



The Role Of Influencer Marketing, Electronic Word Of Mouth (E-WOM), And Fear Of Missing Out (FOMO) As Influencers Of Generation Z's Purchasing Decisions On SKIN1004 In Shopee E-Commerce

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ABSTRACT

This study aims to analyze the influence of influencer marketing, electronic word of mouth (E-WOM), and fear of missing out (FOMO) on Generation Z purchase decisions for SKIN1004 products on Shopee. This research used a quantitative approach with primary data collected through an online questionnaire. The sample consisted of 150 Generation Z respondents who had purchased SKIN1004 products through Shopee. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The results show that influencer marketing has a positive and significant effect on purchase decisions with a coefficient of 0.272 and p-value of 0.000. E-WOM has a positive and significant effect with a coefficient of 0.209 and p-value of 0.001. FOMO also has a positive and significant effect with a coefficient of 0.216 and p-value of 0.006. These findings indicate that social influence, online consumer reviews, and trend-related psychological pressure shape Generation Z purchase decisions in e-commerce.

INTRODUCTION

The development of the internet and e-commerce has shifted people's shopping behavior from conventional patterns to more practical, fast, and efficient online transactions. Shopee has become one of the most dominant e-commerce platforms in Indonesia, especially among Generation Z. This generation is known as digital natives, accustomed to using the internet, social media, and online shopping platforms to search for product information, compare options, read reviews, and make purchasing decisions. Shopee's dominance among Generation Z demonstrates that online shopping behavior is influenced not only by product availability but also by the digital experience built through promotional features, payment convenience, ratings, reviews, and social media content (Anggraini & Ahmadi, 2024). In the skincare industry, this is even more evident as young consumers tend to seek product references through TikTok, Instagram, YouTube, and e-commerce review sections before purchasing. Skincare products are a highly competitive category because consumers evaluate not only price but also benefits, ingredients, safety, testimonials, and brand reputation.

SKIN1004 is a South Korean skincare brand that has successfully captured the attention of Indonesian consumers through the power of digital marketing. Amidst competition from local and international skincare brands, SKIN1004 has been able to enter the list of skincare brands with a significant market share on Shopee. This success is thought to be related not only to product quality, but also to the intensity of digital promotion through influencers, the power of online consumer reviews, and consumers' psychological drive to follow popular skincare trends. Generation Z's skincare purchasing decisions are no longer solely influenced by conventional advertising. This finding is consistent with previous studies showing that influencer marketing significantly influences Generation Z's purchasing decisions by increasing consumer trust and engagement with promoted products (Hamisena et al., 2024). Consumers tend to look to influencer recommendations, read electronic word of mouth (E-WOM), and respond to the fear of missing out (FOMO). Influencer marketing can build awareness and trust through figures perceived as close to the audience (Roziana et al., 2025). E-WOM strengthens potential buyers' confidence through the experiences of other users. Meanwhile, FOMO drives faster purchasing decisions because consumers feel they don't want to miss out on certain promotions, trends, or social experiences. Previous studies stated that Fear of Missing Out (FOMO) has a significant effect on purchasing decisions (Khairunnisa et al., 2026), while different researchers stated that there is no influence between Fear of Missing Out (FOMO) on purchasing decisions (Husrul Linny et al., 2025).

Although influencer marketing, E-WOM, and FOMO have been widely discussed in digital consumer behavior research, previous research has shown inconsistent findings. Some studies have found a significant effect, while others have shown insignificant results. Furthermore, studies specifically analyzing these three variables on the SKIN1004 product on Shopee with Generation Z respondents are still limited. Prior studies also indicate that digital marketing activities conducted through social media contribute significantly to online purchase decisions by strengthening brand awareness and consumer trust (Lusianingrum, 2023). Based on these conditions, this study aims to analyze the influence of influencer marketing, E-WOM, and FOMO on Generation Z purchasing decisions on SKIN1004 on Shopee e-commerce.

LITERATURE REVIEW

The purchase decision is the stage when consumers make their final choice to purchase a product after going through the process of need recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior. In the context of e-commerce, purchasing decisions become more complex because consumers are exposed to multiple digital stimuli simultaneously, such as product reviews, promotional content, store ratings, social media

recommendations, and limited-time promotions.

