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When FOMO Overrides Trust: The Impact of Customer Reviews on Gen Z Buying Decisions

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Abstract: In this era of increasingly massive digital marketing, online customer reviews serve as a significant determinant of consumers' purchasing decisions, notably among Gen-Z consumers, who are highly active across social networking platforms. This study aims to identify and examine how reviews affect purchasing decisions by incorporating Fear of Missing Out (FOMO) and trust as mediating factors in the Kopi Tiro setting. This research adopted a quantitative research design primary data were collected from 151 respondents through an online questionnaire. This study examines the role of customer reviews in influencing customer decisions and whether FOMO and trust can act as mediators. The findings of this study indicate that purchasing decisions among Gen-Z are more influenced by psychological factors such as FOMO than rational considerations based on trust. This study provides theoretical and practical implications for digital marketing strategies targeting Gen-Z consumers. Theoretically, this research is expected to enrich the literature in the field of marketing and consumer behavior. Practically, the results of this research can be utilized as a reference by entrepreneurs, especially in the culinary industry, in developing more effective digital marketing strategies by enhancing customer review management and capitalizing on the FOMO effect.

Keyword: Customer Review, Purchasing Decisions, FOMO, Trust, Gen-Z.

INTRODUCTION

In this era of digitalization, where internet usage is becoming increasingly widespread, consumers are easily exposed to a lot of content featuring products or services, one of which is through Customer Reviews on social media, which can trigger an emotional response of FOMO in customers. FOMO is a psychological aspect in which a person has concerns or anxiety if they do not do the same thing, then that individual is considered out of date. This pressure makes individuals try to avoid these feelings by making consumptive or excessive purchases (Pane, Luthfi, Ismail Napitupulu, & Situmorang, 2024). This is very much in line with Gen-Z behavior., who are very active on social media. They are often driven to purchase products by following certain trends for fear of being left behind by their peers. This drive has great potential to influence their purchasing decisions (H. D. Setiawan, 2025).

This study uses two basic theories, the TAM (Technology Acceptance Model) and the TPB (Theory of Planned Behavior). TAM emphasizes technology acceptance, so this theory can provide a framework for understanding how Customer Reviews can be a dependent variable that influences Purchase Decisions (Davis, 1989). TPB is also used to develop FOMO and Trust as mediators. FOMO plays a role in shaping attitudes and motivations to perform certain behaviors, such as purchasing products based on the FOMO. Trust also plays a role as a subjective norm and perceived behavioral control because it increases customer confidence in information and decision-making processes (Ajzen & processes, 1991).

This research addresses a gap in the literature related to the insufficient understanding of limited understanding of how customer reviews and FOMO function as key factors in shaping consumers' purchase intentions (Septia & Surianto, 2024). Customer reviews and favorable ratings have a significant influence on enhancing consumers' purchase intentions on Shopee (Dinanti & Irmawati, 2024). However, earlier studies shows that the effectiveness of customer reviews is influenced by the extent to which consumers perceive the review sources as trustworthy. (Wang, Zhang, Li, Mai, & Ma, 2022). Therefore, the present study investigates the linkage between customer reviews, trust, and purchasing decisions in greater depth.

Meanwhile, FOMO is a psychological element that significantly influences purchasing decisions both directly and indirectly (Ilyas, Rahmi, Tamsah, Yusriadi, & Science, 2022). FOMO is also increasingly prevalent among Gen Z, especially when they see others having encounters and experiences with a product or service from peers through social media, trends, and lifestyle exposure (H. D. Setiawan, 2025). The urgency of this study is evident from the awareness that psychological elements such as FOMO are increasingly influencing purchasing decisions among Gen Z. This is due to Gen Z dominance in purchasing and their significant exposure to reviews or content, especially on social media, and their trust in the information they obtain (Septia & Surianto, 2024). This study is conducted to evaluate the influence of customer reviews on consumers' decision making processes with FOMO and trust serving as mediating variables among Gen-Z consumers.

Theoritical Framework and Hypothesis

TAM (Technology Acceptance Model), emphasizes user acceptance of technology by focusing on two primary determinants: perceived usefulness and perceived ease of use. Perceived usefulness is defined as the extent to the degree to which individuals believe that the use of a particular system enhances their performance, while perceived ease of use describes the extent to which the system is perceived as requiring minimal effort to operate. When online review systems are perceived as useful and easy to access, users are more likely to rely on the information provided. This factor significantly influences the ease with which users perceive the experiences of others with a brand. Furthermore, TAM helps explain how consumers process and evaluate digital information, including customer reviews. Within this study, TAM serves as a theoretical foundation for understanding how customer reviews can be understood as a determinant that contributes to consumers' purchasing decisions. (Davis, 1989).

