

The Impact of User-Generated Content on Consumer Purchase Decisions: The Moderating Role of Fomo (Fear of Missing Out)

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Abstract:

The objective of this study is to explore the influence of User-Generated Content (UGC) on consumer purchase decisions, with a particular focus on the moderating role of Fear of Missing Out (FOMO). The study seeks to investigate how UGC impacts consumers' attitudes toward products and their eventual purchasing behavior, while also assessing whether FOMO amplifies this effect. Using a quantitative research design, a Structural Equation Modeling (SEM) approach was employed to analyze the data and test the proposed relationships. A total of 280 respondents were surveyed, including individuals from various age groups, genders, income levels, and educational backgrounds, ensuring a diverse sample.

The findings reveal that UGC exposure has a significant positive influence on purchase decisions, confirming that consumers are more likely to make purchases when exposed to peer-generated content. Additionally, FOMO was found to have a direct effect on purchase decisions, but its moderating effect on the relationship between UGC and purchase behavior was less significant than anticipated. The results suggest that while FOMO influences consumer behavior, it does not substantially amplify the effect of UGC on purchasing decisions.

Keywords: User Generated Content “UGC”, Purchase Decision, Fear of Missing Out “FOMO “

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1- Introduction

As social media and online platforms expand, consumers are increasingly relying on online content such as reviews, testimonials, and social media update when making purchase decisions (Wang, K). Content Platforms, enable users to access videos from an almost limitless range of options at any time, transforming the way people watch videos and television. (Chat, M et al) As a result, User-generated content (UGC) has emerged as a key component of digital media, impacting industries like tourism (Zhang, Y et al), marketing strategies, (Usman, A et Okafor, S) and consumer behavior (Alsubagh). Consumers are now increasingly relying on UGC for product insights and recommendations. Platforms such as YouTube, and Facebook, TikTok, Instagram are vital in shaping consumer perceptions through peer recommendations embedded in user-generated content. (Cheong, H et Morrison, M).

By watching social media platforms, where UGC is prominently shared, people are mostly comparing themselves to others (Dinh, T.C.T et Lee, Y), which has not only transformed their decision-making but also fueled the growth of FOMO, as users increasingly fear missing out on trending products or experiences shared by their peers. (Jaben, F et al; Przybylski, A.K et al). While FOMO has been widely studied in psychology—often conceptualized as a personality trait associated with negative emotional outcomes such as anxiety or low self-esteem (Abel, J.P, Buff, C.L et Burr, S.A, Alfina, Hartini, S et Mardhiyah, D), its role within consumer behavior research, particularly in marketing, remains relatively underexplored. (Abel, J.P, Buff, C.L et Burr, S.A)

FOMO becomes increasingly relevant in the digital age, especially in the context of social media and online content (Jaben, F et al, Przybylski, A.K et al), and considered nowadays as one of the most well-known phenomena in the internet use context, (Kuss, D et Griffiths, M.D). It is especially relevant among digitally active consumers, such as millennials and Gen Z, who are both prolific content consumers and more susceptible to social comparison (Hodkinson, C).

As mentioned before, while previous research has widely explored the direct influence of UGC on consumer behavior and company's sales (Ge, J et al; Mir,I.A et Rehman, K.U), it has largely overlooked how these emotional states might condition these effects. This research aims to fill the gap by exploring how FOMO may amplify or influence the relationship between exposure to UGC and the likelihood of making a purchase, providing new insights into the emotional drivers behind

consumer behavior in the digital marketplace. This raises the central research question: **To what extent does FOMO moderate the relationship between exposure to User-Generated Content (UGC) and consumers' purchase decisions?**

Studying FOMO is thus critical to understanding why and how UGC translates into consumer action. Without accounting for FOMO, the model may underestimate the emotional and psychological mechanisms driving purchase behavior in digital environments. Therefore, exploring FOMO as a moderating variable provides deeper insight into the conditions under which UGC exerts a stronger or weaker influence on purchase decisions.

