

## Behind Online Consumptive Behavior: The Role Of Self-Control And Fear Of Missing Out (Fomo) In Gen Z Students

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### Abstract

*The rapid development of digital technology and social media has contributed to the increasing prevalence of consumptive behavior among Generation Z university students. The convenience of online shopping through e-commerce platforms and continuous exposure to social media trends encourage purchasing decisions based on desires rather than actual needs. This study aimed to examine the effects of self-control and Fear of Missing Out (FoMO) on consumptive behavior among Generation Z students at Universitas Buana Perjuangan Karawang. This study employed a quantitative approach with a causal research design. A total of 402 students were selected using a convenience sampling technique. Data were collected using the Consumptive Behavior Scale, the Indonesian version of the Brief Self-Control Scale (BSCS) and the Fear of Missing Out Scale (FoMOS). Data were analyzed using multiple linear regression with IBM SPSS Statistics version 26. The results showed that self-control had a significant negative effect on consumptive behavior ( $\beta = -0.250$ ,  $t = -9.371$ ,  $p < .001$ ), whereas FoMO had a significant positive effect on consumptive behavior ( $\beta = 0.734$ ,  $t = 27.513$ ,  $p < .001$ ). Simultaneously, self-control and FoMO significantly predicted consumptive behavior ( $F = 779.399$ ,  $p < .001$ ), with an Adjusted  $R^2$  of 0.795, indicating that both variables explained 79.5% of the variance in consumptive behavior. Additional analyses revealed significant differences in consumptive behavior based on gender and unplanned purchase history, but no significant difference based on employment status. These findings suggest that self-control and FoMO are important determinants of consumptive behavior*

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*among Generation Z university students. Therefore, enhancing self-control and reducing FoMO may serve as effective strategies to minimize consumptive behavior*

**Keywords:** self-control, Fear of Missing Out (FoMO), consumptive behavior, Generation Z, university students keywords

## INTRODUCTION

The development of digital technology has changed consumption patterns in various countries. Ease of access to the internet, social media, and platformse-commerceShopping activities are no longer solely based on needs, but are also influenced by trends, lifestyles, and various digital marketing strategies (Lorenza & Lestari, 2023). This situation is reinforced by the Digital 2025 report.: *Global Overview Report*which shows that the 18–34 age group are internet users ande-commerce most active in the world (DataReportal, 2025). In Indonesia, the Karawang Regency Central Statistics Agency (2025) reported that 43.9% of people aged 15 and over had made transactions through e-commerce platforms in 2023, dominated by the 15–34 age group. Furthermore, the transaction valuee-commerceIndonesia's GDP in 2024 reached IDR 1,288.93 trillion, a 17.08% increase compared to the previous year. This high level of online shopping activity indicates that consumer behavior is increasingly developing, especially among young people, who are the most active users of digital technology. Various studies have shown that consumer behavior among young people continues to increase. Lorenza and Lestari (2023) explain that the use ofe-commerceand social media encourage students to make purchases based on desires rather than needs. Research by Pebriana et al. (2024) also found that the development of social media and modern lifestyles contributed to the increasing consumer behavior of the younger generation. This age group is largely Generation Z, known asdigital natives, namely a generation that since the beginning of their lives has been familiar with the use of digital technology in various daily activities (Alruthaya et al., 2021).

Various studies have shown that consumer behavior is not only associated with high purchasing activity but can also have various negative impacts on individuals. Muzakki et al. (2023) explain that consumer behavior influences personal financial planning because individuals tend to allocate spending to fulfill desires rather than needs, resulting in less than optimal financial management. Similarly, Agustina et al. (2025) revealed that uncontrolled consumer behavior has the potential to disrupt an individual's financial condition and can even encourage



the use of financial services, *paylater*, *loanonline*, to detrimental actions in an effort to fulfill consumption desires. In addition to impacting financial aspects. Sawitri et al. (2026) explain that social media exposure through digital trends, promotions, and *influencer* increasingly encourages impulsive purchases, thereby reinforcing consumer behavior in Generation Z. Zayyadi et al. (2025) also stated that consumer behavior can lead to waste, excessive use of resources, and give rise to feelings of anxiety and insecurity when individuals are unable to fulfill the desire to continue following consumption trends. Therefore, consumer behavior is an important phenomenon to study, especially in Generation Z who has a high intensity of digital technology and social media use.

