

# FoMO Living Behavior in Islamic Perspective: Case Study of JKT48 Fans

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## Abstract

Islamic FoMO (Fear of Missing Out) living behavior and JKT48 fan behavior are examined in this study. The research examines how FoMO living affects JKT48 members' financial choices and how Islamic principles affect their financial management. Qualitative phenomenological research is used. Interviews with JKT48 fans, the study subjects, are used to acquire data about Islamic FoMO living habit. Purposive sampling identified informants, and interviews, observations, and documentation gathered data. Data reduction, presentation, and conclusions were performed on the gathered data. The results indicated that 7 out of 10 informants did not display FoMO behavior, but 50% of female informants did. Around half of the informants, mainly women, were impacted by JKT48 fan group social interactions. This research found that most informants did not match theoretical FoMO indications. Impulsive decision-making, social pressure, and a need to remain connected are FoMO signs. Islam emphasizes moderation and self-control to prevent excessive conduct in FoMO life. Thus, informants who can control FoMO-related impulsivity are Islamic.

## Public interest statements

Seven out of 10 informants did not exhibit FoMO behavior, whereas 50% of women did. JKT48 fan community social interactions affect 50% of female informants. The majority of informants in this study did not meet the theoretical research's FoMO indicators. Social desires, needing to be connected, and impulsive decision-making are FoMO symptoms. Islam promotes modesty and self-control to avoid FoMO excess. Informed parties that avoid FoMO-related impulsivity follow Islamic values.

**Keywords:** *FoMO Living; Islamic Perspective; Cosumer Behavior; self-Control; Economic Actions; JKT48 Fans;*

**Paper type:** Case study

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## Abstrak

Perilaku hidup *FoMO* (*Fear of Missing Out*) Islami dan perilaku penggemar JKT48 dikaji dalam penelitian ini. Penelitian ini meneliti bagaimana kehidupan *FoMO* mempengaruhi pilihan keuangan anggota JKT48 dan bagaimana prinsip-prinsip Islam mempengaruhi manajemen keuangan mereka. Penelitian fenomenologi kualitatif digunakan. Wawancara dengan para penggemar JKT48, yang merupakan subjek penelitian, digunakan untuk memperoleh data tentang kebiasaan hidup *FoMO* yang Islami. Pengambilan sampel purposif mengidentifikasi informan, dan wawancara, observasi, dan dokumentasi mengumpulkan data. Reduksi data, penyajian, dan kesimpulan dilakukan terhadap data yang terkumpul. Hasil penelitian menunjukkan bahwa 7 dari 10 informan tidak menunjukkan perilaku *FoMO*, tetapi 50% informan perempuan menunjukkan perilaku *FoMO*. Sekitar setengah dari informan, terutama perempuan, terpengaruh oleh interaksi sosial kelompok penggemar JKT48. Penelitian ini menemukan bahwa sebagian besar informan tidak sesuai dengan indikasi *FoMO* secara teoritis. Pengambilan keputusan yang impulsif, tekanan sosial, dan kebutuhan untuk tetap terhubung adalah tanda-tanda *FoMO*. Islam menekankan moderasi dan pengendalian diri untuk mencegah perilaku berlebihan dalam kehidupan *FoMO*. Dengan demikian, informan yang dapat mengendalikan impulsif terkait *FoMO* adalah orang Islam.

## Pernyataan kepentingan publik

Tujuh dari 10 informan tidak menunjukkan perilaku *FoMO*, sedangkan 50% perempuan menunjukkan perilaku *FoMO*. Interaksi sosial komunitas penggemar JKT48 mempengaruhi 50% informan perempuan. Mayoritas informan dalam penelitian ini tidak memenuhi indikator *FoMO* dalam penelitian teoritis. Keinginan sosial, kebutuhan untuk terhubung, dan pengambilan keputusan yang impulsif adalah gejala *FoMO*. Islam menganjurkan kesederhanaan dan pengendalian diri untuk menghindari *FoMO* yang berlebihan. Pihak-pihak yang terinformasi yang menghindari impulsif terkait *FoMO* mengikuti nilai-nilai Islam.

## Introduction

Recently in Indonesia, there has been an increase in the influence of several foreign cultures, especially from Korea and Japan. As we know, Korean culture is represented by the highly popular K-pop, while Japanese culture is known through J-pop. One of the prominent differences between K-pop and J-pop lies in the demographic of fans, where K-pop is preferred by women while J-pop is preferred by men. One popular form of J-pop culture in Indonesia is JKT48.

JKT48 is an idol group originating from Jakarta, and was founded in 2011. The name "JKT" is taken from the abbreviation of Jakarta, the capital city of Indonesia, and the group is a sister group of AKB48, a Japanese idol group. Like AKB48, JKT48 carries the concept of "Idol You Can Meet". The JKT48 Theater is used to watch JKT48's setlist performed by 16 members and also as a means for fans to meet JKT48 members they like. With the same concept as AKB48, JKT48 fans can directly meet their idols. They can also see the development of their idols in JKT48 by visiting JKT48 theater located in FX Sudirman Mall, 4th Floor, South Jakarta. JKT48 activities organized by JKT48 are a way for fans to establish a good relationship (Mulya & Mulyana, 2022).

Based on data from JKT48 fans recorded by IDN Media, it shows more than 15 million in 2022. Details related to JKT48 fans include the fact that 31% of fans are millennials, while 69% are generation Z. With 1.5 million monthly listeners, the idol group has released more

than 300 songs on various platforms and performed at 200 annual concerts, and has brought in more than 150,000 audiences. In addition, the JKT48 fan community has a Discord server that includes 10,412 members. They are also active on the Youtube app with an official channel featuring a variety of content, including music videos, documentaries, and various other events. JKT48 fans are known for their strong support in various activities and events involving the group, such as concerts, autograph sessions, and direct interaction with members. The group is recognized as a unique idol with a touch of Indonesian culture, and their interaction with fans not only strengthens the relationship, but also helps build a closer and more personal impression (Sudiani, 2022).

