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Lifestyle and Fear of Missing Out (FOMO): Their Association with iPhone Purchasing Decisions Among Generation Z Consumers in Medan City

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ABSTRACT

This study examines the associations of Lifestyle and Fear of Missing Out (FOMO) with iPhone purchasing decisions among Generation Z consumers in Medan City, both partially and simultaneously. Using a quantitative, associative design, primary data were collected via a one-time 5-point Likert-scale questionnaire administered to 110 Generation Z iPhone users, selected through purposive sampling. Data were analyzed using validity and reliability tests, classical assumption tests, and multiple linear regression. Lifestyle ($t = 3.687$, $p < .001$) and FOMO ($t = 4.367$, $p < .001$) were positively associated with purchasing-decision scores. The overall model was significant, $F(2, 107) = 25.051$, $p < .001$, and explained 31.9% of the observed variation. The remaining 68.1% was unexplained by the model. These findings suggest that, among the sampled users, iPhone purchasing decisions are associated with lifestyle and the fear of missing out on trends, while functional considerations, income, and social validation were not separately tested. This study contributes to the growing body of research on digital consumer behavior and offers practical insights for marketers and consumers in understanding premium product purchases.

Keywords: Fear of Missing Out (FOMO), Generation Z, iPhone, Lifestyle, Purchasing Decision

INTRODUCTION

Generation Z, born between 1997 and 2012, constituted Indonesia's largest demographic group, comprising 75.49 million individuals, or 27.94% of the national population in figures reported in 2021 (Antara, 2021), positioning them as a strategic market segment for the technology and premium gadget industries. This is reinforced by their pronounced digital orientation, as Generation Z represented the most connected age group among Indonesia's 221.5 million internet users, accounting for 34.40% of total users in figures reported in 2024 (APJII, 2024). Platforms such as Instagram and TikTok function not only as social spaces but also as digital retail channels for product discovery, evaluation, and purchasing, reflecting the growing role of social commerce in shaping consumer decisions (Wibowo & Ayuningtas, 2024). This is further evidenced by a Katadata Insight Center survey (Aria, 2021), in which 82% of 1,146 respondents were Generation Z, underscoring their increasing reliance on digital platforms, particularly e-commerce, throughout the purchasing decision process.

Indonesia's smartphone market grew steadily, with shipments increasing 20% year-on-year in Q2 2024, driven by rising consumption, new model launches, and promotional programs. Amid competition dominated by Android brands, Apple maintained a strong position in the premium segment, leading the above-US$600 smartphone market with a 40% share in Q2 2024 (Counterpoint Research, 2024), indicating that despite its premium pricing, the iPhone retained strong appeal in that period, suggesting that

purchasing may involve factors beyond price. As a background example, long queues were reported at official Apple distributors such as iBox and Digimap on the first day of iPhone 16 sales, with prospective buyers arriving before store opening, and a similar pattern was reported in Medan, where Apple stores operate in major malls such as Sun Plaza and Centre Point, illustrating local interest in the product (Kompas, 2025). Yet iPhone purchasing presents an economic paradox: while the iPhone 15 started at Rp13,999,000, Medan's 2025 minimum wage stood at only Rp4,014,072 (Sumutpos, 2024), meaning consumers would need more than three months' wages to afford even the lowest-priced model. This gap suggests that iPhone purchasing decisions may not be fully explained by functional or economic considerations alone, making Lifestyle and Fear of Missing Out (FOMO) relevant factors to examine in this study.

Given this phenomenon, purchasing decision becomes key to understanding why consumers choose products like the iPhone, defined as the process by which consumers evaluate alternatives before selecting the option best suited to their needs (Prasetio & Gultom, 2025; Safitri & Prasetyo, 2025). Accordingly, Generation Z's iPhone purchasing decisions are presumed to involve not only rational factors but also social and psychological ones. As a background example, café visits among Generation Z are described as part of a lifestyle representing social identity and self-image, with aesthetically designed cafés in areas such as Medan Baru, Ringroad, and Multatuli serving as spaces for building digital presence through social media content (Publisia, 2025). In this context, premium gadgets, especially the iPhone, may be viewed not merely as communication tools but as representations of lifestyle and identity displayed through social media activity, consistent with Lestari & Rahmawan (2023), who found that hedonic lifestyle significantly influences iPhone purchasing decisions through both functional and symbolic value. This suggests that lifestyle is a potential factor associated with iPhone purchasing decisions among Generation Z.

