

THE EFFECT OF FEAR OF MISSING OUT, SOCIAL INFLUENCE, AND LIFESTYLE ON IPHONE PURCHASE DECISIONS WITH PURCHASE INTEREST AS AN INTERVENING VARIABLE

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Abstrak

Penelitian ini bertujuan menganalisis pengaruh *Fear of Missing Out (FoMO)*, *Social Influence*, dan *Lifestyle* terhadap keputusan pembelian *iPhone* dengan minat beli sebagai variabel intervening pada mahasiswa Kota Madiun. Fenomena pembelian *iPhone* tidak hanya didorong oleh kebutuhan fungsional, tetapi juga faktor psikologis dan sosial. Metode penelitian menggunakan pendekatan kuantitatif dengan teknik pengambilan sampel *purposive sampling* terhadap 384 responden. Data dianalisis menggunakan *Structural Equation Modeling (SEM)* berbasis *Partial Least Squares (PLS)* dengan bantuan *SmartPLS 4.0*. Hasil penelitian menunjukkan bahwa *FoMO*, *Social Influence*, dan *Lifestyle* berpengaruh positif dan signifikan terhadap minat beli serta keputusan pembelian. Minat beli juga terbukti memediasi hubungan ketiga variabel independen terhadap keputusan pembelian. Kesimpulannya, faktor psikologis dan sosial berperan penting dalam membentuk perilaku konsumen mahasiswa. Saran untuk penelitian selanjutnya adalah mengeksplorasi variabel lain seperti harga atau promosi. Temuan ini penting bagi pemasar dalam merancang strategi berbasis emosi dan pengaruh sosial.

Kata Kunci: *Fear of Missing Out*, *Social Influence*, *Lifestyle*, minat beli, keputusan pembelian, *SmartPLS*.

Abstract

This study aims to analyze the influence of *Fear of Missing Out (FoMO)*, *Social Influence*, and *Lifestyle* on *iPhone* purchasing decisions, with purchase intention as an intervening variable among university students in Madiun City. *iPhone* purchases are driven not only by functional needs but also by psychological and social factors. A quantitative approach was employed, with data collected through *purposive sampling* from 384 respondents. The data were analyzed using

Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The results indicate that FoMO, Social Influence, and Lifestyle have a positive and significant effect on purchase intention and purchasing decisions. Purchase intention also mediates the relationship between the independent variables and purchasing decisions. In conclusion, psychological and social factors play a crucial role in shaping student consumer behavior. Future research should explore additional variables such as price or promotions. These findings are essential for marketers in designing emotion- and social influence-based strategies.

Keywords: Fear of Missing Out, Social Influence, Lifestyle, purchase intention, purchasing decisions, SmartPLS.

A. INTRODUCTION

Technological developments and globalization have changed people's consumption patterns, particularly in smartphone ownership. The iPhone, as a premium product, is valued not only for its functionality but also as a symbol of status and lifestyle. This phenomenon is particularly evident among college students, where iPhone purchasing decisions are often influenced by psychological and social factors, such as Fear of Missing Out (FoMO), social influence, and lifestyle. FoMO, or the fear of missing out on trends, drives individuals to purchase certain products to avoid feeling left behind by their social circle. Meanwhile, social influence from friends or social media also plays a significant role in shaping perceptions and purchasing decisions. Modern lifestyles, which reflect a person's values and identity, further reinforce this tendency.

Previous research by Prasetyo and Nuryanto (2024) revealed that FoMO and product involvement significantly influence iPhone purchase decisions, although social influence showed no significant impact. This finding contradicts the study by Malik et al. (2024), which stated that FoMO and social media jointly influence purchase decisions among college students. On the other hand, Yudha and Yulianthini (2022) found that lifestyle and product quality were the dominant factors in iPhone purchase decisions. These discrepancies in results indicate a research gap, particularly regarding the role of social influence and the mediating mechanisms of purchase intention, which have not been fully explored.

This study chose Madiun City as the study location due to its high iPhone usage among university students and its unique socio-economic dynamics. Students in this city are active on social media and susceptible to trends, making it an ideal target for examining the influence of FoMO, Social Influence, and Lifestyle. Furthermore, previous research has not focused much on students in this region, allowing this study to provide a new, more contextual perspective.

