

From Brand Credibility to Skincare Purchase Intention: The Mediating Role of Fear of Missing Out in E-Commerce

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Abstract

This study aims to analyze how brand credibility influences skincare purchase intention among Gen Z consumers using e-commerce platforms and examine the mediating role of fear of missing out (FoMO). Four hypotheses are proposed: brand credibility positively influences FoMO and purchase intention, FoMO positively influences purchase intention, and FoMO mediates the relationship between brand credibility and purchase intention. This study used a quantitative cross-sectional design with an online survey of 285 Gen Z consumers in Indonesia who had searched for or purchased local skincare products through e-commerce platforms. Respondents were selected using non-probability purposive sampling and snowball sampling techniques. Brand credibility, FoMO, and skincare purchase intention were measured using an adapted multi-item Likert scale, and the data were analyzed using PLS-SEM, including evaluation of the measurement model and structural model. The results indicate that brand credibility increases FoMO and directly strengthens purchase intention. At the same time, FoMO is the strongest predictor of skincare purchase intention and partially mediates the effect of brand credibility on purchase intention. These findings indicate that brand credibility in the context of social commerce not only serves as a rational signal that reduces risk but also as a FoMO trigger that accelerates purchase intention.

INTRODUCTION

The beauty industry, particularly cosmetics and skincare, is experiencing rapid growth while facing increasing critical scrutiny. Globally, the market value of skincare products is estimated to reach approximately USD 156 billion in 2024 and is projected to continue growing to over USD 230 billion by 2032 ((Global Market Insight, 2024)). This growth is driven by increasing awareness of skin health, the normalization of self-care, and the penetration of social media and e-commerce, which have made access to beauty products increasingly easy and widespread. Furthermore, life cycle assessment studies indicate that the production and disposal of cosmetic plastic packaging contribute significantly to greenhouse gas emissions and energy consumption (Nekmahmud et al., 2022), while much cosmetic packaging remains difficult to recycle effectively and potentially becomes long-term waste (Balaskas et al., 2023). Thus, the aggressive expansion of the global skincare market presents a paradox: on the one hand, it addresses consumer aspirations for healthy and beautiful skin, while on the other, it raises concerns about overconsumption and sustainability.

A similar trend is occurring in Indonesia, partly due to the combination of a large young population and high adoption of digital technology. Market research reports indicate that the Indonesian skincare market is estimated to be worth around USD 3.07 billion in 2025 and is projected to reach USD 4.64 billion by 2032, with an annual growth rate of around 6% (Inkwood Research, 2025). Online transaction data shows that skincare product sales through Indonesian e-commerce reached USD 54.2 million in the third quarter of 2024 alone, an increase of nearly 39% compared to the same period the previous year (Inkwood Research, 2025). A survey conducted by institutions such as Populix, released in 2025, revealed that around 33% of Indonesian Gen Z and

millennial respondents purchased skincare products at least once a month, indicating a regular consumption frequency among the younger generation (Populix, 2025). Another study found that 66% of Indonesian women purchase cosmetics through e-commerce, with only 26% still relying on offline purchases (Gunawan et al., 2024).

Studies of Gen Z consumer behavior in Indonesia show that this generation relies heavily on platforms like Shopee, Tokopedia, and TikTok Shop for beauty product purchases, so their purchasing decisions are heavily influenced by digital content, user reviews, and time-based promotional campaigns (Alyani et al., 2025). Flecha-Ortiz et al., (2023) found that Gen Z is more likely to make impulsive purchases of skincare products than older generations. The real-time digital environment, with live streaming, flash sales, and limited stock notifications, creates a very short timeframe between content exposure, fleeting emotions, and checkout decisions, thus opening up space for specific psychological mechanisms to play a significant role in driving consumption behavior.

One psychological mechanism widely discussed in this context is the fear of missing out (FOMO). Przybylski et al., (2013) define FOMO as a persistent concern that others are experiencing a rewarding experience while the individual is not engaged in it, accompanied by a strong urge to stay connected to others' activities. Elhai et al., (2021) demonstrated that FOMO stems from the dissatisfaction of basic psychological needs (connectedness, competence, and autonomy) and is correlated with over-engagement in digital technology and indicators of negative affectivity. Milyavskaya et al., (2018) also found that FOMO is associated with decreased life satisfaction and mood, as well as an increased desire to monitor others' activities constantly. In the realm of consumption, FOMO has been linked to a tendency to respond more impulsively to scarcity- and urgency-based promotions. A study by Zhang & Li, (2022), for example, showed that scarcity messages trigger FOMO, which then drives impulse buying in emergencies. These findings align with Good & Hyman, (2020), who demonstrated that marketing messages highlighting the possibility of "missing an opportunity" increase purchase likelihood through the FOMO mechanism. In Indonesia, a similar pattern is reflected in various studies showing that FOMO has a significant influence on impulse buying of fashion and beauty products on e-commerce platforms, including local skincare and makeup brands (Ayyasy et al., 2025).

