

CAUGHT IN THE SCROLL: THE ROLE OF FEAR OF MISSING OUT (FOMO) IN SOCIAL MEDIA BEHAVIOR AND LIFE SATISFACTION AMONG GENERATION Z AND Y

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Abstract

Purpose – This study investigates the role of Fear of Missing Out (FoMO) in influencing social media behavior among Generation Z and Generation Y. Given the growing impact of social media on psychological well-being, the research examines associations between FoMO, social media use, and life satisfaction. It explores how FoMO affects interaction frequency and patterns, generational differences in these dynamics, and FoMO's influence on users' overall well-being.

Methodology – A quantitative research design was employed using an online survey with 219 participants from Generation Z and Generation Y in Croatia. The survey utilized validated instruments, including the Satisfaction with Life Scale (SWLS) and a modified FoMO scale, to measure FoMO levels, life satisfaction, and social media behavior. Statistical methods included correlation tests, descriptive statistics, and comparative analysis to assess relationships and generational differences.

Findings – The findings show that FoMO is positively associated with increased social media use, compulsive checking, and content consumption. A negative correlation between FoMO and life satisfaction was identified, indicating that individuals with higher FoMO experience lower well-being. FoMO was also linked to problematic behaviors such as excessive information seeking and social comparison. Although more prominent among younger users, FoMO was also present among older respondents, suggesting broader relevance.

Contribution – This research enhances understanding of the connection between FoMO, digital behavior, and well-being. The findings inform digital well-being initiatives, mental health strategies, and policy development. The study also contributes to theoretical discussions on digital anxiety and underscores the importance of generationally tailored approaches to mitigating FoMO's psychological effects.

Keywords Fear of Missing Out, Social Media Behavior, life satisfaction, Generation Z, Generation Y, Digital Well-Being

INTRODUCTION

In recent years, the omnipresence of social media has significantly transformed the way individuals connect, communicate, and construct their sense of self. Platforms such as Instagram, TikTok, and X (formerly Twitter) provide constant streams of curated content, reinforcing a sense of social comparison and perceived exclusion. One of the most widely discussed psychological consequences of this digital immersion is the Fear

of Missing Out (FoMO), defined as a pervasive apprehension that others might be having rewarding experiences from which one is absent.

FoMO is particularly prevalent among younger generations, namely Generation Z and Generation Y, who are digital natives and among the most active users of social media. As these groups navigate key developmental phases, social media plays a central role in shaping their emotional experiences, daily routines, and broader perceptions of life satisfaction.

This study seeks to explore the relationship between FoMO, social media behavior, and life satisfaction among Generation Z and Y in Croatia. Building upon existing literature, the research aims to identify the extent to which FoMO influences compulsive digital behavior and how these patterns correlate with subjective well-being. By employing established psychometric tools and comparative analysis, the study contributes to a deeper understanding of the psychological dynamics shaping digital life and offers insights relevant to mental health professionals, educators, and policy-makers.

1. ROLE OF FOMO IN SOCIAL MEDIA AND USER BEHAVIOUR

Fear of Missing Out (FoMO), initially a brand-related concept (Golob et al., 2004), has become a broader psychological phenomenon marked by anxiety that others are enjoying experiences without us—most visible in the context of social media. FoMO is linked to compulsive social media use, stress, and impaired relationships, driven by constant checking and impulsive behavior (Milyavskaya et al., 2018). FoMO also affects professional and offline contexts, where staying informed becomes a form of social validation. While a growing body of research focuses on the youngest generations and their online behaviour, there is a notable lack of studies examining FoMO among older age groups (Tandon et al., 2021).

This paper focuses on Generation Z and Generation Y for two primary reasons. First, these groups are the most active users of social media and thus represent key demographics for understanding the emotional and behavioural impacts of FoMO. Second, they are in life stages where perceptions of quality of life are actively forming, and FoMO may significantly influence their life satisfaction. To assess this relationship, the Satisfaction With Life Scale (SWLS) is employed, offering a valid and reliable measure of subjective well-being. This approach enables a nuanced understanding of how FoMO may shape the psychological and emotional experiences of these generational cohorts.