Influencer marketing is a digital marketing strategy that utilizes influential individuals on social media to introduce and recommend products to their audience. Influencers are considered effective because they possess credibility, visibility, appeal, and the ability to influence follower behavior (Sari & Aquinia, 2024). For Generation Z, influencer content is often perceived as more natural than formal advertising because it is presented in the form of user experiences, reviews, or recommendations that feel close to consumer needs.

Electronic Word of Mouth (E-WOM) is digital communication between consumers that contains experiences, reviews, comments, and recommendations regarding a product. E-WOM is considered more credible than direct promotions from companies because it originates from the experiences of other consumers (Ningrum & Hayuningtias, 2026). Positive reviews on Shopee and social media can increase the trust of potential consumers, while negative reviews can reduce purchase intention. Previous studies also confirm that E-WOM positively affects consumers' purchase decisions because online recommendations increase trust and reduce uncertainty before making a purchase (Sari et al., 2025). Therefore, e-WOM is a crucial source of information for skincare product purchasing decisions.

Fear of Missing Out (FOMO) is a psychological state where individuals worry about missing out on experiences, trends, information, or opportunities enjoyed by others. In digital consumer behavior, FOMO can arise from limited promotions, viral products, influencer content, and extensive consumer reviews (Palangka et al., 2026). Consumers experiencing FOMO tend to make purchasing decisions more quickly to avoid missing opportunities or being left behind by trends. Based on theoretical foundations and previous research, this study formulates three hypotheses. H1: Influencer marketing influences purchasing decisions. H2: Electronic Word of Mouth (E-WOM) influences purchasing decisions. H3: Fear of Missing Out (FOMO) influences purchasing decisions.

METHODS

This study used a quantitative approach with a causal approach. The objective was to examine the influence of influencer marketing, e-WOM, and FOMO on purchasing decisions. The population was Generation Z, born between 1997 and 2012, who had purchased SKIN1004 products through the e-commerce platform Shopee. Because the exact population size was unknown, the sample size was determined using the Cochran formula with a 95% confidence level and a 10% margin of error. The minimum sample size was 100 respondents, while the final data collected and declared valid was 150 respondents.

The sampling technique used non-probability sampling with a purposive sampling method. The respondent criteria included Generation Z, active social media users, active Shopee users, familiarity with SKIN1004 products, and having made at least one purchase of SKIN1004 products on Shopee. Data was collected using an online questionnaire via Google Form distributed through social media platforms such as Instagram, WhatsApp, and TikTok. The research instrument used a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The influencer marketing variable was measured through four indicators, namely visibility, credibility, attraction, and power. The E-WOM variable was measured through five indicators, namely talkers, topics, tools, talking parts, and tracking. The FOMO variable was measured through three indicators, namely fear, worry, and anxiety. The purchasing decision variable was measured through five indicators, namely product choice, brand choice, distributor choice, purchase time, and payment method. Data analysis was carried out using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with the help of SmartPLS 4.0. Testing of the measurement model was carried out through convergent validity, discriminant validity, Cronbach's Alpha, composite reliability, and Average Variance Extracted (AVE). Testing of the structural model was carried out through the coefficient of determination (R-Square) and hypothesis testing using bootstrapping with the criteria of t-statistic > 1.96 and p-value < 0.05.

RESULTS

The research results are presented in two main sections: respondent characteristics and model testing results using SmartPLS. Respondent characteristics are needed to describe the profile of Generation Z consumers who are the object of the research, while model testing results are used to assess validity, reliability, and the influence between research variables.

Table 1. Measurement Scale

Left Statement	Scale Range	Right Statement
Strongly Disagree	1 2 3 4 5	Strongly agree

Source: Processed by the author, 2026.

Respondent characteristics show that out of 150 respondents, the majority were women. This reflects the nature of skincare products, which are generally preferred by female consumers, although male skincare users are also growing.

