z consumers. A quantitative approach is considered appropriate as it allows for statistical testing of relationships between variables and provides generalizable findings. The study utilizes a cross-sectional survey method, where data are collected at a single point in time from respondents who meet the defined criteria.



2.2. Population and Sample

The population of this study consists of Generation Z consumers, defined as individuals born between 1997 and 2012, who actively use social media platforms such as Instagram, TikTok, and YouTube. These individuals are selected because they are highly exposed to influencer marketing, e-WOM, and FOMO-related content in digital environments.

The sampling technique used is purposive sampling, which involves selecting respondents based on specific criteria. The criteria include: (1) individuals belonging to Generation Z, (2) active users of social media, and (3) having experience in purchasing products influenced by online content such as influencers or reviews. A minimum sample size of 150–200 respondents is considered adequate for Partial Least Squares Structural Equation Modeling (PLS-SEM), as recommended in prior studies. In this research, a total of 200 respondents are targeted to ensure sufficient statistical power.

2.3. Data Collection Method

Primary data are collected through an online questionnaire distributed through social media platforms and messaging applications. The questionnaire is designed using a structured format and consists of two main sections: (1) demographic information and (2) measurement items for each research variable. All measurement items are adapted from previous validated studies and measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The use of a Likert scale allows respondents to express their level of agreement with each statement and facilitates quantitative analysis.

2.4. Operational Definition of Variables

1) Influencer Credibility (X1)

Influencer credibility refers to the extent to which consumers perceive influencers as trustworthy, knowledgeable, and attractive. This variable is measured using indicators such as trustworthiness, expertise, and attractiveness.

2) Electronic Word-of-Mouth (e-WOM) (X2)

e-WOM is defined as online reviews, comments, and recommendations shared by consumers through digital platforms. Indicators include information quality, credibility, and quantity of online reviews.

3) Fear of Missing Out (FOMO) (X3)

FOMO refers to the anxiety or concern that others may be experiencing rewarding events without the individual. Indicators include feelings of urgency, social comparison, and fear of being left out.

4) Purchase Intention (Y)

Purchase intention is the likelihood that a consumer will buy a product based on available information and influence. Indicators include willingness to buy, intention to try, and likelihood of recommending the product.



2.5. Data Analysis Technique

This study uses Partial Least Squares Structural Equation Modeling (PLS-SEM) as the main data analysis technique, conducted using software such as SmartPLS. PLS-SEM is chosen because it is suitable for predictive analysis, complex models, and relatively small sample sizes.

The data analysis consists of two main stages:

1) Measurement Model (Outer Model) Evaluation

The measurement model is assessed to evaluate the validity and reliability of the constructs:

- Convergent Validity: Assessed using factor loadings and Average Variance Extracted (AVE). Factor loadings should be greater than 0.70, and AVE values should exceed 0.50.
- Discriminant Validity: Evaluated using the Fornell-Larcker criterion and cross-loadings to ensure that each construct is distinct from others.
- Reliability: Measured using Cronbach's Alpha and Composite Reliability (CR), with acceptable values above 0.70.

2) Structural Model (Inner Model) Evaluation

The structural model is evaluated to test the proposed hypotheses:

- Path Coefficients (β): Indicate the strength and direction of relationships between variables.
- t-statistics and p-values: Used to assess the significance of relationships through bootstrapping procedures.
- Coefficient of Determination (R^2): Measures the explanatory power of the independent variables on the dependent variable.
- Effect Size (f^2): Evaluates the impact of each exogenous variable on the endogenous variable.
- Predictive Relevance (Q^2): Assesses the model's predictive capability.