Fear of Missing Out (FoMO) has gained prominence in the digital era, where constant social media connectivity intensifies perceptions that others are engaging in rewarding experiences, leading to feelings of exclusion and anxiety (Milyavskaya et al., 2018). FoMO, intensified by social media, is associated with anxiety, poor sleep, lower productivity, and reduced academic and social functioning (Gupta & Sharma, 2021). FoMO operates through two primary mechanisms: the emotional discomfort of perceived exclusion and the resulting compulsive behaviour aimed at maintaining social

connection. This aligns with Self-Determination Theory (SDT), which posits that unmet social needs can result in negative emotional states (Przybylski et al., 2013). The social dimension of FoMO reflects a desire for belonging and sustained interpersonal relationships (La Guardia and Patrick, 2008). Among adolescents, social media often serves as a coping mechanism for anxiety, but it also fosters compulsive use and addictive behavior (Billieux et al., 2015).

Research highlights a heightened prevalence of FoMO among Generation Z, the only cohort to grow up entirely immersed in digital connectivity. Exposure to idealised portrayals of life on social media reinforces feelings of exclusion and contributes to distorted social comparisons (Weinstein et al., 2015). Emotional consequences include increased stress, anxiety, and physical symptoms, often resulting in diminished sleep quality (Franchina et al., 2018).

Despite the substantial focus on younger populations, studies among older adults remain limited (Can, Satici and Tekin, 2020), signaling a critical gap in the literature and a need for broader demographic inquiry into the psychosocial impacts of FoMO.

Fear of Missing Out (FoMO) plays a critical role in shaping user behaviour on social media by motivating individuals to increase their engagement on these platforms. It arises from the fear of missing emotionally rewarding social interactions, driving users to stay constantly connected and updated about others' activities (Riordan et al., 2020). This behavioural pattern often results in excessive social media use, which has been linked to sleep disturbances, physical symptoms, increased stress, and anxiety (Blackwell et al., 2017). While commonly associated with younger users, FoMO also affects older adults, particularly those who rely on digital platforms to maintain social ties in the context of limited offline interactions.

FoMO motivates users to follow trends to stay relevant, while likes and comments activate reward systems that reinforce compulsive use (Alt & Boniel-Nissim, 2018; Elhai et al., 2020). Such compulsive use is characterised by difficulty in disengaging from platforms, even in the face of negative consequences such as sleep disturbances and emotional strain (Milyavskaya et al., 2018). Users with high FoMO tendencies also tend to adapt their social media behaviour—such as participating in discussions and reshaping content—to maintain relevance and social approval (Elhai et al., 2020). These tendencies are further amplified by social media algorithms that prioritize trending and popular content, increasing pressure to conform and engage (Mosseri, 2024).

2. FOMO AND LIFE SATISFACTION

Life satisfaction is a cognitive assessment of life circumstances relative to personal standards (Veenhoven, 1991; Campbell, 1976). It refers to one's overall evaluation of well-being, often linked to stable relationships, positive emotions, and fulfilment. Conversely, Fear of Missing Out (FoMO) is characterised by anxiety stemming from the belief or perception that others are engaging in enjoyable experiences without one's

participation. This can lead to feelings of social inferiority and isolation, evoking an emotional spectrum distinct from that associated with life satisfaction.

Adolescents are especially sensitive to FoMO due to their developmental need for peer acceptance, making them prone to social comparison and reduced self-esteem. The constant exposure to idealised portrayals of others' lives on social media platforms can distort adolescents' self-perception and reality, often leading to perceived inadequacy and social comparison (Tomova, Andrews and Blakemore, 2021; Valkenburg et al., 2022; Steinbekk, Nesi and Wichstrom, 2023).

While FoMO mainly affects younger users, recent studies show it also reduces life satisfaction among older adults. Recent studies have found that FoMO can affect quality of life across age groups, including those outside Generations Y and Z, indicating that the phenomenon is more widespread than initially assumed (Duraó, 2023). Despite the growing body of research on FoMO, there remains a notable gap in understanding its relationship with life satisfaction specifically among the two most digitally engaged generations. This study aims to address that gap by focusing on Generations Z and Y, offering insight into how FoMO may undermine subjective well-being in these populations.

