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Research Paper

Analysis Of The Influence Of Fear Of Missing Out (Fomo), Social Media Intensity, And Income Level On Consumptive Behavior Among Generation Z In Jember District

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ABSTRACT

In the advanced digital era, social media has become the main platform for young people to interact and share information, but it also triggers the anxiety of missing out known as FOMO. This phenomenon has the potential to encourage unhealthy consumptive behavior, where individuals feel pressured to follow trends and buy unnecessary items. The objectives of this study are: 1) To analyze the influence of FOMO on Generation Z's consumptive behavior. 2) To identify the impact of social media intensity on Generation Z's consumptive behavior. 3) To assess the effect of income level on Generation Z's consumptive behavior. 4) To evaluate the interaction between FOMO, social media intensity, and income level in influencing consumptive behavior. This research is a quantitative approach. The technique of collecting data using an online-based questionnaire, namely G-Form. The study used data analysis of classical assumption tests, hypothesis testing, and multiple linear regression analysis. This study came to the conclusion that 1) Fear Of Missing Out (FOMO) significantly affects consumptive behavior among generation Z in Jember district. 2) Social media intensity significantly has no effect on consumptive behavior among generation Z in Jember district. 3) Income level significantly affects consumptive behavior among generation Z in Jember district. 4) Fear Of Missing Out (FOMO), Social Media Intensity, and Income Level have a positive and significant effect together on Consumptive Behavior among generation Z in Jember district.

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Introduction

In the increasingly advanced digital era, it has encouraged the use of social media which has become popular, as well as one of the most widely used communication tools in the increasingly sophisticated digital era. In Indonesia, social phenomena and individual behavior have undergone significant changes, especially among the younger generation. Due to their upbringing in the rapidly developing information and digital era, the younger generation is currently the largest user of social media (Meradaputhi, Nadhirah, and Saripah 2022). Social media has become an essential component of everyday life, acting as a platform for sharing information and sharing experiences as well as facilitating communication and teamwork, allowing the general public to participate in a variety of powerful interactions (Zahra and Voutama 2024).

However, amidst the sea of constantly flowing content, a phenomenon known as Fear of Missing Out (FOMO) has emerged. FOMO is a term used to characterize the emotions of anxiety and fear of missing out on new things, such as news and trends, as well as the worry of being "left behind" when not participating in certain activities. This concern stems from the belief that other people's better lives and careers make them happier, prettier and more successful (Taswiyah 2022). This phenomenon has the potential to trigger unhealthy consumptive behavior, where the fear of being ignored or abandoned by peers who have more interesting experiences can lead to maladaptive consumer behavior, when people feel pressured to buy goods or services so as not to feel excluded from their social group (Diki Yulianto et al. 2024).

Generation Z is a generation born in the digital era, they are used to living alongside the latest information and technology. Accustomed to using technology, especially cellphones, almost all of their activities are done online. Their thought process and consumption habits may be influenced by the fast and diverse information they often receive (Zhafirah, Kosasih, and Zakariyya 2023).

The following is relevant data related to the use of social media platforms in Indonesia, the phenomenon of Fear Of Missing Out (FOMO in Indonesia, the average duration of use of social media platforms per month in Indonesia, and the total internet user base per-platform in Indonesia including (Kalodata, 2024):

Tabel 1. Relevant Data Active Social Media Platform Usage

Platforms	Number of Users (Million)	Percentage of Population
Instagram	100,9 Million	36,2%
Tik Tok	126,8 Million	45,5%
Youtube	139 Million	49,9%

Facebook	117,6 Million	42,2%
X (Twiter)	24,69 Million	8,9%
Active Social Media Users	139 Million	49,9 %

Source: Data processed by the author

Tabel 2. Data on Fear Of Missing Out (FOMO) Phenomena

Active Social Media Users (Million)	Percentage of Population	Fomo Phenomenon (%)
139 Million	49,9%	24,5%

Source: Data processed by the author

Tabel 3. Platform Usage Duration Data Per-Month

Platform	Average Usage Duration Per Month (Hours)
Instagram	16H 10M
Tik Tok	38 H 26M
Youtube	31H 28M
Facebook	12H 56M
X (Twiter)	6H 26M

Source: Data processed by the author

Tabel 4. Internet User Base Data Per-Platform

Platform	Platform Number of Users (Million)	Total Internet User Base (%)
Instagram	100,9 Million	54,5%
Tik Tok	126,8 Million	68,5%
Youtube	139 Million	75,0 %
Facebook	117,6 J Million	63,5%
X (Twiter)	24,69 Million	13,3%

Source: Data processed by the author

Research shows that the intensity of social media use can lead to impulse purchase decisions as people feel compelled to follow trends even if it is not in line with their actual needs or wants. This is because social media is so popular nowadays. Manufacturers may find it easier to market their goods thanks to the media. Consumer behavior will be triggered when impulsive activity occurs (Andriany and Arda 2019). In this situation, it is evident that Fear Of Missing Out (FOMO) as the main motivator for individuals to spend their money on useless things that are seen as status symbols

among their peers.

Moreover, the intensity of social media has not only affected consumer behavior, but its existence has revolutionized many aspects of our lives, including marketing. establishing settings that make it easier for promotions and advertising to reach specific consumers (Appel et al. 2020). Businesses utilize social media as a smart marketing strategy, generating engaging content to attract customers and increase brand exposure. This allows social media-based marketing to influence customer buying habits. This leads to a cycle where FOMO and overuse of social media drive more unsustainable and irrational consumption behavior (Maulana, Delta, and Almanda 2022).

However, income level is another factor that cannot be ignored, even though Fear Of Missing Out (FOMO) and social media intensity have a significant influence on consumer behavior (Alalwan 2018). This is because one of the factors that greatly influence a person's consumption habits is their money. Higher income results in increased consumption costs for a person. Due to issues such as more job vacancies than job seekers, high school fees, and competition to follow trends and show off their lives on social media, Generation Z is often in a precarious financial situation (Kusumawati 2023).

In today's digital age, the fear of Fear Of Missing Out (FOMO) phenomenon has become a big problem, especially among the younger generation of social media users. It is a common concern that others may have experiences that others never had. This includes unpleasant feelings caused by unfulfilled desires (Gupta and Sharma 2021). In addition, Fear Of Missing Out (FOMO) can lead to a number of adverse effects, including dependence on social media, depression when information is unavailable, and excessive anxiety when one is separated from their phone (Lestari and Suratmini 2024).