On the other hand, strategic marketing literature places brand credibility as a crucial foundation in shaping consumer evaluations and purchase intentions, particularly in product categories fraught with quality uncertainty. Erdem & Swait, (2004) define brand credibility as the extent to which consumers perceive a brand as having expertise and trustworthiness in conveying information and fulfilling its promises; they show that brand credibility reduces uncertainty, lowers information search costs, and increases the likelihood of a brand entering the consideration set and being chosen by consumers across various product categories. Sweeney & Swait, (2008) further found that brand credibility plays a defensive role by increasing positive word of mouth and reducing switching intentions through customer satisfaction and commitment. A recent study by Molinillo et al., (2022) shows that brand credibility is shaped by involvement, identification, reputation, and attachment, and contributes to revisit intentions and recommendations in a destination context. In the context of skincare, a credence good where claims of benefits and safety are difficult to verify directly, brand credibility becomes crucial for reducing perceived risk and increasing purchase intentions. Studies in Indonesia have found that the reputation and credibility of local skincare brands (e.g., Somethinc, Skintific, and other local hero brands) have a positive influence on engagement and purchase intention, primarily when the products are marketed through digital and e-commerce channels, although many of them have not explicitly linked credibility to psychological mechanisms such as FOMO (Blackwell et al., 2017; Lu & Sinha, 2024).

Bläse et al., (2023) explicitly integrated FOMO and brand credibility into a single conceptual framework in the context of the fast fashion industry. They found that both brand credibility and FOMO have a direct positive influence on fast fashion purchase intention. However, the most striking finding is that FOMO acts as a negative moderator; when FOMO is high, the impact of brand credibility on purchase intention actually weakens, as consumers are driven more by the emotional urge to stay on top of trends than by rational considerations regarding brand credibility. Based on these results, Bläse et al., (2023) emphasized that the psychological origins of FOMO and the role of marketing factors, including brand credibility, in shaping FOMO remain incompletely understood. They explicitly recommend further research using a more comprehensive FOMO scale and different product and cultural contexts to improve understanding of FOMO's role in unsustainable purchasing behavior.

Practically, this situation raises two main issues. First, on the ground, skincare promotions in e-commerce and social commerce widely rely on FOMO tactics such as flash sales, limited stock, double dates, and live shopping. However, it is unclear whether these strategies are built on a strong foundation of brand credibility or exploit the emotional vulnerability of young consumers. International research shows that cues of scarcity and urgency can trigger FOMO and, in turn, drive impulse buying (Hussain et al., 2023; Zhang & Li, 2022), while in the luxury cosmetics category, FOMO has been shown to mediate herd consumption behavior toward specific brands (Kang et al., 2020). In Indonesia, several studies in the skincare and cosmetics context also show that discounts, flash sales, viral marketing, and influencer marketing have a positive influence on FOMO-mediated purchasing decisions (Golalizadeh et al., 2023).

Second, the existing literature has not convincingly explained how brand credibility and FOMO are interconnected in the context of products directly related to skin health and long-term risk perception. A study by Bläse et al., (2023) positions FOMO as a factor that weakens the role of brand credibility in the context of fast fashion, while various other studies in the cosmetics and skincare categories tend to position FOMO as a consequence of digital promotional activities such as influencer marketing and electronic word of mouth without considering brand credibility as a psychological antecedent that can trigger FOMO (Dinh et al., 2023; Dinh & Lee, 2022).

So far, research in the skincare and cosmetics sector has positioned FOMO as a direct predictor of purchase intention or as a mediator between digital marketing activities and purchase decisions. Kang et al., (2020) showed that FoMO mediates the influence of herd consumption on purchase intention for Korean luxury cosmetics, confirming that consumers who fear missing out on trends tend to follow popular brands in their environment. Other studies have found that FoMO strengthens the influence of influencer marketing, viral marketing, and positive eWOM on purchase decisions or impulse buying in various product categories, including cosmetics and skincare (Good & Hyman, 2020). In the Indonesian context, research on Somethinc, Skintific, Avoskin, and various other local skincare brands has repeatedly reported that FOMO and digital promotions such as viral content, influencer campaigns, and countdown deals on e-commerce contribute to increased purchase intentions and impulse purchases. However, brand credibility variables are generally only touched on through the constructs of brand image or brand trust and have not been studied as a complete credibility construct. Thus, although the role of FOMO in driving skincare consumption has been documented, its position in relation to brand credibility whether merely a consequence of promotions or actually a psychological mechanism that channels the influence of brand credibility remains unanswered systematically, particularly in emerging markets like Indonesia.