Table 2. Respondent Characteristics Based on Gender

Description	Frequency	Percentage
Male	29	19%
Female	121	81%
Total	150	100%

Source: Processed by the author, 2026.

Based on age, the majority of respondents were between 19 and 23. This group includes Generation Z, which has a high level of social media and e-commerce usage, making it relevant to assess the influence of influencer marketing, e-WOM, and FOMO on purchasing decisions.

Table 3. Respondent Characteristics Based on Age

Description	Frequency	Percentage
14-18 Year	59	39%
19-23 Year	77	52%
24-29 Year	14	9%
Total	150	100%

Source: Processed by the author, 2026.

Based on status or occupation, respondents were predominantly students. This group is generally active on social media and easily exposed to digital marketing strategies, both through influencer content and consumer reviews.

Table 4. Respondent Characteristics Based on Status/Occupation

Description	Frequency	Percentage
Students	58	39%
Civil Servants	15	10%
Private Sector Employees	47	31%
Entrepreneurs	30	20%
Total	150	100%

Source: Processed by the author, 2026.

Respondents' spending on skincare was predominantly between Rp 300,001 and Rp 500,000 per month. These results indicate that most respondents have a dedicated budget for skincare products and can be categorized as fairly active consumers of skincare products.

Table 5. Respondent Characteristics Based on Monthly Skincare Spending

Description	Frequency	Percentage
< Rp100.000	9	6%
Rp100.000-Rp300.000	49	33%
Rp300.001-Rp500.000	69	46%
> Rp500.000	23	15%
Total	150	100%

Source: Processed by the author, 2026.

Nearly all respondents stated they actively use Shopee. This fact strengthens the sample's suitability for the research focus, as the purchasing decisions analyzed occurred on the Shopee platform.

Table 6. Respondent Characteristics Based on Active Use of the Shopee Platform

Description	Frequency	Percentage
Yes	149	99%
No	1	1%
Total	150	100%

Source: Processed by the author, 2026.

The social media platform most frequently used by respondents in the past 30 days was TikTok. This explains why influencer content and digital trends can be powerful factors in shaping Generation Z's attention span and purchasing decisions.

Table 7. Characteristics Based on Social Media Actively Used in the Last 30 Days

Description	Frequency	Percentage
TikTok	82	54%
Instagram	33	22%
YouTube	35	23%
Total	150	100%

Source: Processed by the author, 2026.

The frequency of SKIN1004 purchases on Shopee indicates that the majority of respondents have made more than one purchase. This indicates that most respondents have actual experience using the product and can provide relevant assessments for purchasing decisions.

Table 8. Respondent Characteristics Based on SKIN1004 Purchase Frequency on Shopee

Description	Frequency	Percentage
1 Kali	21	14%
2-3 Kali	70	47%
> 3 Kali	59	39%
Total	150	100%

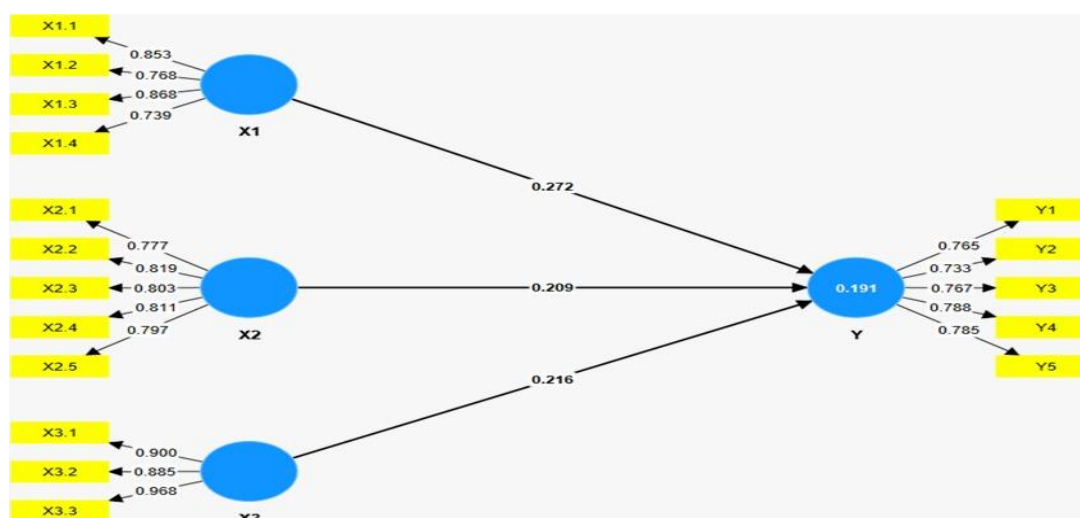
Source: Processed by the author, 2026.