Related to Fear Of Missing Out (FOMO) in research conducted by Michelle Apolo and Meike Kurniawati (Apolo and Kurniawati 2023), Alice N. Manopo and Jofie H (Manopo, Mandang, and Kaunang 2024), Mandamg, Kadek Wirasukessa and I Gede Sanica (Wirasukessa and Sanica 2023), shows that there is a positive influence of fear of missing out (FOMO) on consumptive behavior, where the higher the Fear Of Missing Out (FOMO), the higher the consumptive behavior of a person. Meanwhile, research by Nindita Ayu Astuti and Adcharina pratiwi found that Fear Of Missing Out (FOMO) has no significant effect on consumptive behavior, because respondents lack fear if other people have more experience (Astuti and Pratiwi 2024).

The intensity of social media also affects consumer behavior. In terms of social and economic activities, social media provides many benefits to society, but there are also

drawbacks. The food sector started promoting food online due to the convenience of social media and the fact that social media is considered a prospective consumer. Today, consumers increasingly rely on the internet to research food and other topics, evaluate options, and learn as much as possible before making important judgments about what to buy. This reflects the consumptive tendencies in society. Dede Mustomi and Aprilian Puspasari's research shows that there is no significant influence between social media on student consumptive behavior (Mustomi and Puspasari 2020). While the research by Nanang Hunaifi (Hunaifi et al. 2024), Ahmad Nabil and Mochammad Afandi Wirawan (Nabil, Lauzzadani, and Rakhmawati 2024), Dewi Wulandari and R. Taufiq Nur Muftiyanto (Wulandari, Muftiyanto, and Suyatno 2024), shows the opposite result, where intensive use of social media correlates with an increase in consumptive behavior, which means that there is an influence between social media and consumptive behavior.

In this case, a person's consumption habits are also influenced by their income level. A small portion of people's income is spent on non-food expenses, while a large portion is spent on consumption, particularly food expenses. Since there is a proportional relationship between income and consumption, a higher income may cause consumption expenditure to increase, and vice versa. The results of research by M. Umar Andreanto (Andreanto, Shulthoni, and Safi'i 2022), Asyharul Mu'ala (Mu'ala 2023), Mica Siar Meiriza and brigita Zai (Meiriza et al. 2024), shows that income has a positive and significant effect on people's consumption behavior. Conversely, based on the results of research by Putri Nur Aini and Rahayuningsih, it shows that income has no effect on consumptive behavior (Aini and Rahayuningsih 2024).

To understand more about the phenomenon, in order to understand the background of this research, it is necessary to present the indicators in the phenomenon shown in the table below:

Tabel 5. Research Indicators

No.	Variabel	Indikator	Referensi
1.	*Fear Of Missing Out* (FOMO)	a. Anxiety about being left out of the lifestyle b. Individual anxiety of being ostracized from peers c. Desire to be considered trendy	a. *"The Correlation Between Fear Of Missing Out (FOMO) Phenomenon And Consumptive Behavior In Millennials"*, (Melinda Stefani Yaputri, dkk, 2022) b. "Pengaruh *Fear Of Missing Out* (FOMO) Terhadap Konsumtif Penggemar KPOP Akhir Pada

No.	Variabel	Indikator	Referensi
		d. The urge to always follow the latest trends e. Urgency to follow trends, based on: lifestyle, advertising & goods	Produk Merchandise KPOP", (Michelle Apolo, dkk, 2023)
2.	Social Media Intensity	a. Duration of individual social media usage b. Frequency of interaction with social media c. Ease of access available on shopping platforms d. Type of content or influencer account followed	a. *"The Influence Of Social Media On Consumptive Behavior Of Students"*, (Dede Mustomi, 2020) b. *"Analysis Of The Intensity Of Social Media Use, Digital Marketing Exposure, And Its Effect On Consumptive Behavior"*, (Noldy D.P. Mumu, dkk, 2023)
3.	Income Level	a. Total income per month b. Source of income (Parents, Scholarship, Personal Business, Job) c. Secondary income expenditure (non-essential expenditure) d. Habits in changing spending plans	a. "Dampak Media Sosial terhadap Perilaku Konsumtif Remaja di Era Digital", (Nanang Hunaifi, dkk, 2024)
4.	Consumptive Behavior	a. Impulsive Buying b. Influence of lifestyle/trends	a. "Kecenderungan *Impulse* pada Mahasiswa Ditinjau Dari Latar Belakang Keluarga (Studi Kasus

No.	Variabel	Indikator	Referensi
			Mahasiswa di Lima universitas Di Yogyakarta)", (Exnasiyah Yahmini, 2019) b. "Pengaruh Literasi Keuangan, Pendapatan, Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa Pekerja Universitas 17 Agustus 1945 Surabaya", (Putri Nur Aini, 2024)

Source: Data processed by the author

Social Relevance, related to the Fear Of Missing Out (FOMO) of the younger generation, especially with the increased use of social media. Social media interaction between people is what causes Fear Of Missing Out (FOMO). In terms of urgency, this is usually motivated by the surrounding environment, such as social media. social media serves as a channel for this Fear Of Missing Out (FOMO), both positive and negative. The use of social media and the internet is inseparable from the city of Jember. Based on a 2020 poll, 34% of internet users in Jember come from hamlets, while 58% come from cities. 29% of people use the internet for communication, 24% for social media, and 9.7% for entertainment (Clairine, Lestari, and Wiyono 2023). This will certainly change people's consumption habits due to the pressure to always follow social media trends (Noer et al. 2024).

Based on the description above and other research findings, consumer behavior, especially generation Z, is strongly influenced by income level, intensity of social media use, and the Fear of Missing Out (FOMO) phenomenon. It can be concluded that further research on this phenomenon is needed (Fahrezi et al. 2025). However, there is still no study that specifically looks at how these three issues affect generation Z in Jember Regency. Therefore, it is important to conduct this research to close the knowledge gap and offer a more relevant empirical contribution towards understanding the purchasing habits of Generation Z in the Jember region.

In this context, it is important to explore how income level can influence their consumptive behavior, especially when combined with Fear Of Missing Out (FOMO) and social media use. Are individuals with higher incomes more likely to be affected by Fear Of Missing Out (FOMO) and intensity of social media use? Or on the contrary, are individuals with lower incomes more affected due to the inability to meet social expectations?

With this background, this study aims to analyze the influence of Fear Of Missing Out (FOMO), social media intensity, and income level on consumptive behavior among Generation Z. Through a quantitative approach, this research is expected to provide deep insight into the relationship between these variables and provide practical recommendations for stakeholders, including companies and marketers, in understanding the increasingly dynamic consumption behavior of the younger generation, with the research title "Analysis of the Influence of Fear Of Missing Out (FOMO), Social Media Intensity, and Income Level on Consumptive Behavior among Generation Z in Jember Regency" The results of this study are expected to assist in formulating more effective and ethical marketing strategies, as well as contributing to the existing literature on consumptive behavior in the digital era.

