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THE IMPACT OF SOCIAL MEDIA ENGAGEMENT ON IMPULSE BUYING AND WILLINGNESS TO PAY: THE MEDIATING ROLE OF FEAR OF MISSING OUT AMONG UNIVERSITY STUDENTS

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Abstract

The current study focused on evaluating the mediating function of Fear of Missing Out (FOMO) in the association between social media use and two consumer-related outcomes: university students' willingness to spend more and their uncontrollable desire to buy. Based on the Interaction of Person–Affect–Cognition–Execution Model, the study suggested that increased FOMO is an indirect way that social media use affects customer behaviour. The study design employed was a cross-sectional survey. Convenience sampling was used to select a sample of 378 students from public and private universities in Lahore, Pakistan. Social media involvement, FOMO, uncontrollable purchasing impulse, and readiness to pay scales were among the standardized assessment metrics employed. Pearson correlation analysis revealed significant positive relationships among all study variables. Social media engagement was positively associated with FOMO ($r = .356$, $p < .01$), uncontrollable buying desire ($r = .303$, $p < .01$), and willingness to pay ($r = .313$, $p < .01$). Mediation analyses using bootstrapping procedures demonstrated that social media engagement significantly predicted FOMO ($B = 0.411$, $p < .001$). FOMO leads significantly towards willingness to pay ($B = 0.436$, $p < .001$) and uncontrollable buying desire in participants ($B = 0.672$, $p < .001$). The indirect effects of social media engagement on willingness to pay ($B = 0.179$, 95% CI [0.127, 0.235]) and uncontrollable buying desire ($B = 0.276$, 95% CI [0.196, 0.360]) through FOMO were significant, while direct effects became non-significant, indicating full mediation. The findings highlight FOMO as an important psychological mechanism linking digital engagement with impulsive consumer behaviour among Pakistani university students.

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INTRODUCTION

Now in this age of social media how consumer make decision is different from past. The rapid growth of social media and networking sites like Facebook, Instagram, and TikTok has significantly changed consumer's psychology. Social media has developed into a potent economic environment where companies, influencers, and peer networks affect standards of consumption rather than staying restricted to communication and entertainment. Our youth especially university students who are in the habit of extensive use of social media are more influenced by curated lifestyles, influencer recommendations, and endless peer comparison, all of these factors may influence the purchasing decision of youngsters in university.

The cognitive, emotional, and behavioral investments people made in online platforms were referred to as social media engagement. It included a high degree of emotional commitment to online contacts, frequent usage, and active participation (reposting, commenting, and sharing). Excessive participation has been linked to detrimental psychological effects, but moderate engagement improved connectivity and information access. According to a study by Ursula Oberst et al. (2017), teens who use social media extensively are more likely to experience unfavorable outcomes, with FOMO serving as a mediating factor. According to their findings, social media use triggered psychological processes that in turn affected human behavior rather than directly and instantly resulting in negative outcomes.

According to Andrew K. Przybylski et al. (2013), the word FOMO refers to the anxiety that others may be enjoying fulfilling experiences while one was not. According to "Self-Determination Theory, FOMO" developed because people's requirements for autonomy, competence, and relatedness were not satisfied. Compulsive checking behaviors, increased social comparison, and anxiety when cut off from online platforms were all common in people with high levels of FOMO. The association between digital engagement and problematic outcomes, such as depression, anxiety, and problematic smartphone use, was consistently found to be mediated by FOMO in experimental study (Elhai et al., 2020; Wang et al., 2019).

The mediation framework proposed by Oberst et al. (2017) aligned closely with the Interaction of Person–Affect–Cognition–Execution (I-PACE) model developed by Matthias Brand and colleagues (Brand et al., 2016). The I-PACE model suggested that environmental triggers such as social media exposure influenced affective responses (e.g., FOMO), which subsequently shaped cognitive evaluations and behavioral execution. Although "the model was initially applied to internet addiction disorders such as cybersex addiction, compulsive information seeking (information overload), net compulsions, internet gaming disorder (gaming addiction), and online relationship addiction, it provided a robust theoretical foundation for understanding how emotional responses to digital incentives could lead to maladaptive behaviors".

