

Understanding the Influence of Fear of Missing Out (FOMO) and Celebrity Endorsers on Generation Z

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Article History:

Received: 31 Agustus 2025

Revised: 05 September 2025

Accepted: 06 September 2025

Keywords: *celebrity endorsers, live streaming, and FOMO*

Abstract: *This study investigates the influence of celebrity endorsers, live streaming, and Fear of Missing Out (FOMO) on consumer purchase decisions for Bittersweet's Dubai chocolate product. Driven by the growth of the food and beverage industry and the habits of Generation Z consumers, digital marketing strategies have become increasingly important. This research uses a quantitative method with a cross-sectional design. The sample consists of 150 Generation Z consumers from Malang City who purchased the product after exposure to a specific celebrity endorser and through live streaming. Using linear regression analysis, the findings indicate that celebrity endorsers, live streaming, and FOMO all have a significant and positive influence on consumer purchase decisions, both individually and collectively. Together, these three variables account for 82.2% of the variation in purchasing decisions, suggesting they are a powerful driver of sales. The remaining 17.8% is attributed to external factors not included in this study, such as price and quality, which also contribute to consumer behavior.*

INTRODUCTION

The Indonesian snack food industry continues to grow, with chocolate products being one of the most sought-after. Chocolate's versatility as a primary ingredient in various culinary creations, such as cakes, ice cream, and beverages, makes it a highly potential commodity (Sukatmadireja, 2016). Data from Databoks indicated a significant amount of chocolate consumption per capita in Indonesia was 7,3 kg during 2021, signaling a continuously expanding market (Dihni, 2022). One business that has successfully capitalized on this trend is Bittersweet by Najla. Since 2016, the brand has pioneered processed chocolate products, particularly its dessert boxes, which have remained popular (Darwin & Yuniarinto, 2023). By using premium imported ingredients and offering affordable prices, Bittersweet by Najla has been able to sustain its business and continue to innovate amidst fierce market competition (Damayanti, et al., 2024). Their latest innovation, the "Dubai chocolate" that went viral on TikTok, demonstrates the brand's ability to adapt quickly to trends, with sales reaching over 10,000 units in just two months.

The effectiveness of Bittersweet by Najla's digital marketing strategy is evident from its annual sales growth of over 50% (Darwin & Yuniarinto, 2023). This strategy focuses on social

media platforms like Instagram and e-commerce marketplaces such as Shopee and TikTok Shop. A key tactic is intensive live streaming, often hosted by popular figures or influencers like Fuji. Collaborations with influencers who have millions of followers, especially among Generation Z, have proven to be highly effective (Hutapea & Nofrizal, 2023). Fuji's cheerful delivery and use of colloquial language during live streams are well-aligned with the brand's target market, which primarily consists of young people. This is substantiated by the success of the 11.11 live stream event, which sold 35,000 units of Dubai chocolate, driven by Fuji's popularity.

This phenomenon is closely linked to the Fear of Missing Out (FOMO), a term common between Generation Z to describe the anxiety of being left behind by a trend (Puspitasari, Prista, & Sudarmiain, 2025). In a marketing context, FOMO is leveraged to prompt immediate purchasing decisions from consumers (Syafaah & Santoso, 2022). Signals of FOMO are clearly visible in the comments of Bittersweet by Najla's live stream viewers, who express impatience to get their hands on a product that is currently viral and consumed by celebrities. This highlights how social media and influencers create a fertile environment for impulsive purchasing behavior driven by FOMO.

Although the individual impacts of live streaming (Aryasa & Roosdhani, 2024), celebrity endorsers (Marini & Lestariningsih, 2022), and Fear of Missing Out (FOMO) on purchasing decisions have been well-documented, the literature lacks an integrated analysis of their collective interaction. Previous research rarely considers how these elements mutually influence each other to drive consumer choices. Consequently, this study seeks to bridge this gap by exploring the interactive relationship between live streaming, celebrity endorsers, and FOMO and their combined effect on purchasing Bittersweet by Najla's Dubai chocolate.