Method

This research uses a survey-based quantitative methodology. quantitative approach, which sees social reality as something objective, measurable, and human behavior can be predicted. In addition, this approach incorporates a form of comparative causal analysis. Data collected after the entire event or events under study have occurred, or on events that have already occurred and cannot be controlled, is called comparative causal research. Since the event has already happened, direct involvement is not used in this kind of research. Through comparing the two groups, the influence or effect of the independent variable can be determined (Segumpan and Zahari 2023).

Population and Sample

1. Population

   Population is one of the most important factors and requires careful consideration, if the researcher wants to draw accurate and relevant conclusions for the field or subject of his research (Yusuf, Prof. Dr. A. Muri 2014). For the population, namely generation Z who actively use social media, with an age range of 14-29 years (1995-2010) (Ramadhani and Nindyati 2022).

2. Sample

   A sample, which is a selected part of the population that represents the population using certain rules. To be able to draw accurate conclusions from their research, the sample they use must be a general sample that describes the nature or characteristics of the entire community (Zahriyah et al. 2021).

   Researchers will use the Slovin formula to determine how many samples they will use in this experiment. Because in this study, the population that is the object

of research of generation Z in Jember district, the number is very large and difficult to measure as a whole. By knowing the number of populations that are the object of research. In this study, the population used is 773,738 (derived from BPS data) (B. P. S. K. Jember 2024).

This study set a margin of error of 10% considering the limited time, resources, and size of the population. Although this figure is higher than research with a stricter level of accuracy, such as 5%, it is still acceptable in descriptive studies. Because, the slovin formula still gives freedom to determine the value of the error limit or margin of error to be used, this statement, stated that by Ery hartati (Ery Hartati 2021). In addition, this statement is further strengthened by the existence of several previous studies that use the Slovin formula which also provides flexibility in determining the error rate according to research needs, one of which is researcher Indry Mayasari (Mayasari 2019). This is reinforced by Muhammad Darwin who can use an error rate of 10%. This is reinforced by statisticians, namely Krejcie, Robert V., Morgan and Daryle W, who state that researchers can choose a significance rate of 1%, 5% or 10% (Darwin 2021). With this in mind, an error rate of 10% is still considered relevant to produce conclusions that can describe the trends in the context of this study, as well as being scientifically acceptable.

Therefore, to determine the number of representative samples, the Slovin formula is used by considering a margin of error of 10%, as follows:

$$n = \frac{N}{1 + Ne^2}$$

Description:

n = Number of samples required

N = Population

e = Estimated error rate (10%)

So in this study the sample size was :

$$n = \frac{773738}{1 + 773738.\ (10\%)^2}$$

$$n = \frac{773738}{1 + 7737{,}38}$$

$$n = \left| \frac{773738}{7738{,}38} \right.$$

$$n = 99{,}98 \rightarrow \text{(rounded to 100)}$$

Rounding is used in this study to help calculate the data, so that researchers collect a sample of 100 respondents, not 99.98 required by the formula for the

number of samples that researchers will obtain. To facilitate calculation and strengthen data in research with such a large population. This research also refers to the guidelines presented by Ferdinand, which states that a sample size of between 30 and 500 is considered adequate for most studies. This guideline is used to ensure that the sample size taken is in accordance with the principles of quantitative methodology (Wahyuni 2024).

In this study, researchers used the Convenience Sampling strategy for sampling which will be taken into account (Zulfika et al. 2020), which includes non-probability sampling, meaning that it does not provide the same opportunities or opportunities (Faizal, Rahayu, and Suroso 2021). This method is adjusted by selecting respondents based on ease of access, and members of the population who meet the researcher are willing to become respondents. With the approach of age characteristic criteria (14 - 29 years).

Data Collection Techniques and Instruments

In quantitative research, questionnaires are the method that researchers use to collect data. The word "questionnaire", which comes from the Latin: Questionnaire, refers to a set of questions on a particular subject that is sent to a group of people to collect data. This method can collect more information quickly and affordably. Meanwhile, the tool used in this research is a closed questionnaire, meaning that the possible answers have been predetermined. Only the options offered are chosen by the respondent (Baburajan, de Abreu e Silva, and Pereira 2022) . The questionnaire was divided into sections examining consumer behavior, income, social media intensity, and FOMO. The data collection technique used a Likert scale. A Likert scale, which is a perception measurement tool on a question instrument, was used in this research data collection approach. Respondents were given a questionnaire (Budianto and Mauliyah 2021). A Likert scale of 1-5 (Strongly Disagree to Strongly Agree) will be used for the questions (Costa and Shimoda 2024).

Tabel 6. Skala Likert

No.	Description	Skor
1.	Strongly Disagree (SD)	1
2.	Disagree (D)	2
3.	Neutral (N)	3
4.	Agree (A)	4
5.	Strongly Agree (SA)	5

Source: Data processed by the author

To reach Generation Z in Jember Regency, the questionnaire was distributed online using the Google Form platform. The selected respondents belonging to the Generation Z age group and actively using social media were selected based on certain criteria. This questionnaire was designed to explore information about the extent to which Fear Of Missing Out (FOMO), social media intensity, and income level influence consumptive behavior. Questions or statements in the questionnaire are arranged systematically to obtain relevant data and can support the analysis in this study (Wahyuni 2024).

Data Analysis

This research data analysis uses quantitative. Quantitative observations are observations that use measurements and data from statistical models. To facilitate analysis, the data obtained must be organized using certain columns. Multiple linear regression analysis is a method used to test data to determine the relationship between the independent variable and the dependent variable (Wahyuni 2024). And to analyze the data in the study using the SPSS Version 21.0 application. The following is the regression equation formula, namely (Yuwana 2022):

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description:

Y = Consumptive Behavior
α = Constant
b_1 = Fear Of Missing Out (FOMO) Variable Regression Coefficient
b_2 = Social Media Intensity Variable Regression Coefficient
b_3 = Income Level Variable Regression Coefficient
X_1 = Fear Of Missing Out (FOMO)
X_2 = Social Media Intensity
X_3 = Income Level
e = error or error factor

Results and Discussion

Results

Presentation of the Data

Based on the results of data collection from questionnaires filled out by 100 respondents (Generation Z), the characteristics of respondents based on gender, age,

occupation, source of income, monthly income, active social media, social media platforms, frequency of online shopping are obtained. Can be seen in the following tables:

Tabel 7. Characteristics of Respondents Based on Gender

Gender	Total	Percentage (%)
Male	15	15%
Female	85	85%
Total	100	100%

Source: Questionnaire data processing

Based on the data presented, out of a total of 100 respondents who filled out the questionnaire, 85% (85 people) were female, while 15% (15 people) were male.