This gap becomes even more significant when placed in the context of Indonesia, a rapidly growing and highly digital beauty market. Data Reportal (2025) shows that the majority of

Indonesians are connected to the internet and actively use social media, making digital platforms the primary channel for discovering and evaluating products, including skincare. Behavioral studies of Gen Z Indonesia show that this generation is not only enthusiastic about trying new skincare products but is also starting to consider other factors in purchasing decisions (Ramadhani & Putri, 2024; Rini, 2024). Furthermore, this same generation is also highly susceptible to urgency-based promotions in e-commerce and social commerce, from flash sales to campaigns that leverage the language of FOMO. This combination of the need for brand credibility related to the safety and effectiveness of skincare and intense exposure to FOMO campaigns makes Indonesia a strategic context for examining how brand credibility can shape FOMO and, through FOMO, drive skincare purchase intentions in the e-commerce ecosystem.

Based on this description, this study seeks to fill the theoretical and empirical gaps by positioning FOMO as a mediator in the relationship between brand credibility and skincare purchase intention among Gen Z e-commerce consumers in Indonesia. Specifically, this study aims to: first, analyze the influence of brand credibility on consumers' perceived FOMO in the context of online skincare purchases; second, examine the influence of FOMO on skincare purchase intention; third, examine the direct influence of brand credibility on skincare purchase intention; and fourth, examine whether FOMO mediates the influence of brand credibility on purchase intention. Thus, this study extends Bläse et al.'s (2024) model, which positions FOMO as a moderator in the fast fashion industry, to the Indonesian skincare category and e-commerce ecosystem by using a more comprehensive multi-item FOMO measurement. From a practical perspective, the research findings are expected to provide input for skincare industry players and e-commerce platform managers to design communication strategies that build brand credibility while managing FOMO more deeply, thereby encouraging purchasing decisions. Based on the theoretical basis, previous empirical findings, and the research gaps that have been described, this study proposes the following hypothesis:

- H1 : Brand credibility positively influences consumers' perceived FOMO in the context of purchasing skincare via e-commerce.
- H2 : FOMO positively influences skincare purchase intention among Gen Z consumers using e-commerce.
- H3 : Brand credibility positively influences skincare purchase intention among Gen Z consumers using e-commerce.
- H4 : FOMO mediates the relationship between brand credibility and skincare purchase intention among Gen Z consumers using e-commerce.

Based on the formulation of the hypothesis, this study developed a conceptual model that describes brand credibility as an independent variable, FOMO as a mediating variable, and skincare purchase intention as a dependent variable in Gen Z consumers who use e-commerce. This model was then tested empirically through a quantitative survey approach, so it is expected to confirm the proposed causal relationship and provide additional evidence on the role of FOMO as a psychological mechanism that bridges the influence of brand credibility on skincare purchase intention in the digital realm.

METHODS

This study employed a quantitative explanatory design with a cross-sectional survey approach. This design was chosen to test the hypothetical causal relationship between brand

credibility, FOMO, and skincare purchase intention at a single point in time without intervention. The target population was Gen Z consumers in Indonesia who use e-commerce to search for and/or purchase local skincare products. The respondent criteria for this study were: (1) aged 18–28 years, (2) having purchased or at least added a local skincare product to their shopping cart on an e-commerce platform (e.g., Shopee, Tokopedia, Lazada, TikTok Shop) in the past six months, and (3) following at least one local skincare brand account on social media or e-commerce platforms. The sampling technique used was non-probability purposive sampling combined with online snowball sampling by distributing a questionnaire link through social media and the initial respondents' networks. A total of 300 responses were collected, and after data screening (removal of duplicate responses and incomplete answers), 285 respondents were eligible for analysis.

Data were collected using a structured online questionnaire completed by the respondents themselves. Brand credibility was measured using several items adapted from (Erdem & Swait, 2004a). FOMO was measured using items adapted from (Przybylski et al., 2013) FoMO Scale, contextualized to skincare promotions and trends in e-commerce. Skincare purchase intention was measured using items adapted from (Spears & Singh, 2004) purchase intention scale, such as willingness to purchase and the likelihood of purchasing local skincare products through e-commerce in the near future. Data collection was conducted by distributing online questionnaire links through Instagram, TikTok, WhatsApp Groups, and relevant online communities. Data analysis was conducted using a covariance-based Structural Equation Modeling (SEM) approach using AMOS (or equivalent SEM software) through two stages: measurement model testing and structural model testing.