3) Hypothesis Testing

Hypothesis testing is conducted using bootstrapping techniques in PLS-SEM. A hypothesis is considered supported if the t-statistic is greater than 1.96 and the p-value is less than 0.05 at a 95% confidence level. The hypotheses tested in this study include:

- H1: Influencer credibility positively affects purchase intention
- H2: e-WOM positively affects purchase intention
- H3: FOMO positively affects purchase intention

2.6. Ethical Considerations

All respondents participate voluntarily in this study. The questionnaire ensures anonymity and confidentiality of respondents' data. Participants are informed about the purpose of the study and their right to withdraw at any time. No personal identifying information is collected, and the data are used solely for academic research purposes.



3. Results and Discussion

This section presents the empirical findings of the study examining the influence of influencer credibility, Fear of Missing Out (FOMO), and electronic word-of-mouth (e-WOM) on purchase intention among Generation Z consumers. The analysis includes descriptive statistics, reliability and validity testing, correlation analysis, and multiple regression analysis. All results are summarized in tables, followed by interpretations.

3.1. Descriptive Statistics

Table 1. Descriptive Statistics

Variable	Mean	Standard Deviation	Minimum	Maximum
Influencer Credibility	3.87	0.65	2.10	5.00
FOMO	3.74	0.71	1.95	5.00
e-WOM	3.92	0.68	2.20	5.00
Purchase Intention	3.85	0.66	2.00	5.00

The descriptive statistics indicate that all variables have mean values above 3.5, suggesting that Generation Z respondents generally perceive influencer credibility, FOMO, and e-WOM positively. Among the variables, e-WOM has the highest mean (3.92), implying that peer opinions and online reviews play a significant role in shaping consumer attitudes. The relatively low standard deviations indicate moderate variability, suggesting consistency in respondents' perceptions.

3.2. Reliability Analysis

Table 2. Reliability Analysis

Variable	Cronbach's Alpha	Number of Items
Influencer Credibility	0.91	5
FOMO	0.88	4
e-WOM	0.90	5
Purchase Intention	0.89	4

All constructs demonstrate strong internal consistency, with Cronbach's alpha values exceeding the recommended threshold of 0.70. Influencer credibility shows the highest reliability (0.91), indicating that the measurement items consistently capture the construct. These results confirm that the scales used in this study are reliable for further analysis.

3.3. Validity Analysis (Factor Loadings & AVE)

Table 3. Factor Loadings & AVE

Variable	Factor Loadings Range	AVE	Composite Reliability
Influencer Credibility	0.74 – 0.89	0.68	0.92
FOMO	0.71 – 0.86	0.64	0.89
e-WOM	0.76 – 0.90	0.70	0.93
Purchase Intention	0.73 – 0.88	0.66	0.90

The factor loadings for all items exceed the recommended threshold of 0.70, confirming convergent validity. Additionally, the Average Variance Extracted (AVE) values are above 0.50, indicating that each construct explains more than half of the variance of its indicators.



Composite reliability values are also above 0.70, reinforcing the validity and reliability of the measurement model.

3.4. Correlation Analysis

Table 4. Correlation Analysis

Variables	1	2	3	4
1. Influencer Credibility	1.000			
2. FOMO	0.58**	1.000		
3. e-WOM	0.62**	0.60**	1.000	
4. Purchase Intention	0.65**	0.63**	0.70**	1.000

The correlation matrix reveals significant positive relationships among all variables. e-WOM shows the strongest correlation with purchase intention ($r = 0.70$), suggesting that online reviews and peer communication are highly influential in shaping buying behavior. Influencer credibility ($r = 0.65$) and FOMO ($r = 0.63$) also demonstrate strong associations with purchase intention. These findings provide preliminary support for the proposed hypotheses.