Literature Review

Few studies have observed the financial effects of FOMO on digital consumers, while prior research has primarily focused on the psychological effects of social media. Scarcity signals, time-limited deals, restricted product availability, and social proof techniques intended to generate urgency are frequently included into social media marketing. According to research, perceived product scarcity raised a product's perceived value and further boosted consumers' intentions to buy that brand or product (Roy & Sharma, 2015). Marketing experts argued that FOMO-based advertisements intensified consumers' anxiety regarding missing out and exclusion from competition, thereby increasing impulsive purchasing tendencies among consumers (Hodkinson, 2019).

Uncontrollable buying desire, often known as impulse buying, is the term used to describe an intense and sudden want to acquire a goods right away. Dennis W. Rook (1987) found that

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impulsive purchasing was motivated more by emotional stimulation than by logical preparation. These impulsive buying habits were further strengthened by social impacts on the media (Rook & Fisher, 1995). People having FOMO tendencies are more involved in obsessive desire for purchasing because they fear social rejection which exacerbated their compulsive purchasing.

Individual's tendency to pay more than a product's objective economic value, is another significant consumer-related attribute. Perceived social value, brand status, and emotional attachment all play their role in willingness to pay. As mentioned by Thaler (1958) the theories of mental accounting, consumers' assessments of prices were changed by emotional involvement. Additionally, through social validation processes, digital contexts promoted technological acceptability and purchasing intentions (Venkatesh et al., 2012). Customers who experienced FOMO were more likely to pay greater costs for goods because they gave socially important things a higher subjective value.

Theoretically, the mediation model put forth by Oberst et al. (2017) was expanded into the marketing domain by the incorporation of FOMO into consumer behavior research. The environmental stimulus in this approach was social media involvement, the affective mediator was FOMO, and the dependent variables and behavioral consequences were uncontrollable buying desire and readiness to pay more. This strategy aligned with the I-PACE model (Brand et al., 2016), which highlighted that the relationship between digital experiences and behavioral application was mediated by affective responses.

Understanding the psychological processes behind digital consumption was especially crucial in developing nations like Pakistan, where young people made up a sizable share of active social media users. In social psychology the concept of group conformity and peer comparison which are actually more prevalent in youth also play a role in FOMO when they don't want to be left from the rest of group. There is limited research work which investigate the FOMO as a mediator with other variables including consumer overspending and social media activity.

Therefore, the purpose of this study was to investigate if FOMO mediated the association between university students' use of social media and their uncontrollable want to buy and readiness to spend more. The study offered a theoretical foundation for further research on digital consumer behavior through this mediation model, as well as useful implications for marketers, financial literacy initiatives, and consumer awareness campaigns.

Methodology

Study Design

A cross-sectional survey research design was used.

Sample

The proposed sample size consisted of 380 participants. University students, both male and female, from different private and public sector universities were targeted to ensure adequate statistical power for mediation analysis. A convenience sampling strategy, which is a non-probability sampling method, was used as data were collected through Google Forms.

Inclusion Criteria

In the inclusion criteria, only university students between the ages of 20 and 30 years were approached. Participants were required to be active users of at least one social media platform.

Exclusion Criteria

Individuals below 20 years or above 30 years were excluded. Non-social media users were not included in the sample. Incomplete questionnaires were discarded.