One of the most widely adopted instruments for measuring life satisfaction is the Satisfaction With Life Scale (SWLS), developed by Diener et al. (1985). The SWLS consists of five items rated on a 7-point Likert scale, allowing respondents to numerically assess the degree of agreement with statements about their lives. With its high reliability and simplicity, the SWLS has become the gold standard in life satisfaction research. According to Pavot and Diener (1993), the scale is easy to administer and interpret, while providing robust psychometric properties. The cross-cultural applicability of the SWLS has been confirmed in numerous studies, affirming its consistency and relevance across diverse demographic groups. Diener, Inglehart and Tay (2013) further emphasize the instrument's psychometric strengths, underscoring its value in global well-being research.

Integrating the definitions offered by Campbell, Veenhoven, and Diener, life satisfaction can be understood as a subjective assessment of life quality, fundamentally grounded in cognitive judgments—namely, the degree to which individuals perceive their life circumstances as aligned with their personal standards, expectations, and goals.

The SWLS is a widely used and validated tool for measuring cognitive life satisfaction (Diener et al., 1985). Compared to other well-established tools such as the Positive and Negative Affect Schedule (PANAS) and the Subjective Happiness Scale (SHS), SWLS offers a more targeted measurement of the cognitive dimension of life satisfaction, which is central to this study's conceptual framework (Watson, Clark and Tellegen, 1988).

While PANAS provides valuable insight into affective states, its relevance to overall life satisfaction is limited due to the absence of a cognitive evaluative component. SHS incorporates both cognitive and affective elements of well-being; however, SWLS's

exclusive emphasis on cognitive appraisal allows for a more precise and focused assessment of subjective life satisfaction.

Furthermore, SWLS demonstrates strong temporal stability, making it particularly suitable for longitudinal research and cross-cultural comparisons. Recent findings (López-Ortega et al., 2021) confirm the psychometric robustness of SWLS, including its reliability and validity, further validating its use as a standard tool for measuring life satisfaction across diverse populations.

Generations Y (Millennials) and Z demonstrate markedly different perceptions and experiences of life satisfaction compared to older cohorts such as Baby Boomers and Generation X. These differences are rooted in distinct socio-economic and cultural contexts that have shaped younger generations' formative years.

A central factor influencing life satisfaction among Generations Y and Z is economic insecurity. Both cohorts entered adulthood during periods marked by significant economic disruptions, including the 2008 global financial crisis and the economic aftermath of the COVID-19 pandemic. Unlike previous generations, their concerns have shifted toward employability and mental health, which historically were not as prominent in older generational priorities (Rettew, 2022).

Generation Z is also the first to have grown up entirely in a digital environment dominated by social media. Constant exposure to idealised portrayals of others' lives fosters identity-related pressures and social comparison, often negatively affecting their sense of well-being. In contrast, older generations experienced the majority of their lives outside the pervasive influence of digital platforms, rendering their satisfaction with life less susceptible to such external pressures.

Empirical research supports these observations. A 2022 study revealed that older generations report higher overall life satisfaction despite facing more health-related issues (Chen, Cowden and Fulks, 2022). In contrast, younger cohorts show lower levels of life satisfaction, a phenomenon potentially explained by external stressors (economic uncertainty, social media exposure) and internal psychological burdens such as anxiety and depression (Rettew, 2022).

Moreover, younger generations express stronger concerns about social justice, climate change, and systemic societal issues. These views are often accompanied by a sense of intergenerational injustice, wherein younger individuals perceive that previous generations failed to adequately address these global challenges. This pessimistic outlook, amplified by frequent online engagement and digital activism, may further erode their overall life satisfaction.

Insecurity and perceived social exclusion significantly impact life satisfaction, often resulting in lower well-being, reduced sense of purpose, and poorer psychological health (Zhang, 2021). Generations Z and Y, more immersed in the digital environment than previous generations, exhibit a higher tendency toward Fear of Missing Out (FoMO). Continuous exposure to idealised representations on social media fosters feelings of

inadequacy and unattainable expectations, diminishing life satisfaction. Emotional variables such as anxiety, insecurity, and stress play a key role in shaping digital behaviour, particularly among users affected by FoMO. Individuals often engage excessively with social media as a coping mechanism for anxiety, yet paradoxically, this behaviour tends to intensify their emotional distress, creating a self-reinforcing cycle (Elhai et al., 2017). Stress also fuels a compulsive need to remain online, with users adapting their content and behaviour to gain social validation, leading to problematic use and adverse effects on mental health (Oberst et al., 2017; Przybylski et al., 2013).