Tabel 8. Characteristics of Respondents Based on Age

Age	Total	Percentage (%)
14 - 20 Year	35	35%
21 - 23 Year	61	61%
24 - 29 Year	4	4%
Total	100	100%

Source: Questionnaire data processing

The characteristic data above obtained information regarding the characteristics of respondents based on age groups shows that out of 100 respondents, consisting of 14-20 years, namely 35 people, 21-23 years, namely 61, then 24-29 years, namely 4 people. the majority of respondents, namely 61 people, are in the age range of 21-23 years.

Tabel 9. Characteristics of Respondents Based on Occupation

Occupation/Status	Number by Occupation & Status (Out of 100 Respondents)	Percentage (%)
Junior high school students	1	1%
High school students	4	4%
Student	81	81%
Entrepreneurship	3	3%
Private Employee	4	4%
Part-time Workers	1	1%

More	6	6%

Source: Questionnaire data processing

Based on the data obtained, respondents in this study have various types of jobs or statuses. The occupation or status with the highest percentage is Students at 81% (81 people), followed by other occupations or statuses, namely: Junior / Equivalent Students, Senior / Equivalent Students, Entrepreneurs, Private Employees, Part-Time Workers, Others (Such as; Content Creator, Freelancer, Investor / trader, Lecturer Assistant).

Tabel 10. Characteristics of Respondents Based on Source of Income

Description	Number by Income Origin (Out of 100 Respondents)	Percentage (%)
Pocket Money or Parent Allowance	68	68%
Scholarship	13	13%
Salary	16	16%
Prize Money	4	4%

Source: Questionnaire data processing

Based on the data obtained, most respondents obtained their income through pocket money or allowances from parents, which accounted for 68 (68%). A total of 13 respondents (13%) relied on scholarships as a source of income, while 16 respondents (16%) received a salary. Only 4 respondents (4%) earned income from gift money. The results of this distribution show that the majority of respondents rely on their parents' allowance as their main source of income.

Tabel 11. Characteristics of Respondents Based on Income/Monthly Allowance

Description	Total	Percentage (%)
<Rp. 500.000	41	41%
Rp. 500.000 – 1.000.000	36	36%
Rp. 1.000.000 – Rp.2000.000	19	19%
>Rp.2.000.000	4	4%
Total	100	100%

Source: Questionnaire data processing

Based on the available data, most respondents have an income below Rp. 500,000, which includes 41 people (41%). A total of 36 respondents (36%) have incomes in the

range of Rp. 500,000-1,000,000, while 19 respondents (19%) have incomes between Rp. 1,000,000 - Rp. 2,000,000. Only 4 respondents (4%) recorded an income of more than Rp. 2,000,000. The results of this distribution indicate that the majority of respondents are in the relatively low income category, with the largest proportion lying in the range below Rp. 500,000.

Tabel 12. Characteristics of Respondents Based on Active Social Media

Description	Total	Percentage (%)
Active on Social Media	95	95%
Not active on Social Media	5	5%
Total	100	100%

Source: Questionnaire data processing

Based on the data presented, the majority of respondents, 95 people (95%), actively use social media. Meanwhile, 5 respondents (5%) indicated that they were not active on social media. This shows that most respondents have high engagement with social media.

Tabel 13. Respondent Characteristics Based on Social Media Platforms Most Frequently Used for Trends & Recommendations

Description	Number of Users (Out of 100 Respondents)	Percentage (%)
Instagram	62	62%
Tik tok	82	82%
Twiter	11	11%
Facebook	12	12%
All Social Media	5	5%
Others	7	7%

Source: Questionnaire data processing

Based on the data collected, the social media most used by respondents is TikTok, with 82 respondents (82%) using it. Instagram followed with 62 respondents (62%), while Twitter was used by 11 respondents (11%) and Facebook by 12 respondents (12%). A total of 5 respondents (5%) use all the social media mentioned, and 7 respondents (7%) use other social media. This data shows that TikTok and Instagram are the most popular social media platforms among respondents.

Tabel 14. Characteristics of Respondents Based on Frequency of Online Shopping in the Last Month

Description	Total	Percentage (%)
1 kali	23	23%
1 – 3 kali	51	51%
4 – 6 Kali	14	14%
>6 Kali	12	12%
Total	100	100%

Source: Questionnaire data processing

Referring to the data obtained, the majority of respondents made purchases between 1-3 times, with 51 respondents (51%) recording this frequency. A total of 23 respondents (23%) only made a purchase once, while 14 respondents (14%) did so between 4-6 times. Meanwhile, 12 respondents (12%) made purchases more than 6 times. This finding shows that most respondents have a relatively low frequency of purchase, which is between 1-3 times.

Hypothesis Analysis and Testing

1. Instrument Test

a. Validity test

The validity test determines whether a statement or question in the research questionnaire is feasible or not. SPSS version 21 software is used to test Pearson correlation analytic data to conduct validity tests. If $r_{count} > r_{table}$, the research data is considered valid. The rtable value is 0.1654 because the amount of research data is 100; df = n-2 = 100-2 = 98; the significance level is 0.1.

Tabel 15. Validity Test Results Fear Of Missing Out (FOMO), Social Media Intensity, Income Level

Variable	Statement Item	Significance Value	Calculated r value	Table r value	Description
Fear Of Missing Out (FOMO) (X1)	X1.1	0,000 < 0,1	0,751	0,1654	Valid
	X1.2	0,000 < 0,1	0,786	0,1654	Valid
	X1.3	0,000 < 0,1	0,901	0,1654	Valid
	X1.4	0,000 < 0,1	0,566	0,1654	Valid
	X1.5	0,000 < 0,1	0,790	0,1654	Valid

	X1.6	0,000 < 0,1	0,867	0,1654	Valid
	X1.7	0,000 < 0,1	0,845	0,1654	Valid
Social Media Intensity (X2)	X2.1	0,000 < 0,1	0,742	0,1654	Valid
	X2.2	0,000 < 0,1	0,725	0,1654	Valid
	X2.3	0,000 < 0,1	0,620	0,1654	Valid
	X2.4	0,000 < 0,1	0,668	0,1654	Valid
	X2.5	0,000 < 0,1	0,574	0,1654	Valid
	X2.6	0,000 < 0,1	0,711	0,1654	Valid
Income Level (X3)	X3.1	0,000 < 0,1	0,629	0,1654	Valid
	X3.2	0,000 < 0,1	0,778	0,1654	Valid
	X3.3	0,000 < 0,1	0,834	0,1654	Valid
	X3.4	0,000 < 0,1	0,814	0,1654	Valid
	X3.5	0,000 < 0,1	0,667	0,1654	Valid

