The Influence of FOMO on E-Commerce Expenditures Among Indonesian Civil Servants

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Abstract. The rapid expansion of e-commerce platforms has introduced behavioral risks that extend into formally regulated professional settings, yet studies in this area have focused almost entirely on general consumer populations. This study examines how Fear of Missing Out (FOMO) shapes online consumptive behavior among Indonesian civil servants (Aparatur Sipil Negara; ASN), a large public-sector workforce that has received little attention in digital behavioral research. Data were collected through a structured online survey administered to 286 ASN respondents across multiple government agencies. FOMO was measured using a validated five-item scale, and consumptive behavior was assessed through purchase frequency and impulsive buying tendency. The findings show that FOMO positively and significantly predicts online spending behavior, with younger cohorts showing greater susceptibility than their older counterparts. These results suggest that institutional accountability frameworks are insufficient to counteract the behavioral pull of platform-mediated emotional triggers, and point to the need for digital financial literacy programs and behavioral nudge interventions within government institutions.

Keywords: Civil Servants; Compulsive Buying; Digital Behavior; E-Commerce; FOMO; Indonesia

1 Introduction

Indonesia recorded 6,546,083 civil servants (Aparatur Sipil Negara; ASN) as of 31 December 2025, covering PNS, PPPK, and part-time PPPK across ministries and government agencies at various administrative levels [1]. This workforce is broadly associated with financial prudence, with mid-level officials receiving monthly salaries in the range of IDR 4 to 8 million alongside performance allowances. At the same time, the normalization of digital purchasing behavior documented in Indonesia's E-Commerce Statistics 2024 [2] has brought ASN into direct contact with the same commercial stimuli as the broader population. Platforms such as Tokopedia, Shopee,

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and Lazada have become part of daily economic life, creating recurring opportunities for impulsive spending.

Fear of Missing Out (FOMO) has attracted growing scholarly interest as a behavioral driver in digital consumer contexts. Przybylski et al. [3] defined FOMO as the pervasive apprehension that others are having more rewarding experiences from which one is absent, a psychological state associated with chronic social comparison and motivational deficits. In commercial settings, platform features such as countdown timers, limited-stock alerts, and real-time social proof are designed to amplify this sense of urgency, shifting purchasing decisions away from deliberate reasoning toward emotional reactivity [4].

Compulsive buying was initially theorized as a trait-level predisposition, characterized by chronic and repetitive purchasing that produces financial or psychological distress [5]. Subsequent research has challenged this framing by showing that digital environments are equally capable of inducing impulsive consumption, regardless of an individual's occupational background [6]. FOMO, when compounded by social media engagement, further weakens self-regulatory capacity and raises susceptibility to external commercial influence [7]. A systematic review of the broader FOMO literature confirms that platform-mediated stimuli reliably predict impulsive purchase intentions across diverse consumer groups [8].

Generational cohort adds another dimension to this picture. Gen Z and Millennial consumers respond more strongly to peer-driven digital cues than Gen X or older cohorts, a pattern attributed to their greater and earlier exposure to social media and platform-mediated communication [9]. Within the ASN workforce, this generational variation is especially relevant because employees across different age groups operate under shared institutional norms while carrying distinctly different digital socialization histories.

Despite the breadth of FOMO research in consumer behavior, its manifestation within professional and workplace settings has only recently begun to receive attention [10]. Whether the accountability norms and institutional structures governing ASN can moderate the behavioral effects of FOMO is an open question with both theoretical and practical stakes. This study addresses that gap by examining four hypotheses: (H1) FOMO significantly predicts consumptive behavior among ASN; (H2) FOMO significantly predicts online purchase frequency among ASN; (H3) FOMO significantly predicts impulsive online purchase among ASN; and (H4) generational cohort moderates the FOMO-spending relationship among ASN.

2 Methods

This study used a quantitative cross-sectional survey design. The target population comprised active ASN employed across central government ministries and agencies. Because no unified sampling frame covering all institutions exists, purposive sampling was applied to ASN who held active employment status, reported using at least one e-commerce platform in the preceding three months, and were reachable through official government communication channels. Responses were collected from seven ministries

and three government agencies to broaden cross-institutional coverage. A total of 286 valid responses were retained after screening for completeness and consistency. The sample does not claim probabilistic representativeness of the full ASN population; the findings reflect patterns among digitally active ASN in central government.

FOMO was measured using five items adapted from Przybylski et al. [3], modified to reflect e-commerce platform contexts. Consumptive behavior was operationalized along two dimensions: (1) purchase frequency, measured as the average number of online transactions per month, and (2) impulsive buying tendency, assessed through items adapted from Ridgway et al. [5]. A five-point Likert scale was used throughout (1 = strongly disagree; 5 = strongly agree). Demographic variables included gender, generational cohort, echelon level, educational attainment, and monthly e-commerce expenditure.

Construct validity was assessed through Exploratory Factor Analysis (EFA), with convergent validity confirmed by Average Variance Extracted (AVE) values above 0.50. Internal consistency was evaluated using Cronbach's Alpha and Composite Reliability, both required to exceed 0.70. Discriminant validity was established through the Fornell-Larcker criterion. Hypothesis testing used Ordinary Least Squares (OLS) regression, with moderation assessed via interaction terms between FOMO scores and generational cohort dummy variables, using Gen X as the reference category. All analyses were conducted in SPSS version 25.

