

# Gen-Z's Digital Economy: The Impact of Influencer, Brand Image, and FoMO (Fear of Missing Out) on TikTok Shop Buying Interest

Bagas Kautsar Azizal Putra <sup>1</sup>, Lukiyana <sup>2</sup>, Sri Sukartono <sup>3</sup>

#### Abstract:

This study explores the dynamics of Gen-Z's digital economy by examining the impact of influencers, brand image, and Fear of Missing Out (FoMO) on their purchasing behavior on TikTok Shop. With the rapid growth of TikTok Shop usage among Generation Z, impulsive buying driven by influencer promotions and social trends has become a significant phenomenon. This research aims to identify the dominant factors influencing Gen-Z's buying interest and analyze how these variables collectively shape their purchase decisions within the digital marketplace. Utilizing a quantitative approach, data were collected via online questionnaires from 110 randomly selected respondents based on the Lemeshow formula. Data analysis using SmartPLS-3 and SPSS 26 revealed that influencers, brand image, and FoMO significantly and simultaneously impact Gen-Z's buying interest on TikTok Shop. These findings highlight critical elements in the digital economy that marketers must leverage to effectively engage this demographic.

**Keywords:** Digital Economy; Buying Interest; Brand Image; FoMO; Influencers; TikTok Shop

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## 1. Introduction

TikTok has emerged as one of the most popular new media platforms worldwide. Along with technological and internet advancements, accessing the latest information has become easier than ever before. Social media, especially TikTok, has gained tremendous popularity among young people from Generation Z. TikTok began to gain attention in Indonesia in September 2017. According to Viv Gong, TikTok's Head of Marketing, Indonesia is one of the company's key markets, with significant potential due to increasing internet usage in the country (Andriawan et al., 2024). In 2024, Indonesia had approximately 212.9 million internet users and 167 million active social media users (Putra & Lestari, 2022).

<sup>&</sup>lt;sup>1</sup> Universitas 17 Agustus 1945 Jakarta.Indonesia, <u>bagaskautsaraz@gmail.com</u>

<sup>&</sup>lt;sup>2</sup> Universitas 17 Agustus 1945 Jakarta.Indonesia, <u>Lukiyana50@gmail.com</u>

<sup>&</sup>lt;sup>3</sup> Universitas 17 Agustus 1945 Jakarta.Indonesia, tonnonatha@gmail.com

During the Covid-19 pandemic, TikTok's popularity surged globally and became a cultural phenomenon in Indonesia. By July 2024, TikTok users in Indonesia reached 157.6 million, surpassing countries like the United States and Brazil (Ceci, 2024). The highest concentration of TikTok users in Indonesia resides in Jakarta, followed by East and West Java (Nurhadi and Dewi, 2023). Moreover, Generation Z and Millennials dominate TikTok's user base, representing 46.48% and 31.72% respectively, while Baby Boomers constitute only 13.57% (APJII, 2024 cited in Lina et al., 2022).

Generation Z's extensive use of TikTok is fueled by its pioneering format of short, engaging audio-visual videos lasting 15 to 60 seconds, which enhances product explanations and audience engagement (Vaterlaus et al., 2024). TikTok also functions as a platform for Gen Z to express their identities (Firamadhina & Krisnani, 2020). Despite its popularity, TikTok has raised concerns over negative psychological effects like narcissism, cyberbullying, and dangerous challenges, prompting temporary governmental restrictions in Indonesia to manage harmful content (Batoebara, 2020; Sari & Wulandari, 2023).

TikTok has evolved beyond entertainment into a thriving social commerce platform, TikTok Shop, launched in Indonesia in 2021. TikTok Shop offers a convenient and secure marketplace supporting brands from MSMEs to established companies (Kumar & Singh, 2023; Maulana et al., 2023). With a tech-savvy young population and growing middle class, TikTok Shop has significantly boosted Indonesia's digital economy.

Generation Z, born between 1997 and 2012 and mostly students or early-career individuals, displays high internet and technology literacy and strong engagement with digital platforms like TikTok (Aristi et al., 2023; Majid et al., 2024). They tend to spend on products that help them gain social recognition and fulfill their desire for brands that resonate with their identity (Lukiyana & Anjani, 2022).