TPB (Theory of Planned Behavior), the studies human behavior that is influenced by intentions, and those intentions are influenced by three main factors. First, attitudes toward behavior, where consumers who experience FOMO feel that making a purchase is a way to maintain social status and reduce the fear of missing out on valuable experiences. Second, subjective norms, where individuals who see their friends or social groups making purchases or experiencing certain things feel social pressure to follow suit and not be left out. Third, perceived behavioral control, where FOMO can increase the perception that they themselves control their purchasing decisions (Ajzen & processes, 1991).

Customer Review, customers will try to find information about a product or service they intend to consume through customer reviews. Therefore, reviews can trigger sales (Wilis & Faik,

2022). Online customer reviews can be a form of electronic word of mouth (e-WOM), which refers to consumer generated content posted through online channels or independent websites (Sudirjo et al., 2023). Customer reviews allow individuals to share their purchasing experiences with other consumers, even if they do not know each other and are located in different places. These reviews provide perceptions of products that influence purchasing decisions (Nasaruddin, Wonua, & Ismanto, 2023). By utilizing customer review indicators, companies can better understand consumer behavior characteristics, adjust their marketing strategies, nd effectively adjust offers to meet customer expectations. (Wahyuningjati & Purwanto, 2024). Factors related to reviews focus on content (quality, relevance, valence, consistency), message volume, and order ranking. Delightful online customer reviews tend to lead to higher purchase intentions compared to undelightful reviews. Credibility and diagnostics also play a role in purchasing decisions, but this effect is observed solely when online customer reviews are unfavorable (Chen, Samaranayake, Cen, Qi, & Lan, 2022).

H1: Customer reviews exert a positive and statistically significant effect on purchasing decisions.

H2: Customer reviews exert a positive and statistically significant effect on FOMO.

H3: Customer reviews exert a positive and statistically significant effect on trust.

Fear of Missing Out (FOMO), FOMO phenomenon is an emerging and widespread trend on social media. This is exacerbated by the increasing use of social media to connect networks. FOMO can be indirectly linked to a person's willingness to make a purchasing decision, as shaped by social media from the perspective of liking, envy, or competition (Alfina & Mardhiyah, 2023). Przybylski, Murayama, DeHaan, and Gladwell (2013), demonstrated in their research that individuals experience varying levels of FOMO sensitivity, with FOMO being more prevalent among young people. The presence of social media not only generates many benefits but also several problems, one of which is FOMO. FOMO is associated with negative behavior due to social media. However, in marketing, it can be seen as an opportunity to gain customers by taking advantage of the psychological condition of consumers (Alfina & Mardhiyah, 2023). Among highly active social media users, consumption of trend-aligned products serves as a mechanism for gaining attention, reinforcing social status, and expressing personal branding. FOMO on trending products amplifies purchasing intentions, particularly among individuals who aspire to enhance their social image. (Dinh & Lee, 2024).

H4: FOMO exerts a positive and statistically significant effect on purchasing decisions.

H5: FOMO plays a positive and statistically significant mediating role in the relationship between customer reviews and purchasing decisions.

Trust, customer reviews exert a significant indirect impact on purchasing decisions mediated by customer trust, meaning that positive reviews can increase customer trust, which ultimately leads to customer decisions through customer trust (Pasi & Sudaryanto, 2021). Building trust through reviews is crucial, especially in situations where customers have limited firsthand experience and information about a product or service. This means that feedback from other customers can play a crucial role in replacing direct evaluation. In this scenario, purchasing decisions are often influenced by the consumption experiences reported by previous users (Rolando, Chondro, & Studies, 2025). Reviews serve as a source of information that describes consumer preferences, the things they consider important, and their feelings about a product. Therefore, reviews play an important role for potential buyers through the mechanism of trust transfer, as this allows consumers to establish confidence in sellers grounded in the information obtained provided by other customers (Peña-García, Losada-Otálora, Auza, & Cruz, 2024). Trust transfer occurs through a series of cognitive and informative processes. Cognitively, trust transfer is based on consumers' understanding of the reviews they receive and extends to trust (Soleimani & Management, 2022). Communicatively, trust transfer occurs through interactions

that influence consumer perceptions. For example, positive feedback can increase trust in the reviews presented (Duong, Lin, Wu, & Wang, 2025). Consumer attention and behavior differ during the shopping process, depending on the content, function, and purpose of their purchase (Chen et al., 2022). Consumer purchasing decisions are influenced by the interaction between the reviewer's facial expressions and the review content, which reinforces the consumers' willingness to purchase the product (Fernandes et al., 2022).