Research by Alzahira et al. (2025) shows that 97.1% of respondents in Karawang use the Shopee app for online shopping, with 68% of teenage users among them categorized as highly consumptive. This is reinforced by Pebriana et al. (2024) who explain that modernization in the Karawang industrial area significantly encourages the consumptive lifestyle of the younger generation through exposure to social media, digital advertising, and increased purchasing power. According to Fromm (in Paujiah & Ariani, 2023), consumptive behavior is based on consumption patterns characterized by excessive purchases of goods or services to fulfill personal satisfaction, without considering the benefits, needs, or functional value of the products consumed. Individuals who behave consumptively tend to buy goods to fulfill desires, obtain emotional satisfaction, or show social status, thus often ignoring the scale of priorities in meeting needs. Fromm (in Paujiah & Ariani, 2023) explained that consumptive behavior includes three main dimensions, namely *impulsive buying*, *wasteful buying*, And *non-rational buying*.

Based on these aspects of consumer behavior, researchers conducted a pre-study on 30 students at Buana Perjuangan University, Karawang, to obtain an initial overview of the respondents' consumer behavior. The pre-study findings indicate that consumer behavior among students is still relatively high. Based on an analysis of three aspects of consumer behavior, all aspects showed relatively high percentages. *non-rational buying* obtained the highest percentage of 81.73%, followed by the aspect *wasteful buying* by 78.67%, and aspect *impulsive buying* 72.67%. These findings indicate that respondents still tend to make purchases based on emotional impulses, overbuy items, and make purchases without prior preparation and planning. These findings were reinforced by interviews with six students from Buana Perjuangan University, Karawang. The interviews showed that most respondents said they often purchased items not because they needed them, but because the product was trending on social media, used by



celebrities, or *public figure* that they like, and promoted by *content creator* or *influencer*. In addition, respondents also revealed that various promotions, for example *flash sale*, discounts, *cashback*, and free shipping make them more interested in making a purchase even if they had no previous plans to buy the product. Easy accessibility through the platform-*commerce* Platforms like Shopee and TikTok Shop also encourage respondents to make more practical and spontaneous purchases. These findings indicate that respondents' purchasing decisions are not solely based on needs but are also influenced by individual emotional states, emerging trends, and social media exposure.

These various conditions indicate that consumer behavior is still a phenomenon found among students at Buana Perjuangan University, Karawang. Therefore, it is important to examine the factors that influence the emergence of consumer behavior in students. Suryawati et al. (2024) explained that consumer behavior is influenced by internal factors, such as motivation, personality, self-concept, and lifestyle, as well as external factors including culture, reference groups, family environment, and social environment. In line with this, Sawitri et al. (2026) revealed that the intensity of social media use, exposure to digital trends, promotions, and the influence of *influencer* also increases the tendency for consumptive behavior in Generation Z. Agustina et al. (2025) also found that Generation Z's consumptive behavior is influenced by several factors, including *financial literacy*, hedonistic lifestyle, and *Fear of Missing Out* (FoMO), with FoMO being the factor that has the most dominant influence. Meanwhile, Rachmasari and Wikartika (2025) showed that the social environment, *cashless society*, and cognitive dissonance influences the consumer behavior of Generation Z, while *self-control* plays a role in moderating the relationship. The research results of Mawardi et al. (2026) also strengthen these findings by showing that a hedonic lifestyle has a direct positive influence on Generation Z's consumer behavior compared to the use of online transactions. *cashless* Based on these various factors, this research focuses on the study of self-control and *Fear of Missing Out* (FoMO). Self-control was chosen because it reflects an individual's ability to control impulses and consider consequences before making a purchase, while FoMO is chosen because it is a psychological condition that drives individuals to follow trends or the activities of others to avoid feeling left behind. Both factors are considered relevant to explaining the consumer behavior of students at Buana Perjuangan University, Karawang, who grew up amidst the rapid development of digital technology and social media. Self-control is suspected to be one of the factors influencing consumer behavior.