Furthermore, this study aims to address a gap in the literature by combining all three independent variables (FoMO, Social Influence, and Lifestyle) into a single analytical model. This approach is more holistic than previous research that focused on only one or two variables. Therefore, the research findings can serve as a reference for developing consumer behavior theory, particularly in the evolving digital era.

On a practical level, marketers can use the findings of this study to develop more effective strategies, such as leveraging FoMO through exclusive campaigns or engaging influencers to strengthen social influence. Understanding student lifestyles can also help companies tailor product features to the needs and preferences of young consumers.

Overall, this research is expected to make significant contributions to marketing academics and practitioners. By combining a quantitative approach and mediation analysis, this study not only examines the relationships between variables but also explains the underlying mechanisms. The findings can serve as a basis for further research and strategic decision-making in the business world.

Theoretical review

Fear of Missing Out (FoMO)

FoMO is defined as social anxiety arising from the fear of missing out on experiences or trends enjoyed by others (Abel et al., 2016). This phenomenon is increasingly potent in the digital age, where social media showcases other people's lifestyles and product ownership, including iPhones (McGinnis, 2020). Research by Prasetyo & Nuryanto (2024) and Malik et al. (2024) shows that FoMO significantly influences purchasing decisions for technology products, including iPhones, because it encourages the desire to follow social trends.

Social Influence

Social Influence Social pressure refers to social pressures that influence consumer decisions, whether from friends, family, or social media (Venkatesh et al., 2022). Research by Suyanto et al. (2019) found that preferences for imported products like the iPhone are often driven by symbolic value and social expectations. Meanwhile, Du (2024) stated that herd mentality and influencer recommendations on social media reinforce this influence.

Lifestyle

Lifestyle reflects an individual's lifestyle, values, and identity, which influence consumption preferences (Kotler & Keller, 2016). Yudha & Yulianthini (2022) found that a modern and hedonic lifestyle is positively correlated with iPhone purchases, as this product is considered a status symbol. Nizam (2024) also emphasized that lifestyle plays a significant role in shaping consumer perceptions of premium brands.

Purchase Interest

Purchase intention is a consumer's tendency to purchase a product before making a final decision (Septyadi et al., 2022). Research by Mamluati et al. (2023) and Nugroho et al. (2023) shows that purchase intention acts as a mediator between external factors (such as price and quality) and purchasing decisions.

Purchase Decision

A purchase decision is the final process in which consumers choose to purchase a product after evaluating various factors (Kotler & Armstrong, 2016). Research by Aisyah (2022) and Rosmaniar et al. (2021) shows that purchasing decisions are influenced by rational and emotional considerations, including brand perception and social influence.

Conceptual Framework

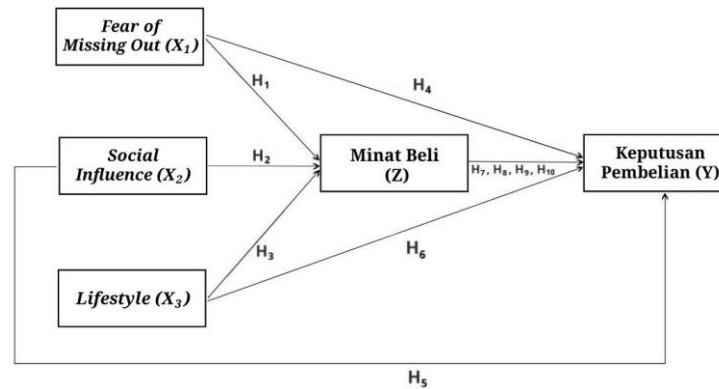


Figure 1. Conceptual Framework

Source: Modified from several sources (Prasetyo & Nuryanto, 2024),(Malik et al., 2024),(Yudha & Yulianthini, 2022),(Nugroho et al., 2023).

H1: It is suspected that Fear of Missing Out (FOMO) has a positive and significant influence on iPhone purchasing interest among students in Madiun city.