This research focuses on Generation Z as the primary subject due to their high relevance to all variables being studied—they are the main audience for live streaming, consumers of influencer content (Rangkuti & Nasution, 2022), and most susceptible to the FOMO phenomenon. By understanding this interaction, the study is expected to provide valuable insights for Bittersweet by Najla and similar companies to develop more effective and efficient marketing strategies, enhance competitiveness, and enrich the academic literature on consumer behavior. Thus, the findings of this research can serve as a foundation for increasing sales and gaining a larger market share in the food and beverage industry.

LITERATURE REVIEW

Celebrity Endorser

Digital marketing is a strategy that leverages the internet and digital technology to build relationships with customers (Widodo, Rinata, & Ghofur, 2023). It encompasses various promotional activities through digital platforms like social media. This trend is highly dominant among Generation Z, who are active social media users (Puspitasari, Prista, & Sudarmiain, 2025). One effective marketing strategy is the use of celebrity endorsers, who are public figures known for their achievements (Hutapea & Nofrizal, 2023). Tarigan & Raja (2022) explain that an endorser is a well-known individual who influences consumer attitudes and behaviors, acting as a brand representative. The use of an endorser aims to attract attention, build credibility, and influence purchasing decisions (Hutapea & Nofrizal, 2023). With strong appeal and popularity, an influencer can serve as an effective direct source for promoting a product (Safitra & Rizal, 2023). The following are several indicators of a celebrity endorser that can be used (Shimp, Terencedan, & Andrews, 2013) expertise, physical attractiveness, familiarity, and similarity to the target audience. Prior research consistently shows that celebrity endorsers have a positive and

significant impact on consumer purchasing decisions. This has been demonstrated across various product categories, including cosmetics (Fitri, Wijaya, & Nurjannah, 2022; Hutapea & Nofrizal, 2023), e-commerce platforms like Shopee and Tokopedia (Safitra & Rizal, 2023; Harwati & Aryanto, 2024), skincare (Rangkuti & Nasution, 2022), and snack foods (Herawati, 2020).

H1: Celebrity endorser (X1) positively influences the purchase decision (Y) of Bittersweet's Dubai chocolate product.

Live Streaming

Live streaming is an interactive medium that enables direct communication between sellers and customers, providing a real-time experience that can increase brand awareness (Juliana, 2023). This phenomenon has become an increasingly popular marketing strategy on various platforms, such as TikTok, to boost sales and build consumer trust (Saputra & Fadhilah, 2022). Live streaming acts as a bridge connecting buyers and sellers directly, creating a more interactive shopping experience (Sarah & Sobari, 2022). Its content is not limited to promotions but also includes entertainment, which allows for more relevant product marketing (Faradiba & Syariffuddin, 2021). Based on key indicators like timing, discounts, product descriptions, and visual marketing, live streaming has been shown to significantly influence purchasing decisions. Previous studies consistently support this, including research by (Aryasa & Roosdhani, 2024), who found an impact on sales for TikTok's @Ainafashion.id. Similarly, (Tukidi, Adhani, & Antika, 2024) identified a positive and significant effect on skincare purchases. Other studies by (Fitri & Puteri, 2025) and (Jannah & AHIRUDDIN, 2025) also reported a similar effect among TikTok Shop users. These findings lead to the second proposed hypothesis:

H2: Live streaming (X2) positively influences the purchase decision (Y) of Bittersweet's Dubai chocolate product.