RESULTS AND DISCUSSION

Respondent Profile

Of the 300 questionnaires collected, 285 respondents were deemed eligible and used for further analysis after data screening (removal of duplicate responses and incomplete answers). Based on domicile, respondents were spread across five central provinces on the island of Java. The most significant proportion came from the Special Region of Yogyakarta (approximately 24.8%), followed by DKI Jakarta and West Java, each contributing approximately 21% of respondents. This composition indicates that the research sample was relatively concentrated in areas with high e-commerce penetration and skincare consumption activity on the island of Java.

In terms of gender, the respondent composition was relatively balanced, with a slight preponderance of women (51.3%) over men (48.7%). In terms of occupation, almost half of the respondents were students (43.5%), followed by housewives (approximately 11%), operational workers (10.3%), managerial workers (9.4%), and entrepreneurs (9%), with the remainder comprising other professional groups. This Structure Category shows that the majority of respondents are educated young people who actively use e-commerce and social media, while reflecting the central segment of the local skincare market, which is the focus of this research.

Measurement Model (Outer Model)

Within the structural equation modeling framework, measurement model testing begins with a convergent validity evaluation to ensure that each set of indicators adequately reflects the same latent construct. Convergent validity in this study was assessed based on three main criteria: the standardized factor loading of each indicator, the Composite Reliability (CR) value, and the Average Variance Extracted (AVE). A construct is considered to have convergent validity if its indicators have adequate loading values ranging from ≥ 0.50 to approaching or exceeding 0.70 (Fornell & Larcker, 1981; Hair et al., 2019). Based on these criteria, a CFA analysis was

conducted to assess the quality of the indicators for each latent construct before moving on to testing the structural model as follows:

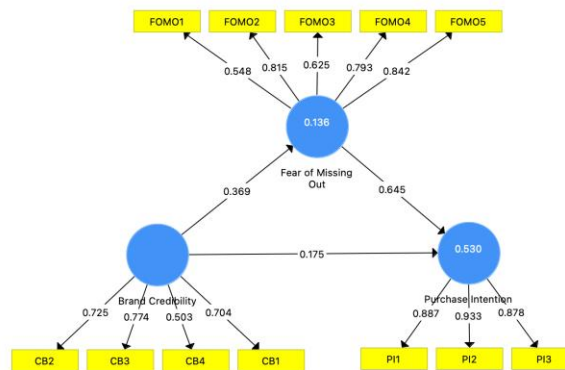


Figure 1. Loading Factor Results

The CFA results show that all indicators have standardized factor loading values above 0.50, thus meeting the minimum criteria for convergent validity. Referring to (Bagozzi et al., 1999; Hair et al., 2021), loading values ≥ 0.50 are generally acceptable in social research, while values ≥ 0.70 are considered to indicate a substantial contribution of the indicator to the latent construct. For the Brand Credibility construct, loadings ranged from 0.703–0.774, so all indicators are in the strong and acceptable category. For the FOMO construct, loadings ranged from 0.548–0.842, which is in the sufficient/acceptable category because it is > 0.50 , while the last two indicators are in the strong category because they approach or exceed 0.80. For the Purchase Intention construct, all indicators have very high loadings, so all can be categorized as very good and strongly reflect purchase intention. Thus, based on these criteria, all indicators in the three constructs can be declared to meet convergent validity (Bagozzi et al., 1999; Fornell & Larcker, 1981).

Table 1. Validitas Konvergen

Variabel	Indicator	Outer Loading	Cronbach's Alpha	Rho_A	CR	AVE
Brand Credibility	CB1	0,704	0,619	0,630	0,775	0,469
	CB2	0,725				
	CB3	0,774				
	CB4	0,503				
Fear Missing Out	FOMO1	0,548	0,783	0,844	0,851	0,539
	FOMO2	0,815				
	FOMO3	0,626				
	FOMO4	0,793				
	FOMO5	0,842				
Purchase Intention	PI1	0,887	0,882	0,885	0,927	0,810
	PI2	0,933				
	PI3	0,878				

In line with the results in Table 1, all three constructs demonstrated adequate internal reliability. The Cronbach's alpha and rho_A values for FOMO and purchase intention were above the 0.70 threshold, while brand credibility was slightly below, but with $\alpha = 0.619$ and rho_A

= 0.630, they were still acceptable (Bagozzi et al., 1999). The Composite Reliability (CR) values for all constructs were >0.70 , which is recommended to indicate good internal consistency (Hair et al., 2019). In terms of Average Variance Extracted (AVE), FOMO had a value of 0.539, and purchase intention had a value of 0.810, meeting the criteria of ≥ 0.50 as strong evidence of convergent validity (Fornell & Larcker, 1981; Hair et al., 2019). The AVE value of the brand credibility variable of 0.469 is slightly below 0.50. However, Fornell and Larcker (1981) emphasized that the construct can still be considered to have adequate convergence if $CR \geq 0.60$, even though $AVE < 0.50$, because the actual variance captured by the indicator is still dominant compared to the error. By considering the high CR and sufficient reliability, the three constructs in this study as a whole are considered to meet the criteria for convergent validity and are suitable for use in the structural model testing stage.