H2: It is suspected that Social Influence has a positive and significant influence on the interest in purchasing an iPhone among students in Madiun City.

H3: It is suspected that Lifestyle has a positive and significant influence on the interest in purchasing an iPhone among students in Madiun City.

H4: It is suspected that Fear of Missing Out (FOMO) has a positive and significant influence on iPhone purchasing decisions among students in Madiun City.

H5: It is suspected that Social Influence has a positive and significant influence on iPhone purchasing decisions among students in Madiun City.

H6: It is suspected that Lifestyle has a positive and significant influence on iPhone purchasing decisions among students in Madiun City.

H7: It is suspected that purchasing interest has a positive and significant influence on iPhone purchasing decisions among students in Madiun City.

H8: It is suspected that there is a positive and significant influence between Fear of Missing Out (FOMO) on iPhone Purchasing Decisions among students in Madiun City through Purchase Interest as an intervening variable.

H9: It is suspected that there is a positive and significant influence between Social Influence on iPhone Purchasing Decisions among students in Madiun City through Purchase Interest as an intervening variable.

H10: It is suspected that there is a positive and significant influence between Lifestyle on iPhone Purchasing Decisions among students in Madiun City through Purchase Interest as an intervening variable.

B. METHOD

Types of research

This study uses a quantitative approach with a survey method to analyze the influence of Fear of Missing Out (FoMO), Social Influence, and Lifestyle on iPhone purchasing decisions mediated by purchase interest.

Population and Sample

The study population was students in Madiun City who had purchased or were planning to purchase an iPhone. A sample of 384 respondents was selected using purposive sampling with the following criteria: Ever bought or interested in an iPhone; Minimum age 17 years; Domiciled in Madiun City; Actively use social media.

1. Data collection

Data were collected through an online questionnaire distributed to respondents using a Likert scale of 1-5. The research instrument was tested for validity and reliability.

2. Analysis Techniques

The data were analyzed using Partial Least Square Structural Equation Modeling (PLS-SEM) with the help of SmartPLS 4.0 to test the relationship between variables, including validity, reliability, and hypothesis tests.

C. RESULTS AND DISCUSSIONS

Validity Test

The PLS model used in this study is a reflection model. To test the validity of the reflection model, convergent validity, average variance extracted (AVE), and discriminant validity were examined (Ghozali & Latan, 2015). The outer model test scheme in this study is presented as follows:

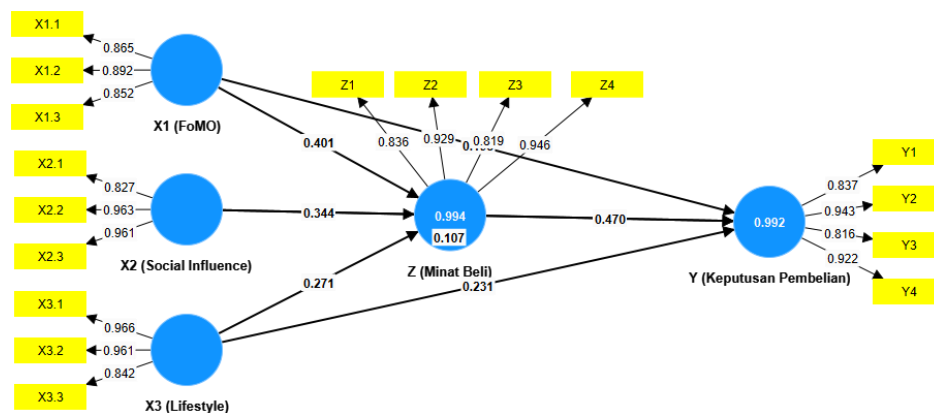


Figure 2. Outer Model

Source: SmartPLS data processing results (2025)

Figure 2 shows the analysis results after the researchers conducted elimination. The obtained loading factor value met the criteria of >0.50 , while an outer loading of >0.70 indicated that the indicator was declared valid and ready for the next testing stage (Ghozali & Latan, 2015).