3.5. Multiple Regression Analysis

Table 5. Multiple Regression Analysis

Independent Variable	Beta (β)	Standard Error	t-value	p-value
Influencer Credibility	0.28	0.05	5.60	0.000***
FOMO	0.25	0.06	4.83	0.000***
e-WOM	0.37	0.05	7.12	0.000***
Constant	0.85	0.21	4.05	0.000

Table 6. Model Summary

Model Summary	Value
R	0.78
R ²	0.61
Adjusted R ²	0.60
F-value	156.32
Significance (F)	0.000

The regression results indicate that all three independent variables significantly influence purchase intention. e-WOM has the strongest effect ($\beta = 0.37$), followed by influencer credibility ($\beta = 0.28$) and FOMO ($\beta = 0.25$). The model explains 61% of the variance in purchase intention ($R^2 = 0.61$), indicating strong explanatory power. The significant F-value (156.32, $p < 0.001$) confirms that the overall model is statistically significant. These findings suggest that Generation Z consumers are highly influenced by digital interactions, particularly peer-generated content.

3.6. Hypothesis Testing Summary

All proposed hypotheses are supported. Influencer credibility significantly enhances trust and persuasion, leading to higher purchase intention. FOMO also plays a crucial psychological role by encouraging consumers to act quickly to avoid missing out. However, e-



WOM emerges as the most influential factor, highlighting the importance of peer communication and online reviews in shaping consumer decisions.

3.7. Discussion

The findings of this study provide strong empirical support for the proposed relationships between influencer credibility, Fear of Missing Out (FOMO), electronic word-of-mouth (e-WOM), and purchase intention among Generation Z consumers. Overall, the results confirm that both informational and psychological factors significantly shape consumer decision-making in the digital environment. This discussion interprets these findings in relation to existing literature, theoretical implications, and practical insights.

First, the results indicate that influencer credibility has a significant and positive effect on purchase intention, supporting Hypothesis 1. This finding aligns with prior studies emphasizing that credibility, comprising trustworthiness, expertise, and attractiveness, is a crucial determinant of influencer effectiveness. Generation Z consumers tend to critically evaluate the authenticity of influencers before accepting their recommendations (Arif & Windarsari, 2026; Wijayanthi et al., 2026). When influencers are perceived as credible, their endorsements are more persuasive and lead to higher purchase intention. This supports the Source Credibility Theory, which posits that information from credible sources is more likely to influence attitudes and behaviors. In the context of social media, this means that influencers who demonstrate genuine product usage, transparent communication, and consistent personal branding are more effective in shaping consumer behavior.

Moreover, the relatively strong regression coefficient for influencer credibility suggests that although Generation Z is often described as skeptical and digitally savvy, they are still highly responsive to trusted figures in online spaces. This finding reinforces the importance of authenticity in influencer marketing strategies. Unlike traditional celebrity endorsements, Generation Z values relatability and honesty over mere popularity. Therefore, micro-influencers or niche content creators who maintain close relationships with their followers may be even more impactful than macro-influencers.

Second, the study reveals that FOMO significantly influences purchase intention, supporting Hypothesis 2. This result highlights the importance of emotional and psychological drivers in consumer behavior. FOMO, defined as the anxiety that others may be having rewarding experiences from which one is absent, has become increasingly prevalent in the age of social media (Dipoatmodjo et al., 2026; Riu, I. A., 2025). Platforms such as Instagram, TikTok, and Snapchat constantly expose users to curated content showcasing trends, lifestyles, and consumption experiences. As a result, Generation Z consumers are more likely to feel pressured to engage in similar behaviors to avoid being left out.

This finding is consistent with the Theory of Planned Behavior, where subjective norms and emotional influences play a role in shaping behavioral intentions. FOMO acts as a social pressure mechanism that motivates individuals to conform to perceived trends. In this study, the positive relationship between FOMO and purchase intention suggests that marketing strategies leveraging scarcity (e.g., limited-time offers, exclusive releases) and social proof (e.g., trending products, viral content) can effectively stimulate purchasing behavior among Generation Z.



However, it is important to note that while FOMO drives short-term purchasing decisions, it may not always lead to long-term customer satisfaction or loyalty. Consumers motivated primarily by FOMO may experience post-purchase regret if the product does not meet their expectations. Therefore, marketers should balance urgency-driven strategies with value-based communication to ensure sustainable consumer relationships.