Przybylski et al. (2013) identified FoMO as a key driver of social media engagement, especially among youth. Subsequent studies (e.g., Oberst et al., 2017) have demonstrated the link between high FoMO levels and problematic use of digital platforms, reinforcing emotional issues such as stress and depression. Few studies have examined how FoMO affects life satisfaction, despite extensive focus on its emotional consequences. Most earlier research excludes Gen Z, now the dominant digital demographic with \$12 trillion in spending power (NIQ & World Data Lab, 2024). By 2030, they are expected to play a central role in shaping economic consumption patterns worldwide. These developments highlight the need for updated research on FoMO, specifically in the context of Generation Z's digital behaviour and its implications for well-being and life satisfaction.

Based on the theoretical framework and prior research, the following hypotheses were formulated to examine the relationships between FoMO, life satisfaction, and social media use. Both main and sub-hypotheses aim to capture not only the direct associations but also the generational differences between Gen Z and Gen Y.

Four main and four sub-hypotheses were tested:

H1: There is a statistically significant negative correlation between FoMO and life satisfaction.

H1a: The negative correlation between FoMO and life satisfaction is significantly stronger in Gen Z than in Gen Y.

H2: There is a statistically significant positive correlation between FoMO and frequency of social media use.

H2a: The positive correlation between FoMO and social media use is significantly stronger in Gen Z than in Gen Y.

H3: There is a statistically significant negative correlation between life satisfaction and frequency of social media use.

H3a: The negative correlation between life satisfaction and social media use is significantly stronger in Gen Z than in Gen Y.

H4: There is a statistically significant positive correlation between FoMO and frequency of information-seeking on social media.

H4a: The positive correlation between FoMO and information-seeking on social media is significantly stronger in Gen Z than in Gen Y.

3. METHODOLOGY

Sampling was conducted using the snowball method on respondents aged 18 to 65, while the analysis focused only on two age groups: those aged 13 to 27 (Gen Z) and those aged 28 to 43 (Gen Y). Within the Gen Z group, there were no respondents younger than 18. Data collection was conducted during June and July 2024 on a sample of 219 respondents, of which 73.5% were from Generation Y and 26.5% from Generation Z. In the population, the share of Gen Y is somewhat larger than that of Gen Z. The share of men in the sample was 36.9%, while the share of female respondents was 63.1%, which differs somewhat from the population, where women account for 51.7%. It is not known whether this sample structure by gender influenced the research results, which should be considered one of the study's limitations.

Data collection was conducted during June and July 2024 on a sample of 219 respondents, of which 73.5% were from Generation Y and 26.5% from Generation Z. The data were gathered through a highly structured quantitative questionnaire consisting of 24 questions. The study focused on two composite variables: life satisfaction and Fear of Missing Out (FoMO).

One of the most widely used instruments for assessing life satisfaction is the Satisfaction with Life Scale (SWLS), developed in 1985 (Diener, Inglehart, & Tay, 2013). The scale includes five items rated from 1 ('Strongly disagree') to 7 ('Strongly agree'). Due to its simplicity and reliability, SWLS is considered a gold standard for measuring life satisfaction and has been validated across various cultural contexts.

In this study, to match the five-point scale of the FoMO instrument and enhance respondent comprehension, the SWLS scale was adapted to five response options. The adapted scale achieved a Cronbach's alpha of 0.77, indicating acceptable internal consistency. The Shapiro-Wilk test of normality returned $W = 0.964$ with $p < 0.001$, indicating a non-normal distribution. Thus, Spearman's rank correlation was used for further analysis.

Generation Z and Generation Y reported similar average levels of life satisfaction (3.53 and 3.68, respectively), with the difference not being statistically significant.

To measure FoMO, the study used the scale developed by Przybylski, Murayama, DeHaan, and Gladwell (2013). Although the original scale has ten items, this study used a shortened version excluding items unrelated to social media. The FoMO score was significantly higher in Generation Z ($M = 2.30$) than in Generation Y ($M = 2.06$), as determined by the Mann-Whitney U test ($p = 0.036$).