Tools for Assessment

i. Demographic Form

An anonymous self-administered questionnaire was used to collect basic demographic information such as age, gender, education year, birth order,

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residence, monthly personal allowance, and average daily social media usage.

ii. Social Media Engagement

Social media engagement was assessed by scale comprised of 10-items which is adapted from Hollebeek et al. (2014) and Vivek et al. (2012) scale and it covers cognitive, emotional, and behavioral aspects. The high scores showed that participant has greater engagement with social media platforms.

iii. Fear of Missing Out (FoMO)

The variable of FOMO was assessed by using scale developed by Przybylski et al. (2013), having 10 items which assess the anxiety and concern regarding missing rewarding social experiences. Higher scores reflected greater levels of FOMO.

iv. Uncontrollable Buying Desire

This construct consisted of six items adapted from Rook (1987) and Rook and Fisher (1995), capturing spontaneous and emotion-driven purchasing tendencies.

v. Willingness to Pay More

Four items that were modified from marketing literature were used to measure this variable, which measured participants' willingness to pay higher prices for goods that are valued by society. A 5-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," was used to record responses for each scale. Higher scores denoted a stronger presence of the concept.

Pilot Study

A pilot research was carried out to find ambiguities in the questionnaire items, measure reliability using Cronbach's alpha, and measure the unambiguousness of the items. Thirty people were asked to participate in the pilot study.

Procedure

The sample was collected from different universities in both private and public sectors in Lahore. After obtaining informed consent and confirming ethical considerations, data were collected individually using a demographic information form and all four scales mentioned above for the assessment of variables. The approximate time required to complete the questionnaire battery was 12–15 minutes.

Ethical Considerations

In fulfillment of ethical consideration initially the informed consent was obtained from each participant and were later debriefed regarding the main objectives of the study, confidentiality, and their right to withdraw at any stage. Additionally, the participants were assured that the data would remain anonymous and would only be used for research purposes.

Statistical Analysis

For the statistical assessments the Statistical Package for Social Sciences (SPSS, version 25.0) was used. Through descriptive statistics the characteristics of variables and demographics were described. PROCESS Macro Model 4 was used for mediation analysis (Hayes, 2017). Indirect effects were estimated significant if the 95% confidence interval did not contain zero, and bootstrapping with 5000 resamples was used. FOMO was verified as a mediator in first mediation analysis between social media involvement and uncontrollable buying, and in second mediation analysis FOMO as a mediator between social media engagement and readiness to pay more.

Results and Discussion

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Table 1 Demographic Characteristics of Participants

Variable	Category	n	%
Gender	Female	173	45.8
	Male	203	53.7
	Other	2	0.5
Education	Graduation	324	85.7
	Intermediate	22	5.8
	MPhil	5	1.3
	Masters	23	6.1
	PhD	4	1.1
Monthly Income	5,000–10,000	86	22.8
	10,001–20,000	89	23.5
	20,001–35,000	81	21.4
	35,001–50,000	64	16.9
	Above 50,000	58	15.3
Social Media daily use	1–2 hours	25	6.6
	2–3 hours	62	16.4
	3–4 hours	83	22.0
	4–5 hours	87	23.0
	5–6 hours	51	13.5
	6+ hours	70	18.5

Note. N = 378.

The sample consisted mostly of male participants (53.7%) and undergraduate students (85.7%). Most participants reported using social media for more than three hours daily, indicating high exposure to online social networking environments.

Table 2 Descriptive Statistics and Reliability Analysis of Study Variables

Variable	No. of Items	α	Standardized α	M	SD
Social Media Engagement (SME)	10	.749	.815	36.76	7.76
Fear of Missing Out (FOMO)	10	.901	.900	34.77	8.96
Uncontrollable Buying Desire (UBD)	9	.868	.868	30.63	7.83
Willingness to Pay (WTP)	5	.858	.858	16.68	5.16

Note. SME valid responses = 369; all other variables N = 378.

Internal consistency of all variables ranges .749 to .90. Descriptive statistics indicated moderate to high levels of social media engagement and FOMO among participants.