H6: Trust exerts a positive and statistically significant effect on purchasing decisions.
H7: Trust plays a positive and statistically significant mediating role in the relationship between customer reviews and purchasing decisions.

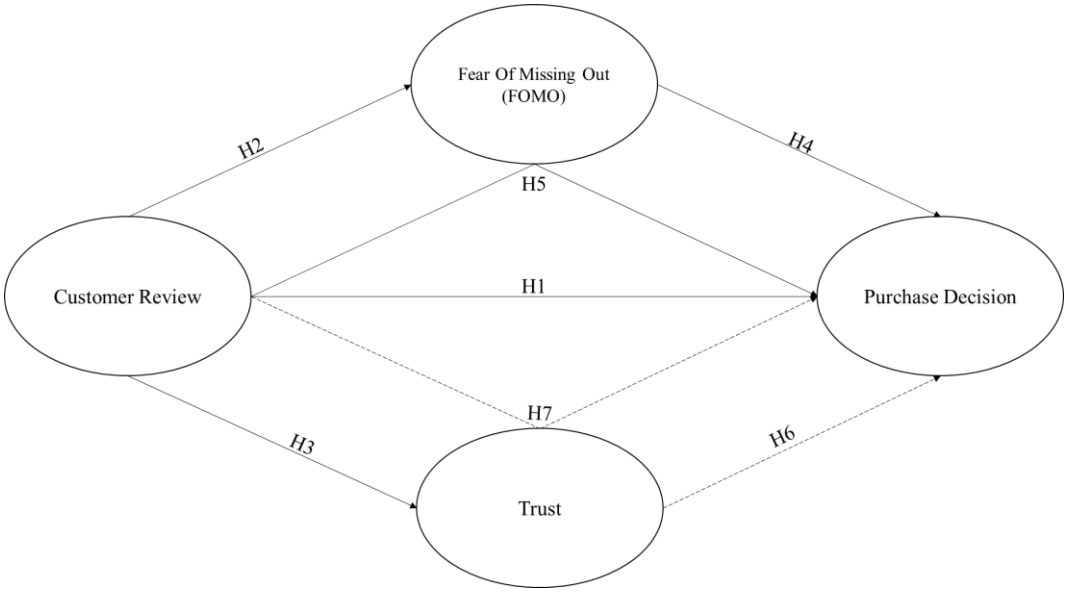

Figure 1. Theoretical Framework

METHOD

This study adopts a quantitative research approach. This design will evaluate how Customer Reviews, through Trust and FOMO, mediate their relationship with Purchase Decisions (Jayanti & Roosdhani, 2026). The research data uses primary data, with four main variables, namely Customer Reviews as the dependent variable, FOMO and Trust as mediators, and Purchase Decisions as the independent variable (Roosdhani et al., 2025). The population in this study consisted of Kopi Tiro customers. The sampling technique used purposive sampling was applied with the criterion that respondents had previously made a purchase at Kopi Tiro and being Gen Z aged between 13-28 years (1997-2012) (Vițelar, 2019).

Data were collected through an online questionnaire distributed through the Google Forms platform. Since the exact population size was unknown in this study, calculations were required to establish the sample size. Therefore, in this study employed Ferdinand's formula employed to ascertain the minimum sample size. Ferdinand (2014), discusses concepts such as samples with population subsets, using measurements (indicators x 5-10). This study used 17 indicators. Therefore, using Ferdinand's formula, this study required a sample of at least (17 x 5 = 85) to (17 x 10 = 170). This study successfully collected 125 samples and met the minimum sample criteria using Ferdinand's formula. This study used the Smart Partial Least Square (PLS) version 4.0.9.9 application (Jayanti & Roosdhani, 2026).

The questionnaire distributed was in the form of a survey containing systematic statements, using a Likert scale ranging from 1 (Strongly Disagree) to 10 (Strongly Agree) for to assist in measurement (Preston & Colman, 2000). Both the measurement model and the structural model can be evaluated using a 10-point Likert scale, which is expected to be more successful in determining construct validity (Awang, Afthanorhan, & Mamat, 2016).