Fear of Missing Out (FOMO)

Consumer behavior examines how individuals, groups, or organizations choose, buy, and evaluate products to meet their needs (Kotler & Keller, 2022). This process is shaped by a mix of psychological, social, and situational factors (Maulidin, Alexander, & Zulbetti, 2022). In the digital age, a key psychological driver is FOMO, which is the anxiety people feel when they worry about being excluded from what others are doing (Luca, et al., 2020). This phenomenon is influenced by modernization and technology, where observing the lives of others can lead to feelings of worthlessness or fear of not meeting expectations (Najib & Rahmawati, 2024). FOMO is often leveraged in e-commerce to influence purchasing decisions by creating a sense of urgency (Syafaah & Santoso, 2022). The indicators of FOMO include feelings of anxiety, worry, annoyance, and a sense of lack or low self-esteem from not being involved in activities considered important (Abel, Buff, & Burr, 2016; Anas & Sudarwanto, 2020). Based on previous studies, FOMO has been proven to have a positive and significant influence on purchasing decisions. Ningtyas & Fauzi (2023) found this influence among Shopee users, while Prasetyo & Nuryanto (2024) reported it on iPhone purchases. Previous study also showed a significant effect of FOMO on purchasing decisions at Karen's Dinner restaurant (Wachyuni, Namira, Respati, & Teviningrum, 2024), and (Falajunah & Hendayani, 2024) on the purchase intention of Scarlett products. Thus, the third hypothesis is proposed as follows:

H3: FOMO (X3) positively influences the purchase decision (Y) of Bittersweet's Dubai chocolate product.

Purchase Decision

A purchase decision represents a critical phase in consumer behavior, involving how

individuals and groups select, buy, and evaluate products to satisfy their needs (Kotler & Keller, 2022). This process is heavily influenced by the 4P marketing mix, which aims to create value and encourage purchases (Sofiah, Ramadhani, & Rahmani, 2023; Indraswari & Prabantoro, 2024). The decision-making journey itself typically includes five stages: problem recognition, information search, evaluation of alternatives, the actual purchase, and post-purchase behavior (Liyono, 2022). Key indicators of a purchase decision include the choice of brand, distributor, timing, and quantity (Liyono, 2022). Building on findings from (Kurniawan & Sari, 2024) that show live streaming and celebrity endorsers significantly influence purchasing decisions, this study extends the literature by proposing a fourth hypothesis to examine the combined effect of all three variables. H4: Celebrity endorser (X1), live streaming (X2), and Fear of Missing Out (FOMO) (X3) collectively have a positive and simultaneous effect on the purchase decision (Y) of Bittersweet's Dubai chocolate product.

METHOD

This study utilizes a quantitative, cross-sectional design with an associative method to explore the relationships and influences among variables. The research aims to test hypotheses and explain phenomena using numerical data. The target population consists of an infinite number of Generation Z individuals in Malang City who have purchased Bittersweet by Najla's Dubai chocolate. A non-probability purposive sampling technique was used to 150 respondents aged 17-27 who had bought the product at least once after being exposed to Fuji's endorsement. The independent variables are Celebrity Endorser (X1), Live Streaming (X2), and Fear of Missing Out (X3), with the dependent variable being Purchase Decision (Y).

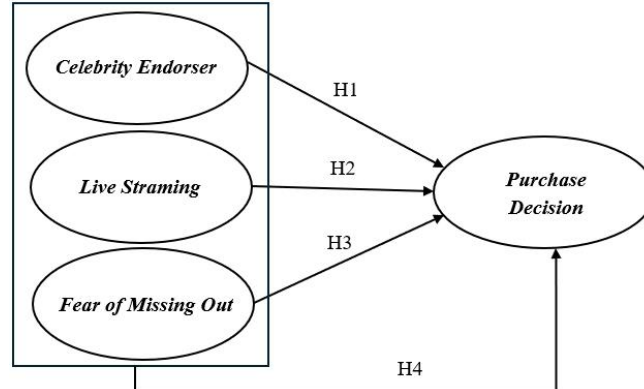


Figure 1. Research Model

The research instruments for data collection consisted of a Google Form questionnaire distributed to the respondents. The measurement was conducted using a 4-point Likert scale. The collected primary data were analyzed using SPSS software. The analysis included validity and reliability tests, classical assumption tests, linear regression analysis, and hypotheses analysis.