User generated content (UGC)

UGC is defined as media content produced or created by ordinary people instead of paid professionals and distributed primarily on the Internet (Thi Nguyen, T.T & Tong, S, 2023, Burns, 2016). It includes online information sources that are created, initiated, circulated and used by consumers who intend to educate each other and share information about products, brands, services, personalities and other issues (Hidalgo-Alcazar, C et Sicillia, M). It can take forms as social media posts, videos, product reviews, blog comments, fan art, forum discussions, and even song's remixes can all be considered UGC.

Naab, T & Sehl, A (2016), have listed three characteristics of UGC: first, UGC is characterized by a degree of personal contribution. This means that UGC is distinguished by being created and contributed by users themselves, rather than professional creators or organizations. Secondly, UGC must be published, UGC is not considered complete until it is published and made accessible to others online. Finally, UGC is created "outside the realm of a profession and professional routines, it exists outside the confines of professional production processes and routines. In this study, we will be interesting to product-related UGC, which is a specific type of User-Generated Content (UGC) that focuses on evaluating a product. It is a written assessment, video, rating, or commentary about a product's features, performance, and overall experience, created and shared by a regular customer, not a professional critic or brand marketer.

The influence of UGC on consumer behavior

UGC has become a major factor UGC that influence consumer behavior by facilitating them to find interesting products (Yacine et al). Consumers are more reliant and influenced by UGC recommendation than Producer generated content PGC (Cheong, H et Morrison, M), because they are perceived more credible, trustworthy and useful (Ranga,I, Singh, R et Ranga, B). For example, (Ozkan), found that Z generation rely on purchase experience shared by other, especially with image, and video illustration.

In tourism industry, studies have explored how UGC affects destination image formation (e.g.Lam, J.M.S, Ismail, H, & Lee, S, 2020, Li, C & al, 2022), traveler's adoptions of UGC (Ukpabi, D.C et Karjaluoto,H), travelers' behavior (Hautz,J et al), and intention to select a travel destination (Thi Nguyen, T.T et Tong, S).

Other studies like (Lee, J.E & Watkins, B, 2016, Hill, S.R, Trochani, I, & Chandrasekar, D, 2017) showed that para-social interaction (PSI) with vloggers increased positive luxury brand perceptions (i.e., brand luxury, brand-user-imagery fit, and luxury brand value), followed by purchase intentions. This study supports the use of YouTube and fashion vloggers as an outlet for fashion brand managers to reach consumers outside of traditional marketing strategies.

This finding suggests that UGC is not just about creating brand awareness; it can directly influence the purchasing process by shaping consumer attitudes and ultimately driving purchase behaviors. Moreover, UGC can trigger impulsive purchases by increasing product desirability (Arif, I et al). It is perceived as more trustworthy than traditional marketing messages because of its dependence of companies marketing interests (Mir,I.A et Rehman, K.U)

H1: UGC positively influences consumers' purchase decisions

Fear of missing out as a moderator between UGC exposure and purchase decision

Known by the acronym FOMO is “the uneasy and sometimes all-consuming feeling that you’re missing out – that your peers are doing, or are in possession of more or something better than you (Przybylski, A.K et al). It is explained by (Dykman) as an emotional anxiety which is a state of unease or worry about missing out on something good, and also

as a desire to be continually know about peers' activities. This expression existed for a long time, but with social media, it gained more and more recognition (Dempsey, A.E et al). It was identified as a key psychological driver influencing consumer decision-making in digital environments (Hodkinson, C), which makes considerable influence on consumer behavior pattern (Zhang,Z et al). So, Companies leverage the fear of missing out (FOMO) as a marketing tactic by offering limited-time discounts, playing on consumers' feelings of being left out of exciting opportunities (Hussain,S et al)

FOMO may lead individuals to make quick and impulsive decisions, especially when they see positive reviews about a popular or trending product or service. For instance, FOMO is positively correlated with impulsive purchasing tendencies (Neumann), symptoms of compulsive buying (Hussain,S et al), the need of social approval and conformity (Alt, D et Boniel-Nassim, M) and acts as a variable that strengthens the relationship between online customer reviews on purchasing decisions on Skintific beauty products, (Kinasih, V.T.T et al).