The rise of influencer marketing on TikTok has revolutionized how products are promoted and purchased. Influencers use creative videos, live shopping, and direct links to enable seamless in-app purchases. TikTok's algorithm accelerates content virality, especially among younger users who prefer visual and interactive content. This environment fosters the emergence of FoMO (Fear of Missing Out), particularly among Generation Z, who are motivated to buy trending products to avoid social exclusion and maintain belonging (Putra & Lestari, 2023).

Existing studies have explored aspects of these phenomena separately. For example, Roisah et al. (2024) demonstrated influencers' significant impact on purchase intention during TikTok live streams. Based on (Radianto and Kilay 2023) found FoMO positively influences purchase intention on e-commerce platforms. Research on Skintific products (Kusuma et al. 2023) highlighted brand image as a significant predictor of purchase intention, while the role of influencers was less clear.

Additionally, studies such as the one by (Calysta et al. 2025) underscore influencers' effectiveness in boosting MSME product awareness.

While previous research has investigated the effects of influencers, FoMO, and brand image individually or in limited combinations, there is a lack of comprehensive studies analyzing their simultaneous impact on Generation Z's buying interest specifically on TikTok Shop in Indonesia's capital, Jakarta. Moreover, few studies have addressed how these factors interplay in the context of social commerce platforms that integrate entertainment, social interaction, and purchasing, as TikTok Shop does. This study fills this gap by examining how influencers, brand image, and FoMO collectively influence Generation Z's purchase intentions within the rapidly evolving TikTok Shop ecosystem. The research offers novel insights into the emotional, social, and psychological mechanisms driving consumption among Indonesia's largest digital-native generation.

Accordingly, this study aims to analyze the influence of influencers, brand image, and FoMO on Generation Z's buying interest on TikTok Shop in Jakarta. Specifically, it investigates whether each factor individually affects buying interest and whether they simultaneously influence purchase intentions, providing practical and theoretical contributions for digital marketers, platform developers, and researchers.

# 2. Theoretical Background

**Influencer:** Influencers can be defined as individuals who endorse advertisements, are respected by many people or consumers, and have the ability to positively influence consumer actions and behaviors (Shimp and Andrews, 2018). By building relationships with consumers, influencers create a sense of trust that enables them to influence consumer perceptions, actions, and behaviors. This is because an influencer's ability requires personal branding and facing various possibilities in the virtual space (Octavianus and Oktavianti, 2022). Researchers use indicators according to Uyuun and Dwijayanti (2022) and Setiabudi et al. (2023), which include (1) expertise in using the product, (2) trust, (3) the attractiveness brought, (4) reach, and (5) impression.

Brand Image: A brand is one of the important assets in differentiating a product from others (Jaya et al., 2020). A brand includes a name, logo, color, and other visual elements, but the most important aspect is the value and image that sticks in consumers' minds (Puspasari, 2023). Brand image is a long-lasting perception, formed through experience, and tends to be consistent. Measuring brand image is closely related to the level of loyalty and plays a role in converting new users into loyal users (Nurlaila et al., 2021). When a positive brand image is built, consumers tend to have a favorable perception and feel satisfied with their experience, increasing the likelihood of repeat purchases and loyalty. The indicators used in this study according to Purwati and Cahyanti (2022) are (1) strength, (2) uniqueness, (3) superiority, (4) modern impression, and (5) popularity (Yuliani & Santoso, 2023).

**FoMO:** One impact of using social media is the emergence of FoMO, or the fear of missing out on something new. According to (Hartono & Prasetyo, 2023), FoMO is the behavior of fearing to miss opportunities and pleasures that can be obtained. FoMO appears in various ways, such as the desire to engage with trending content, spending long hours watching videos on the application, commenting on or sharing TikTok videos, and attempting to create content that can go viral on TikTok. FoMO can be triggered by oneself or others in the past, present, or future, where their consumption experiences are shared on social media (Christy, 2022). When someone sees others experiencing happiness, popularity, or pleasure that they themselves do not experience, anxiety and the urge to join in or have the same thing arise to avoid being left behind. According to the FoMO indicators in this study (Qathrinnada and Pandjaitan, 2024), these indicators consist of (1) fear and (2) worry. Meanwhile, Wachyuni et al., (2024) state that FoMO indicators include (3) feelings of irritate, (4) feelings of inadequacy, and (5) self-esteem.