Table 1. The Research Indicators

| Variabel | Indikator | Sub Indikator |
|--|-------------------------|---|
| Celebrity endorser (Anas & Surdarwanto, 2020) | Expertise | a. Has a deep knowledge of the product b. Is competent in explaining the product |
| | Physical attractiveness | a. Has a physical appearance that attracts interest b. Delivers a convincing impression when promoting the product |
| | Familiarity | a. Is widely known by the public |

| Variabel | Indikator | Sub Indikator |
|---|---------------------|--|
| | | b. Has a close relationship with their followers |
| | Similarity | a. Has similar characteristics to the target consumer. b. Has similar experiences to the consumer |
| Live streaming (Faradiba & Syafiruddin, 2021) | Timing | a. The appropriate duration of the live stream makes it easy to access product promotions b. The choice of appropriate time |
| | Discount | a. Exclusive discount offers during the live stream b. Significant price cuts during the live stream |
| | Product Description | a. Information about the product's ingredients |
| | Product Visuals | a. The displayed product visuals look appealing b. The live streaming visual setup (product arrangement, colors, lighting) |
| <i>Fear of Missing Out</i> (FOMO) (Abel <i>et al</i> , 2016) | Fear | a. Fear of running out of stock b. Fear of missing out on special offers |
| | Anxiety | a. Anxiety about being left behind by a trend |
| | Annoyance | a. Feeling annoyed if unable to purchase the product |
| | Sense of Lack | a. Feeling that a promotion opportunity has been missed b. Feeling left behind by others when not purchasing the product |
| | Self-Esteem | a. Buying the product makes one feel more valued by others b. Provides a sense of satisfaction from following a trend |
| <i>Purchase decision</i> (Liyono, 2022) | Brand Choice | a. The brand is superior to others b. The product has a good reputation |

RESULT AND DISCUSSION

Based on a descriptive analysis of 189 respondents, the findings reveal that the majority are female (77% or 146 respondents) and fall within the Generation Z category (96% or 182 respondents) aged 12-27. A significant portion of the respondents, 92% (168 respondents), are located in Malang City, which confirms the relevance of these findings to the study's geographical target. Furthermore, the data shows that 92% (161 out of 168 respondents from Malang) made their purchases via live streaming on Shopee or TikTok. Of these, 93% (150 out of 161 respondents) had seen a video endorsement by Fuji, either directly or indirectly. These results indicate that the consumers of Bittersweet's Dubai chocolate product are predominantly female Generation Z individuals in Malang City, whose purchasing behavior is heavily influenced by both live streaming and Fuji's endorsements on social media.

Based on the available data, the research instrument was declared valid because the correlation coefficient (r_{count}) for all independent and dependent variables was greater than the critical table value (r_{table}) of 0.1603 at a significance level of 0.05. The reliability of the research instrument was confirmed through the reliability test. All variables, including celebrity

endorser (X1), live streaming (X2), Fear of Missing Out (X3), and purchase decision (Y), yielded Cronbach's Alpha values above the 0.6 threshold. The lowest reported value was 0.848 for the celebrity endorser variable, demonstrating that every item in the questionnaire is a consistent and dependable measurement tool.

Table 2. The Reliability Test

| Variables | Cronbach's Alpha | Result |
|-----------------------------------|------------------|----------|
| <i>Celebrity endorser</i> | 0,848 | Reliable |
| <i>Live Streaming</i> | 0,921 | Reliable |
| <i>Fear of Missing Out (FOMO)</i> | 0,867 | Reliable |
| <i>Purchase decision</i> | 0,856 | Reliable |

Results from the normality test indicate that the data for the influence of celebrity endorser, live streaming, and Fear of Missing Out (FOMO) on purchase decisions are normally distributed. This is evidenced by a probability value exceeding 0.05, which confirms that the normality assumption was met.

Table 3. The Normality Test

| Kolmogorov-Smirnov Test | Asymp. Sig (2-tailed) | Result |
|-------------------------|-----------------------|--------|
| | 0,200 > 0,05 | Normal |

This finding is further supported by a Normal Probability Plot, where the data points follow a pattern around the diagonal line, confirming the normality of the distribution.

