

THE INFLUENCE OF *FEAR OF MISSING OUT, SOCIAL MEDIA INFLUENCERS AND HEDONIST LIFESTYLES* ON THE CONSUMPTIVE BEHAVIOR OF GENERATION Z MUSLIMS IN KUDUS

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Abstract

This study aims to determine how the attitude of fear of missing out, social media influencers and hedonistic lifestyles influence the consumer behavior of muslim generation z in Kudus. The approach in this study is quantitative research with the type of field research. The population in this study came from the muslim generation z in Kudus. The sampling was carried out using non-probability sampling with a purposive sampling method, the sample of which was obtained as many as 96 respondents. The analysis technique used in this study was in the form of multiple linear regression analysis techniques with the help of SPSS. Based on the research that has been carried out, the results of each variable are obtained, namely Fear of Missing Out has no effect on consumer behavior, Social Media Influencers have no effect on consumer behavior and hedonistic lifestyle has an effect on consumer behavior. It is hoped that further researchers can develop and add independent variables to measure consumer behavior.

Keywords: *Fear of Missing Out, Social Media Influencer, Hedonistic Lifestyle, Consumptive Behavior.*

Abstract

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *fear of missing out, influencer media sosial* dan gaya hidup hedonistik terhadap perilaku konsumtif umat Islam generasi z di Kudus. Pendekatan dalam penelitian ini berupa penelitian kuantitatif dengan jenis penelitian lapangan. Penduduk dalam penelitian ini berasal dari generasi z Muslim di Kudus. Pengambilan sampel dilakukan dengan pengambilan sampel non-probabilitas menggunakan *metode purposive sampling* di mana sampel diperoleh dari 96 responden. Teknik analisis yang digunakan dalam penelitian ini berupa teknik analisis regresi linier ganda dengan bantuan SPSS. Berdasarkan penelitian yang telah dilakukan, diperoleh hasil dari masing-masing variabel yaitu *Fear of Missing Out* tidak berpengaruh pada perilaku konsumtif, *influencer media sosial* tidak berpengaruh pada perilaku konsumtif dan gaya hidup hedonistik berpengaruh pada perilaku konsumtif. Bagi peneliti masa depan, diharapkan dapat mengembangkan dan menambah variabel independen untuk mengukur perilaku konsumtif.

Kata kunci: *Takut ketinggalan, Influencer Media Sosial, Gaya Hidup Hedonistik, Perilaku Konsumtif.*

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INTRODUCTION

The development of information technology in the digital era has brought major changes in various aspects of the lives of the Indonesian people. Digitalization affects the way people communicate, socialize, work and shop. One of the most significant developments is social media, which has become an integral part of daily life, especially among the younger generation.¹ Based on a survey by the Indonesian Internet Service Providers Association (APJII), the number of Indonesian internet users will reach 221 million people by 2024, which is dominated by generation Z.² According to a report on social media content strategy in 2024, 91% of social media users from generation Z use *instagram* and another 80% use TikTok, making these two platforms the most popular among Generation Z. Most likely Generation Z uses Instagram and TikTok not only for entertainment, but to connect with friends and family.³ The platform has managed to attract the attention of Generation Z and become a center of online activity that has an effect on social interaction and consumptive behavior. This shows that there is a high dependence on digital technology in daily life.

According to Sumartono, in Ansyar and Lita's research, consumptive behavior is defined as an act of using a product incompletely. This means that the item has not been used, someone uses the same product from another brand. Buying goods because of the gifts offered or buying products because many people use the product.⁴ Consumptive behavior occurs in almost all groups of people, one of which is generation Z. Consumptive behavior is formed because consumptive behavior itself has become part of the lifestyle process. Meanwhile, consumptive behavior emerged especially after the industrialization period, where goods were mass-produced, so they needed a wider range of consumers. The media, both electronic and mass in this case, occupy a strategic position in shaping consumptive behavior, namely as a medium that attracts consumer interest in buying goods.⁵

Indonesia is at the top of the most downloaded personal loan application usage in 2023, reaching 222 million downloads. The dominance of loan users is the younger generation, especially those aged 19 to 34 years, who account for 54.06% of the total loans of Rp. 27.1 trillion, which reflects their high dependence on loans to meet their daily needs. High consumptive behavior among generation z and millennials who often use loans for non-primary purposes such as vacations and gadgets, shows a lack of awareness of the importance of good financial management. With 65% of total loans being used for non-urgent purposes, it signifies a huge risk for them, as they may be caught in a cycle of debt that is difficult to repay.⁶