Buying Interest: According to Rofiudin et al., (2022), buying interest is a consumer attitude that appears as a reaction and consideration before making a purchase decision. Before making a final decision, consumers usually go through several stages of consideration, such as comparing similar products, searching for reviews, and evaluating the benefits to be obtained. Buying interest can arise from consumers influenced by the quality and standards of the product, as well as the information they receive about the product, which then encourages them to take steps based on their evaluation (Yuliani & Santoso, 2023). The information consumers receive, whether from reviews, advertisements, friends' recommendations, or direct experience, also plays an important role as it helps consumers form perceptions about products or services. The indicators used in this study are (1) transactional, (2) referential, (3) preferential, (4) exploratory (Novianti and Saputra, 2023), and (5) attention (Sembada et al., 2022).

The hypothesis proposed in this study are:

- H1. It is suspected that influencer has an effect on Gen-Z's buying interest on TikTok Shop.
- H2. It is suspected that brand image has an effect on Gen-Z's buying interest on TikTok Shop.
- H3. It is suspected that fear of missing out has an effect on Gen-Z's buying interest on TikTok Shop.
- H4. It is suspected that there is a simultaneous influence between influencers, brand image, and FoMO on Gen-Z's buying interest in Tiktok Shop.

# 3. Methodology

This study was conducted among Generation Z individuals residing in Jakarta, Indonesia, considering that this generation is widely dispersed and active across various communities. The research focuses on psychological factors, specifically FoMO and social influences such as social media content, which are believed to dominantly affect Generation Z's buying interest on TikTok Shop. Income level was

not considered as a variable in this study. A quantitative research approach was employed, utilizing a non-probability sampling technique. Data collection was done through online questionnaires distributed via Google Forms on social media platforms, targeting students, college attendees, and working individuals within Generation Z. Sample size determination followed the Lemeshow formula with a 10% margin of error and an estimated proportion of 50%, resulting in a minimum sample size of 97 respondents. The questionnaire used a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) to measure respondents' perceptions. Data analysis was performed using SmartPLS 3 and SPSS 26.

## 4. Empirical Findings/Result

### **Respondent Characteristics**

Researchers collected 110 respondents of Z generation specifically in the Jakarta area by distributing questionnaire forms on social media. Based on gender, there were 18 males (16.2%) and 92 females (83.8%). It is known that their respective ages are 11-16 years old as many as 11 people (9.9%), 17-21 years old as many as 79 people (71.2%) and 22-26 years old as many as 21 people (18.9%). Their educational backgrounds vary from those who are still students as many as 17 people (15.3%), colleger as many as 71 people (64%) and those who have worked as many as 23 people (20.7%).

#### **Outer Model Analysis**

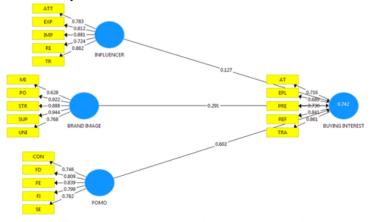


Figure 1. Model Calculation Accompanied by the Loading Factor Value of each Indicator

The results of data processing using the SmartPLS-3 application where researchers conducted sample testing on 110 respondents, of which 16.2% were male and 83.8% were female. The dominance of the female gender in this study also has similarities in that the number of Z generation of female genders in the world makes more purchases on TikTok, namely 75% of Z generation of women make purchases through TikTok Shop while 62% of Z generation of men make purchases through TikTok Shop (AMZScout,2025). Gender bias in this study could occur due to random sampling

online on social media. However, the large number of women in the sampling tends to have a gender bias, which has implications for reducing the overall representativeness of the data, but can also provide more specific and sharp insights into the consumer behavior of Z generation of women on TikTok Shop.

In the coefficient path, it is also known that the FoMO variable has a value of 0.602, which is greater than other variables, indicating that FoMO Z generation individuals has the greatest influence on their buying interest.

Validity and Reliability Test

Table 1. Construct Reliability and Validity

	Tubic II Compt	i det itendom	y and tanaity	
_	Chronbach's	rho_A	Composite	Average
	Alpha		Reliabilty	Variance
				Extracted
				(AVE)
Brand Image	0.887	0.892	0.921	0.703
FoMO	0.855	0.858	0.896	0.634
Influencer	0.879	0.930	0.910	0.670
Buying	0.827	0.838	0.879	0.594
Interest				

(Source:Primary Data, 2025)

According to Hamid and Anwar (2019), the level of validity can be measured if the Average Variance Extracted value is above 0.50. In this study, all of which have values above the provisions, which means the data is valid. Meanwhile, according to the study, it is said to be reliable if the Chronbachs Alpha and Composite Reability values are above 0.70. This study has reliable data shows a value above 0.70, which means that the data results are considered reliable.