RESULTS AND DISCUSSION

Results

The research results are presented systematically through descriptive statistics of the respondents to provide an overview of the characteristics and patterns of the respondent data before further analysis, such as validity and reliability testing, as well as testing the direct and indirect effects between variables (Komariyatin & Ferdinand, 2018). The discussion is conducted by linking empirical findings with relevant theories and previous research results. Thus, it is expected to develop a comprehensive perspective on the role of customer reviews, FOMO, and trust in shaping purchasing decisions.

Table 1. Descriptive Statistics

Respondent Characteristics		
Age	Frequency	Percentage
7-12 Years	2	1,3%
13-20 Years	41	27,2%
21-28 Years	107	71,9%
28-35 Years	1	0,7%
Total	151	100%

Have you ever purchased from Kopi Tiro?	*Number*	*Percentage*
Yes	126	83,4%
Not yet	25	16,6%
Total	151	100%

Source: Author's Premier Processed Data (2025)

Table 1 presents the demographic profile of the respondents, including their age categories and prior purchasing experience at Kopi Tiro. The questionnaire was distributed online via Google Form, using indicators from previous studies. A total of 151 respondents were successfully collected, and 125 respondents met the established criteria. Table 2 shows the outer loading results. Outer loading values indicate how strongly the indicators can represent the measured construct. This measurement is used to assess convergent validity by ensuring that the indicators can correctly measure the intended variables (M. D. Setiawan & Huda, 2024). According to, Hair Jr, Hair Jr, Sarstedt, Ringle, and Gudergan (2023) an indicator can be considered valid if the outer loading value is > 0.7. For CR1 and CR 2, the value is < 0.7. Therefore, the researchers did not use the CR1 and CR2 indicators as research indicators because they were considered invalid.

Table 2. Outer Loading

Variable	*Item*	*Outer Loading*
Customer Review	CR1	0.528
	CR2	0.570
	CR3	0.701
	CR4	0.779
	CR5	0.846
	CR6	0.876
	CR7	0.781
	CR8	0.819
Fear Of Missing Out	FOMO1	0.862
	FOMO2	0.899
	FOMO3	0.934
	FOMO4	0.923
Trust	T1	0.900
	T2	0.899
	T3	0.907
	T4	0.921
Purchase Decision	KP1	0.763

	KP2	0.924
	K3	0.871

Source: Author's Premier Processed Data (2025)

Table 3. Construct Reliability and Validity

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)	VIF
CR	0.880	0.905	0.904	0.548	1.652 - 2.447
FOMO	0.926	0.931	0.948	0.819	2.474 - 4.522
KP	0.812	0.823	0.890	0.731	1.466 – 2.535
T	0.926	0.930	0.947	0.818	3.696 – 4.078

Source: Author's Premier Processed Data (2025)

Assessing convergent and discriminant validity is an important step in research. In addition, researchers need to evaluate the reliability of their measurements. This is done to ensure that the research instruments are able to measure the correct constructs accurately, consistently, and distinguishably from one another, so that the analysis results can be trusted (Huda, Roosdhani, Arifin, & Komariyatin, 2025). Reliability can be determined using Cronbach's alpha and composite reliability. Construct reliability was evaluated using Cronbach's alpha and the composite reliability coefficient. A variable is considered reliable if this coefficient exceeds a predetermined threshold value, exceed 0.7 (Hair Jr et al., 2023). Referring to Table 3 show that all research variables exhibit adequate internal consistency.

Table 4. Discriminant Validity (Fornell-Larcker Criterion)

Variable	CR	FOMO	KP	T
CR	0.740			
FOMO	0.493	0.905		
KP	0.702	0.694	0.855	
T	0.605	0.531	0.594	0.904

Source: Author's Premier Processed Data (2025)

Table 4 presents the findings of the discriminant validity test, indicating that the majority variable has a greater value than the variables below it. These results show that the majority variable is a variable with good discriminant validity findings (Ali et al., 2025).

Table 5. Hypothesis Test Results (Total Effect)

Hipotesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
CR -> FOMO	0.493	0.501	0.082	6.024	0.000
CR -> KP	0.702	0.708	0.055	12.854	0.000
CR -> T	0.605	0.612	0.08	7.52	0.000
FOMO -> KP	0.426	0.417	0.079	5.418	0.000
T -> KP	0.111	0.12	0.111	0.994	0.320

Source: Author's Premier Processed Data (2025)

Table 6. Specific Inderect Effect

Hipotesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
CR -> FOMO -> KP	0.21	0.208	0.048	4.377	0.000
CR -> T -> KP	0.067	0.077	0.074	0.907	0.365