According to Engel, Blackwel and Miniard in the Nova Titin Lestar and Moh study. Faizin that there are several factors that can affect consumptive behavior, namely internal

¹ Nazwa Salsabila Lubis and Muhammad Irwan Padli Nasution, "The Development of Information Technology and Its Impact on Society," *KOHESI: Scientific Multidisciplinary Journal* 1, no. 12 (2023): 41–50, <https://ejournal.warunayama.org/index.php/kohesi/article/view/1311>.

² Indonesian Internet Service Providers Association (APJII), "APJII Number of Indonesian Internet Users Reaches 221 Million People," 2024, <https://apjii.or.id/berita/d/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang>.

³ Aubree Smith, "How Gen Z Uses Social Media and What That Means for Brands," accessed November 8, 2024, <https://sproutsocial.com/insights/gen-z-social-media/>.

⁴ Lita Ariani et al., "The Effect of Social Media Advertising Intensity on Consumptive Behavior in Students in South Kalimantan Province" 6, no. 2 (2023): 9, <https://doi.org/10.46781/nathiqiyah.v6i2>.

⁵ Fadhilah Sukur Indra and Namira Muthia, "Analysis of the Relationship between Lifestyle and Impulse Buying Consumption Behavior Reviewed from Sharia Economics," *J-EBI: Journal of Islamic Business Economics* 1, no. 02 (2022): 70–81, <https://doi.org/10.57210/j-ebi.v1i02.114>.

⁶ Arif Budiman, "Millennials and Gen Z Entangled in the Vortex of Loan Debt," *Voa Indonesia*, 2024, <https://www.voaindonesia.com/a/milenial-dan-gen-z-terjerat-pusaran-utang-pinjol/7522571.html>.

factors and external factors. Internal factors include motivation, personality, self-concept. While external factors include culture, social class and family.⁷ This is strengthened by the existence of fomo. Fomo is a mental state that refers to the worry or fear of missing an event, activity or interpersonal relationship that is happening.⁸ On the other hand, the role *Influence* on social media has become dominant in shaping culture and trends among Generation Z. *Influence* themselves are individuals who have significant influence on social media.⁹

Generation Z is a generation that cannot be separated from technology, let alone social media.¹⁰ The ease of accessing social media makes the hedonistic lifestyle more and more found. The hedonist lifestyle is no longer a lifestyle but is like a culture.¹¹ Generation Z Muslims, especially in Kudus, face significant challenges in maintaining Islamic values in the midst of a growing consumptive culture and pressure to follow a luxurious lifestyle that causes consumptive behavior. This is due to the use of social media which triggers consumptive behavior and luxurious lifestyles that are contrary to the values in Islam.¹²

Based on previous research from Adinda Fobi Safitri, it was revealed that *Fear of Missing Out* affects consumptive behavior in female students who buy discount goods from the Shopee application at Padang State University.¹³ However, research from Mochammad Zaky Fahrezi, et al. shows that *Fear of Missing Out* has no effect on student consumptive behavior.¹⁴ Research from Erwin shows that *Influence* Social media has an influence on the consumptive behavior of Generation Z in Indonesia.¹⁵ Research from Ismi Dwi Purwanti shows that *Influence* has a significant influence on consumptive behavior.¹⁶ However, research from Vetty Lusia reveals that *Influence* does not affect the consumptive behavior of online shopping on the Tiktok Shop.¹⁷ Research from I Gusti Ayu Ratih Meilani and Putu Sri arta Jaya Kusuma states that the hedonist lifestyle has a positive and significant effect on

⁷ Nova Titin Lestari and Moh. Faizin, "The Influence of Self-Concept, Lifestyle and Instagram Social Media Use on the Consumptive Behavior of Muslim Adolescents in Madiun," *Niqosiya: Journal of Economics and Business Research* 2, no. 2 (2022): 229–44, <https://doi.org/10.21154/niqosiya.v2i2.923>.

⁸ Andrew K. Przybylski et al., "Motivational, Emotional, and Behavioral Correlates of Fear of Missing Out," *Computers in Human Behavior* 29, no. 4 (2013): 1841–48, <https://doi.org/10.1016/j.chb.2013.02.014>.