Moreover, following an influencer could be an important trigger for online FOMO (Dinh, T,C.T, Wang, M et Lee, Y, Abidin, C). (Dinh, T,C.T, Wang, M et Lee, Y) found that Influencer exposure affects followers' purchase intentions through the mediating roles of mimicry and materialism, while FOMO moderates these effects by strengthening the influence of exposure on both materialism and purchase behavior.

So, by exposing to product-related UGC, individuals with higher levels of FOMO, trait-like predisposition or contextual one (Maxwell, L et al), may experience stronger emotional responses to content showcasing others' experiences or possessions, thereby increasing their likelihood of making purchase decisions to avoid missing out. Conversely, those with lower FOMO levels may not be as influenced by such content. This variability suggests that FOMO moderates the relationship between UGC exposure and purchase behavior.

H2: FOMO moderates the relationship between UGC and consumers' purchase decisions, such that higher levels of FOMO strengthen the positive effect of UGC on purchase decisions.

2- Methodology

The objective of this study is to examine the influence of User-Generated Content (UGC) on consumers' purchase decisions, with a focus on investigating the role of Fear of Missing Out (FOMO) as a moderating factor. The study aims to understand how UGC affects consumer behavior and whether the presence of FOMO amplifies or diminishes this effect. In this model, FOMO doesn't explain the "how" of the relationship between UGC reviews and buying. Instead, it indicates that the influence of UGC reviews might be stronger for people with high FOMO (who are more susceptible to social pressure and the fear of missing out) compared to those with low FOMO

This study will employ a quantitative research design using surveys to collect data from a sample of consumers. The survey will include scales to measure UGC exposure, FOMO scale (Przybylski, A.K et al) , and purchase intention.

The target population consisted of Algerian consumers who engaged with social media platforms (Instagram, Facebook, TikTok, etc.) and were exposed to Algerian product-related UGCs. A sample size of 200–400 participants was targeted to ensure sufficient statistical significance.

A non-probability convenience sampling method was employed due to practical constraints and the exploratory nature of the study. While this method allows for easy access to respondents and timely data collection, it may limit the generalizability of the findings (Andrade, C). Participants were required to meet the following criteria:

- Active social media users;
- Previous purchase experiences influenced by online reviews or user content (To ensure the validity of responses, participants were screened with an initial filter question regarding their exposure to UGC before proceeding to the main survey)

Participants were recruited by posting the survey link in Algerian Facebook groups related to product recommendations, lifestyle, and e-commerce. The questionnaire was structured in four main sections:

- Personal information (age, gender, income, education, etc.)
- Measurement of UGC exposure (Likert scale questions on frequency of encountering UGC).
- Measurement of FOMO (using a validated FOMO scale, developed by (Przybylski, A.K et al)

- Measurement of purchase intention (Likert scale questions on likelihood of purchasing a product after seeing UGC).

After posting the survey online between 04/2024 et 07/2024, we received a total of 280 responses. The result was analyzed using SPSS version 22.

A Structural Equation Modeling (SEM) was used, because it is more appropriate with latent variables (Dimitrov, D) which is this case: exposure to UGC, FOMO, and purchase decision, all measured through multi-item scales. SEM is also well-suited for testing moderation effects, enabling us to examine how FOMO influences the relationship between UGC exposure and purchase behavior. Additionally, it provides model fit indices that assess how well the data supports our theoretical framework, making it the most appropriate method for this study.

Table 01: Sample description

Age	Less than 20 years	32	11.42
	20-30 years	145	50.71
	30-40 years	87	31.07
	Over 40 years	16	5.71
Gender	Male	160	57.14
	Female	120	42.86
Incomes	≤100€	114	40.71
	100€-200€	98	35.00
	200€-400€	54	19.28
	≥400€	14	5.00
Education	Without degree	46	16.42
	High school	43	15.35
	Bachelor's degree	88	31.42
	Master's degree	96	34.28
	Doctorate	7	02.50
Occupation	Unemployed	54	19.28
	Student	104	37.14
	Employed	112	40.00
	Business	10	03.57
	owner/entrepreneur		

Source: Realize by author using SPSS 22

The study sample of 280 participants was diverse, with the largest group being 20-30 years old (50.71%), followed by those aged 30-40 years (31.07%). Males made up 57.14% of the sample, while females represented 42.86%. In terms of income, most participants earned ≤100€ (40.71%), and in terms of education, the majority had Bachelor's

(31.42%) or Master's degrees (34.28%). Students (37.14%) and employed individuals (40%) represented the largest occupational groups. This diverse demographic mix provides a broad understanding of how different consumer groups interact with UGC and experience FOMO. Before assessing a structural model, it's crucial to verify the convergent validity and factor loadings of the measurement tool used to gather data. Evaluating these aspects helps ensure the reliability of the measurement instrument, providing greater confidence in its accuracy.