3 Results and Discussion

Of the 286 respondents, 54.2% were male and 45.8% female. By generational cohort, Gen Z (born after 1996) accounted for 18.5%, Millennials (1981-1996) for 47.2%, Gen X (1965-1980) for 28.3%, and Baby Boomers for 6.0%. Most respondents held echelon III or IV positions (62.1%) and a bachelor's degree (58.7%). Average monthly e-commerce expenditure was IDR 423,000 (approximately USD 27), with Millennial respondents recording the highest mean spending.

Validity and reliability statistics are reported in Table 1. AVE exceeded 0.50 for both constructs (FOMO = 0.618; Consumptive Behavior = 0.602), and both Composite Reliability and Cronbach's Alpha surpassed 0.78, satisfying convergent validity and internal consistency thresholds. The Fornell-Larcker criterion was met, confirming discriminant validity.

Table 1. Construct Validity and Reliability

Construct	AVE	Composite Reliability (CR)	Cronbach's Alpha
FOMO	0.618	0.843	0.812
Consumptive Behavior	0.602	0.827	0.789

Source : Author’s Work

Regression results are summarized in Table 2. H1 was supported: FOMO significantly and positively predicted consumptive behavior. H2 was similarly confirmed, with FOMO significantly predicting online purchase frequency. H3 was also supported, with FOMO significantly predicting impulsive online purchase. H4 was confirmed through the interaction term: younger cohorts showed a substantially

stronger association between FOMO and spending than Gen X and Baby Boomer respondents.

Table 2. OLS Regression Results

Hypothesis	Description	Beta (β)	p-value
H1	FOMO → Consumptive Behavior	0.244	< 0.001
H2	FOMO → Online Purchase Frequency	0.193	0.002
H3	FOMO → Impulsive Online Purchase	0.271	< 0.001
H4	Generational Cohort × FOMO → Consumptive Behavior	Interaction term (partial support)	0.037

Source : Author's Work

The support for H1 and H2 is consistent with the established body of FOMO research linking social exclusion anxiety to unplanned digital consumption [7, 8]. What makes these findings notable is the sample: ASN operate under explicit fiscal accountability norms and formal conduct expectations, yet neither proved sufficient to dampen the behavioral pull of FOMO-based platform triggers. This supports the argument that platform-induced affect functions as an autonomous behavioral driver, largely independent of one's occupational role or institutional affiliation [14].

The H1 and H3 results build on Ridgway et al.'s [5] situational account of compulsive buying and extend it to a digital-institutional context. Where earlier scholarship treated compulsive buying as primarily trait-driven, this study shows that emotionally charged digital environments can produce the same behavioral outcomes in populations not typically associated with impulsive consumption. Kaur and Sharma [6], whose systematic review examined impulse buying across the digital landscape, found that online environments substantially lower the behavioral threshold for unplanned purchasing across demographic groups. This is further reinforced by Djamhari et al. [4], who demonstrated that the combination of sales promotions and FOMO mechanisms is among the strongest drivers of impulsive transactions in digital payment contexts.

The moderation result for H4 is consistent with generational socialization theory: individuals who grew up within platform-mediated environments develop stronger habitual responses to social comparison cues [15]. Millennials in this sample recorded the highest average monthly expenditure, which aligns with Indonesian market data showing this cohort as the most active online shoppers nationally [13]. The implication is practical: digital financial literacy programs targeting ASN cannot apply a one-size-fits-all approach and must be calibrated more intensively for younger cohorts.

The finding that institutional discipline does not buffer against FOMO-driven spending sits in tension with principal-agent frameworks that treat rule-compliance as the primary behavioral regulator in public organizations [11]. The coexistence of professional formality and informal digital impulsivity reflects a pattern documented in research on technology distraction in formal work settings, where digital stimuli consistently undermine self-regulation even among structurally accountable employees [12]. Together, these findings suggest that platform design should be treated as a structural governance concern. Practical responses include embedding expenditure reflection prompts and cooling-off notifications within ASN-facing digital platforms, and incorporating FOMO-awareness content into competency development programs coordinated by LAN [14].

4 Conclusion

This study provides evidence that FOMO positively and significantly influences online consumptive behavior among Indonesian civil servants, bringing behavioral FOMO research into a public sector and workplace context not previously examined in the literature. The results show that formal accountability structures alone are insufficient to counteract the emotional pressures generated by commercial platform design, and that generational cohort shapes how strongly this influence operates. Gen Z and Millennial ASN carry the greatest exposure risk and should be the primary focus of targeted behavioral literacy interventions.

From a theoretical standpoint, the findings reinforce the situational framing of compulsive buying and expose the limits of rule-based behavioral governance in digitally permeated work environments. From a practical standpoint, digital financial well-being needs to be treated as an organizational responsibility within the public sector, not delegated to individual discretion. Future studies would benefit from longitudinal designs, objective expenditure data, and samples drawn from regional ASN to strengthen generalizability.

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