Source: Author's Premier Processed Data (2025)

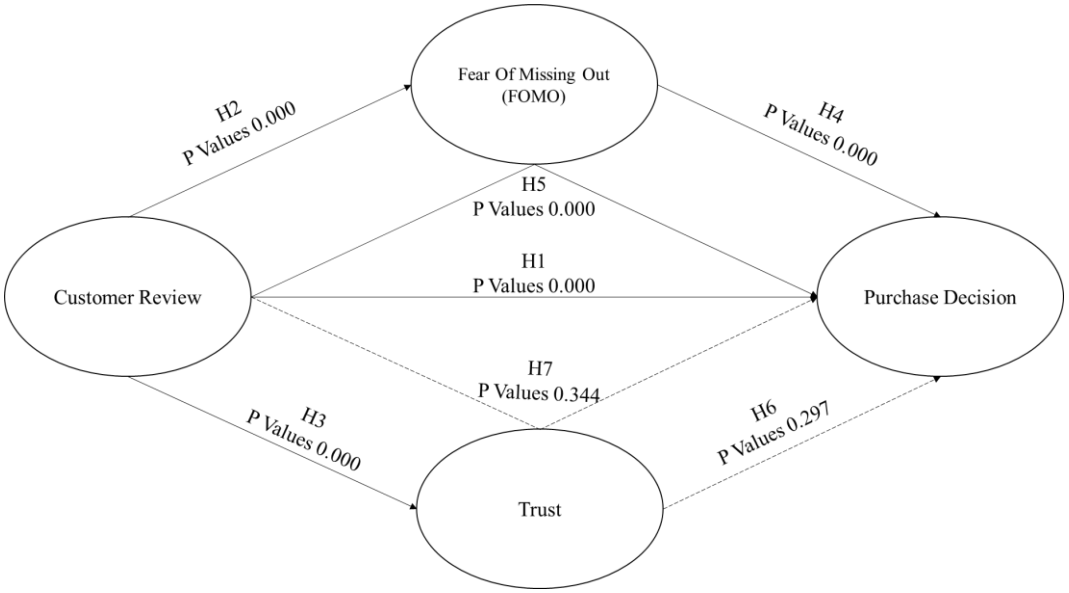

Figure 2. Hypothesis Test Result

Discussion

These findings indicate that the better and greater the positivity of reviews provided by consumers, the greater the tendency for Gen Z to make purchasing decisions at Kopi Tiro. This positive influence reflects that customer reviews can serve as a primary source of information and reference for Gen-Z before making a purchase. Consumer reviews help them assess product quality, taste, price, and overall consumption experience. Meanwhile, the significant influence shows that Customer Reviews are not merely a supporting factor, but an important and decisive factor in the purchase decision-making process. Identify the T statistic value (13.159) > P value (0.000) < 0.05, then H0 is rejected and Ha1 is accepted. This indicates a positive and significant relationship between Customer Reviews and Purchase Decisions.

H1: Customer reviews exert a positive and statistically significant effect on purchasing decisions.

The results indicate that the more positive customer reviews a product receives, the more it induces FOMO among customers. Customer reviews serve as psychological and social triggers, especially for consumers who are active on digital media. Reviews that showcase positive experiences, satisfaction, and high interest from other consumers can create the perception that the product is popular and in high demand, which then triggers FOMO. This is relevant to Gen-Z, who tend to be sensitive to social opinion, digital validation, and collective experiences shared online. Identify that the T statistic value (6.472) > P value (0.000) < 0.05, so H0 is rejected and Ha1 is accepted. This indicates a positive and significant relationship between Customer Reviews and FOMO.

H2: Customer reviews exert a positive and statistically significant effect on FOMO.

The findings reveal that higher levels, honest, and informative the reviews provided by customers are, the higher the level of consumer trust in Kopi Tiro. These reviews help reduce uncertainty and perceived risk prior to purchase, so that consumers feel more confident about the quality, benefits, and credibility of the product. The significance of the impact of customer reviews on trust confirms that customer reviews are a key factor in building trust, especially in the digital age. This is even more relevant for Gen Z, who are accustomed to relying on user experience-based information and social validation in their decision-making process. Identify that the T statistic value (7.179) > P value (0.000) < 0.05, based on the statistical results, H0 is rejected and replaced by Ha1, this indicates a positive and statistically significant impact of customer reviews in influencing trust.

H3: Customer reviews exert a positive and statistically significant effect on trust.