Lifestyle is a key factor relevant to consumption choices, defined by Kotler & Keller (2016) as a person's pattern of living expressed through activities, interests, and opinions (AIO), reflecting how individuals interact with their environment. Purchasing decisions may therefore involve not only functional needs but also the desire to express identity and self-image. In this study, iPhone ownership among Generation Z is treated as possibly reflecting not merely a communication need but also a lifestyle representation.

Prior studies have reported this relationship for premium products like the iPhone. Somantri et al. (2020) found that lifestyle, alongside brand image, significantly influenced purchasing decisions among high school iPhone users, while Dirwan & Zaenal (2022) similarly found lifestyle to significantly influence purchasing decisions among student iPhone users, unlike price, which showed no significant effect. Pujianto (2022) further corroborated this among iPhone consumers in Sampit City, showing that lifestyle, together with brand image and product quality, significantly influenced purchasing decisions. This consistency suggests lifestyle is a relevant correlate of purchasing for premium branded goods such as the iPhone.

As another background example, daily iPhone rental services for social media content creation have emerged in Medan, as highlighted by a viral case involving a rental payment dispute, suggesting that for some young people, iPhone use may involve not only communication but also following digital lifestyle trends and building self-image online. Individuals unable to keep pace with social standards around premium product ownership may experience FOMO, the anxiety of missing out on trends enjoyed by their social environment, consistent with Sibuea & Dariyo (2026), who found that higher FOMO levels among Generation Z correspond to a greater tendency to make purchasing decisions to keep up with trends and gain social acceptance.

Conceptually, Fear of Missing Out (FOMO) is a psychological condition marked by anxiety over missing experiences or trends enjoyed by others, which may lead individuals to keep pace with their social environment, including through consumption. Przybylski et al. (2013) found that individuals with higher FOMO levels engage more intensively with social media to stay connected with others' activities, while Alfarisi &

Sukaris (2024) similarly describe FOMO as a psychological factor related to purchasing decisions among active social media users. Taswiyah (2022) adds that FOMO reflects fear of missing current information or trends, often stemming from perceiving others as living happier or more successful lives, which is linked to constant social comparison and lower life satisfaction. This relationship has been reported among Generation Z iPhone consumers. Prabowo & Santoso (2025) found FOMO, lifestyle, and word of mouth to be significantly related to purchasing decisions, with FOMO the most dominant factor, consistent with Lathifah et al. (2025) and Irene et al. (2026), who similarly found FOMO to be positively and significantly related to iPhone purchasing decisions among Generation Z. This consistency suggests FOMO is a relevant psychological correlate of premium product purchasing among Generation Z.

A review of prior research shows that most studies on iPhone purchasing decisions have focused on marketing-related factors such as brand image, price, and product quality. Siregar & Saragih (2023) examined brand image, price, and lifestyle among students in Medan without incorporating psychological factors such as FOMO, while Somantri et al. (2020), Dirwan & Zaenal (2022), and Pujianto (2022) linked lifestyle with other marketing variables. Prabowo & Santoso (2025) examined lifestyle and FOMO together with word of mouth among Generation Z in Sidoarjo, and FOMO has also been studied in other settings (Irene et al., 2026; Lathifah et al., 2025), but evidence from Medan remains limited. This study therefore adds evidence on the associations of lifestyle and FOMO with iPhone purchasing-decision scores among Generation Z consumers in Medan, extending prior work conducted in other settings.

Beyond its academic contribution, this study holds social relevance for Generation Z in Medan, given their high intensity of social media use. An increasingly trend-oriented lifestyle, coupled with heightened FOMO, may be associated with purchasing decisions for premium products like the iPhone, beyond functional needs alone. This study is therefore expected to shed light on how lifestyle and FOMO are associated with Generation Z's purchasing decisions, while encouraging consumers to evaluate their purchasing choices more critically. Although widely studied individually, research examining the combined association of lifestyle and FOMO with iPhone purchasing decisions among Generation Z in Medan remains limited. Building on this background, theoretical grounding, and research gap, this study is titled "Lifestyle and Fear of Missing Out (FOMO): Their Association with iPhone Purchasing Decisions Among Generation Z Consumers in Medan City."