⁹ Anggun Putri Ady Triyas, Dwi Rizky Wulan Maulida, and Nanda Aulia Rahmawati, "Analysis of Influencer Representation in Giving Rise to Student Hyperreality Culture of a Product through Content Review," *Journal of Innovative Research* 4, no. 3 (2024): 1025–36, <https://doi.org/10.54082/jupin.457>.

¹⁰ Sri Widiani, "Generation Z in Utilizing Social Media," *Title: Journal of Education and Learning* 2, no. 1 (2023): 3–4, <https://doi.org/10.56633/kaisa.v2i1.497>.

¹¹ Fahmi Andayani, "The Influence of Instagram Social Media on the Hedonism Culture of the Millennial Generation in Madiun," *Persepsi: Communication Journal*, no. 1 (2022): 45–51, <https://doi.org/10.30596/persepsi.v5i1.9117>.

¹² Mazid Asraf, "The Impact of Social Media Use on the Understanding of Islamic Moral Values in Adolescents," *Al-Ilmu* 1, no. 1 (2024): 1–7, <https://doi.org/10.62872/x4v2wx14>.

¹³ Adinda Fobi Safitri and Rinaldi, "The Effect of Fear of Missing Out (FoMO) on Consumptive Behavior in Female Students Who Buy Discount Goods for the Shopee Application," *Ahkam* 2, no. 4 (2023): 727–37, <https://doi.org/10.58578/ahkam.v2i4.1987>.

¹⁴ Mochamad Zaky Fahrezi et al., "The Influence of Income, Financial Literacy, and FOMO on the Consumptive Behavior of Shopee User Students in an Islamic Perspective" 3 (2025).

¹⁵ Erwin Erwin, Siska Jeanete Saununu, and Arief Yanto Rukmana, "The Influence of Social Media Influencers on Generation Z Consumer Behavior in Indonesia," *West Science Interdisciplinary Studies* 1, no. 10 (2023): 1028–38, <https://doi.org/10.58812/wsis.v1i10.317>.

¹⁶ Ismi Dwi Purwanti and Budi Istiyanto, "The Role of Social Media, Influencers, and Culture through Consumptive Behavior on Purchase Decisions Using Intervening Variables in Bts Meal Products," *SCIENTIFIC JOURNAL OF REFLECTION : Economic, Accounting, Management and Business* 5, no. 2 (2022): 210–22, <https://doi.org/10.37481/sjr.v5i2.456>.

¹⁷ Vetty Lusia & Atik Lusia, "The Influence of Product Reviews, Self-Control, Influencers and Shopping Lifestyle on Consumptive Behavior of Online Shopping on Tiktokshop," *Sanskara Management and Business* 2, no. 01 (2023): 1–15, <https://doi.org/10.58812/smb.v2i01.119>.

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consumptive behavior.¹⁸ Research from Salma Egita Fitri Subagyo and Jojok Dwiridotjahjono also states that a hedonistic lifestyle has a positive and significant effect on consumptive behavior.¹⁹ However, research from Islamiah Kamil states that lifestyle has no effect on consumer behavior when shopping online through the Tiktok Shop platform.²⁰ Research from Farah Variesta Az-Zahra states that lifestyle has a negative influence and there is no significant consumption of behavior.²¹

What distinguishes this study from previous research is the variables and location of the research. In previous research, there has been no combination between the fomo variables, *Influence* and a hedonistic lifestyle. However, in this study, it combines the fomo variable, *Influence* and a hedonistic lifestyle. At the previous research location, it was researched on students of Padang State University, while this research was conducted in Kudus. In addition, what distinguishes this study from the previous research is that the respondents taken in this study are Generation Z Muslims.

THEORETICAL FOUNDATIONS

Consumer Behavior

According to Kotler, consumer behavior is the study of how individuals, groups and organizations choose, buy, use and place goods, services, ideas or experiences to satisfy their wants and needs.²² This behavior affects the way customers search, choose and decide what they want to buy. Of course, consumers also prefer not to only buy the products or services they want.²³ From the above definition, it can be concluded that consumer behavior is the study of how individuals, groups and organizations choose, buy and use goods or services to meet their needs and desires. This involves grouping consumers based on attitudes and behaviors that influence their purchasing decisions.