According to Tangney et al. (2004), self-control is an individual's ability to control thoughts, emotions, and behavior in order to act according to long-term goals and divides self-control into four aspects, namely: *thought control*, *emotional control*, *impulse control*, And *performance regulation*. These four aspects play a role in helping individuals control momentary impulses, manage emotions, maintain focus on goals, and consider consequences before making decisions. Various studies have shown that self-control is linked to consumer behavior. Research conducted by Sari and Irmayanti (2021) showed a significant negative relationship between *self-control* with consumer shopping behavior *online* in college students. The study explains that students' levels of self-control also differentiate how they make purchasing decisions. Individuals with high self-control tend to make decisions based on need, while those with low self-control are more often influenced by emotional impulses when making purchases. Similar results were also found by Anggraini and Hudaniah (2023) in 358 out-of-town students, indicating a significant negative relationship between *self-control* and consumer shopping behavior *online*. The results of this study indicate that the higher the self-control a student has, the lower their tendency towards consumer behavior.

Besides self-control, *Fear of Missing Out* (FoMO) is also suspected to be a factor influencing consumer behavior. FoMO is a psychological condition characterized by feelings of anxiety when individuals believe that others are experiencing more enjoyable experiences without their involvement. This condition then drives individuals to stay connected and follow the social activities of others, especially through digital media (Przybylski et al., 2013). High levels of FoMO in individuals are characterized by the emergence of concerns about the possibility of missing out on information, trends, and social experiences developing around them. This condition encourages individuals to always follow activities on social media in an effort to maintain connectedness with their social environment. Fitria et al. (2023) stated that individuals with high levels of FoMO generally show a tendency to use social media excessively to monitor various digital platforms, such as Instagram and TikTok, to stay informed about popular information and trends.

According to Przybylski et al. (2013), the concept of FoMO is explained through two aspects, namely *relatedness* And *self*. In addition, various previous studies have shown a relationship between FoMO and consumer behavior. Research by Safitri and Rinaldi (2023) showed a positive and significant influence between FoMO and consumer behavior in female students who purchased discounted items through the Shopee app. The study showed that



higher levels of FoMO were associated with an increased tendency for individuals to engage in consumer behavior. This finding aligns with Istiqomah et al. (2026). The focus of this study was to examine the influence of FoMO on consumer behavior. *Fear of Missing Out* (FoMO) on the consumer behavior of Generation Z, especially among TikTok platform users. This study involved 296 students from the Management Study Program at Muhammadiyah University of Makassar as respondents. The analysis results showed that FoMO has a positive and significant influence on students' consumer behavior. This condition indicates that the higher the level of FoMO experienced, the greater the tendency of students to make consumptive, unplanned, and excessive purchases. Furthermore, various factors such as fear of missing out on trends, limited-time promotions, special discount offers, and viral content on social media also strengthen consumer impulses in Generation Z.

Various studies have examined the relationship between self-control and consumer behavior as well as relationships. *Fear of Missing Out* (FoMO) with consumer behavior. However, research examining the influence of these two variables simultaneously on consumer behavior in Generation Z students is still relatively limited, especially in the context of students at Buana Perjuangan University, Karawang. Furthermore, differences in population and respondent characteristics in previous studies are also taken into consideration, because the results obtained may not necessarily reflect the conditions of students at Buana Perjuangan University, Karawang. Based on the phenomena that have been described, the results of pre-research, and the findings of previous research, this study departs from the need to obtain empirical evidence regarding the role of self-control and *Fear of Missing Out* (FoMO) in influencing consumer behavior among Generation Z students at Buana Perjuangan University, Karawang. In addition to focusing on testing the influence of these two variables, this study is also expected to enrich the psychological literature, particularly those discussing factors related to consumer behavior among college students. Therefore, this study aims to analyze the extent to which self-control and FoMO contribute to consumer behavior among Generation Z students at the university.

## **METHODS**

This quantitative research with a causality design aims to test the influence of self-control and *Fear of Missing Out* (FoMO) towards consumer behavior. The research subjects were active Generation Z students at Buana Perjuangan University, Karawang, with characteristics including active students and willingness to participate fully in completing the questionnaire. The



sampling technique used was *convenience sampling*. From a total population of 9,385 students, sampling using the Slovin formula with a 5% error rate resulted in a minimum of 384 respondents. *teknik convenience sampling* This study successfully collected 402 respondents. Data collection was conducted online through *Google Form* using a Likert scale.