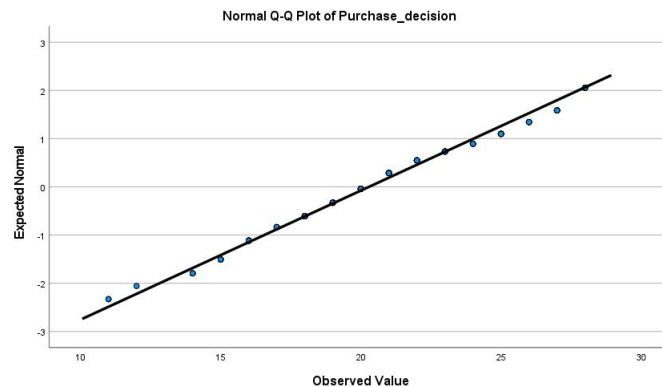


Figure 2. Normal Probability Plot

Based on the results of the multicollinearity test, the independent variables celebrity endorser, live streaming, and Fear of Missing Out (FOMO) satisfied the necessary assumptions. All variables exhibited VIF values below 10 and tolerance values above 0.1, indicating an absence of significant correlation. Thus, the regression model is considered free of multicollinearity.

Table 4. The Multicollinearities Test

| Variabel | Collinearity Statistics | | Keterangan |
|-----------------------------------|-------------------------|-------|-------------------------|
| | Tolerance | FIV | |
| <i>Celebrity endorser</i> | 0,229 | 4,373 | Bebas Multikolinearitas |
| <i>Live Streaming</i> | 0,160 | 6,260 | |
| <i>Fear of Missing Out (FOMO)</i> | 0,159 | 6,300 | |

The Durbin-Watson (DW) test was performed to detect serial correlation. The resulting DW value of 1.988 is within the acceptable range, between the lower bound (d_L) of 1.784 and the upper bound ($4-d_U$) of 2.216. This confirms that there is no autocorrelation, indicating that the regression model's residuals are independent. Using the Glejser Test, no heteroscedasticity issues were found in the regression model. This is confirmed by the significance value (Sig.) of the independent variables, which is 0.426, a value greater than the significance level ($\alpha=0.05$). As a conclusion, the residual variance has a homogeneous distribution, meaning it is consistent across all values.

The T-test was conducted to analyze the partial effect of each independent variable on the dependent variable. The results show that all independent variables have a positive and significant effect on purchase decisions.

1. Celebrity Endorser (H1): The calculated t-value (t_{count}) 2.348 > critical t-value (t_{table}) 1.118. The significance level of 0.020 is less than 0.05, confirming a positive and significant effect. Therefore, Hypothesis H1 is accepted.
2. Live Streaming (H2): The calculated t-value (t_{count}) 6.026 > critical t-value (t_{table}) 1.118. The significance level of 0.000 is less than 0.05, confirming a positive and significant effect. Therefore, Hypothesis H2 is accepted.
3. Fear of Missing Out (FOMO) (H3): The calculated t-value (t_{count}) 2.896 > critical t-value (t_{table}) of 1.118. The significance level of 0.004 is less than 0.05, confirming a positive and significant effect. Therefore, Hypothesis H3 is accepted.

Table 5. Partial Effect (T-test) Results

| Dependent Variable | Independent Variable | T | Sig. |
|--------------------|----------------------------|-------|-------|
| Purchase decision | (Constant) | 1,732 | 0,085 |
| | Celebrity endorser | 2,348 | 0,020 |
| | Live Streaming | 6,026 | 0,000 |
| | Fear of Missing Out (FOMO) | 2,896 | 0,004 |

The F-test was conducted to examine the simultaneous influence of all independent variables on the dependent variable. The test results yielded an F-statistic of 230.010 with a significance probability of 0.001. Since this value is less than 0.05, it can be concluded that Celebrity Endorser, Live Streaming, and FOMO collectively have a significant effect on the purchase decision for Bittersweet's Dubai chocolate product. Therefore, Hypothesis H4 is accepted.