Fear of Missing Out

Fear of Missing Out describes the phenomenon observed on social media. Fomo is associated with various harmful effects, such as negative emotions, the presence of dependency and a poor psychological state.²⁴ According to McGinnis, fomo is unwanted anxiety, triggered by an exacerbated perception through social media and assuming others have a better experience than the individual.²⁵ *Fear of Missing Out* can lead to stress, loss and

¹⁸ I Gusti Ayu Ratih Meilani and Putu Sri Arta Jaya Kusuma, "The Influence of Hedonism Lifestyle and the Ease of Use of QRIS on Gen-Z's Consumptive Behavior in Denpasar City," *Accounting Research Unit (ARU Journal)* 5, no. 1 (2024): 1–10, <https://doi.org/10.30598/arujournalvol5iss1pp1-10>.

¹⁹ Salma Egita Fitri Subagyo and Jojok Dwiridotjahjono, "The Influence of Advertising, Conformity and Hedonistic Lifestyle on the Consumptive Behavior of Shopee E-Commerce Users in Mojokerto City," *E-Business: Scientific Journal of Economics and Business* 14, no. 1 (2021): 26–39, <https://doi.org/10.51903/e-bisnis.v14i1.342>.

²⁰ Islamiah Kamil et al., "The Influence of Financial Literacy, Financial Capability, Digital Service Tax (Dst) and Lifestyle on Consumptive Behavior in Online Shopping Via the Tiktok Shop Platform," *International Journal of Accounting, Management, Economics and Social Sciences (IJAMESC)* 2, no. 3 (2024): 878–89, <https://doi.org/10.61990/ijamesc.v2i3.255>.

²¹ Farah Variesta Az-Zahra and Bambang Waluyo, "The Influence of E-Commerce, Income, and Lifestyle on the Consumptive Behavior of the People of Bogor Regency (Islamic Economic Review)," *National Seminar on Accounting and...* 3 (2023), <https://prosiding.pnj.ac.id/index.php/SNAM/article/view/737%0A>.

²² dkk Sudirjo, Frans, *Consumer Behavior Theory and Marketing Strategy, Sustainability (Switzerland)*, vol. 11, 2019.

²³ Mr. Gufar Harahap et al., *Consumer Behavior: Theory and Practice* (Banten: PT. Sada Kurnia Pustaka, 2024).

²⁴ triyono Lukmantoro Zulkarnain, Rania Rizki, S. Rouli Manalu, "The Effect Of Fear Of Missing Out (Fomo) And Social Overload On The Intention To Stop Using Instagram," *Undip Electronic Journal* 11 (2024): 6.

²⁵ Diah Sinta Septia Wardani and Resita Cahyani, "The Influence of FoMO (Fear of Missing Out) on Generation Z on Piety to Allah SWT," *Darul Ilmi: Journal of Education and Islamic Sciences* 11, no. 2 (2024): 258–59, <https://doi.org/10.24952/di.v11i2.10469>.

isolation from not being told important information about other individuals or groups.²⁶ According to Franchina, *Fear of Missing Out* refers to the feeling of fear that a person may miss out on an important experience that someone else has. *Fear of Missing Out* It can be identified as an interpersonal trait that encourages people to keep up with what others are doing on social media.²⁷

Social Media Influencers

According to Hariyanti and Wirapraja, *Influence* is a public figure who can influence the behavior of his followers based on the information conveyed and has a large or significant number of followers on social media accounts.²⁸ *Influence* are individuals with significant followers on social media who are paid by a brand or product to promote their products to their followers. The goal is to persuade followers to buy such products.²⁹ *Influence* It can also be said that he is an activist, who is well-connected, impactful, active-minded, and is a trendsetter for his followers. *Influence* Social media is an individual who is considered an opinion leader on social media platforms on a particular topic of interest.³⁰

Hedonism Lifestyle

A person who lives a hedonistic lifestyle is an individual who views pleasure positively and will take or take advantage of the slightest bit to achieve the expected pleasure. Hedonism styles can be addictive, superficial, irresponsible attitudes and selfish ways of thinking.³¹ Hedonism is a concept that a person has based on pleasure solely to satisfy their own mind.³² Hedonism means a view of life that considers that pleasure and material enjoyment are the main purpose of life. Hedonists generally think that this life is only once and must be enjoyed as freely and freely without limits. This hedonistic lifestyle cannot be separated from the popular culture that joins the dynamics of adolescent life.³³ Based on this opinion, it can be concluded that the hedonist lifestyle is a lifestyle that describes the behavior of a person who tends to attach importance to luxury without thinking about the level of need to fulfill pleasure.