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Table 3 Correlations among Study Variables

Variables	SME	FOMO	UBD	WTP
SME	1	.356**	.303**	.313**
FOMO	.356**	1	.786**	.772**
UBD	.303**	.786**	1	.811**
WTP	.313**	.772**	.811**	1

Note. p < .01, SME= Social Media Entertainment, FOMO=Fear of Missing Out, UBD= Uncontrollable Buying Desire, WTP=Willingness to Pay

Pearson correlation analysis revealed significant positive relationships among all study variables. Social media engagement was positively associated with FOMO, uncontrollable buying desire, and willingness to pay. FOMO demonstrated strong positive correlations with both uncontrollable buying desire ($r = .786$, $p < .01$) and willingness to pay ($r = .772$, $p < .01$), suggesting that higher levels of FOMO were associated with stronger consumer-related behavioural tendencies.

Table 4 Mediation Analysis Showing the Effect of Social Media Engagement on Willingness to Pay through Fear of Missing Out (FOMO)

Pathway	B	SE	t	p	95% CI
Mediator Model (DV = FOMO)					
Social Media Engagement → FOMO	0.411	0.056	7.303	< .001	[0.300, 0.522]
Outcome Model (DV = WTP)					
Social Media Engagement → WTP	0.029	0.024	1.241	.215	[-0.017, 0.076]
FOMO → WTP	0.436	0.021	21.205	< .001	[0.395, 0.476]
Direct Effect	0.029	0.024	1.241	.215	[-0.017, 0.076]
Indirect Effect via FOMO	0.179	0.028	—	—	[0.127, 0.235]

Note. N = 369. Bootstrap samples = 5,000. CI = confidence interval. The indirect effect was significant because the bootstrap confidence interval did not include zero. SME= Social Media Entertainment, FOMO=Fear of Missing Out, UBD= Uncontrollable Buying Desire, WTP=Willingness to Pay

Mediation analysis demonstrated that social media engagement significantly predicted FOMO. Although the direct effect of social media engagement on willingness to pay was non-significant, FOMO significantly predicted willingness to pay. Moreover, the indirect effect of social media engagement on willingness to pay through FOMO was significant, which indicates full mediation. These findings suggested that higher social media engagement increased willingness to pay primarily through heightened FOMO.

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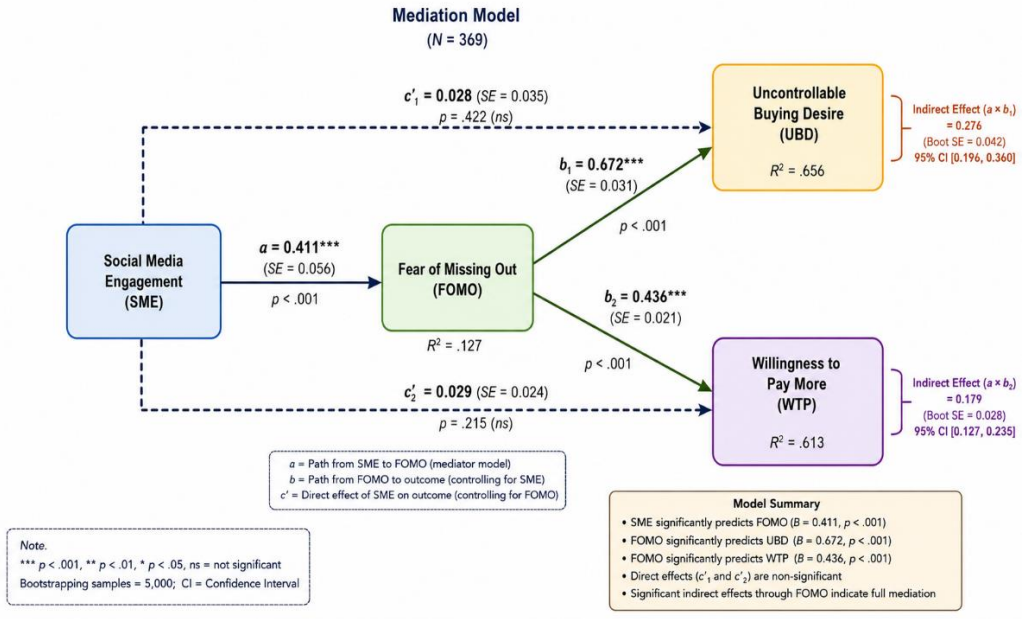
Table 5 Mediation Analysis Showing the Effect of Social Media Engagement on Uncontrollable Buying Desire through Fear of Missing Out (FOMO)