4. FINDINGS

To evaluate the proposed hypotheses, statistical analyses were conducted using Spearman's correlation coefficients and Fisher's z-transformation for group

comparisons. The following section presents the results for each hypothesis and sub-hypothesis in detail.

For H1, Spearman's correlation yielded $\rho = -0.282$ ($p < 0.001$). In H1a, the coefficients were $\rho = -0.272$ (Gen Z) and $\rho = -0.276$ (Gen Y). Fisher's z-transformation showed a Z difference of 0.032 ($p = 0.975$), indicating no statistically significant difference between groups.

H2 was supported with $\rho = 0.403$ ($p < 0.01$), although the difference in correlation strength was not significant. Generation Y had a slightly higher coefficient ($\rho = 0.393$) than Generation Z ($\rho = 0.361$). The smaller sample size for Gen Z may have impacted this result.

H3 and H3a were not supported; both showed p-values above 0.05 and a very weak correlation ($\rho = -0.104$), indicating no meaningful relationship between life satisfaction and social media use.

H4 was confirmed with a strong positive correlation ($\rho = 0.507$, $p < 0.001$). H4a was not supported, though the correlation was higher in Gen Y ($\rho = 0.568$) than in Gen Z ($\rho = 0.386$).

Table 1: Summary of Hypothesis Testing Results

Hypothesis	Description	ρ / Z-difference	p-value	Conclusion
H1	Negative correlation between FoMO and life satisfaction	-0.282	< 0.001	Supported
H1a	Correlation stronger in Gen Z than Gen Y	Z = 0.03	0.975	Not supported
H2	Positive correlation between FoMO and social media use	0.403	< 0.001	Supported
H2a	Correlation stronger in Gen Z than Gen Y	Z = -0.24	0.813	Not supported
H3	Negative correlation between SWLS and social media use	-0.104	0.124	Not supported
H3a	Correlation stronger in Gen Z than Gen Y	Z = 0.60	0.551	Not supported
H4	Positive correlation between FoMO and information-seeking	0.507	0.000	Supported
H4a	Correlation stronger in Gen Z than Gen Y	Z = -1.54	0.124	Not supported

Source: Author's work

CONCLUSION AND RESEARCH AGENDA

This study provides two main contributions: (1) FoMO negatively impacts life satisfaction, and (2) it encourages increased use of social media. In contrast, no relationship was found between life satisfaction and social media use, suggesting that participants either do not perceive an impact or respond in socially desirable ways. Regardless of awareness, FoMO appears to influence users' lives. The findings of this study also hold important implications for businesses, particularly in the fields of marketing, communication, and customer engagement. Since FoMO is positively associated with increased social media use and compulsive engagement, brands targeting Generations Z and Y should recognize both the opportunities and the risks of leveraging FoMO in their digital strategies. On one hand, FoMO-driven content, such as time-limited offers, exclusive experiences, and user-generated trends, can increase visibility and engagement. On the other hand, excessive reliance on FoMO tactics may undermine long-term trust, contribute to negative well-being outcomes among consumers, and potentially trigger backlash. Managers are therefore encouraged to develop balanced digital strategies that foster engagement without exploiting psychological vulnerabilities. For example, promoting authentic content, encouraging digital well-being, and highlighting community-building initiatives may strengthen customer relationships while mitigating harmful effects. Businesses that adopt such responsible approaches may not only enhance consumer satisfaction and loyalty but also align themselves with broader societal calls for healthier digital environments.

Several limitations of this study must be considered. The sample is self-selected and not representative of the general population in terms of age, gender, education, or geography. The use of self-report surveys may introduce socially desirable responses and perceptual biases.

Although the FoMO scale showed acceptable reliability ($\alpha = 0.77$), a shortened 7-item version was used, potentially limiting content validity. Variables such as 'time spent on social media' and 'frequency of information-seeking' were coded as ordinal, which restricts statistical interpretation.

Future studies should adopt longitudinal designs to investigate causality rather than mere correlation. Including a larger and more diverse sample in terms of demographics would enhance generalizability. Exploring generational differences beyond Gen Z and Gen Y—such as with Generation X and Alpha—could offer broader insights.

Mixed methods approach, combining quantitative and qualitative data (e.g., interviews, digital behavior logs), and experimental designs (e.g., digital detox interventions) are recommended for further research on FoMO's effects.

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