LITERATURE REVIEW

Purchasing Decision

Kotler & Keller (2016) define purchasing decision as the stage at which consumers evaluate alternatives and commit to purchasing a product. Similarly, Danitra & Nisa (2023) describe it as the consumer's final choice after weighing quality, price, and product benefits, while Nasti et al. (2024) and Muliadi et al. (2024) frame it as a process involving information search, alternative evaluation, and belief formation. Prasetio & Gultom (2025) further describe it as shaped by needs, wants, and various influencing factors. Taken together, purchasing decision can be understood as the outcome of a consumer's decision-making process in selecting a product. Following Kotler & Keller (2016), Purchasing Decision was assessed through five indicators: 1) product choice, the selection of a product among available alternatives; 2) brand choice, the selection of a particular brand; 3) purchase timing, the time at which the purchase is made; 4) purchase quantity, operationalized here as the intention and frequency of upgrading to a newer model rather than the number of units purchased; and 5) payment method, the means by which the purchase is paid for. In this study, these indicators were applied to iPhone purchases among Generation Z consumers.

Lifestyle

Kotler & Keller (2016) define lifestyle as a person's pattern of living expressed through activities, interests, and opinions (AIO), reflecting how individuals interact with their environment. Somantri et al. (2020) describe lifestyle as reflected in consumption habits and brand image considerations, while Dirwan & Zaenal (2022) frame it as a means of displaying self-image and social status through consumption choices. Pujianto (2022) adds that lifestyle reflects consumer preferences for products that express identity within a social environment. Pratama et al. (2023) similarly describe lifestyle as reflected in activities, interests, and opinions, representing self-image and social status through habits of allocating time and money for personal interests. Lestari & Rahmawan (2023) characterize lifestyle as a tendency toward pleasure and personal satisfaction (hedonic lifestyle) that shapes product perception, while Rivaldo et al. (2025) describe lifestyle among younger consumers as reflected in financial management and payment method choices when following consumption trends.

Taken together, lifestyle can be understood as an individual pattern reflected through activities, interests, and opinions, representing self-image and social status, and associated with consumption decision-making. The lifestyle indicators in this study refer to Kotler & Keller (2016): 1) Activities, reflecting daily social media use, sharing everyday activities, and visiting places for social media content; 2) Interests, reflecting attention to premium smartphones such as the iPhone, new technology, and products that support appearance and self-image; and 3) Opinions, reflecting views of the iPhone as reflecting a modern lifestyle, enhancing self-image, and carrying prestige.

Fear of Missing Out (FOMO)

Przybylski et al. (2013) define FOMO as a pervasive apprehension that others might be having rewarding experiences from which one is absent, accompanied by a desire to stay continually connected with what others are doing. Among Generation Z, this may appear as a tendency to follow premium gadget trends such as the iPhone to avoid falling behind social and digital lifestyle standards. Taswiyah (2022) and Alfarisi & Sukaris (2024) similarly describe FOMO as fear or anxiety over missing activities or current trends, and link it to purchasing among active social media users. Lathifah et al. (2025), studying Generation Z iPhone users in Semarang City, define FOMO as a tendency to follow emerging trends to avoid feeling left behind. Prabowo & Santoso (2025) reported FOMO as the most dominant factor, ahead of lifestyle and word of mouth, in Generation Z's iPhone purchasing decisions, while Irene et al. (2026) reported that FOMO was associated with following premium product trends to avoid social exclusion. Situmorang (2025) identified FOMO as an indicator of impulsive buying, in which fear of missing an opportunity is linked to rapid, less deliberate purchasing. Taken together, FOMO can be understood as a psychological state involving fear, worry, and anxiety over missing experiences or trends. Przybylski et al. (2013) developed FOMO as a unidimensional 10-item scale; in this study, fear, worry, and anxiety are used as organizing categories rather than a validated factor structure (see Research Method).