Table 6. Simultaneous Effect (F-test) Results

| Dependent Variable | F | Sig. |
|--------------------------|---------|--------|
| <i>Purchase decision</i> | 230,010 | <0,001 |

Based on the classical assumption tests, the research data met the requirements for regression analysis. The regression results produced the following model equation:

$$Y=1.331+0.153X_1 +0.492X_2 +0.218X_3$$

The constant value of 1.331 indicates that if all independent variables (X_1 , X_2 , X_3) are held constant at zero, the value of the purchase decision (Y) is 1.331. The positive regression coefficients for Celebrity Endorser (0.153), Live Streaming (0.492), and Fear of Missing Out (0.218) signify that an increase in any of these variables will lead to an increase in the purchase decision. Of the three variables, Live Streaming has the most dominant influence on the purchase decision, with the highest regression coefficient (0.492).

Table 7. Coefficient of Determination (R2)

| Model | R | R-Square | Adjusted R Square |
|-------|-------|----------|-------------------|
| 1 | 0,908 | 0,825 | 0,822 |

The coefficient of determination (R^2) measures the proportion of variance in the dependent variable explained by the independent variables (Wahyuni, 2023). Our results show an Adjusted R^2 value of 0.822, meaning that 82.2% of the variation in purchase decisions is explained by Celebrity Endorser, Live Streaming, and FOMO. The remaining 17.8% is attributed to other factors not examined in this study, such as price and quality.

CONCLUSION

This study confirms that celebrity endorsement, live streaming, and FOMO all have a significant and positive impact on consumer purchase decisions for Bittersweet's Dubai chocolate. The findings reveal that live streaming is the most dominant factor, with its engaging visuals and real-time interaction being a primary driver of sales. Celebrity endorsers also play a crucial role by enhancing the product's appeal and credibility, particularly when they are relatable to the target audience. Additionally, the strategic use of FOMO successfully creates a sense of urgency, motivating consumers to purchase the product to stay current with social trends. Together, these three variables account for 82.2% of the variation in purchasing decisions, indicating they are vital to the brand's success. However, the remaining 17.8% suggests that other external factors not included in this study also contribute to consumer behavior.

The findings suggest that companies should focus on a multi-pronged digital marketing strategy to boost sales and brand loyalty. First, while celebrity endorsers are effective, their selection should be strategic, prioritizing figures who are relatable to the target audience and knowledgeable about the product. Second, live streaming is the most dominant factor in driving purchasing decisions. Businesses must optimize this channel by offering exclusive discounts, scheduling broadcasts at optimal times, and presenting products in a visually appealing way. Finally, leveraging the FOMO phenomenon is highly effective. By creating trendy products and generating a sense of urgency, companies can motivate consumers to make immediate purchases, ultimately strengthening brand loyalty.

Limitations and Future Research

This study has some limitations that should be addressed in future research. First, the model did not account for other factors that might influence consumer decisions, such as product price, quality, or brand perception. Second, the research was limited to Generation Z in Malang City, meaning the findings may not be generalizable to other demographics or regions in Indonesia. To provide a more comprehensive understanding, future studies should consider including additional variables like product quality and price. It would also be beneficial to use more in-depth research methods, such as interviews or observations, and to expand the sample to other areas in Indonesia.

Practical Recommendations

Based on the findings, companies should strategically optimize their digital marketing efforts. When choosing a celebrity endorser, they should prioritize figures who are relatable to the target audience and have a strong understanding of the product. The most dominant factor influencing sales is live streaming, so companies must maximize this channel with visually appealing content and exclusive discounts. Finally, capitalizing on Fear of Missing Out (FOMO) through trendy products can effectively increase sales by appealing to consumers' desire to stay current. A combined strategy using all three elements will strengthen consumer engagement and boost brand loyalty.

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