Pathway	B	SE	t	p	95% CI
Mediator Model (DV = FOMO)					
Social Media Engagement → FOMO	0.411	0.056	7.303	< .001	[0.300, 0.522]
Outcome Model (DV = UBD)					
Social Media Engagement → UBD	0.028	0.035	0.804	.422	[-0.041, 0.097]
FOMO → UBD	0.672	0.031	22.067	< .001	[0.612, 0.732]
Direct Effect	0.028	0.035	0.804	.422	[-0.041, 0.097]
Indirect Effect via FOMO	0.276	0.042	—	—	[0.196, 0.360]

Note. N = 369. Samples = 5,000. CI = confidence interval. The indirect effect was significant because the bootstrap confidence interval did not include zero. SME= Social Media Entertainment, FOMO=Fear of Missing Out, UBD= Uncontrollable Buying Desire, WTP=Willingness to Pay

The mediation model revealed that social media engagement significantly predicted FOMO, while FOMO significantly predicted uncontrollable buying desire. The direct effect of social media engagement on uncontrollable buying desire was non-significant; however, the indirect effect through FOMO was significant. These findings indicated that FOMO fully mediated the relationship between social media engagement and uncontrollable buying desire among university students.

Figure 1



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The mediation model investigating the function of FOMO in the connection between social media use and consumer-related behavioral consequences is depicted in Figure 1. FOMO was substantially predicted by social media use (B = 0.411, p <.001). Conversely, FOMO was a strong predictor of both readiness to pay more (B = 0.436, p <.001) and uncontrollable buying desire (B = 0.672, p <.001). After FOMO was taken into account, the direct impacts of social media use on uncontrollable purchasing desire and readiness to pay were not significant, suggesting complete mediation. Significant indirect effects further supported the idea that university students' increased use of social media led to an increase in maladaptive consumption inclinations, mainly through increased FOMO.

The current investigation explored the mediating function of Fear of Missing Out (FOMO) within the association between social media engagement and two consumer-related outcomes, specifically uncontrollable purchasing desire and the propensity to pay a premium among university scholars. The findings of current study revealed that social media engagement was a significant predictor of FOMO, which in turn significantly predicted both uncontrollable purchasing desire and the willingness to pay. These results suggest that social media engagement mostly affects maladaptive consumer behaviour through emotional and cognitive level linked to FOMO. Similar findings have been documented in latest research indicating that emotional responses to social media significantly affect online purchasing behaviour and impulsive expenditure (Ahmed et al., 2023; Blackwell et al., 2022).

The results align with the "Interaction of Person–Affect–Cognition–Execution Model" presented by Matthias Brand and his associates, which declares that environmental stimuli, including exposure to digital media, cause emotional and cognitive responses that further leads to behavioural outcomes (Brand et al., 2019). Findings of this study revealed that social media engagement served as the environmental catalyst, FOMO established the emotional response, and the appearance of an uncontrollable desire to purchase alongside willingness to pay represented the subsequent behavioural outcomes. Therefore, the findings of this study also broaden the significance and scope of the I-PACE framework in consumer psychology and digital purchasing conduct.

The findings show the similar pattern of that mediation model introduced by Ursula Oberst and her associates, as their findings revealed that role of fear of missing out (FOMO) as a mediating factor in the association between the use of social media plate forms and its psychological impact among adolescents (Oberst et al., 2017). Similarly, the current study demonstrated that intensive engagement with social media leads towards the maladaptive behavioural consequences. Contemporary research additionally indicates that FOMO amplifies vulnerability to social commerce marketing tactics and consumption driven by influencers (Good & Hyman, 2020; Kang et al., 2023).