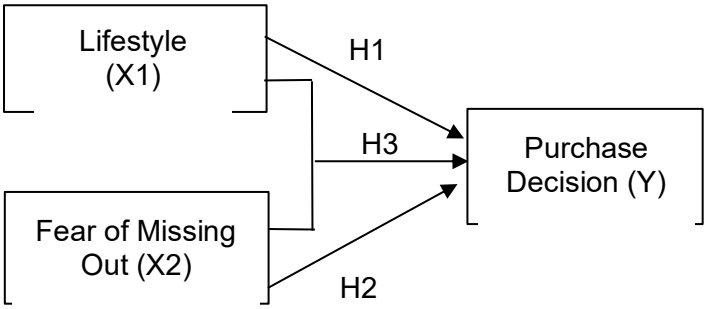


Figure 1. Theoretical Framework

The hypotheses of this study are as follows:

1. H1: Lifestyle is associated with iPhone purchasing decisions among Generation Z consumers in Medan City.
2. H2: Fear of Missing Out (FOMO) is associated with iPhone purchasing decisions among Generation Z consumers in Medan City.
3. H3: Lifestyle and Fear of Missing Out (FOMO) are simultaneously associated with iPhone purchasing decisions among Generation Z consumers in Medan City.

RESEARCH METHOD

This study adopts a quantitative, associative design to examine the associations of Lifestyle (X1) and Fear of Missing Out/FOMO (X2) with iPhone Purchasing Decisions (Y) among Generation Z consumers (born 1997-2012) in Medan City. As the population size is unknown, purposive sampling was used with three criteria: 1) Generation Z individuals; 2) residing in Medan City; and 3) current iPhone users or individuals who had purchased an iPhone. Data were collected from July 25 to August 25, 2026 via a one-time 5-point Likert-scale questionnaire (1 = strongly disagree, 5 = strongly agree), distributed offline at campuses, malls, and cafés, and online through Google Forms via Instagram/WhatsApp.

Following Hair et al. (2010), who recommend 5 to 10 observations per indicator, the 11 indicators yielded 11 × 10 = 110 respondents. These indicators were operationalized through 33 positively worded statements (9 for Lifestyle, 9 for FOMO, 15 for Purchasing Decision), so no reverse coding was applied. Lifestyle was measured through activities, interests, and opinions (Kotler & Keller, 2016); FOMO through nine author-developed items informed by (Przybylski et al., 2013); and Purchasing Decision through product choice, brand choice, purchase timing, purchase quantity, and payment method (Kotler & Keller, 2016). The FOMO items were written in Indonesian and are not direct translations of the original unidimensional 10-item scale; fear, worry, and anxiety are organizing categories drawn from the affective wording of its items 1-4, not a validated factor structure. Purchasing Decision items capture stated willingness to buy rather than recorded purchases. The full item list is in the Appendix. Construct scores were calculated by summing item responses (ranges: 9-45, 9-45, and 15-75). The instrument was tested on a separate group of 30 respondents who met the same criteria and were excluded from the main sample. Validity was assessed using Pearson Product Moment correlation (r-table = 0.361, df = 28, $\alpha = 0.05$) and reliability using Cronbach's Alpha (> 0.60). Data were analyzed using classical assumption tests (Kolmogorov-Smirnov, tolerance/VIF, Glejser), multiple linear regression, t-test, F-test, and R^2 at $\alpha = 0.05$.

RESULTS

Table 1.
Respondent Profile

Group	Category	Frequency	Percentage
Sex	Female	59	53,6%
	Male	51	46,4%
	Total	110	100%
Age	≤ 17 years	15	13,6%
	18-20 years	36	32,7%
	21-23 years	34	30,9%
	24-26 years	13	11,8%
	27-29 years	12	10,9%
	Total	110	100%
Occupation	Student	75	68,2%
	Private Employee	27	24,5%
	Entrepreneur	7	6,4%
	Civil Servant	1	0,9%
	Total	110	100%
Duration of iPhone use	< 1 years	30	27,3%
	1-2 years	34	30,9%
	3-4 years	30	27,3%
	> 4 years	16	14,5%
	Total	110	100%