Validitas Diskriminan

In this equation modeling, after convergent validity is met, discriminant validity testing is also required to ensure that each latent construct is truly empirically distinct from one another and does not measure the same concept. Discriminant validity indicates the extent to which a construct is more correlated with its own indicators than with other constructs in the model (Fornell & Larcker, 1981; Hair et al., 2017). In this study, discriminant validity was evaluated using the Fornell–Larcker approach, namely by comparing the square root of the AVE as follows:

Table 2. Validitas Diskriminan Fornell-larcker criterion

	Brand Credibility	Fear of Missing Out	Purchase Intention
Brand Credibility	0,684		
Fear of Missing Out	0,369	0,734	
Purchase Intention	0,413	0,710	0,900

Based on Table 2, the Fornell–Larcker criteria are well met. The square root of the AVE for each construct is 0.684 for Brand Credibility, 0.734 for Fear of Missing Out, and 0.900 for Purchase Intention. These values are all greater than the correlations between the corresponding constructs. Thus, each construct is more correlated with its own indicator (indicated by the square root of the AVE) than with other constructs, so that discriminant validity is declared fulfilled according to the Fornell–Larcker criteria.

Table 3. Crossloading Test Results

	Brand Credibility	Fear Of Missing out	Purchase Intention
CB1	0,704	0,297	0,365
CB2	0,725	0,235	0,249
CB3	0,774	0,151	0,249
CB4	0,503	0,311	0,085
FOMO1	0,092	0,548	0,408
FOMO2	0,381	0,815	0,750
FOMO3	0,190	0,625	0,362
FOMO4	0,323	0,793	0,470
FOMO5	0,267	0,842	0,478
PI1	0,283	0,626	0,887
PI2	0,391	0,669	0,933
PI3	0,435	0,619	0,878

The cross-loading matrix shows that each of these variables has the highest loading on its own

construct compared to the other two constructs. The Brand Credibility indicator is highest in the Brand Credibility column, the FOMO indicator is highest in the FOMO column, and the Purchase Intention indicator is highest in the Purchase Intention column, although there are some moderate cross-loadings between FOMO and Purchase Intention. According to the criteria of (Hair et al., 2019), this indicator is sufficient to state that the discriminant validity between the three constructs is met.

Structural Model Evaluation (Inner Model) Coefficient of Determination (R^2)

The coefficient of determination is used to assess how much of the variation in endogenous constructs can be explained by the exogenous constructs in the model. In the context of PLS-SEM, Hair et al. (2019) stated that R^2 values of around 0.75, 0.50, and 0.25 can be interpreted as substantial, moderate, and weak, respectively. This standard is flexible depending on the field and the model's complexity. The results of the R^2 coefficient of determination in this study are as follows:

Table 4. Coefficient of Determination

	R Square	R Square Adjusted
Fear of Missing Out	0,136	0,133
Purchase Intention	0,530	0,527

Based on Table 4, the R-square value for the fear of missing out construct is 0.136 (adjusted $R^2 = 0.133$). This means that approximately 13.6% of the variation in FOMO among respondents can be explained by brand credibility as a predictor in the model. This value is below the threshold of 0.25, which in behavioral SEM literature is generally categorized as relatively weak explanatory power, but is still acceptable considering that FOMO is theoretically influenced by many other psychological and situational factors that are not fully included in this research model (Hair et al., 2019). Meanwhile, the R-square value for purchase intention is 0.530 (adjusted $R^2 = 0.527$), indicating that the combination of brand credibility and FOMO can explain approximately 53.0% of the variation in skincare purchase intention through e-commerce.

F-Square

In evaluating the inner model, the f-square effect size (f^2) is used to assess the contribution of each exogenous variable to the endogenous variable beyond the R^2 value. Referring to Cohen's (1988) criteria, which were also adopted by Hair et al. (2019), an f^2 value of 0.02 is categorized as a small effect, 0.15 as a medium effect, and 0.35 or more as a large effect.