### **Coefficient of determination test**

Table 2. Coefficient of Determination Result

	R Square	R Square Adjusted
Buying Interest	0.742	0.735

(Source: Primary Data, 2025)

The R Square test is conducted to measure how strongly the independent variable influences the dependent variable. Table 2 above shows a value of 0.742 which is greater than 0.70 (Hair et al., 2021) which means that the influencer, brand image and FoMO variables have a strong influence on buying interest.

## **Hypothesis Test**

Table 3. Hypothesis 1	est	Kes	ult
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	Original	Sample	Standard	T	P
	Sample	Mean	Deviation	Statistics	Values

Influencer-> Buying	0.127	0.135	0.064	1.978	0.048
Interest					
Fomo->Buying	0.602	0.593	0.106	5.865	0.000
Interest					
Brand Image->Buying	0.291	0.295	0.107	2.712	0.007
Interest					

(Source: Primary Data, 2025)

Hypothesis testing is conducted to determine whether there is an influence or not. Hypothesis testing can be declared significant if the P-Value is below 0.05.Based on table 3, that means each variable has a significant influence on buying interest.

F-Test

Table 4.F-Test Result

	ANOVA							
	Sum of	df	Mean	F	Sig.			
	Squares		Square					
Regression	988.913	3	329.638	96.763	0.000			
Residual	364.510	107	3.407					
Total	1353.423	110						

(Source: Primary Data, 2025)

This test is also assisted by the SPSS 26 tool which aims to test whether the brand image, influencer and FoMO variables have a simultaneous effect on purchasing interest. The test results show that the significance value is 0.00 < 0.05 which means that the influencer, brand image and fomo variables have a simultaneous effect on purchasing interest.

#### 5. Discussion

Influencer variables that affect purchase intention include several key factors that shape consumer perception and interest in the promoted product. Although the influence of influencers may not be very large, their role is quite supportive, particularly through their insight into the products they promote. Consumers are more interested when they feel that the influencer understands the advantages of the product and can honestly explain its benefits. Consumer trust increases when they see that the influencer provides a review that appears sincere and not just a promotional script. With a deep understanding, the influencer can also convey that the product is of high quality, which is an important element in attracting purchase intention. Similarly, the study by Tambunan and Hikmah (2024) revealed that a marketing strategy involving the right choice of influencer can attract buying interest.

In addition, visual factors and promotional strategies also have an influence. The attractive appearance or face of the influencer can build an emotional connection and increase consumer interest in the product. Coupled with the use of popular hashtags,

influencers can reach a wider audience, increasing the visibility of the promotion. Through this strategy, influencers not only convey the quality of the product but also strengthen its appeal visually and emotionally, thereby encouraging purchasing interest from their followers.

An important aspect of brand image is consumers' perception of the balance between price and product quality. When products offered by influencers on TikTok Shop are considered to be of good quality for their price, this increases Gen Z's trust and desire to buy. Consumers tend to consider product suitability before deciding to purchase, requiring the product to have good quality and an attractive price offer (Ariawan et al., 2024).

Another influential factor is the perception that products on TikTok Shop are better able to meet consumer needs compared to other e-commerce platforms, as well as the alignment of these brands with a dynamic modern lifestyle. With TikTok's high popularity, especially among Generation Z, the appeal of buying products on this platform has also increased. This popularity has made TikTok Shop increasingly identified with a modern lifestyle and a primary choice for Gen Z in Jakarta to fulfill their online shopping needs.

Generation Z often fears missing out on products that are currently popular or promoted by famous influencers. The fear that a desired product may no longer be available in the future adds to the urgency to buy immediately. This desire is reinforced by social media trends that often emphasize exclusivity or time-limited offers, encouraging consumers to act quickly so as not to miss out.

Social factors play a major role in creating FoMO among Generation Z. They feel annoyed or even inadequate when they see their friends possessing certain products they want but cannot obtain. Persuasive narratives from friends, who may unknowingly act as part of promotional efforts, can be leveraged by brands and influencers themselves (Pakpahan et al., 2024). Social pressure from friends and the public on social media also influences feelings of FoMO through content showing off newly purchased items (Gupta & Sinha, 2023).