Consumer behavior variables *online* measured using a consumer shopping behavior scale *online* compiled by Azhari (2024) based on Fromm's theory (2002) which consists of 23 items, namely 14 *favorable* and 9 *unfavorable*. Skor item *favorable* measured from 1 to 4, while the items *unfavorable* assessed in reverse, where higher scores indicate higher consumer behavior. Example items *favorable* is "I bought too many things at *online* shop only to satisfy desires and pleasure alone," while the example items *unfavorable* is "I can control myself to resist the urge to shop *online*." The results of the instrument trial on the same respondent characteristics showed that all items were valid using the method. *Corrected Item-Total Correlation* ( $> 0.30$ ) and has high reliability with a Cronbach's Alpha of 0.916, so this instrument is declared suitable for use.

The self-control variable was measured using the Indonesian version of the Self-Control Scale by Arifin and Milla (2020) which was adapted from *Brief Self-Control Scale* (BSCS) by Tangney et al. (2004). According to the model (Ridder et al., 2011), this instrument consists of 10 items with 3 items *favorable* and 7 items *unfavorable* which includes dimensions *inhibition* And *initiation*. The measurement uses a five-choice Likert scale with a score range of 1 to 5, where higher scores indicate stronger self-control. Example items *favorable* is "I can resist temptation well," while an example of an item *unfavorable* is "I have difficulty stopping bad habits." The results of the analysis show that all items are valid with a coefficient of *Corrected Item-Total Correlation* ranged from 0.304 to 0.713, and was reliable with a Cronbach's Alpha value of 0.845, so this instrument was declared suitable for use.

Variables *Fear of Missing Out* (FoMO) was measured using *Fear of Missing Out Scale* (FoMOS) adaptation of Kaloeti et al. (2021) which refers to the theory of Przybylski et al. (2013) with modifications of the original 16 items, this instrument leaves 12 items. *favorable* which includes dimensions *missed experience*, *compulsion*, And *comparison with friends*. The measurement uses a five-choice Likert scale (Very Disagree, Disagree, Somewhat Appropriate, Appropriate, Very Appropriate) with a score range of 1–5. Higher scores indicate higher levels of FoMO. An example item is, "I feel worried when I find out my friends are having more enjoyable experiences than I am." The trial results show that all items are valid with coefficients *Corrected*



*Item-Total Correlation* ranging from 0.439 to 0.757, and reliable with a Cronbach's Alpha value of 0.914, making it suitable for use in research.

Data processing in this study was analyzed using IBM SPSS software. *Statistics* version 26. The analysis stage begins with a classical assumption test which includes a normality test. *Kolmogorov-Smirnov* and linearity test. Hypothesis testing is carried out through multiple linear regression analysis and the coefficient of determination ( $R^2$ ) to test the influence of self-control and *Fear of Missing Out (FoMO)* on consumer behavior. In addition, categorization was carried out based on norms to group the levels of each variable into low, medium, and high categories. The final stage of analysis used *Independent Sample t-test* And *One-Way Analysis of Variance* (ANOVA) to see variations in consumer behavior based on the demographic characteristics of respondents.

## RESULTS AND DISCUSSION

### Results

The study involved 402 Gen Z students at Buana Perjuangan University, Karawang. Demographic characteristics included gender, study program, student status, average monthly income, history of unplanned purchases, and reasons for purchase. *online*.

**Table 1 Respondent Characteristics**

| Characteristics | Category                            | n   | %    |
|-----------------|-------------------------------------|-----|------|
| Gender          | Man                                 | 142 | 35,3 |
|                 | Woman                               | 260 | 64,7 |
| Study program   | Accountancy                         | 34  | 8,5  |
|                 | Pharmacy                            | 12  | 3,0  |
|                 | Law                                 | 30  | 7,5  |
|                 | Management                          | 44  | 10,9 |
|                 | Elementary School Teacher Education | 4   | 1,0  |
|                 | Psychology                          | 201 | 50,0 |
|                 | Information Systems                 | 14  | 3,5  |
|                 | Industrial Engineering              | 26  | 6,5  |



|                                                      |                               |     |      |
|------------------------------------------------------|-------------------------------|-----|------|
|                                                      | Informatics Engineering       | 21  | 5,2  |
|                                                      | Mechanical Engineering        | 16  | 4,0  |
| <b>Student Status</b>                                | Work                          | 180 | 44,8 |
|                                                      | Doesn't work                  | 222 | 55,2 |
| <b>Average monthly income</b>                        | < Rp. 1,000,000               | 55  | 13,7 |
|                                                      | > Rp. 3,000,000               | 103 | 25,6 |
|                                                      | Rp. 1,000,000 - Rp. 3,000,000 | 244 | 60,7 |
| <b>Have you ever made a purchase without a plan?</b> | No                            | 55  | 13,7 |
|                                                      | Of                            | 347 | 86,3 |
| <b>The main reasons for buying goods online</b>      | Lots of promotions            | 95  | 23,6 |
|                                                      | Cheaper prices                | 94  | 23,4 |
|                                                      | Need                          | 61  | 15,2 |
|                                                      | Practical                     | 84  | 20,9 |
|                                                      | Train/FoMO                    | 68  | 16,9 |