Table 5. F-Square

	Brand Credibility	Fear of Missing Out	Purchase Intention
Brand Credibility		0,517	0,056
Fear of Missing Out			
Purchase Intention			0,766

Based on Table 5, the f-square value of brand credibility on FOMO has an f^2 value of 0.157, which is right around the 0.15 threshold and can therefore be categorized as a medium

effect: changes in perceived brand credibility contribute significantly to variations in respondents' FOMO. The effect of brand credibility on purchase intention shows an f^2 value of 0.056, which is between 0.02 and 0.15 and is therefore classified as a small effect; brand credibility remains relevant, but is not the main determinant of purchase intention. In contrast, the effect of FOMO on purchase intention has an f^2 value of 0.766, far exceeding the 0.35 threshold and therefore considered a large effect. This indicates that FOMO is a very strong and dominant predictor in explaining variations in skincare purchase intention through e-commerce compared to the direct influence of brand credibility.

Hypothesis Testing

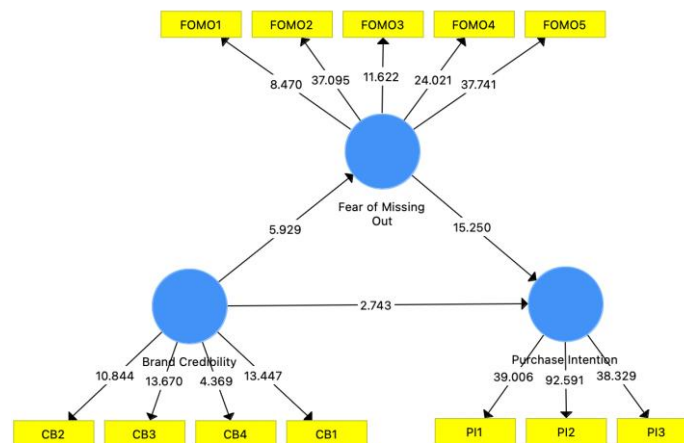


Figure 2. Path Coefficients

The following table displays the specific findings of the hypothesis testing:

	Oeiginal Sampel	Sampel Mean	St-Dev	T-Statistics	P-Values
Brand Credibility - -> Fear of Mising Out	0,369	0,381	0,062	5,929	0,000
Brand Credibility -> Purchase intention	0,175	0,175	0,064	2,743	0,000
Fear of Missing Out -> Purchase intention	0,645	0,648	0,042	15,250	0,000

In the next stage, a structural model test was conducted to assess the suitability of the data for the causal relationships formulated in the research hypothesis. The evaluation focused on the magnitude and significance of path coefficients, which represent the influence between latent constructs, and were obtained through a bootstrapping procedure at a significance level of 5%. An impact is considered statistically significant if the p-value is <0.05 and the t-statistic exceeds the critical value of 1.96 (Hair et al., 2019). Based on these criteria, the results of testing H1 to H4, which examine the relationship between brand credibility, fear of missing out, and skincare purchase intention among Gen Z e-commerce consumers, are described in the following section:

H1 : Koefisien jalur dari brand credibility ke fear of missing out sebesar 0,369, dengan nilai p-value $0,000 < 0,05$ dan t-statistic sebesar $5,929 > 1,96$. Karena p-value lebih kecil dari 0,05 dan nilai t lebih besar dari nilai kritis 1,96, maka pengaruh brand credibility terhadap FOMO adalah positif dan signifikan. Dengan demikian, H1 diterima. Artinya, semakin tinggi kredibilitas merek skincare yang dipersepsikan konsumen, semakin tinggi pula

- tingkat FOMO yang mereka rasakan dalam konteks pembelian skincare melalui e-commerce.
- H2 : Koefisien jalur dari fear of missing out ke skincare purchase intention sebesar 0,645, dengan p-value $0,000 < 0,05$ dan t-statistic $15,250 > 1,96$. Hal ini menunjukkan bahwa pengaruh FOMO terhadap niat beli skincare adalah positif dan sangat signifikan. Dengan demikian, H2 diterima. Temuan ini berarti bahwa semakin tinggi FOMO yang dialami konsumen Gen Z, semakin kuat niat mereka untuk membeli produk skincare melalui platform e-commerce.
- H3 : Koefisien jalur dari brand credibility ke skincare purchase intention sebesar 0,175, dengan p-value $0,006 < 0,05$ dan t-statistic $2,743 > 1,96$. Karena p-value di bawah 0,05 dan nilai t melampaui 1,96, pengaruh langsung brand credibility terhadap niat beli skincare dinyatakan positif dan signifikan. Dengan demikian, H3 diterima. Artinya, semakin tinggi kredibilitas merek yang dirasakan, semakin tinggi pula niat beli konsumen Gen Z terhadap skincare lokal di e-commerce, meskipun besarnya efek ini lebih kecil dibandingkan pengaruh FOMO.
- H4 : Berdasarkan hasil uji mediasi dengan prosedur bootstrapping, pengaruh tidak langsung brand credibility terhadap skincare purchase intention melalui fear of missing out terbukti signifikan (p-value $< 0,05$). Temuan ini menunjukkan bahwa semakin tinggi kredibilitas merek yang dipersepsikan konsumen, semakin tinggi pula FOMO yang mereka rasakan, dan peningkatan FOMO tersebut pada gilirannya mendorong peningkatan niat beli skincare melalui e-commerce. Karena jalur tidak langsung brand credibility ke FOMO ke purchase intention signifikan dan jalur langsung brand credibility ke purchase intention juga tetap signifikan, maka FOMO berperan sebagai mediator parsial dalam hubungan tersebut. Dengan demikian, H4 dinyatakan diterima, yang mengkonfirmasi bahwa FOMO merupakan mekanisme psikologis penting yang menyalurkan pengaruh brand credibility terhadap niat beli konsumen Gen Z.