Source: SPSS 21, processed data 2025

Table 15. shows that each statement item on the consumptive behavior variable (Y), fear of missing out (X1), and social media intensity (X2), income level has a significance value of 0.00 <0.1 and has a $r_{count} > r_{table}$ value, which indicates that each statement item is included in each variable in this study, which is considered valid.

b. Reliability Test

Tabel 16. Reliability Test Results

Variable	*Cronbach's Alpha Variable*	*Cronbach's Alpha*	*N of Item,s*	*Description*
Fear Of Missing Out (FOMO) (X1)	0,896	0,60	7	Reliabel
Social Media Intensity (X2)	0,755	0,60	6	Reliabel
Income Level (X3)	0,799	0,60	5	Reliabel

Source: SPSS 21, processed data 2025

Based on table 16. shows, each variable in the table above has a Cronbach's Alpha score of more than 0.60, which means that each item is a statement on each

variable that can be considered reliable.

2. Classical Assumption Test

a. Normality Test

Tabel 17. Kolmogorov-Smirnov Analysis (Multivariate Normality)

Variable	Asymp. Sig. (2-tailed)	Description
Fear Of Missing Out (FOMO), Intensitas Media Sosial, dan Tingkat Pendapatan	0,695	Normal

Source: SPSS 21, processed data 2025

From Table 17. above, it can be seen that the Asymp. Sig. from the Kolmogorov-Smirnov normality test of 0.695 which means greater than alpha (α) 0.1. So it can be said that the data is normally distributed. To provide a more complete and robust picture of data distribution, it is necessary to test normality alone (Univariate Normality), following the output results:

Tabel 18. Kolmogorov-Smirnov Analysis (Univariate Normality) Fear Of Missing Out (FOMO) X1

Variable	Asymp. Sig. (2-tailed)	Description
Fear Of Missing Out (FOMO)	0,937	Normal

Source: SPSS 21, processed data

From table 18. above, it is known that the Asymp. Sig. from the Kolmogorov-Smirnov normality test of 0.937 which means greater than alpha (α) 0.1. So it can be said that the data is normally distributed.

Tabel 19. Kolmogorov-Smirnov Analysis (Univariate Normality) Social Media Intensity X2

Variable	Asymp. Sig. (2-tailed)	Description
Intensitas Media Sosial	0,624	Normal

Source: SPSS 21, processed data 2025

From table 19. above, it is known that the Asymp. Sig. from the Kolmogorov-Smirnov normality test of 0.624 which means greater than alpha (α) 0.1. So it can be said that the data is normally distributed.

Tabel 20. Kolmogorov-Smirnov Analysis (Univariate Normality) Income Level X3

Variable	Asymp. Sig. (2-tailed)	Description
Tingkat Pendapatan	0,205	Normal

Source: SPSS 21, processed data 2025

From the table above, it is known that the result of Asymp. Sig. of the Kolmogorov-Smirnov normality test is 0.205 which means it is greater than alpha (α) 0.1. So it can be said that the data is normally distributed. Meanwhile, the results of the normality test analysis using the P-P Plot of Regression Standardized Residual, namely:

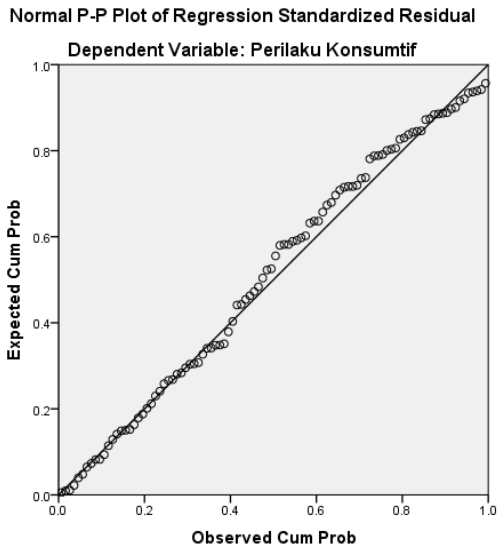


Figure 1. Analisis *P-P Plot of Regresion Standardized Residual*
Source: SPSS 21, processed data 2025

From picture 1, it can be seen that the points spread around the diagonal line and follow the diagonal line even though it is not perfect, so it can be concluded that the normality test in this study has been fulfilled, which means that the data in the regression model is normally distributed. To be more convincing of the two test results, the normality test method can use the Histogram model, the following results:

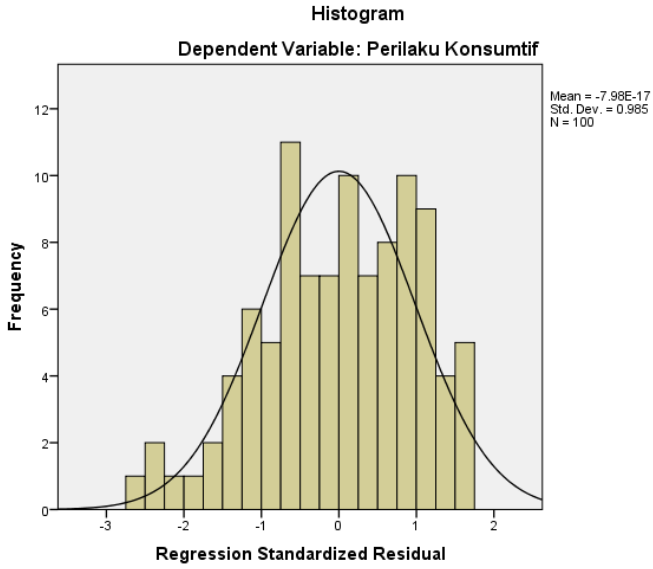


Figure 2. Histogram
Source: SPSS 21, processed data 2025

In the table the results of the normality test analysis using a histogram show that the data distribution forms a bell-shaped curve, which is symmetrical around the mean. This shape indicates that the residual data is normally distributed, so the assumption of normality in regression analysis is met and the model used can produce unbiased estimates.

b. Multicollinearity Test

Tabel 21. Multicollinearity Test

Variable	Tolerance	VIF	Description
Fear Of Missing Out (FOMO)	0,614	1,628	Tidak terjadi multikolinearitas
Intensitas Media Sosial	0,579	1,728	Tidak terjadi multikolinearitas
Tingkat Pendapatan	0,445	2,249	Tidak terjadi multikolinearitas