Consumptive Behavior

According to Sumartono, when interpreted pragmatically, consumptive behavior is an act of consuming or using a product incompletely. This means that a person switches to

²⁶ Veni Anjar Wati, Herlan Pratikto, and Akta Ririn Aristawati, "Fear of Missing Out in Adolescents in Surabaya: What Is the Role of Self-Regulation?," *INNER: Journal of Psychological Research* 2, no. 3 (2022): 289.

²⁷ Adelia Putri Marseal et al., "The Phenomenon of Fear of Missing Out in K-Pop Fans," *Psychology and Mental Health Research Bulletin (BRPKM)* 2, no. 1 (2022): 600, <https://doi.org/10.20473/brpkm.v2i1.32310>.

²⁸ Fathimah Wardah and Albari, "Analysis of the Influence of Influencers on Consumer Buying Interest in JavaMifi Company," *Management Select: Business & Management Student Journal* 2, no. 3 (2023): 189, <https://journal.uii.ac.id/selma/article/view/30137>.

²⁹ Sari Anjani and Irwansyah Irwansyah, "The Role of Social Media Influencers in Communicating Messages Using Instagram," *Polyglot: A Scientific Journal* 16, no. 2 (2020): 207–8, <https://doi.org/10.19166/pji.v16i2.1929>.

³⁰ Erwin Permana Rizky, Muhammad Farhan, "Analysis of Business Strategies Using Digital Marketing in MSMEs After the Covid-19 Pandemic," *Journal of Economic Education Research (JRPE)* 8, no. 1 (2024): 148, <https://doi.org/10.31955/mea.v8i1.3908>.

³¹ Rusdi Raprayogha and Rika Dwi Ayu Parmitasari Rusnawati, "The Mediating Effect of Financial Behavior and the Impact of Community Financial Satisfaction in Makassar City," *ASSETS: Journal of Economics, Management, and Accounting* 10, no. 1 (2020): 66, <http://journal.uin-alauddin.ac.id/index.php/assets/article/view/14759/8975>.

³² Giska Salsabella Nur Afifah and Muh Ilham Bintang, "The Consumptive and Hedonistic Relationship to Corruption Intentions," *Journal of Law, Humanities and Politics* 1, no. 1 (2020): 62, <https://doi.org/10.38035/jihhp.v1i1.358>.

³³ Syria, "Da'wah and Hedonism," *Journal of Islamic Communication and Broadcasting Studies* 3, no. 2 (2021): 1.

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consuming or using another product of the same type before the product they have previously owned runs out. It can also be said that a person is called consumptive when buying a product because of the gift offered, or buying a product because many people use it.³⁴ Consumptive behavior is the purchase of a product without being based on rationality or not based on needs.³⁵ The desire to be called a modern person, high social status, and so on, makes humans as materialistic people so that they do not recognize the boundary between needs and wants. It is the boundaries that humans do not recognize that are then the cause of the emergence of the phenomenon of consumptive behavior.

METHOD

This research uses a type of field research and the approach uses a quantitative approach. The population of this study comes from the z generation of Muslims in Kudus. The sampling was carried out by non-probability sampling using the purposive sampling method and the sample was used by a total of 96 respondents. This study used several instrument tests including validity tests and reliability tests, then for classical assumption tests using normality tests, multicollinearity tests and heteroscedasticity tests. Meanwhile, the hypothesis test uses multiple linear regression analysis test, determination coefficient test (R²), F test and T test.

RESULTS AND DISCUSSION

Instrument Test Results

Validity Test

Validity test is a test that functions to see whether a measuring instrument is valid or invalid. The measuring tools referred to here are the questions in the questionnaire. A questionnaire is said to be valid if the question on the questionnaire can reveal something measured by the questionnaire, namely by comparing the value of r calculated with the r table.