Table 2.
Validity and Reliability Test

Variable	R Calculated	R table	Significance	Description	Cronbach's Alpha	Description
X1 I1 Q1	0.760	0.361	0.00	Valid		Reliable
X1 I1 Q2	0.730	0.361	0.00	Valid		Reliable
X1 I1 Q3	0.805	0.361	0.00	Valid		Reliable
X1 I2 Q1	0.785	0.361	0.00	Valid	0.925	Reliable
X1 I2 Q2	0.735	0.361	0.00	Valid		Reliable
X1 I2 Q3	0.776	0.361	0.00	Valid		Reliable
X1 I3 Q1	0.843	0.361	0.00	Valid		Reliable
X1 I3 Q2	0.814	0.361	0.00	Valid		Reliable
X1 I3 Q3	0.842	0.361	0.00	Valid		Reliable
X2 I1 Q1	0.957	0.361	0.00	Valid		Reliable
X2 I1 Q2	0.884	0.361	0.00	Valid		Reliable
X2 I1 Q3	0.908	0.361	0.00	Valid		Reliable
X2 I2 Q1	0.956	0.361	0.00	Valid	0.982	Reliable
X2 I2 Q2	0.937	0.361	0.00	Valid		Reliable
X2 I2 Q3	0.954	0.361	0.00	Valid		Reliable
X2 I3 Q1	0.938	0.361	0.00	Valid		Reliable
X2 I3 Q2	0.957	0.361	0.00	Valid		Reliable
X2 I3 Q3	0.951	0.361	0.00	Valid		Reliable
Y I1 Q1	0.686	0.361	0.00	Valid		Reliable
Y I1 Q2	0.795	0.361	0.00	Valid		Reliable
Y I1 Q3	0.761	0.361	0.00	Valid		Reliable
Y I2 Q1	0.866	0.361	0.00	Valid		Reliable
Y I2 Q2	0.868	0.361	0.00	Valid		Reliable
Y I2 Q3	0.793	0.361	0.00	Valid		Reliable
Y I3 Q1	0.864	0.361	0.00	Valid	0.971	Reliable
Y I3 Q2	0.787	0.361	0.00	Valid		Reliable
Y I3 Q3	0.915	0.361	0.00	Valid		Reliable
Y I4 Q1	0.922	0.361	0.00	Valid		Reliable

Y I4 Q2	0.923	0.361	0.00	Valid		Reliable
Y I4 Q3	0.936	0.361	0.00	Valid		Reliable
Y I5 Q1	0.843	0.361	0.00	Valid		Reliable
Y I5 Q2	0.809	0.361	0.00	Valid		Reliable
Y I5 Q3	0.885	0.361	0.00	Valid		Reliable

All statement items across the three variables were found valid, as the calculated r-value for each item exceeded the r-table value of 0.361 (pilot test, n = 30, α < 0.05), ranging from 0.686 to 0.957. Reliability testing shows Cronbach's Alpha values of 0.925 for Lifestyle (X1), 0.982 for FOMO (X2), and 0.971 for Purchasing Decision (Y), all exceeding the 0.60 threshold, confirming that all instruments are **valid and reliable**. **Normality testing**, conducted using the One-Sample Kolmogorov-Smirnov Test on 110 unstandardized residuals, yielded a mean of 0.0000000, a standard deviation of 8.83667084, a test statistic of 0.054, and an Asymptotic Significance (2-tailed) value of 0.200. As this value exceeds 0.05, the residual data can be considered normally distributed, satisfying the assumption of normality. **Heteroscedasticity testing**, conducted using the Glejser test, shows significance values of 0.279 for Lifestyle (X1) and 0.167 for FOMO (X2). As both values exceed 0.05, no heteroscedasticity is present, satisfying the assumption of homoscedasticity.