Based on Table 1, this study involved 402 respondents who met the research criteria. The respondents were dominated by women with 260 people (64.7%), then men with 142 people (35.3%). Based on the study program, the majority of respondents came from the Psychology Study Program with 201 people (50.0%), while the rest came from the Management, Accounting, Law, Industrial Engineering, Informatics Engineering, Mechanical Engineering, Information Systems, Pharmacy, and Elementary School Teacher Education Study Programs. When viewed from student status, the majority of respondents were unemployed with 222 people (55.2%), while 180 people (44.8%) were employed. Based on the average monthly income, the majority of respondents had an income of Rp1,000,000–Rp3,000,000 with 244 people (60.7%), followed by income of more than Rp3,000,000 with 103 people (25.6%) and less than Rp1,000,000 with 55 people (13.7%). The majority of respondents, namely 347 people (86.3%), admitted to having made unplanned purchases, while 55 people (13.7%) stated they had never made them. Based on the last time they made an unplanned purchase, *online*, almost half of the respondents made purchases in the last month less than 197 people (49.0%), followed by 133 people (33.1%) in the

last month, and 72 people (17.9%) more than 1 month ago. The main reason respondents bought goods online was online. The most common reasons cited by respondents were the number of promotions (95 people) (23.6%), followed by lower prices (94 people) (23.4%), practicality (84 people) (20.9%), trends/FoMO (68 people) (16.9%), and needs (61 people) (15.2%). These findings indicate that the research respondents were predominantly female students, mostly from the Psychology Study Program, with incomes in the Rp1,000,000–Rp3,000,000 category, and tended to have made unplanned purchases with the main reasons being promotions and lower prices.

Table 2 Normality Test

| Asymp. Sig. (2-tailed) | Interpretation       |
|------------------------|----------------------|
| .093 <sup>c</sup>      | Normally Distributed |

The results of the normality test in Table 2 using the method *One-Sample Kolmogorov-Smirnov* show value *Asymp. Sig. (2-tailed)* of 0.093. Because the significance value obtained exceeds 0.05, the residual research data is declared to meet the assumption of normal distribution. Therefore, the research data is suitable for further analysis using multiple linear regression.

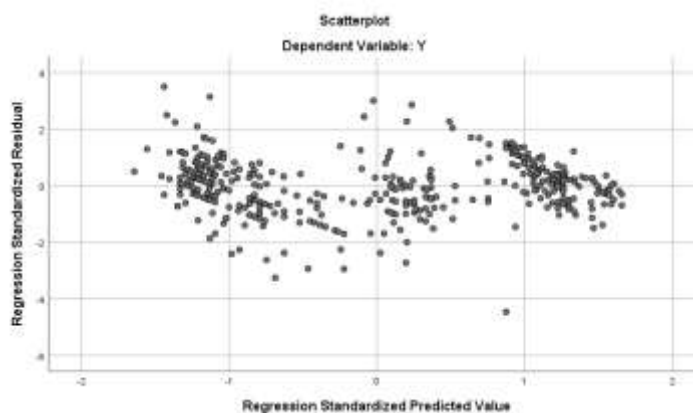


Figure 1 Scatter Plot Test

Observations of the scatterplot in Figure 1 show that the data points are distributed in a relatively linear manner and do not form a curvilinear or deviant distribution pattern. This

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indicates that the relationship between self-control and FoMO variables and consumer behavior meets the assumption of linearity. With this assumption met, a multiple linear regression model can be used for further analysis.