DISCUSSION

The results of this study generally indicate that the relationship between brand credibility, FOMO, and skincare purchase intention among Gen Z consumers in e-commerce is not only cognitive but also highly emotional. Brand credibility doesn't stop at its rational function of reducing risk, but rather contributes to the emergence of a fear of missing out (FOMO), which then accelerates purchase intention. This pattern aligns with the characteristics of young consumers in the digital environment who are highly responsive to social signals, recommendations from others, and fast-moving trend dynamics.

Regarding the findings of the first hypothesis in this study, it was found that brand credibility has a positive effect on FOMO, indicating that when a local skincare brand is perceived as competent, honest, and consistent, Gen Z consumers actually feel "more at a loss" if they do not participate in promotional moments or trends brought by the brand. From the perspective of signaling theory, a credible brand acts as a signal that reduces information asymmetry and quality uncertainty, so that consumers are more confident that the "popular" offering is truly valuable and worth following (Erdem & Swait, 2004b; Wang & Yang, 2010). On the other hand, FOMO itself is defined as a persistent concern that others are having a more valuable experience. At the same time, they are left behind, accompanied by a strong urge to stay connected with what others are doing (Przybylski et al., 2013). When high credibility meets social dynamics in e-commerce (reviews, ratings, flash sales, live streaming), consumers not only perceive this brand as trustworthy, but also as a must-follow as soon as possible. This is in line with the results of Li et al. (2021) showed that informational incentives and influencers in social commerce can increase FOMO, which then drives continued usage behavior and compulsive buying tendencies. This study expands on these findings by demonstrating that not only informational incentives or

influencers, but also the brand's credibility itself can trigger increased FOMO in the skincare category.

Furthermore, the second hypothesis in this study indicates that Fear of Missing Out (FOMO) influences the purchase intention of skincare products in Indonesia, confirming FOMO's position as a significant driver of digital consumption behavior. Psychologically, FOMO represents a combination of anxiety, reflecting the fear of being left behind, and positive expectations, reflecting a person's hope for status advancement by following others. Research on FOMO, described by Good & Hyman, (2020), shows that FOMO can increase purchase intention through the mechanism of anticipating joy and regret if not purchasing. Furthermore, research by Bläse et al., (2023) found that FOMO directly increases purchase intention for fast fashion, even when consumers realize the behavior is unsustainable. Unlike previous research, this study discusses the context of skincare, making FOMO pressure particularly relevant due to the combination of fast-paced beauty trends. These findings align with research by Li et al., (2021) documented that FOMO not only drives continued use of social commerce platforms but is also linked to compulsive buying and psychological distress resulting from excessive use. Thus, this study's findings support the argument that FOMO is not simply a side effect of social media use but has become a central mechanism driving Gen Z's purchase intentions in the e-commerce ecosystem.

Regarding the results of the third hypothesis of this study, the positive influence of brand credibility on skincare purchase intention is consistent with the research of Erdem & Swait, (2004a), which explains that brand credibility, which includes brand expertise and honesty, reduces perceptual risk and search costs, thereby increasing the probability of a brand being considered and selected. In the context of emerging markets, Wang & Yang, (2010) found that brand credibility has a positive influence on purchase intention, and this effect is strengthened when brand awareness and brand image are high. The results of this study are in line with these findings, namely that Gen Z in Indonesia still demands credible skincare brands, meaning they are believed to be safe, effective, and consistent, as a prerequisite before forming purchase intention through e-commerce. However, the relative influence of brand credibility in this model is smaller than FOMO. This can be interpreted as meaning that in the final stage of purchase intention, young consumers who already perceive a particular brand as credible will then feel emotional and social factors such as FOMO. Here, brand credibility functions as a rational baseline filter by filtering out unworthy brands, while FOMO formed in the social-digital environment becomes an accelerator that pushes intention to a higher level.