Table 02: Convergent validity and reliability test

Variable	Standard Deviation	Cronbach's Alpha	AVE	Composite Reliability	Variable
UGC exposure	0.81	0.86	0.72	0.89	0.8
Purchase decision	0.84	0.78	0.68	0.84	0.8
FOMO	0.83	0.81	0.75	0.90	0.8

Source: Based on the results of the statistical analysis

Each variable shows satisfactory measures of reliability and convergent validity. Cronbach's Alpha values range from 0.78 to 0.90, indicating good internal consistency (Leontitsis, A et Pagge, J) for all constructs, as values above 0.7 are considered acceptable. The AVE values (0.68 to 0.75) are also within the acceptable range, suggesting adequate convergent validity. Additionally, the Composite Reliability values (0.84 to 0.90) further confirm the robustness of the measurement model.

Table 03 Factor loadings

Variables	No. Of Items	Factor Loadings
UGC exposure	5	0.71- 0.79 - 0.81 - 0.72
Purchase decision	6	0.75 - 0.77 - 0.83- 0.81- 0.81- 0.78
FOMO	10	0.81 - 0.73 - 0.76 - 0.81 - 0.82- 0.62- 0.73- 0.71- 0.74- 0.70

Source: Based on the results of the statistical analysis

The table shows the factor loadings for three variables: UGC exposure, purchase decision, and FOMO. For UGC exposure, the loadings range from 0.71 to 0.81 across 5 items, indicating good convergent validity and a strong relationship between the items and the construct. The purchase decision scale, with 6 items, has loadings between 0.75 and 0.83, all above 0.7, suggesting strong reliability. For FOMO, the 10 items show loadings from 0.62 to 0.82, with most above 0.7, though the lowest

loading of 0.62 could indicate a slightly weaker item. So ,the scales demonstrate good measurement quality, with purchase decision and UGC exposure showing particularly strong loadings, while FOMO is still reliable despite one lower loading.

3- Study results

The following table presents the key findings of the analysis, highlighting the relationships between UGC exposure, FOMO, and purchase decisions, along with the statistical significance of these factors.

Table 04 : Structural Equation

	Standardized Estimate	S.E. (Standard Error)	C.R. (Critical Ratio)	p-value	Significance
UGC Exposure → Purchase Decision	0.72	0.08	9.00	< 0.001	Significant
FOMO → Purchase Decision	0.56	0.09	6.22	< 0.001	Significant
UGC Exposure → FOMO	0.68	0.07	9.71	< 0.001	Significant
FOMO (Moderation) → UGC Exposure → Purchase Decision	0.18	0.12	1.50	0.134	Less Significant

Source: Based on the results of the statistical analysis

The path from UGC exposure to purchase decision is highly significant ($\beta = 0.72$, $p < 0.001$), suggesting that greater exposure to user-generated content has a strong positive effect on consumers' purchasing behavior. Similarly, the relationship between FOMO and purchase decision is also significant ($\beta = 0.56$, $p < 0.001$), indicating that higher levels of FOMO lead to a greater likelihood of making purchase decisions. The path from UGC exposure to FOMO is significant as well ($\beta = 0.68$, $p < 0.001$), showing that increased exposure to UGC tends to elevate feelings of FOMO. However, the moderating effect of FOMO on the relationship between UGC exposure and purchase decision is less significant ($\beta = 0.18$, $p = 0.134$), with a C.R. of 1.50, suggesting that while FOMO may influence this relationship, its moderating role is weak and not statistically significant at the conventional $p < 0.05$ threshold. This indicates that although FOMO has a direct effect on both purchase

decisions and UGC exposure, its role as a moderator is not strong enough to significantly alter the direct relationship between UGC exposure and purchase decisions.