**Table 3 Simultaneous Multiple Regression Analysis Test**

|                   | <i>Sum of Squares</i> | <i>df</i> | <i>Mean Square</i> | <i>F</i> | <i>Say.</i>       |
|-------------------|-----------------------|-----------|--------------------|----------|-------------------|
| <b>Regression</b> | 29,880                | 2         | 14,940             | 779,399  | .000 <sup>b</sup> |

The results of the simultaneous test in Table 3 show that the regression model produces an F value of 779.399 with a significance value of 0.000. Because the significance value is less than 0.05, it can be concluded that the self-control and *Fear of Missing Out* (FoMO) simultaneously exerts a significant influence on consumer behavior. Thus, the regression model developed in this study can be used to explain the relationship between the predictor variables and the dependent variable.

**Table 4 Multiple Regression Analysis Test – Partial**

|                                               | <i>Unstandardized Coefficients</i> | <i>Std. Error</i> | <i>Standardized Coefficients</i> | <i>t</i> | <i>Say.</i> |
|-----------------------------------------------|------------------------------------|-------------------|----------------------------------|----------|-------------|
| <b>(Constant)</b>                             | 2,900                              | 0,128             |                                  | 22,602   | 0,000       |
| <b>Self-control over Consumptive Behavior</b> | -0,218                             | 0,023             | -0,250                           | -9,371   | 0,000       |
| <b>FoMO on Consumer Behavior</b>              | 0,520                              | 0,019             | 0,734                            | 27,513   | 0,000       |

The partial regression analysis results in Table 4 indicate that self-control has an inverse relationship with consumer behavior. This is indicated by a regression coefficient of -0.218, a t-value of -9.371, and a significance value of 0.000, which is less than 0.05. These findings indicate that students with higher levels of self-control tend to have lower consumer behavior.

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Conversely, *Fear of Missing Out* (FoMO) shows a direct relationship with consumer behavior. This is indicated by a regression coefficient of 0.520, a t-value of 27.513, and a significance level of 0.000. Thus, increasing FoMO levels in students tend to be followed by increased consumer behavior.

**Table 5 Test of Determination Coefficient**

|                                                    | R                 | R Square | Adjusted R Square |
|----------------------------------------------------|-------------------|----------|-------------------|
| Self-control and FoMO towards Consumptive Behavior | .892 <sup>a</sup> | 0,796    | 0,795             |

Based on the results of the coefficient of determination test in Table 5, it is known that the value *Adjusted R Square* on the influence of self-control and *Fear of Missing Out* (FoMO) simultaneously on consumer behavior of 0.795, which shows that the two variables together are able to explain variations in consumer behavior of 79.5%, while the remaining 20.5% is influenced by other factors not examined in this study.

**Table 6 Coefficient of Determination Per Variable**

| Variables    | Beta   | Zero-order | Effective Contribution |
|--------------|--------|------------|------------------------|
| Self Control | -0,250 | -0,640     | 16,0%                  |
| FoMO         | 0,734  | 0,867      | 63,6%                  |
| Total        |        |            | 79,6%                  |

Based on the results of the effective contribution calculation, self-control contributes 16%, while FOMO contributes 63.6% to consumer behavior, thus the total effective contribution of both variables is 79.6% according to the R Square value in the simultaneous regression model.

**Table 7 Test of Categorization of Consumptive Behavior**

|       |     | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----|-----------|---------|---------------|--------------------|
| Valid | Low | 181       | 45,0    | 45,0          | 45,0               |



|  |                   |     |       |       |       |
|--|-------------------|-----|-------|-------|-------|
|  | <b>Current ly</b> | 111 | 27,6  | 27,6  | 72,6  |
|  | <b>High</b>       | 110 | 27,4  | 27,4  | 100,0 |
|  | <b>Total</b>      | 402 | 100,0 | 100,0 |       |

The data grouping results in Table 6 show that the most common consumer behavior category among respondents was the low category, with 181 respondents (45.0%). Meanwhile, the medium category was occupied by 111 respondents (27.6%), while the high category consisted of 110 respondents (27.4%). Based on this distribution, it can be concluded that the consumer behavior of respondents in this study was dominated by the low category.

Table 8 Self-Control Categorization Test

|              |                   | <i>Frequency</i> | <i>Percent</i> | <i>Valid Percent</i> | <i>Cumulative Percent</i> |
|--------------|-------------------|------------------|----------------|----------------------|---------------------------|
| <b>Valid</b> | <b>Low</b>        | 98               | 24,4           | 24,4                 | 24,4                      |
|              | <b>Current ly</b> | 85               | 21,1           | 21,1                 | 45,5                      |
|              | <b>High</b>       | 219              | 54,5           | 54,5                 | 100,0                     |
|              | <b>Total</b>      | 402              | 100,0          | 100,0                |                           |

The distribution of self-control levels in Table 7 shows that the high category is the most dominant, with 219 respondents (54.5%). Ninety-eight respondents (24.4%) fall into the low category, and 85 respondents (21.1%) fall into the moderate category. Based on this distribution, it can be concluded that most respondents have good self-control skills.