Source: SPSS 21, processed data 2025

In the table above, it states that the tolerance number for the fear of missing out (FOMO) variable is 0.614> 0.10, the social media intensity variable is 0.579> 0.10, and the income level variable is 0.445> 0.10. While the VIF number for the fear of missing out (FOMO) variable is 1.628 < 10, the social media intensity variable is 1.728 < 10, and the income level variable is 2, 249 < 10, so it can be

stated that the fear of missing out (FOMO) variable, the social media intensity variable, and the income level variable do not experience multicollinearity because the tolerance number> 0.10 and the VIF number < 10.

c. Heteroscedasticity Test

The heteroscedasticity test applied in this study is the Scatterplot test statistical method, the Glejser test. The following are the results of the Scatterplot test:

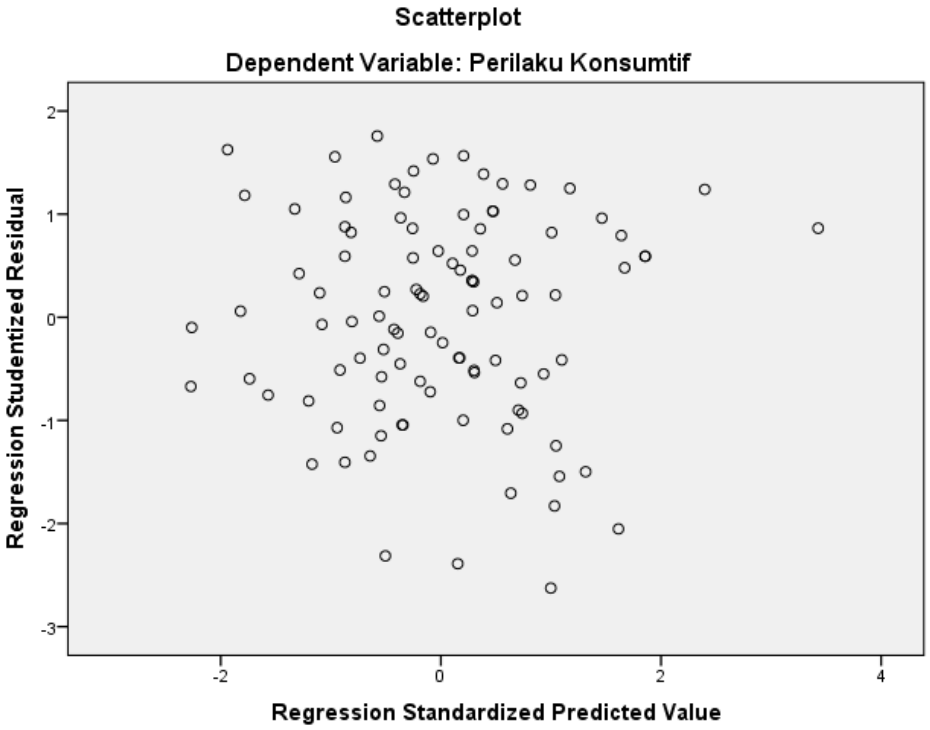


Figure 3. Scatterplot
Source: SPSS 21, processed data 2025

The picture above presents that the points expand around zero. In addition, the distribution of points does not organize a pattern, of course it can be stated that it does not experience similarity in the residual variance from one point to another or the regression model does not experience heteroscedasticity. To further confirm the test results, the previous Glejser test was used, with the research data considered not to experience heteroscedasticity if the significance value is> 0.1. Research data is said to occur heteroscedasticity if the significance value <0.1 following the output results:

Tabel 22. Heteroscedasticity Test (Glejser Test)

Variable	Sig.	Description
Fear Of Missing Out (FOMO)	0,399	Tidak terjadi heteroskedastisitas
Intensitas Media Sosial	0,281	Tidak Terjadi heteroskedastisitas
Tingkat Pendapatan	0,280	Tidak terjadi heteroskedastisitas

Source: SPSS 21, processed data 2025

However, based on table 22., the Glejser test results show that there is no potential heteroscedasticity in the independent variables Fear Of Missing Out (FOMO) (X_1), Income Level (X_3), and Social Media Intensity (X_2) because they have a probability value (sig.) which is greater than 0.1.

d. Autocorrelation Test

Tabel 23. Autocorrelation Test (Run Test)

Variable	Asymp. Sig. (2-tailed)	Description
Fear Of Missing Out (FOMO), Intensitas Media Sosial, dan Tingkat Pendapatan	0,546	Tidak terjadi autokorelasi

Source: SPSS 21, processed data 2025

Based on the table above, it states that the run-test test results have a test value of 0.36142 but the Asymp. Sig. (2-tailed) of 0.546> 0.1, so it can be stated that it does not experience autocorrelation. To further confirm the test results, the autocorrelation test method can use the Durbin-Watson test, with the basis for decision making as follows:

1) If d < dL or d > 4 - dL, the null hypothesis is rejected, meaning there is autocorrelation
2) If dU < d 4 - dU, the null hypothesis is accepted, meaning there is no autocorrelation
3) If dL < d < dU or 4 - dU < d < 4 - dL, it means no conclusion.

Tabel 24. Autocorrelation Test (Durbin-Watson Test)

Model	Durbin-Watson
Regression	2,215

Source: SPSS 21, processed data 2025

Based on the results of the autocorrelation test, the Durbin-Watson (d) value obtained is 2.215. This value is between the upper limit (dU) of 1.7364 and the value (4-dU) of 2.2636, which means (dU < d < 4 - dU) = 1.7364 < 2, 215 < 2.2636. Therefore, it can be concluded that there are no symptoms of autocorrelation.

3. Multiple Linear Regression Analysis

Tabel 25. Multiple Linear Regression Analysis

Model	B
(Constant)	1,159
Fear Of Missing Out (FOMO)	0,358
Intensitas Media Sosial	0,114
Tingkat Pendapatan	0,402

Source: SPSS 21, processed data 2025

Based on table 25., of course, we can describe the multiple linear regression equation below:

$$Y = 1,159 + 0,358X_1 + 0,114X_2 + 0,402X_3 + e$$

Description:

Y = Consumptive Behavior

X_1 = Fear Of Missing Out (FOMO)

X_2 = Social Media Intensity

X_3 = Income Level

e = error

The following exposure above is as follows:

a. The constant (α) of 1.159 means that if the fear of missing out (FOMO) variable, social media intensity, and income level remain / are constant, the constant value of consumptive behavior will be at 1.159.
b. The regression coefficient value for the fear of missing out (FOMO) variable (β1) which is positive at 0.358 indicates that each increase of one unit of fear of missing out (FOMO) will result in an increase in consumptive behavior of 0.358 units.

c. The regression coefficient value for the social media intensity variable (β2) which is positive at 0.114 indicates that each increase of one unit in social media intensity will increase consumptive behavior by 0.114 units.
d. The regression coefficient value for the income level variable (β3) which is positive at 0.402 indicates that each increase of one unit in income level will increase consumptive behavior by 0.402 units.