Table 1
Instrument Validity Test Results

Variabel	Item	r count	R table	Information
Fear of Missing Out (X1)	X1.1	0,597	0,2006	Valid
	X1.2	0,571	0,2006	Valid
	X1.3	0,562	0,2006	Valid
	X1.4	0,675	0,2006	Valid
	X1.5	0,721	0,2006	Valid
	X1.6	0,628	0,2006	Valid
X2.1	X2.1	0,600	0,2006	Valid
	X2.2	0,706	0,2006	Valid
	X2.3	0,725	0,2006	Valid

³⁴ Ahmad Dzawammadani, Handri, and Azib, "The Influence of Financial Literacy and Self-Control on Consumptive Behavior," *Bandung Conference Series: Business and Management* 2, no. 2 (2022): 1245, <https://doi.org/10.29313/bcsbm.v2i2.4184>.

³⁵ Sianturi, Jessica VM, "Consumptive Behavior Viewed from Self Esteem by Student of Senior High School 4 Medan," *Diversita Journal* 5, no. 2 (2019): 3.

Social Media Influencers (X2)	X2.4	0,648	0,2006	Valid
	X2.5	0,662	0,2006	Valid
	X2.6	0,669	0,2006	Valid
	X2.7	0,581	0,2006	Valid
	X2.8	0,668	0,2006	Valid
	X3.1	0,587	0,2006	Valid
	X3.2	0,651	0,2006	Valid
	X3.3	0,807	0,2006	Valid
Hedonism Lifestyle (x3)	X3.4	0,672	0,2006	Valid
	X3.5	0,804	0,2006	Valid
	X3.6	0,684	0,2006	Valid
	X3.7	0,779	0,2006	Valid
	X3.8	0,464	0,2006	Valid
	Y1	0,689	0,2006	Valid
	Y2	0,728	0,2006	Valid
Consumptive Behavior (Y)	Y3	0,776	0,2006	Valid
	Y4	0,825	0,2006	Valid
	Y5	0,847	0,2006	Valid
	Y6	0,688	0,2006	Valid

Source : Primary Data Processed SPSS Version 25, 2025

Table 1 can be explained if all the questionnaire question items can be said to be valid because the variable *Fear of Missing Out* (X1) which consists of 6 questions has a $>$ value of 0.2006. Variable *Influence social media* (X2) consisting of 8 questions has a value of more than > 0.2006 . The hedonism lifestyle variable (X3) consisting of 8 questions had a $>$ value of 0.2006 and the consumptive behavior variable (Y) consisting of 6 questions had a $>$ value of 0.2006.

Reliability Test

Reliability tests are used to determine the consistency of the measuring instrument, whether the measuring instrument used is reliable and remains consistent when the measurement is repeated. An instrument is said to be reliable if the Cronbach Alpha value is > 0.6 and vice versa, the instrument is said to be unreliable if the Cronbach Alpha value is < 0.6 .

Table 2
Instrument Reliability Test Results

Variabel	Cronbach's Alpha	Reliability Limits	Information
Fear of Missing Out (X1)	0,687	0,60	Reliabel
Social Media Influencers (X2)	0,807	0,60	Reliabel
Hedonism Lifestyle (x3)	0,833	0,60	Reliabel

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Consumptive Behavior (Y)	0,853	0,60	Reliable
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Source : Primary Data Processed SPSS Version 25, 2025

Based on Table 2, the *Fear of Missing Out* (X1) has a value *Cronbach Alpha* of 0.687, variable *Social media influencers* (X2) has a value of *Cronbach Alpha* of 0.807, then for the hedonism lifestyle variable (X3) has a value of *Cronbach Alpha* of 0.833, and the consumptive behavior variable (Y) has a value of *Cronbach Alpha* by 0.853. Each variable has an Alpha Cronbach value > 0.60 , so it can be said to be reliable.

Classic Assumption Test

Normality Test

Normality tests are used to find out whether the data is distributed normally or not. If the significance > 0.05 , then it can be said that the data is normally distributed. If the significance < 0.05 then the distributed data is abnormal.

Kolmogorov-Smirnov Normality Test Results	
Test Statistic	0.078
Asymp. Sig. (2-tailed)	.187c

Source : Primary Data Processed SPSS Version 25, 2025

Based on Table 3, it shows that the results of the normality test *Kolmogorov Smirnov* gives a result of 0.187. So the data used in this analysis can be stated to be normally distributed because the significant value at normality is > 0.05 .