Table 9 FoMO Categorization Test

|              |                  | <i>Frequency</i> | <i>Percent</i> | <i>Valid Percent</i> | <i>Cumulative Percent</i> |
|--------------|------------------|------------------|----------------|----------------------|---------------------------|
| <b>Valid</b> | <b>Low</b>       | 170              | 42,3           | 42,3                 | 42,3                      |
|              | <b>Currently</b> | 98               | 24,4           | 24,4                 | 66,7                      |



|  |              |     |       |       |       |
|--|--------------|-----|-------|-------|-------|
|  | <b>High</b>  | 134 | 33,3  | 33,3  | 100,0 |
|  | <b>Total</b> | 402 | 100,0 | 100,0 |       |

Distribution level *Fear of Missing Out* The FoMO (FoMO) in Table 8 shows that the low category is the most dominant category, with 170 respondents (42.3%). The high category comprises 134 respondents (33.3%), while the medium category comprises 98 respondents (24.4%). Based on this distribution, it can be concluded that most respondents have relatively low levels of FoMO.

Table 10 Gender Difference Test

|                   | Gender | N  | Mean  | t      | Say. |
|-------------------|--------|----|-------|--------|------|
| Consumer Behavior | Man    | 14 | 50,47 | -2,815 | 0,00 |
|                   |        | 2  |       |        | 5    |
|                   | Woman  | 26 | 55,24 | -2,897 | 0,00 |
|                   |        | 0  |       |        | 4    |

The results of the difference test using *Independent Sample t-Test* The data presented in Table 9 shows a significance value of 0.004, which is below the 0.05 level of significance. This finding indicates a significant difference in consumer behavior based on gender. Based on the average value, female respondents obtained a higher consumer behavior score (M = 55.24) compared to male respondents (M = 50.47).

Table 11 Test of Differences in Student Status

|                   | Student Status | N  | Mean  | t     | Say. |
|-------------------|----------------|----|-------|-------|------|
| Consumer Behavior | Work           | 18 | 52,67 | -     | 0,33 |
|                   |                | 0  |       | 0,973 | 1    |
|                   | Doesn't work   | 22 | 54,27 | -     | 0,33 |
|                   |                | 2  |       | 0,973 | 1    |

Analysis results *Independent Sample t-Test* The data presented in Table 10 shows a significance value of 0.331. Because this value exceeds the significance limit of 0.05, it can be concluded that working or unemployed status does not cause a significant difference in student

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consumer behavior. However, based on a comparison of the average values, unemployed students tend to have a higher level of consumer behavior ( $M = 54.27$ ) than employed students ( $M = 52.67$ ).

The results of the study clearly show that self-control has a negative and statistically significant influence on the manifestation of consumer behavior displayed by Generation Z students at the higher education institution Buana Perjuangan University, Karawang. This finding provides evidence that if the level of self-control possessed by these students is higher, the intensity of their consumer behavior will tend to decrease or become lower. Conversely, if self-control is lower, then consumer behavior will increase in students. This finding is consistent and in line with the theoretical framework proposed by Tangney et al. (2004) that self-control is essentially an individual's capability to regulate their thoughts, emotions, and behavioral patterns, so they are able to restrain momentary impulsive urges and carefully consider long-term consequences before making decisions. Individuals with high levels of self-control demonstrate a greater capacity to clearly distinguish between needs and wants, so they are not easily tempted to engage in excessive or unplanned purchasing activities. These findings are also fully supported by research by Hidayat et al. (2023) demonstrated a significant negative correlation between self-control variables and student consumer behavior. Students with high self-control exhibited a stronger tendency to regulate their shopping urges, resulting in lower consumer behavior compared to students with low self-control. Similar findings were confirmed by Prasetyaningsih et al. (2025), who found that *self-control* negatively related to *compulsive buying*, where individuals who are able to control themselves are less easily influenced by promotions, discounts, or the convenience of digital transactions. This demonstrates that self-control is a powerful internal factor that plays a significant role in inhibiting consumer behavior in students.