Outer model testing was conducted to ensure that each indicator used in the study was able to measure its construct validly. Outer loading results showed that all indicators had values above 0.70, thus confirming their validity and suitability for further analysis.

Outer Loading Result

The measurement model or outer model test was conducted to ensure that the indicators used in this study were truly capable of measuring their variables accurately and consistently. In PLS-SEM, the outer model test encompasses three aspects: convergent validity, discriminant validity, and reliability. These three aspects must be fully met for the measurement model to be deemed feasible and the results of subsequent analyses to be scientifically accountable. The structure of the relationships between the constructs and indicators is presented in the figure below.

Figure 1: Outer Loading Results



Source: Output SmartPLS, 2026.

Table 9. Outer Loading Result

Variable	Indicator	Outer Loading	Description
Influencer Marketing	IM1	0.853	Valid
Influencer Marketing	IM2	0.768	Valid
Influencer Marketing	IM3	0.868	Valid
Influencer Marketing	IM4	0.739	Valid
E-WOM	EW1	0.777	Valid
E-WOM	EW2	0.819	Valid
E-WOM	EW3	0.803	Valid
E-WOM	EW4	0.811	Valid
E-WOM	EW5	0.797	Valid

FOMO	FM1	0.9	Valid
FOMO	FM2	0.885	Valid
FOMO	FM3	0.968	Valid
Buying decision	KP1	0.765	Valid
Buying decision	KP2	0.733	Valid
Buying decision	KP3	0.767	Valid
Buying decision	KP4	0.788	Valid
Buying decision	KP5	0.785	Valid

Source: Output SmartPLS, 2026.

Discriminant validity testing was conducted using the Heterotrait-Monotrait Ratio (HTMT) value. All HTMT values were below 0.90, indicating that the variables in the model had adequate construct differentiation and no measurement overlap issues.

Heterotrait-Monotrait Ratio (HTMT) Result

Table 10. Hasil Heterotrait-Monotrait Ratio (HTMT)

	Influencer Marketing	E-WOM	FOMO	Buying decision
Influencer Marketing	-	-	-	-
E-WOM	0.295	-	-	-
FOMO	0.08	0.09	-	-
Buying decision	0.344	0.323	0.242	-

Source: Output SmartPLS, 2026.

Reliability tests showed that all variables had Cronbach's Alpha and Composite Reliability values above 0.70, and AVE values above 0.50. Thus, all constructs in this study were declared reliable and met the requirements for convergent validity.

Construct Reliability and Validity Result

Table 11. Construct Reliability and Validity Result

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	AVE	Description
Influencer Marketing	0.825	0.857	0.654	Reliabel
E-WOM	0.862	0.868	0.642	Reliabel
FOMO	0.907	0.933	0.843	Reliabel
Buying decision	0.829	0.842	0.59	Reliabel

Source: Output SmartPLS, 2026.

The inner model was tested to determine the ability of the independent variables to explain the dependent variable. An R-squared value of 0.191 indicates that influencer marketing, e-WOM, and FOMO can explain 19.1% of purchasing decisions, with the remainder influenced by other variables outside the model.

R-Square Result

Table 12. R-Square Result

Variable	R-Square	Persentase
Buying decision (Y)	0.191	19.10%

Source: Output SmartPLS, 2026.

Hypothesis testing was conducted using bootstrapping. A relationship is considered significant if the t-statistic is greater than 1.96 and the p-value is less than 0.05. Based on the test results, all three hypotheses in this study were accepted.