Multicollinearity Test

The multicollinearity test was used to test whether the regression model found a correlation between independent variables. The data is said to be multicollinearity, if the tolerance value is < 0.10 and the VIF value is > 10 . On the other hand, if the tolerance value is > 10 and the VIF value is < 10 , it can be said that there is no multicollinearity.

Table 4
Multicollinearity Test Results

Variabel	Tolerance Value	VIF	Information
Fear of Missing Out (X1)	0,712	1,404	Multicollinearity does not occur
Social Media Influencers (X2)	0,939	1,065	Multicollinearity does not occur
Hedonism Lifestyle (x3)	0,746	1,340	Multicollinearity does not occur

Source : Primary Data Processed SPSS Version 25, 2025

Based on Table 4 above, it shows that the VIF value of the table *Fear of Missing Out* by 1.404, variable *Influence social media* was 1,065 and the value of the hedonism lifestyle variable was 1,340. Based on the criteria of the VIF value < 10 , it can be concluded that between the variables *Fear of Missing Out*, *Influence Social media* and *lifestyle hedonism* do not occur multicollinearity. While the Tolerance value of the variable *Fear of Missing Out* i.e. 0.712, the variable *Influence Social media* was 0.939 and the hedonism lifestyle variable had a tolerance value of 0.746. Based on the criteria of a Tolerance value of > 0.10 , it can be concluded that between *Fear of Missing Out*, *Influence Social media* and *lifestyle hedonism* do not occur multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test was used to test whether in the regression model there was a variance disparity from the residual of one observation to another. If the significance value is greater than 0.05, then there is no heteroscedasticity problem, while the significance value is less than 0.05, then there is a heteroscedasticity problem.

Table 5
Heteroscedasticity Test Results using Spearman Rho

		Correlations			
Spearman 's rho	Fear of Missing Out	Fear of Missing Out	Social Media Influence	Hedonis m Lifestyle	Unstandardiz ed Residual
		Correlatio n	0.196	.456**	0.115
		Coefficie nt			
Social Media Influencers		Sig. (2- tailed)	0.055	0.000	0.263
		N	96	96	96
		Correlatio n	0.196	1.000	-0.004
Hedonism Lifestyle		Coefficie nt			
		Sig. (2- tailed)	0.055	0.971	0.791
		N	96	96	96
Unstandardiz ed Residual		Correlatio n	.456**	-0.004	1.000
		Coefficie nt			
		Sig. (2- tailed)	0.000	0.971	0.283
		N	96	96	96
		Correlatio n	0.115	-0.027	0.111
		Coefficie nt			
		Sig. (2- tailed)	0.263	0.791	0.283
		N	96	96	96

**. Correlation is significant at the 0.01 level (2-tailed).

Based on Table 5 showing the results of data using spearman's rho, the result in this study is that there is no heteroscedasticity, which is evidenced by the Sig value in each variable greater than 0.05, namely the variable *Fear of Missing Out* has a Sig. value of $0.263 > 0.05$, then the *Influence* social media has a Sig. value of $0.791 > 0.05$ and a hedonism lifestyle has a value of $0.281 > 0.05$

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Uji Hipotesis

Regresi Linier Berganda

Multiple linear regression analysis is used to determine the influence relationship between two or more independent variables and also one dependent variable.

Table 6
Multiple Linear Regression Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Itself.
	B	Std. Error	Beta		
	(Constant)	2.331	2.435	0.957	0.341
	<i>Fear of Missing Out</i>	-0.028	0.101	-0.023	-0.275 0.784
1	<i>Social Media Influencers</i>	0.033	0.073	0.032	0.449 0.654
	<i>Hedonism Lifestyle</i>	0.604	0.064	0.756	9.413 0

a Dependent Variable: Consumptive Behavior

Source : Primary Data Processed SPSS Version 25, 2025

Looking at Table 6 above, it can be written that the regression model between *Fear of Missing Out*, *Influencer Social media* and hedonistic lifestyle towards consumptive behavior as follows:

$$Y = 2.331 - 0.028 X_1 + 0.033 X_2 + 0.604 X_3 + e$$

Coefficient of Determination Test (R2)

The determination coefficient (R2) is used to find out how much of an influence of an independent variable is on a dependent variable.