4. Hypothesis Test

a. F Test (Simultaneous)

Tabel 26. F Test Results (Simultaneous)

Model	F	Sig.
Regression	28,589	0,000[b]

Source: SPSS 21, processed data 2025

Based on table 26., the F_{count} value is recorded at 28.589 with a significance value of 0.000. Before drawing conclusions from the results of the F (Simultaneous) test, it is necessary to first determine the F_{table} value using the formula F = (k; n-k), where k is the number of independent variables used and n is the number of samples. In this case, the calculation results in F = (3; 100 - 3) = (3; 97) = 3.99. Furthermore, a comparison is made between F_{count} of 28.589> F_{table} of 3.99 and a significance value of 0.000 <0.1. This means that the independent variables Fear Of Missing Out (FOMO), social media intensity, and income level simultaneously have a significant effect on consumptive behavior.

b. T Test (Partial)

The sample used was 100 respondents with t table = t (a/2; n - k - 1) the calculation resulted in t table = t table = t (0.1/2; 100 - 3 - 1) = (0.05; 100 - 3 - 1) = (0.05; 96) = 1.660. With a sig.0.1 level, a t_{table} of 1.660 is obtained.

Here are the output results:

Tabel 27. T Test Results (Partial)

Variable	t	Sig.
(Constant)	0,533	0,596
Fear Of Missing Out (FOMO)	4,121	0,000
Intensitas Media Sosial	0,867	0,388
Tingkat Pendapatan	2,815	0,006

Source: SPSS 21, processed data 2025

1) First Hypothesis Test (H_1)

Based on table 27. presented, the sig. value for the partial effect of Fear Of missing Out (FOMO) (X_1) on consumptive behavior (Y) is recorded at 0.000 <0.1. In addition, the t_{count} value is 4.121> t_{table} 1.660. So, it can be concluded that H_1 is accepted, which indicates that there is a significant influence between Fear Of missing Out (FOMO) (X_1) on Consumptive Behavior (Y).

2) Second Hypothesis Test (H_2)

Based on table 27. presented, the sig. value for the partial effect of social media intensity (X_2) on consumptive behavior (Y) is recorded at 0.388> 0.1. In addition, the t_{count} value is 0.867 < t_{table} 1.660. So, it can be concluded that H_2 is rejected, H_0 is accepted, which indicates that there is no significant influence between social media intensity (X_2) on consumptive behavior (Y).

3) Third Hypothesis Test (H_3)

Based on table 27. presented, the sig. value for the partial effect of income level (X_3) on consumptive behavior (Y) is recorded at 0.006 <0.1. In addition, the t_{count} value is 2.815> t_{table} 1.660. So, it can be concluded that H_3 is accepted, which indicates that there is a significant influence between income level (X_3) on consumptive behavior (Y).

c. Coefficient of Determination (R^2)

Tabel 28. Determination Coefficient Test Results (R^2)

Model	R Square
Regression	0,538

Source: SPSS 21, processed data 2025

Based on table 28., it is known that the R Square value is 0.472 or 47.2%, which indicates that there is a simultaneous influence between variables X1 and X2, X3 on variable Y by 47.2% and the remaining 52.8% is influenced by other variables.

Discussion

Based on the results of research involving the distribution of questionnaires through Google Form as a data collection tool with a sample of questionnaires filled out by 100 respondents, followed by the answers to the questionnaire analyzed using multiple linear regression tests using the SPSS version 21 application (Romzi et al. 2023). The results of the analysis will be discussed further in the next section:

1. **Partial influence of Fear Of Missing Out (FOMO) (X1) on the consumptive behavior of generation Z in Jember Regency.**

The results of the data analysis obtained show that Fear Of Missing Out (FOMO) has a significant effect on consumptive behavior. the results of this study are in line with research conducted by Tania Yulista Pratiwi (Pratiwi 2023). because the variables in the study are relevant to this study. the results of this study and data analysis show that the Fear Of Missing Out (FOMO) variable (X_1) significantly affects consumptive behavior (Y) in generation Z in Jember district. based on the results of the analysis, it shows that (Standardized Coefficient) beta is 0.390 which is positive with Sig. of 0.000 <0.1, it can be stated that H_1 is accepted while the t_{count} value is 4.121> t_{table} 1.660. Thus, it can be concluded that hypothesis H_1 which states that Fear Of Missing Out (FOMO) has a significant effect on consumptive behavior is true.

Descriptive analysis of the respondents' demographic characteristics revealed some important findings. First, in terms of gender, the composition of respondents is dominated by women, who account for 85% (n=85) of the total sample, while male respondents only account for 15% (n=15). Secondly, in terms of age, the majority of respondents are in the age range of 21-23 years, with the proportion reaching 61% (n=61). The 14-20 age group followed with a percentage of 35% (n=35), and the 24-29 age group had a smaller representation of 4% (n=4). Third, based on employment or education status, the majority of respondents were students, with a percentage of 81% (n=81). Other job categories included entrepreneurs (3%), private employees (4%), part-time workers (1%), as well as students at junior high school (1%) and high school (4%) levels. The "other" category accounts for 6% of the total respondents. This finding indicates that the research sample is dominated by young women who are pursuing higher education.

Furthermore, the survey results regarding the frequency of online shopping in the past month show that the majority of respondents (51%) tend to make online purchases between 1 and 3 times. This indicates that online shopping has become part of consumer behavior, although it is not yet an intensive activity. 23% of respondents recorded online shopping about once a month, indicating a group of consumers who are more selective or just starting to utilize online shopping platforms. Meanwhile, 14% of respondents shop between 4 to 6 times, and another 12% even more than 6 times a month, indicating a group of consumers who are very active and make online shopping an integral part of their lifestyle.

This shopping frequency pattern may be influenced by various factors, such as the level of need, availability of promotions, personal preferences, and the convenience and efficiency offered by online shopping platforms. Further analysis can be conducted to relate these findings to other variables, such as customer satisfaction, brand loyalty, and the effectiveness of marketing strategies on online shopping behavior. Thus, it can be stated that it is dominated by young women who are students, with a moderate frequency of online shopping (1-3 times/month).