Path Coefficient Result

Table 13. Path Coefficient Result

Variable Relationship	Original Sample	Sample Mean	STDDEV	T Statistics	P Values	Description
Influencer Marketing Purchase Decisions ->	0.272	0.284	0.061	4.44	0	Accepted
E-WOM Purchase Decisions ->	0.209	0.222	0.062	3.36	0.001	Accepted
FOMO Purchase Decisions ->	0.216	0.224	0.079	2.728	0.006	Accepted

Source: Output SmartPLS, 2026.

DISCUSSION

The Influence of Influencer Marketing on Purchasing Decisions

Based on the data analysis, the first hypothesis in this study was accepted, stating that Influencer Marketing has a positive effect on the Purchase Decision for SKIN1004 products on Shopee. This is indicated by a positive coefficient value (original sample) of 0.272 with a T-Statistic of 4.440 and a P-Value of $0.000 < 0.05$. This aligns with the positive relationship between variables, indicating that the more effective and consistent a brand's influencer marketing strategy, the greater the incentive for consumers, particularly Generation Z, to purchase SKIN1004 products on Shopee.

Influencer Marketing is a marketing strategy that utilizes individuals with a large social media following to promote a product or brand to their audience in a more personal and authentic way (Anggraini & Ahmadi, 2024). For Generation Z, who grew up amidst the development of social media, content shared by influencers has a far greater influence than conventional advertising. This occurs because consumers tend to trust recommendations from someone they follow and admire more than promotional messages coming directly from the brand. When an influencer consistently showcases and recommends Skin1004 products in a way that feels genuine and not exaggerated, their followers' trust in the product gradually builds, ultimately leading them to make a purchase.

Therefore, it can be concluded that the presence of influencers promoting SKIN1004 products on social media platforms, particularly TikTok, significantly and significantly influences the purchasing decisions of Generation Z consumers.

These findings support several previous studies that found influencer marketing to have a positive and significant impact on purchasing decisions (Darmawan & Setiawan, 2024), (Anggraini & Ahmadi, 2024), and (Mahardini et al., 2022). These studies explain that when consumers are regularly exposed to promotional content from influencers they trust, their belief in the product's quality and benefits strengthens, ultimately leading them to make a purchase decision. This trust grows not solely due to the influencer's popularity, but also because the content presented feels relevant, honest, and aligned with the audience's needs (Putri & Elyana, 2025).

The Influence of Electronic Word of Mouth (E-WOM) on Purchasing Decisions

Based on the data analysis, the second hypothesis of this study was accepted, stating that Electronic Word of Mouth (E-WOM) has a positive effect on the purchase decision for SKIN1004 products on Shopee. This is indicated by a positive coefficient value (original sample) of 0.209, with a T-statistic of 3.360 and a P-value of $0.001 < 0.05$. This aligns with the positive relationship between variables, indicating that the more positive reviews and recommendations spread on digital platforms regarding SKIN1004 products, the greater the consumer's likelihood of making a purchase decision.

E-WOM is a form of online marketing communication in which consumers share experiences, opinions, and recommendations regarding a product or brand through digital platforms such as social media, comment sections, and marketplaces (Mahardini et al., 2022). Unlike paid advertising, reviews from fellow consumers tend to be perceived as more honest and objective, thus having a stronger influence on shaping potential buyers' perceptions. For Generation Z, who are accustomed to searching for product references online before purchasing, the presence of positive reviews from other users is a key consideration that cannot be ignored. When potential buyers encounter numerous positive testimonials about Skin1004 products on various digital platforms, their initial doubts gradually diminish and their confidence in making a purchase increases (Nihayah & Rosyidi, 2024). Therefore, it can be concluded that the dissemination of positive reviews and recommendations regarding SKIN1004 products on digital platforms successfully encourages Generation Z consumers to make purchasing decisions.

These findings support several previous studies that found e-WOM to have a positive and significant influence on purchasing decisions (Darmawan & Setiawan, 2024), (Devi et al., 2023), and (Nihayah & Rosyidi, 2024). These studies demonstrate that reviews and recommendations disseminated on digital platforms can build consumer trust in a product, thus encouraging them to make a purchase. The more positive experiences shared by other consumers, the stronger the potential buyer's belief that the product is worth trying (Azhari et al., 2026).