Table 3.
Multiple Linear Regression, Multicollinearity Test, and Partial Test (t-Test)

Model	B	β	t	Sig.	Tolerance	VIF
(Constant)	14.913		2.924	.004		
X1 (Lifestyle)	.603	.314	3.687	< .001	.877	1.140
X2 (FOMO)	.585	.372	4.367	< .001	.877	1.140

The constant was 14.913 (p = .004). Because zero lies outside the possible summed-score ranges, the intercept has limited substantive meaning. Holding FOMO constant, each one-point higher Lifestyle score was associated with a 0.603-point higher Purchasing Decision score (β = .314, p < .001). Holding Lifestyle constant, each one-point higher FOMO score was associated with a 0.585-point higher Purchasing Decision score (β = .372, p < .001). The unstandardized coefficients are not directly comparable in strength. The standardized coefficients are numerically similar, and no test of whether they differ was conducted.
The multicollinearity test results indicate no evidence of multicollinearity between the independent variables, Lifestyle and FOMO, with a tolerance value of 0.877 (> 0.10) and a Variance Inflation Factor (VIF) of 1.140 (< 10) for both variables. **The partial test (t-test)** results show that Lifestyle has a t-value of 3.687 > t-table 1.982 with p < .001, indicating that Lifestyle was positively and significantly associated with Purchasing Decision, while FOMO has a t-value of 4.367 > t-table 1.982 with p < .001, indicating that FOMO was likewise positively and significantly associated with Purchasing Decision.
The F-test (simultaneous test) was conducted to assess the overall model, yielding F(2, 107) = 25.051, p < .001. As the F-value (25.051) exceeds the F-table value (3.081) at df1 = 2 and df2 = 107, and p < .05, the overall model was significant: Lifestyle (X1) and FOMO (X2) together were positively associated with Purchasing Decision (Y). **The coefficient of determination (R^2)** was 0.319, indicating that Lifestyle and FOMO together explained 31.9% of the variance in Purchasing Decision scores. The remaining 68.1% was not explained by the model.

DISCUSSION

The Association of Lifestyle with Purchasing Decision

Lifestyle showed a t-value of 3.687 > t-table 1.982 with p < .001, supporting H1. Higher Lifestyle scores were associated with higher Purchasing Decision scores, consistent with

Kotler & Keller's (2016) concept of lifestyle, encompassing activities, interests, and opinions (AIO), reflected in social media use, interest in premium gadget trends, and the perception that owning an iPhone reflects a modern lifestyle. This result reinforces Somantri et al. (2020), Dirwan & Zaenal (2022), and Pujianto (2022), and aligns with Lestari & Rahmawan (2023) on hedonic lifestyle. One possible explanation is the iPhone's symbolic value among young adults, which was not tested.

The Association of FOMO with Purchasing Decision

FOMO showed a t-value of 4.367 > t-table 1.982 with $p < .001$, supporting H2. Its standardized coefficient ($\beta = .372$) was numerically larger than that of Lifestyle ($\beta = .314$), although the difference was not tested statistically. Higher FOMO scores were associated with higher Purchasing Decision scores, consistent with Przybylski et al.'s (2013) concept of FOMO as a desire to stay continually connected, and with Prabowo & Santoso (2025), Lathifah et al. (2025), and Irene et al. (2026), who also reported FOMO as a dominant factor. Possible explanations, such as social pressure from intensive social media use, were not tested.

The Joint Association of Lifestyle and FOMO with Purchasing Decisions

The F-test was significant, $F(2, 107) = 25.051$, $p < .001$, supporting H3. Lifestyle and FOMO were both positively associated with purchasing-decision scores after controlling for the other predictor. Together, the model explained 31.9% of the variation in purchasing-decision scores. A moderate combined contribution was also reported by Somantri et al. (2020) and Prabowo & Santoso (2025). The social and psychological explanations proposed for these associations were not tested and require further investigation.

CONCLUSION

Among the 110 purposively selected Generation Z iPhone users surveyed in Medan City, Lifestyle and FOMO were each positively and significantly associated with purchasing-decision scores, thereby supporting H1 and H2. The overall model was significant (H3) and explained 31.9% of the observed variation. These findings suggest that iPhone purchasing decisions among this group are associated not only with functional or price considerations but also with a digital-premium lifestyle and the fear of falling behind prevailing trends. The findings are limited to the sampled users and do not establish causality.

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