FOMO triggers psychological and social pressure that drives consumers to make quick purchasing decisions in an effort to avoid feeling left behind by their social circle. These findings indicate that the greater the consumer's fear of being left behind by popular trends, experiences, or products, the greater the consumer's urge to make an immediate purchase. Identify that the T statistic value (5.209) > P value (0.000) < 0.05, so H0 is rejected and Ha1 is accepted. This indicates a positive and significant relationship between FOMO and Purchase Decisions.

H4: FOMO exerts a positive and statistically significant effect on purchasing decisions.

These findings indicate that the influence of customer reviews on purchasing decisions is not only direct, but also works through a psychological mechanism known as Fear of Missing Out (FOMO). Reviews that showcase interesting experiences, satisfaction levels, and popularity can create a perception of trends among Gen Z. This perception ultimately triggers a fear of missing out on trends if they do not try or buy Kopi Tiro, thus prompting them to make a purchase decision immediately. This indicates an indirect relationship between Customer Reviews and Purchase Decisions through FOMO as a mediator. With a T Statistic value (4.434) > P value 0.000 < 0.05, this shows that Customer Reviews positively and significantly influence on Purchase Decisions with FOMO as a mediator variable among Gen Z at Kopi Tiro.

H5: FOMO plays a positive and statistically significant mediating role in the relationship between customer reviews and purchasing decisions.

Indicate that trust does not significantly influence Gen-Z decision to purchase Tiro coffee, with a T-statistic value of (1.044) > P-value 0.297 > 0.05. This finding indicates that consumer trust is not a determining factor in shaping purchasing decisions in the context of this study. Theoretically, trust is often positioned as a key variable in consumer decision-making, especially in an era of digitalization that is full of uncertainty (Pavlou, 2003). However, the results of this study demonstrate that the role of trust can weaken in certain contexts, particularly among Gen Z, who tend to make quick purchases and are influenced by social dynamics rather than conducting in-depth rational evaluations (Djafarova, Bowes, & services, 2021).

H6: Trust exerts a positive and statistically significant effect on purchasing decisions.

The indirect relationship between Customer Reviews and Purchase Decisions through Trust as a mediator. With a T Statistic value (0.946) > P value 0.344 > 0.05. This indicates that, although Customer Reviews have the potential to shape consumer Trust, the Trust that is formed is not strong enough to bridge this impact on consumers' buying decisions. The dominant role of FOMO explains the failure of Trust as a mediator. When FOMO is at a high level, consumers will tend to ignore the information verification process and not really consider whether the reviews are truly trustworthy (Good, Hyman, & Practice, 2020). Thus, purchasing decisions are driven more by social urgency than by the trust built by customer reviews. These findings are also in line with research from Fitriawati and Muanas (2025), with insignificant results, trust is deemed to have failed to function as a mechanism linking customer reviews to purchasing decisions.

H7: Trust plays a positive and statistically significant mediating role in the relationship between customer reviews and purchasing decisions.

This section must answer the problems or research hypotheses that have been formulated previously.

CONCLUSION

Drawing on the research results and data analysis that examined the role of FOMO and trust in mediating the connection between customer reviews and purchase decisions among Gen-Z consumer at Kopi Tiro, this study concludes that Customer reviews demonstrate a

significant impact on the Purchasing Decisions of Gen Z at Kopi Tiro, both directly and indirectly. Customer reviews serve as the main source of information and trigger perceptions of popularity that encourage consumers to make purchases. These findings confirm that customer reviews not only function as an evaluative tool but also as a social stimulus that shapes the consumption behavior of Gen-Z.

Furthermore, FOMO has been empirically proven to have a significant influence on purchasing decisions and is able to act as a mediator in mediating the influence of customer reviews and Gen-z consumers' purchase decision. This shows that Gen-Z purchasing decisions are more driven by psychological aspects of following trends and not falling behind their social environment. Conversely, although Customer Reviews has been empirically proven to have a despite its positive contribution to trust development, the variable shows no statistically meaningful effect on purchasing decisions and is not supported as a mediating construct. Overall, the research results confirm the dominant role of socio-psychological factors compared to rational considerations in shaping Gen-Z purchasing decisions at Kopi Tiro.

Overall, this study confirms that Customer Reviews and FOMO are the main determinants in shaping Gen-Z purchasing decisions at Kopi Tiro. Meanwhile, Trust plays a relatively weak and insignificant role in the context of this study. These findings provide an understanding that Gen-Z purchasing behavior is more influenced by social and psychological stimuli based on digital trends than by evaluative rational considerations.

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