Table 7
Result Coefficient of Determination (R2)

Model	Model Summary				
	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.746a	0.557	0.542	3.14865	

a. Predictors: (Constant), Hedonism Lifestyle, *Social Media Influencers*, *Fear of Missing Out*

Source : Primary Data Processed SPSS Version 25, 2025

Based on table 7 above, it shows that the Adjusted R Square is 0.542 or 54.2% which means that the variable *Fear of Missing Out*, *Influencer Social media* and hedonist lifestyles together or simultaneously affect the consumptive behavior of Generation Z Muslims in Kudus by 54.2%. While the remaining 100% - 54.2% = 45.8% is influenced by other variables outside of this regression equation or variables that are not studied.

Simultaneous Significant Test (F Test)

The simultaneous F test was carried out by comparing the calculated f value with the f table of each variable as well as by looking at the significance value of each variable. If the value of f is calculated $> f$ of the table or the significance value < 0.05 , it means that simultaneously (together) the independent variables affect the dependent variables and vice versa.

Table 8
F Test Results

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Itself.
1 Regression	1144.539	3	381.513	38.482	.000b
Residual	912.086	92	9.914		
Total	2056.625	95			

a. Dependent Variable: Consumptive Behavior
b. Predictors: (Constant), Hedonism Lifestyle, *Social Media Influencers*, *Fear of Missing Out*

Source : Primary Data Processed SPSS Version 25, 2025

Table 8 above can be seen that the F value of the calculation is obtained as 38.482 and the significance value is 0.000. The value can be concluded that *Fear of Missing Out*, *Influence* Social media and hedonistic lifestyle simultaneously (together) affect consumptive behavior, because the value of F is calculated $> f$ table (38.482 $>$ 2.70) and the significance value < 0.05 (0.000 $<$ 0.05).

Partial Parameter Significance Test (T Test)

The t-test is a test that aims to determine the partial influence of independent variables on dependent variables.

Table 9
T Test Results

Coefficientsa					
Model	Unstandardized Coefficients	Standardized Coefficients	t	Itself.	
	B	Std. Error	Beta		
1 (Constant)	2.331	2.435		0.957	0.341
Fear of Missing Out	-0.028	0.101	-0.023	-0.275	0.784
Social Media Influencers	0.033	0.073	0.032	0.449	0.654
Hedonism Lifestyle	0.604	0.064	0.756	9.413	0

a Dependent Variable: Consumptive Behavior

Source : Primary Data Processed SPSS Version 25, 2025

The data in table 9 above, it can be concluded that the results of the t-test (partial) of the variable *Fear of Missing Out*, *Influencer* Social media and hedonistic lifestyle are as follows:

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a. Hipotesis 1

The results of the t-test on the *Fear of Missing Out* variable were obtained from the t-calculation of the $t <$ table, which was $-0.275 < 1.661$, while for the *Sig.* value of > 0.05 , which was $0.784 > 0.05$. From these results, it can be concluded that the *Fear of Missing Out* variable has no effect on the consumptive behavior of generation z in Kudus.

b. Hipotesis 2

The results of the t-test on the *social media influencer* variable were obtained from the t-calculation of the $t <$ table, which was $0.449 < 1.661$, while for the *Sig.* $>$ value of 0.05 , which was $0.654 > 0.05$. From these results, it can be concluded that the *social media influencer* variable has no effect on the consumptive behavior of generation z in Kudus.

c. Hipotesis 3

The results of the t-test on the hedonism lifestyle variable were obtained from the t-value of the table of $> t$, which was $9.413 > 1.661$ and the *Sig.* $<$ value of 0.05 , which was $0.0 < 0.05$, which means that the hedonism lifestyle variable had a significant effect on the consumptive behavior of generation z Muslims in Kudus.

CONCLUSION

Based on the discussion that has been explained above, it can be concluded that *Fear of Missing Out* has no effect on consumptive behavior, this shows that *Fear of Missing Out* does not increase the consumptive behavior of generation z Muslims in Kudus. *Influence* Social media has no effect on consumptive behavior, this shows that *Influence* social media does not increase the consumptive behavior of generation z Muslims in Kudus. While the hedonistic lifestyle affects consumptive behavior, thus the hedonistic lifestyle increases the consumptive behavior of generation z Muslims in Kudus. For the next researcher, it is hoped that it can develop and add variables *independent* to measure consumptive behavior.

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