Convergent Validity Test

Convergent validity is tested using outer loading or loading factor values. An indicator is considered to have good convergent validity if its outer loading value is >0.70 (Ghozali & Latan, 2015). The following are the outer loading values for each indicator in the research variables:

Table 1. Validity Test

Variables	Item	Outer Loading	Information
<i>Fear of Missing Out (X1)</i>	X1.1	0.836	VALID
	X1.2	0.929	VALID
	X1.3	0.819	VALID

<i>Social Influence</i> (X2)	X2.1	0.946	VALID
	X2.2	0.836	VALID
	X2.3	0.929	VALID
<i>Lifestyle</i> (X3)	X3.1	0.819	VALID
	X3.2	0.946	VALID
	X3.3	0.836	VALID
Purchase Decision (Y)	Y1	0.929	VALID
	Y2	0.819	VALID
	Y3	0.946	VALID
	Y4	0.836	VALID
Purchase Interest (Z)	Z1	0.929	VALID
	Z2	0.819	VALID
	Z3	0.946	VALID
	Z4	0.836	VALID

Source: SmartPLS data processing results (2025)

Based on SmartPLS data processing, Table 1 shows that all indicators in this research questionnaire have loading factor values > 0.70 . This indicates that each indicator used has strong reliability and ability to measure the observed construct (Ghozali & Latan, 2015).

Discriminant Validity

Discriminant validity testing can be conducted using the Average Variance Extracted (AVE) value. According to Ghozali & Latan (2015), a good criterion is met if each indicator has an AVE value greater than 0.5. The following are the AVE values obtained in this study.

Table 2. Discriminant Validity (AVE) Test

Variables	Average Variant Extracted (AVE)
<i>FoMO</i> (X1)	0.757
<i>Social Influence</i> (X2)	0.845
<i>Lifestyle</i> (X3)	0.855
Purchase Decision (Y)	0.777
Purchase Interest (Z)	0.782

Source: SmartPLS data processing results (2025)

Based on Table 2, it can be concluded that the Average Variance Extracted (AVE) values for the variables FoMO, Social Influence, Lifestyle, Purchase Decision, and Purchase Intention all exceed 0.5. This indicates that all variables in this study have met the criteria for good discriminant validity.

Cronbach's Alpha Reliability Test

Next, a reliability test was conducted using Cronbach's Alpha. A variable is considered reliable if its Cronbach's Alpha value is greater than 0.7 (Ghozali & Latan, 2015). Below are the Cronbach's Alpha values for each variable:

Table 3. Reliability Test

Variables	Cronbach's Alpha
<i>FoMO (X1)</i>	0.839
<i>Social Influence (X2)</i>	0.906
<i>Lifestyle (X3)</i>	0.913
Purchase Decision (Y)	0.903
Purchase Interest (Z)	0.906

Source: SmartPLS data processing results (2025)

Reliability testing was conducted by analyzing the Cronbach's Alpha value. The results showed that the Cronbach's Alpha value for the Fear of Missing Out variable was 0.839, Social Influence was 0.906, Lifestyle was 0.913, Purchase Decision was 0.903, and Purchase Intention was 0.906. According to Ghozali & Latan (2015), a variable is declared reliable if its Cronbach's Alpha value exceeds 0.7. Thus, all variables in this study meet the established reliability criteria.

Hypothesis Testing

Based on the data analysis conducted, the results can be used to test the research hypothesis. A hypothesis is accepted if it meets the following two criteria: a t-statistic value greater than 1.96 and a P-value less than 0.05 (Ghozali & Latan, 2015). The following are the results of the hypothesis test obtained using the inner model (Bootstrapping method):

Table 4. Hypothesis Testing

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 (FoMO) -> Y (Purchase Decision)	0.198	0.206	0.070	2,852	0.005
X1 (FoMO) -> Z (Purchase Interest)	0.401	0.408	0.053	7,615	0.000
X2 (Social Influence) -> Y (Purchase Decision)	0.107	0.109	0.054	1,999	0.046