2. Partial influence of Social Media Intensity (X_2) on the consumptive behavior of generation Z in Jember Regency.

Furthermore, the results of data analysis of the second hypothesis obtained show that social media intensity has no significant effect on consumptive behavior. the results of this study are in line with research conducted by Noldy D.P. Mumu and Patrisius Seran (Mumu et al. 2023). Because the variables in the study are relevant to this study. the results of this study and data analysis show that the variable social media intensity (X2) does not significantly affect consumptive behavior (Y) in generation Z in Jember district. based on the results of the analysis, it shows that (Standardized Coefficient) beta is 0.085 which is positive with Sig. of 0.388 <0.1, it can be stated that H2 is rejected, H0 is accepted, while the tcount value is 0.867> t table 1.660. Thus, it can be concluded that the H0 hypothesis which states that social media intensity has no significant effect on consumptive behavior is correct.

A descriptive analysis of social media intensity revealed a high level of social media adoption among respondents, with 95% actively using multiple platforms. TikTok emerged as the most dominant platform, used by 82% of respondents, followed by Instagram with 62%. Meanwhile, Twitter and Facebook had lower usage rates, at 11% and 12% respectively. This finding indicates that TikTok and Instagram are the main channels of communication and interaction for respondents. In contrast, only a small proportion of respondents (5%) are not active on social media. This pattern of social media use needs to be considered in further analysis, especially in relation to consumptive behavior. The dominance of TikTok and Instagram can have strategic implications for advertisers in reaching and interacting with the target audience (generation Z) (Salsabilah and Ardiansyah 2023).as well as the survey results show, that most respondents agree that they often use social media for more than 3 hours a day. A total of 53% of respondents agreed, followed by 25% who strongly agreed. Meanwhile, 20% of respondents chose

neutral, and the rest disagreed (1%) or strongly disagreed (0%). Thus, the majority of respondents actively use social media, with TikTok being the most popular platform followed by Instagram and often use social media for more than 3 hours.

3. Partial effect of Income Level (X3) on the consumptive behavior of generation Z in Jember Regency

Furthermore, the results of the data analysis of the third hypothesis obtained show that the level of income has a significant effect on consumptive behavior. the results of this study are in line with research conducted by Titik Aprilliani (Aprilliani 2023). Because the variables in the study are relevant to this study. the results of this study and data analysis show that the variable Income Level (X3) significantly affects consumptive behavior (Y) in generation Z in Jember district. based on the results of the analysis, it shows that (Standardized Coefficient) beta is 0.313 which is positive with Sig. of 0.006 <0.1, it can be stated that H3 is accepted while the tcount value is 2.815> t table 1.660. Thus, it can be concluded that hypothesis H3 which states that income level has a significant effect on consumptive behavior is true.

The results showed that most respondents (68%) relied on pocket money/allowances from parents as their main source of income, with the majority having a monthly income/allowance below Rp. 500,000. This indicates that the respondents' financial situation is dominated by dependence on family support, with relatively limited income levels. Also, based on other research results, the majority (37%) had a neutral opinion regarding the effect of an increase in pocket money or income on the tendency to buy trendy goods, which means that the factors that make generation Z increase their buying/consumptive consumption of goods can be caused by other factors as well. A number of respondents agreed (23%) and strongly agreed (5%) with the statement, while others disagreed (28%) or strongly disagreed (7%). Thus, the majority of respondents depend on pocket money/allowances from parents with relatively limited monthly income, which indicates financial dependence on the family, and income is not the only factor that makes Generation Z behave consumptively.

4. The Effect of Fear Of Missing Out (FOMO), Social Media Intensity, and Income Level simultaneously on Consumptive Behavior among Generation Z in Jember Regency.

Based on the simultaneous hypothesis test (F) has an F-count value of 28.589 while the F-table is 3.99 which means F-count> F-table (28.589> 3.99) with a significant value of 0.000 <0.1. in testing the hypothesis it can be stated that the fear of missing out (FOMO) hypothesis, social media intensity, and income level are accepted. The data results can be concluded that fear of missing out (FOMO), social media intensity, and income level simultaneously affect consumptive behavior among generation Z in Jember district.

It is known that the Adjusted R Square value is 0.472, which means that the ability of the independent variables to explain the dependent variable is 47.2% and the remaining 52.8% is explained other than the independent variables not mentioned in this research. In the results of previous studies, although the independent variables are indirectly the same (only relevant), these factors simultaneously affect consumptive behavior. Like, research that has been done by titik Aprilliani (Aprilliani 2023) which proves that scholarships (variable indicators of income level (X3)) together have a significant effect on consumption behavior. Furthermore, research conducted by tania yulista pratiwi (Pratiwi 2023) proves that Motivation (variable indicator Fear Of Missing Out (FOMO) (X1)) together has a significant effect on consumptive behavior.

Conclusion

The purpose of this study is to analyze the effect of independent variables on the dependent variable so that researchers can understand the relationship between the two. The independent variables studied include Fear Of Missing Out (FOMO), Intensity of social media, and Income Level, while the dependent variable of particular concern is Consumptive Behavior. Therefore, this study focuses on testing the effect of Fear Of Missing Out (FOMO), social media intensity, and income level on consumptive behavior among generation Z in Jember district, with the hope of producing significant conclusions as follows:

1. Fear Of Missing Out (FOMO) significantly affects consumptive behavior among generation Z in Jember district. This is evidenced by the results of the t statistical test on the Fear Of Missing Out (FOMO) variable obtained $t_{count}t > t_{table}$ (4.121> 1.660) with a significance value of 0.000 smaller than 0.1.
2. Social media intensity significantly has no effect on consumptive behavior among generation Z in Jember district. This is evidenced by the results of the t statistical test on the Social Media Intensity variable obtained $t_{count} > t_{table}$ (0.867> 1.660) with a significance value of 0.388 greater than 0.1.

3. Income level significantly affects consumptive behavior among generation Z in Jember district. This is evidenced by the results of the t statistical test on the Income Level variable obtained $t_{count} > t_{table}$ (2.815> 1.660) with a significance value of 0.006 smaller than 0.1.
4. Simultaneous (F) or Joint test results are known sig value. derived from the ANOVA table of 0.000 <0.1 and F_{count} of 28.589> F_{table} of 3.99, then it is stated that H0 is rejected and Ha is accepted which means that the influence of Fear Of Missing Out (FOMO), Social Media Intensity, and Income Level has a positive and significant effect together on Consumptive Behavior among generation Z in Jember district. As for the variable determination value of Fear Of Missing Out (FOMO), Social Media Intensity, Income Level has a value of 47.2% and the remaining 52.8% is influenced by other variables.

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