The final hypothesis in this study relates to mediation. The results show that FOMO partially mediates the relationship between brand credibility and purchase intention. This means that some of the influence of brand credibility on purchase intention is through FOMO. Theoretically, this describes two different pathway models: the cognitive pathway, where brand credibility is a variable that reflects risk reduction and can simultaneously increase trust, thus triggering direct purchase intention (Erdem & Swait, 2004; Wang & Yang, 2010). Furthermore, the affective pathway, where brand credibility can increase the perception that what the brand does and recommends itself is a social norm, thus creating a fear of missing out, which ultimately strengthens purchase intention. This is in line with the findings of Su et al., (2021), which show that FOMO can mediate the relationship between informational incentives and continued social use. This study certainly complements the picture by showing that, in other contexts, such as skincare in e-commerce, not only influencers or live-streamers are related to FOMO, but also the reputation and credibility of the brand itself can trigger FOMO, which then translates into purchase intention.

Compared to (Bläse et al., 2023), who found that FOMO negatively moderated the relationship between brand credibility and fast fashion purchase intention, the results of this study show a slightly different pattern. In the skincare category, which is related to skin health and long-term use, brand credibility does not appear to be completely "submerged" when FOMO is high.

In fact, when a brand is perceived as credible, the FOMO that forms around it (through testimonials, high ratings, viral content, and e-commerce promotions) becomes an additional driving factor influencing purchase intention. This difference in pattern indicates that FOMO's role in brand credibility is contextual. In contrast, in skincare products, which are related to the body and health, FOMO serves as the foundation for credibility. Theoretically, this study adds to the literature by demonstrating that the relationship between brand credibility, FOMO, and purchase intention cannot be generalized across product categories without considering the risk intensity and usage horizon of the product.

Overall, the results of this study contribute to two main areas. First, in the realm of brand credibility theory, this study shows that brand credibility in the era of social commerce not only functions as a rational signal but also as a trigger for emotional dynamics such as FOMO, which plays a significant role in Gen Z purchasing decisions. Second, in the realm of FOMO and consumer behavior research, this study expands the evidence that FOMO is not only generated by the use of social media or influencers, but also by the interaction between brand credibility and the e-commerce context rich in social proof and urgency. For marketing practice, the implications are pretty straightforward: local skincare brands that want to strengthen purchase intentions among Gen Z need to manage both the consistency of brand promises to maintain credibility and the orchestration of digital communications such as reviews, user-generated content, limited promotions, and social proof that measurably build FOMO, without exceeding ethical boundaries that can damage long-term trust.

CONCLUSION

This study aims to analyze how brand credibility influences skincare purchase intention among Gen Z e-commerce consumers. It examines the role of fear of missing out (FOMO) as a mediating variable. Empirically, all proposed hypotheses are supported by the data. Brand credibility has been shown to increase FOMO, FOMO has a strong influence on purchase intention, and brand credibility also has a direct impact on skincare purchase intention.

Theoretically, these findings confirm that brand credibility in the social commerce era no longer functions solely as a rational signal that reduces perceived risk but can also trigger emotional dynamics in the form of FOMO, which plays a significant role in Gen Z purchasing decisions. This study also expands the literature on FOMO and digital consumer behavior by demonstrating that FOMO arises not only from intense social media use or exposure to influencers but also from the interaction between brand credibility and the e-commerce ecosystem rich in social proof, reviews, and promotional urgency. Thus, the proposed model contributes to a more comprehensive understanding of the psychological mechanisms linking brand credibility and purchase intention in the skincare context.

From a practical perspective, the results of this study indicate that local skincare brands targeting Gen Z need to manage two aspects simultaneously. First, maintain and strengthen credibility through product quality, claim consistency, and communication transparency, because without a foundation of credibility, it is challenging to build purchase intention sustainably. Second, design a digital communication strategy that can measurably build FOMO, for example, through the use of positive reviews, user-generated content, limited-time promotions, and an emphasis on social proof so that consumers feel a sense of urgency to purchase immediately, while remaining ethical and not damaging long-term trust in the brand.

This study has several limitations that require consideration. The study sample focused on Gen Z consumers in Indonesia, within the context of local skincare products and specific e-commerce platforms. Therefore, generalizations to other age groups, different product categories, or other countries require caution. Furthermore, the cross-sectional study design does not allow for firm temporal causal conclusions. Future research could employ longitudinal or experimental designs, expand the context to other product categories, and incorporate additional variables such as parasocial relationships, more specific social proof, or emotional regulation to enrich our

understanding of how brand credibility and FOMO interact in shaping purchasing behavior in the digital realm.

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