4- Discussion of results

The results of the SEM analysis align with and extend the theoretical review regarding the influence of UGC on consumer behavior, confirming that UGC has a significant and direct impact on purchase decisions (H1). The path from UGC exposure to purchase decision is highly significant ($\beta = 0.72$, $p < 0.001$), supporting previous research (Yacine et al; Cheong, H et Morrison, M) that highlights how UGC can guide consumers in discovering interesting products and shaping their attitudes towards brands. UGC is perceived as more credible and trustworthy than Producer-Generated Content (PGC), which aligns with the finding that it has a more substantial influence on consumer behavior (Ranga et al., 2022). This result also corroborates studies in the tourism sector (e.g., Lam et al., 2020; Li et al., 2022) and the fashion industry (e.g., Lee & Watkins, 2016; Hill et al., 2017), where UGC has been shown to impact consumer decision-making and brand perceptions.

Regarding FOMO, the analysis indicates that while it is a significant direct predictor of purchase decisions ($\beta = 0.56$, $p < 0.001$), its role as a moderator between UGC and purchase decisions is less significant ($\beta = 0.18$, $p = 0.134$). This suggests that while FOMO influences consumers' buying behavior, its moderating effect on the relationship between UGC and purchase decisions is weaker than expected. This outcome is partly consistent with previous literature that suggests FOMO can drive impulsive purchasing behaviors (Neumann), but the results imply that FOMO does not significantly amplify the effect of UGC on purchasing behavior which corroborate with (Barry, C.T et al) indicating that FOMO may be particularly problematic for some individuals who are highly engaged with social media. This contrasts with studies that argue FOMO plays a stronger moderating role, such as those examining impulsive purchasing tendencies driven by positive reviews (Kinasih, V.T.T et al).

5- Conclusions, managerial implications, and future perspectives

The findings of this study provide valuable insights into the impact of User-Generated Content (UGC) on consumer purchase decisions, as well as the moderating role of FOMO (Fear of Missing Out). The results

confirm that UGC has a significant positive influence on consumer purchase behavior, supporting the growing body of literature that highlights the credibility and trustworthiness of UGC compared to traditional Producer-Generated Content (PGC). Consumers' reliance on UGC, particularly content shared on social media, plays a crucial role in shaping their attitudes and driving purchase intentions.

However, the moderating effect of FOMO on the relationship between UGC exposure and purchase decisions was found to be less significant, suggesting that while FOMO does influence purchase decisions, it does not significantly enhance the impact of UGC on consumer behavior in the way initially hypothesized. This indicates that the relationship between UGC and purchase decisions may not always be amplified by FOMO, and other factors, such as the context in which UGC is encountered or the individual characteristics of consumers, may play a more substantial role in determining purchase outcomes.

From a managerial standpoint, the findings highlight the critical role of UGCs in influencing consumer purchase decisions, emphasizing the need for brands to actively encourage and integrate authentic consumer content into their marketing strategies through tools like branded hashtags, contests, and community engagement on high-UGC platforms such as Facebook, Instagram and TikTok. Given UGC's higher credibility compared to traditional Producer-Generated Content (PGC), marketers should rebalance their content strategies to rely more on peer-driven content. However, as the moderating role of Fear of Missing Out (FOMO) was found to be limited, brands should use FOMO-based tactics cautiously and focus more on audience segmentation and personalization to target consumers more susceptible to social influence.

This study opens several avenues for future research. First, further exploration of FOMO as a moderator could help clarify its role in different contexts or consumer segments. Future studies could investigate whether certain types of UGC (e.g., images vs. videos content, or influencer vs. peer reviews) trigger stronger FOMO responses and lead to more significant changes in purchasing behavior. Additionally, examining the role of individual differences (e.g., personality traits, susceptibility to social influence) could provide a deeper understanding of why FOMO has a weaker moderating effect in some cases. Furthermore, we could incorporate longitudinal designs or real-time experience sampling to observe FOMO's effects over time or during actual social media use. Advanced approaches, emotional response analysis, could also be employed to assess subconscious reactions to FOMO-triggering content.

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