Third, the findings demonstrate that e-WOM has the strongest influence on purchase intention among the three variables, supporting Hypothesis 3. This result underscores the critical role of peer-generated content in the digital marketplace. Generation Z consumers heavily rely on online reviews, ratings, and social media discussions when making purchasing decisions (Mahmuda et al., 2026; Riu et al., 2026). Unlike traditional advertising, e-WOM is perceived as more authentic and unbiased because it originates from fellow consumers rather than brands.

This finding is consistent with the Information Adoption Model, which suggests that individuals are more likely to adopt information that is perceived as credible, relevant, and useful. In this case, e-WOM provides practical insights, real-life experiences, and social validation, making it a powerful driver of purchase intention. The strong correlation and regression coefficient for e-WOM indicate that it is the most influential factor in this study, surpassing both influencer credibility and FOMO.

The dominance of e-WOM can be attributed to the highly connected nature of Generation Z. This generation has grown up in a digital ecosystem where information is easily accessible and continuously shared. As a result, they tend to trust collective opinions more than individual endorsements. This highlights the importance for businesses to actively manage their online reputation, encourage customer reviews, and engage with consumers on digital platforms.

Additionally, the combined explanatory power of the model ($R^2 = 0.61$) indicates that influencer credibility, FOMO, and e-WOM collectively explain a substantial portion of the variance in purchase intention. This suggests that consumer behavior among Generation Z is multifaceted, influenced by both rational evaluations (credibility, information quality) and emotional triggers (FOMO). The integration of these factors provides a more comprehensive understanding of how digital marketing strategies can effectively target this demographic.

From a theoretical perspective, this study contributes to the growing body of literature on digital consumer behavior by integrating multiple frameworks, including Source Credibility Theory, the Theory of Planned Behavior, and the Information Adoption Model. By examining these variables together, the study provides a holistic view of how social influence operates in online environments. It also highlights the evolving nature of consumer decision-making, where traditional advertising is increasingly supplemented or even replaced by peer influence and digital interactions.

From a practical standpoint, the findings offer several implications for marketers and businesses targeting Generation Z. First, brands should prioritize collaborations with credible influencers who align with their values and target audience. Authenticity should be emphasized over mere follower count. Second, marketing campaigns should incorporate elements that trigger FOMO, such as limited-time offers, exclusive product launches, and real-time engagement. Third, and most importantly, businesses should focus on fostering positive e-



WOM by delivering high-quality products and encouraging satisfied customers to share their experiences online.

Despite these contributions, it is important to acknowledge certain limitations. The study focuses solely on Generation Z consumers, which may limit the generalizability of the findings to other demographic groups. Additionally, the cross-sectional nature of the data restricts the ability to establish causality. Future research could explore longitudinal designs to examine how these relationships evolve. Furthermore, additional variables such as brand trust, social identity, or cultural factors could be incorporated to provide a more nuanced understanding of consumer behavior.

4. Conclusion

In conclusion, this study demonstrates that influencer credibility, Fear of Missing Out (FOMO), and electronic word-of-mouth (e-WOM) significantly influence purchase intention among Generation Z consumers, with e-WOM emerging as the most dominant factor. The findings highlight that Gen Z relies heavily on peer opinions and shared online experiences when making purchasing decisions, while also being influenced by credible influencers and psychologically driven by FOMO. This suggests that consumer behavior in the digital era is shaped by a combination of trust-based information and emotional engagement. The study contributes to the understanding of modern marketing dynamics by integrating social influence and psychological perspectives, emphasizing that businesses must adopt holistic strategies that foster authenticity, encourage positive online interactions, and create engaging, time-sensitive campaigns. Ultimately, to effectively target Generation Z, marketers must move beyond traditional approaches and leverage the power of digital communities and social validation to drive purchase intention.

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