Apart from internal factors, research data also clearly shows that the variables *Fear of Missing Out* (FoMO) has a positive and statistically significant influence on the manifestation of consumer behavior in the student group. The implication of this finding is that an increase in the level of FoMO experienced by students will be followed by an increase in their consumer behavior in daily life. Based on the theoretical perspective of Przybylski et al. (2013), FoMO is defined as a form of worry and anxiety that arises when individuals feel left behind from interesting experiences, useful activities, and the latest information from those around them, thus creating a strong urge to constantly update these developments. This psychological situation makes



individuals more susceptible to purchasing activities to stay in line with the latest trends, gain social recognition, and avoid subjective feelings of being left behind. This finding is empirically validated by research by Damayanti et al. (2024) who found that FoMO has a significant positive influence on the phenomenon of *impulsive buying* among platform users-commerce, where individuals with high FoMO tend to be motivated to shop when they see attractive promotions or viral trends on social media. Research by Jangkar et al. (2025) also demonstrated a significant positive relationship between FoMO levels and college students' consumer behavior. Students with high FoMO tend to purchase products not driven by functional needs, but rather to follow current trends and maintain conformity with their peer group. These findings collectively reinforce the conclusion that FoMO is a significant psychological factor contributing to increased consumer behavior among Generation Z.

The results of the study show that the variables of self-control and FoMO, when analyzed together, have a significant influence on the manifestation of consumer behavior in college students. The statistical calculations show a value of *Adjusted R Square* reached a value of 0.795, indicating that the capacity of these two independent variables collectively explains and interprets 79.5% of the total variation in student consumer behavior, while the remaining 20.5% is contributed by various other factors outside the scope of the study. This finding provides a clear picture that student consumer behavior is determined by a combination of internal factors within the individual and psychological factors resulting from social interactions. The finding regarding this simultaneous contribution is in line with research conducted by Pangesti et al. (2022) which confirms that self-control and FoMO together contribute significantly to the formation of impulsive buying behavior in students. Regarding the high influence of FoMO, this result is also in line with research conducted by Pramestha & Sakti. (2026) which revealed that external psychological factors such as FoMO have a positive and significant influence, even being the most dominant factor driving student impulsive buying behavior.

The categorization results indicate that most respondents have low consumer behavior (45.0%), high self-control (54.5%), and low FoMO (42.3%). These findings indicate that the majority of students have good self-control skills, so their tendency for consumer behavior is relatively low. Additional analysis using a t-test indicates that there are differences in consumer behavior based on gender ( $p = 0.004$ ) and unplanned purchasing history ( $p < 0.001$ ), and there are no significant differences based on student status ( $p = 0.331$ ). Female respondents have a higher average consumer behavior than male respondents. This can be attributed to women's



tendency to place greater emphasis on emotional and symbolic aspects in purchasing activities, making them more susceptible to impulsive purchases (Dittmar et al., 1996). Furthermore, respondents who had experience making unplanned purchases showed significantly higher average consumer behavior than respondents who had never made unplanned purchases. These findings demonstrate that in addition to being strongly influenced by self-control and FoMO, the dynamics of student consumer behavior are also influenced by certain demographic characteristics and prior experience making unplanned purchases.

## CONCLUSION

Based on the research data obtained, the conclusion shows that self-control has a significant impact on the consumer behavior of Generation Z students at Buana Perjuangan University, Karawang, resulting in students with high self-control tending to display lower consumer behavior. Conversely, *Fear of Missing Out* (FoMO) has a significant positive influence on consumer behavior, meaning that high FoMO in students predicts high consumer behavior. Combined testing shows that self-control and FoMO in the simultaneous analysis have a significant contribution to student consumer behavior. This study explains 79.5% of the variation in student consumer behavior, with the remaining 20.5% being the result of factors outside the scope of the study. Based on the calculation results, self-control contributed 16% while FOMO contributed 63.6%. Additional analysis identified differences in consumer behavior based on gender dimensions and dimensions of impulsive buying history, but no significant differences were found in terms of student academic status. In conclusion, self-control and FoMO are important variables that influence the consumer behavior of Generation Z students, so strategies that include strengthening self-control and suppressing FoMO levels can be a solution in controlling consumer behavior in this group of students.

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