Although hashtags, brand image, FoMO, creative promotion, and other marketing strategies are important, the image and credibility of the influencer remain crucial because they help build emotional personal relationships with buyers, making them more receptive to product recommendations (Huang and Copeland, 2020). This is evident when Gen Z feels that a product fits their needs or tastes, as if it was designed specifically for them.

While this study shows that FoMO is the most dominant variable influencing purchasing interest, Generation Z individuals experiencing FoMO tend to be heavy social media users, depending on the length of their daily social media usage (Chakrabarti, 2024). This suggests that FoMO, triggered by social media activities is the main driver of strong buying interest in Gen Z, which can be combined with

careful influencer selection and appropriate branding strategies to build emotional connections and expand brand recognition.

Beyond emotional aspects, purchasing decisions are also supported by information gathered from influencers. Generation Z tends to seek and pay attention to reviews and product details before buying to ensure the product is truly worth purchasing. Trust in influencers who provide genuine reviews or explanations enhances their confidence. When influencers convincingly communicate the product's quality or benefits, Gen Z's interest in purchasing on TikTok Shop increases because they feel they have a solid basis for making wise purchasing decisions.

The study participants belong to an age group that actively uses social media and values social approval and peer influence during their consumption. The high percentage of colleger (64%) reflects their strong connection to digital platforms like TikTok, enabling effective influencer marketing. These individuals spend much of their daily lives online, allowing influencers to shape perceptions and introduce popular trends that align with their peer group's preferences.

The participants' age range and educational background indicate their current stages of identity and lifestyle formation. Research data confirms that Gen Z's buying interest is based on emotional bonds with influencers and social acceptance or fear of missing out, in addition to product quality and price.

Users unable to control FoMO are at greater risk of excessive buying habits, which impact not only their financial situation but also their mental health. A simple way to reduce FoMO is to make wise decisions and limit social media usage (Ghinarahima and Idulfilastri, 2024).

#### 6. Conclusions

The researchers collected data from Generation Z respondents in the Jakarta area through social media questionnaires. The sample was predominantly female, aged between 17 and 21 years, with diverse educational backgrounds. Although the gender bias in sampling may limit the generalizability of the findings, it provides specific insights into the consumer behavior of Generation Z women on TikTok Shop. Validity and reliability tests confirmed that all variables met the necessary criteria. The study found that influencer, brand image, and FoMO variables together significantly influence purchase intention, with FoMO being the most dominant factor.

Theoretically, this study enhances understanding of how influencers, brand image, and the Fear of Missing Out (FoMO) interact to shape Generation Z's purchasing decisions. It highlights that purchase choices are influenced not only by rational factors such as price and quality but also by emotional, social, and psychological dynamics. Emphasizing FoMO as a key variable and the importance of emotional connections with influencers and brands that fit modern lifestyles, the study offers a fresh perspective on Generation Z consumption in the social media era. This

contributes to the advancement of digital marketing theory and enriches consumer behavior literature regarding Generation Z.

Practically, the findings advise brands to select influencers who are knowledgeable and able to communicate product benefits authentically to build trust among Generation Z consumers. Brands should support influencers with thorough product information while allowing natural and engaging delivery. TikTok Shop should develop promotional tools that create urgency, such as limited-time offers, to effectively harness FoMO. Companies should design campaigns that align with Gen Z's lifestyle, incorporating trends, humor, and brand identity. Content that does not appear as direct advertising but still showcases product quality tends to resonate more with this audience and increase viral potential. Influencers can enhance promotion effectiveness by combining storytelling, appealing visuals, and genuine selfexpression. For Generation Z consumers, it is important to develop habits of verifying influencer information before making purchases. Avoiding impulsive buying based solely on visuals or popularity by considering reviews, comparing products, and assessing personal needs can reduce negative effects of FoMO. Moreover, promoting digital literacy and mental health education from family to educational institutions can help mitigate anxiety related to FoMO.

Future research could expand by including additional variables such as ease of system use and Electronic Word of Mouth (eWOM). Comparative studies between Generation Z and other generations would also provide valuable insights into differing consumer behaviors in the digital marketplace.

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