X2 (Social Influence) -> Z (Purchase Interest)	0.344	0.340	0.035	9,849	0.000
X3 (Lifestyle) -> Y (Purchase Decision)	0.231	0.228	0.056	4.108	0.000
X3 (Lifestyle) -> Z (Purchase Interest)	0.271	0.268	0.029	9,492	0.000
Z (Purchase Interest) -> Y (Purchase Decision)	0.470	0.465	0.142	3,315	0.001
X1 (FoMO) -> Z (Purchase Interest) -> Y (Purchase Decision)	0.189	0.188	0.063	3,012	0.003
X2 (Social Influence) -> Z (Purchase Interest) -> Y (Purchase Decision)	0.162	0.158	0.049	3,305	0.001
X3 (Lifestyle) -> Z (Purchase Interest) -> Y (Purchase Decision)	0.128	0.126	0.043	2,962	0.003

Source: SmartPLS data processing results (2025)

Based on the data from table 4 above, the hypothesis in this study can be concluded as follows:

1. **FoMO(X1) has a significant influence on Purchasing Decisions (Y)** because the t-statistic value is greater than the t-table ($2.852 > 1.96$) and the p-value is 0.005, less than 0.05.
2. **FoMO(X1) has a significant effect on Purchase Interest (Z)** because the t-statistic value is greater than the t-table ($7.615 > 1.96$) and the p-value of 0.000 is less than 0.05.
3. **Social Influence(X2) has a significant effect on Purchasing Decisions (Y)** because the t-statistic value is greater than the t-table ($1.999 > 1.96$) and the p-value of 0.046 is less than 0.05.

4. ***Social Influence*(X2) has a significant effect on Purchase Interest (Z)** because the t-statistic value is greater than the t-table ($9.849 > 1.96$) and the p-value is 0.000, less than 0.05.
5. ***Lifestyle*(X3) has a significant influence on Purchasing Decisions (Y)** because the t-statistic value is greater than the t-table ($4.108 > 1.96$) and the p-value is 0.000, less than 0.05.
6. ***Lifestyle*(X3) has a significant effect on Purchase Interest (Z)** because the t-statistic value is greater than the t-table ($9.492 > 1.96$) and the p-value is 0.000, less than 0.05.
7. **Purchase Interest (Z) has a significant effect on Purchase Decisions (Y)** because the t-statistic value is greater than the t-table ($3.315 > 1.96$) and the p-value is 0.001, less than 0.05.
8. ***FoMO*(X1) has a significant effect on Purchase Decisions through Purchase Interest (Z)**. The t-statistic value (3.012) is greater than the t-table (1.96) and the p-value (0.003) is less than 0.05.
9. ***Social Influence*(X2) has a significant effect on Purchase Decisions through Purchase Interest (Z)**. The t-statistic value (3.305) is greater than the t-table (1.96) and the p-value (0.001) is less than 0.05.
10. ***Lifestyle*(X3) has a significant effect on Purchase Decisions through Purchase Interest (Z)**. The t-statistic value (2.962) is greater than the t-table (1.96) and the p-value (0.003) is less than 0.05.

D. CONCLUSIONS

This study demonstrates that Fear of Missing Out (FoMO), Social Influence, and Lifestyle have a positive and significant influence on purchase intention and iPhone purchasing decisions among college students in Madiun City. Purchase intention serves as an intervening variable that mediates the relationship between these three factors and purchase decisions. The results reveal that psychological, social, and lifestyle factors collectively shape consumer behavior, with purchase intention being a crucial link between desire and actual purchase. The

findings of this study provide practical benefits for marketers in developing strategies that leverage emotional aspects and social influence, such as limited-time campaigns or collaborations with influencers. From an academic perspective, this study complements the literature on the mediating role of purchase intention in purchasing premium technology products. For further research, it is recommended to add other variables such as price or promotion to deepen understanding of the purchase decision-making process.

E. SUGESTIONS

The results of this study are expected to serve as a reference for further research. For further development, it is recommended to evaluate other variables besides Fear of Missing Out (FoMO), Social Influence, and Lifestyle, such as emotional factors, price perception, or product quality, and to add intervening variables other than purchase intention. Furthermore, future research can expand the research object to other technology products or different smartphone brands to obtain more varied results.

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