The Influence of Fear of Missing Out (FOMO) on Purchasing Decisions

Based on the data analysis, the third hypothesis in this study was accepted, stating that Fear of Missing Out (FOMO) has a positive effect on the purchase decision for SKIN1004 products on Shopee. This is indicated by a positive coefficient value (original sample) of 0.216 with a T-statistic of 2.728 and a P-value of $0.006 < 0.05$. This aligns with the positive relationship between variables, indicating that the stronger the fear of missing out felt by consumers regarding a product or offer, the greater their urge to immediately make a purchase decision for SKIN1004 products on Shopee.

FOMO is a psychological condition in which a person worries about missing out on experiences, trends, or opportunities enjoyed by others around them (Amelia et al., 2025). In the context of online shopping, FOMO is often triggered by various factors such as limited promotions, quickly running out of products, and social media content showing others using or recommending a product. For Generation Z, who are highly active on social media, exposure to this type of content occurs almost daily, making the feeling of not wanting to miss out on trends an inseparable part of their consumption behavior. When consumers see many people around them talking about and

using SKIN1004 products, a psychological urge arises to immediately purchase them to avoid feeling left behind. Therefore, it can be concluded that the FOMO experienced by Generation Z consumers regarding SKIN1004 products has been shown to encourage them to make faster purchasing decisions.

These findings support several previous studies that found FOMO to have a positive and significant effect on purchasing decisions (Fear et al., 2026), (Arisqha & Putri, 2026), (Rahmawati & Bangsa, 2026). These studies explain that the social pressure arising from the fear of missing out on certain trends or offers has been shown to be effective in encouraging consumers to act more quickly in making purchasing decisions. The more intense the exposure to FOMO-inducing content on social media, the less room consumers have to delay or reconsider their purchasing decisions.

CONCLUSION

This study aims to analyze the influence of influencer marketing, electronic word of mouth (e-WOM), and fear of missing out (FOMO) on purchasing decisions for SKIN1004 products on Shopee among Generation Z. Based on the results of testing using SmartPLS, all hypotheses proposed in this study were accepted. Influencer marketing has a positive and significant effect on purchasing decisions with a coefficient value of 0.272, a T-statistic of 4.440, and a P-value of 0.000. These results indicate that the more effective the content and credibility of the influencer, the higher the likelihood of Generation Z purchasing SKIN1004 on Shopee.

Electronic word of mouth (e-WOM) has a positive and significant effect on purchasing decisions with a coefficient value of 0.209, a T-statistic of 3.360, and a P-value of 0.001. This means that the more positive consumer reviews, comments, and recommendations circulated digitally, the greater the consumer's incentive to make a purchasing decision. Fear of Missing Out (FOMO) also has a positive and significant effect on purchasing decisions with a coefficient value of 0.216, T Statistics 2.728, and P Values 0.006. This indicates that the fear of missing out on trends, promotions, or social experiences can accelerate consumer purchasing decisions. Based on these results, companies are advised to develop digital marketing strategies that integrate influencer marketing, E-WOM management, and FOMO-based promotions proportionally. Further research is recommended to add other variables such as product quality, price, brand image, trust in the store, and service quality to strengthen the model's ability to explain purchasing decisions.

LIMITATION

This study has several limitations. First, the respondents focused only on Generation Z, so the results cannot yet describe consumer behavior from other generations. Second, the research object was limited to SKIN1004 products on Shopee, so the results cannot necessarily be generalized to other skincare brands or other e-commerce platforms. Third, the R-Square value of 19.1% indicates that many other variables can influence purchasing decisions, such as price, product quality, brand image, online customer reviews, platform trust, and service quality. Fourth, the data was collected through a self-report-based online questionnaire, so respondents' answers depended on each individual's perception and honesty. This condition allows for response bias because respondents may provide answers that are considered ideal. Future research is recommended to use additional methods such as interviews, observation of shopping behavior, or transaction data analysis to achieve more in-depth and comprehensive research results.

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