The robust association identified between Fear of Missing Out (FOMO) and the compulsion for unrestrained purchasing is substantiated by extant scholarly discourse concerning impulsive buying behaviour. As mentioned by Dennis W. Rook that impulse buying is an emotively driven compulsion (Rook, 1987). Students encountering FOMO may perceive a significant risk of social exclusion if they abstain from engaging in prevalent consumption trends, consequently heightening the emotional urgency to acquire products instantaneously. This perspective is further corroborated by empirical studies demonstrating that cues of scarcity and time-limited offers elevate emotional arousal and foster impulsive purchase decisions (Hayran et al., 2020)

In a similar vein, the strong correlation between FOMO and readiness to pay more implies that social and emotional factors affect the subjective value of a product. Emotional engagement can change economic value perceptions and lessen price sensitivity, according to Richard Thaler's

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theories of mental accounting (Thaler, 1999). Socially endorsed products may gain symbolic worth beyond their practical use in digitally connected environments. As a result, those with high levels of FOMO may be more inclined to pay higher costs in order to preserve their social standing, online relevance, or sense of belonging. According to recent research, customers are more likely to pay for fashionable and socially noticeable products due to peer pressure and anxiety brought on by social media (Zhang et al., 2022).

These conclusions are further supported by the correlation analysis. FOMO demonstrated very large positive relationships with both uncontrollable buying desire and readiness to pay, suggesting that young adults' financial decision-making may be significantly influenced by emotional anxiety about lost experiences. These results corroborate recent research that suggests emotional and psychological vulnerabilities, rather than only logical economic assessments, are increasingly influencing digital consumption behaviours (Dhir et al., 2021).

The results are especially significant in the Pakistani context because university students are among the most engaged demographic groups on social media sites like Facebook, Instagram, and TikTok. Conformity demands, peer acceptance, and social acceptability all have a significant impact on behaviour in collectivistic nations like Pakistan. Digital media is progressively exposing Pakistani adolescents to aspirational lifestyles, online brand marketing, and influencer culture. Similar links between excessive social media use and psychological discomfort, social comparison, low self-esteem, and compulsive online behaviours among university students have been documented in earlier Pakistani studies (Khalid et al., 2022; Raza et al., 2021). By showing that FOMO also leads to negative consumer spending inclinations in Pakistani young, the current findings add to the body of knowledge.

University students regularly face social pressure related to peer validation and online appearance maintenance, according to research done in Pakistan. These pressures could make people more emotionally reliant on digital platforms and more prone to impulsive buying. Additionally, the fast development of digital payment systems, influencer marketing, and e-commerce platforms in Pakistan may reinforce the association between spending behaviour and emotional online dependence. Therefore, the current study improves the level of local information regarding psychological processes which actually play a hidden role behind young adults' excessive spending in developing digital economies.

These findings lead to the path for further research work in this domain and open the door for new implications in different fields like educational institutes, mental health professionals, and policymakers must be aware about this fact that excessive use of social media and intense dependency with it may not only cause psychological distress but also leads to the financially maladaptive behaviours which later on effect their future life as independent adult. In this context psychoeducation of students to use such interventions relevant to emotional regulation, mindful techniques to manage social media influence, and programs for digital literacy may also help students analyse online social comparisons, scarcity-based advertising, and influencer marketing.

Limitations

The study has some limitations like use of convenience sampling restricts the findings' applicability to Lahore university students. More diverse population can be approached from Pakistan's various areas and socioeconomic backgrounds. For further methodological rigor, future research may use experimental or behavioural assessments of consumer behaviour. It is suggested for future research to examine the financial literacy, loneliness, consumerism, emotional dysregulation, self-esteem, and personality factors. As moderators and mediators.

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Conclusion

The current study highlighted the role of FOMO as an important psychological mechanism linking digital engagement with impulsive consumer behaviour among Pakistani university students. Understanding of digital consumer psychology in South Asian contexts may be strengthened by comparative research work that look at cultural and gender disparities in FOMO-driven purchasing behaviour.

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