The members of JKT48 become a source of inspiration for various individuals, motivating them to admire JKT48. Fans closely follow the idol group's development, engage in various activities, and purchase various trinkets produced by JKT48 management. The transformational message strategy focuses on the symbolic and hedonic aspects of products and services, and establishes a link between brand experience and identity, focusing on desirable psychological characteristics. The interactional messaging approach allows them to interact personally with customers, involving one-on-one conversations and engaging customers in group discussions. This strategy requires them to actively engage in conversations in accordance with the cultural dynamics of social media interactivity (J. Nasution et al., 2023). This management intentionally creates items such as official merchandise (such as posters, paper fans, stickers, varsity jackets, etc.), singles or mini albums, documentary DVDs, and setlists containing photos of the group members. These items are sold periodically to strengthen the bond between JKT48 and the fans.

The mindset instilled in fans is that by purchasing official merchandise or products endorsed by their idol group, they are effectively supporting the idol (Setiawan & Saraswati, 2021). JKT48 fans willingly spend money to buy various items such as photobooks, photocard, idol posters, and so on. They also do not hesitate to buy tickets multiple times a month to get the opportunity to shake hands or video call and theater tickets at a certain price. In addition, they spend a certain amount of money to buy chekicha tickets that are used to take selfies with their favorite members with prices that may reach Rp 150,000. Not only that, fans are also willing to spend money to buy direct gifts or give gifts when their idol members broadcast live through the Showroom and IDN Live applications.

According to Kotler & Keller (2016), in research (Puji Nurjanah, 2022) consumer behavior can be defined as a study of how individuals, groups, and organizations select, purchase, use, and utilize goods, services, ideas, or experiences to meet their needs and desires. The relationship between consumer satisfaction and post-purchase consumer behavior is generally seen in their tendency to share experiences about the products and services they have consumed with others. This is in accordance with the concept put forward by Kotler, where after making a purchase individuals tend to leave positive reviews, recommend to others and give directions (Asmuni et al., 2021). The behavior of JKT48 fans who often spend money reflects the dynamics of consumer behavior where dedication to idol groups is not only seen as a purchase of physical products, but also as an expression of identity, personal motivation, and social influence that influences financial decision making.

The phenomenon of Fear of Missing Out (FoMO) may have been around for centuries, and the first record of FoMO comes from Dan Herman's research in 1996. As a marketing

strategist, Dan Herman observed groups discussing a product and concluded that their behavior reflected a fear of missing out on opportunities and fun. This fear of missing out is exacerbated by the existence of social media, where individuals often showcase aspects of their personal lives such as property, events, travel, achievements, hobbies, and social life. In addition, the FoMO concept can be used in the realm of marketing that emphasizes impulse buying behavior by putting pressure on consumers' decision-making stages. Those who experience increased pressure during the decision-making process which can take the form of guilt if they do not follow the majority flow (Harahap et al., 2023). This triggers feelings of connectedness and envy among individuals unconsciously. Abraham Maslow's Hierarchy of Needs Theory also supports this concept, that humans are driven by fulfilling needs ranging from the most basic, such as psychological needs to the highest, namely self-actualization (AJV Radianto & TN Kilay, 2023).

According to (Sanjaya, 2022) factors that play a role in the occurrence of FoMO in individuals include gender, financial situation, drive to seek information, age, and availability of access to social media. First, gender this study shows that gender can play a role in a person's level of FoMO. For example, studies have shown that women may tend to have higher levels of FoMO than men. 1) Women: tend to be more prone to FoMO due to having more intensive social interactions, higher levels of empathy and more intensive use of social media. 2) Men: tend to be more prone to FoMO due to a focus on achievement and competition, pressure to fulfill expectations of masculinity in consumer culture, and more selective use of social media for content relevant to specific interests or activities. Second, Financial situation, the level of FoMO tendency can also be influenced by one's financial situation. Individuals who have a less stable financial situation or feel financially stressed tend to feel deprived or behind in things that are considered important in today's consumer culture.

The third is the drive to seek information: Individuals who have a strong drive to seek information and engage in social activities may also have higher levels of FoMO. They tend to want to stay connected to the latest developments in their friends' lives, trends, and other social events. And finally, age: although there is no direct correlation, there is evidence that age can affect one's FoMO levels. For example, young individuals may be more prone to FoMO as they are usually more active in using social media and more sensitive to social pressure.

Social media use plays a crucial role in influencing one's FoMO. Through these platforms, individuals can easily obtain information about the purchasing activities and lives of others including their family, friends, and even idols. This intense exposure to information suggests that social media has a significant impact in creating FoMO in individuals (Apolo & Kurniawati, 2023).

Millennials who have grown up with advanced technologies such as the internet, social media, and smartphones are often affected by the FoMO phenomenon, which means the fear of missing out. FoMO causes individuals to feel anxious if they feel they are missing out on other people's activities on social media and always feel the need to connect with the virtual world, even for information that is not that important. The link between FoMO and impulsive behavior suggests that FoMO can encourage a person to make impulse purchases. For JKT48 fans, their interest in the activities of group members on social media can strengthen the FoMO experience, encouraging them to make impulse purchases such as buying merchandise or

concert tickets without careful consideration (Nurjanah et al., 2023). Long before the term FoMO was known, Allah has mentioned in the Qur'an that anxiety problems due to FoMO definitely tend to occur in humans, both men and women. The terms may be different but the core values taught are the same. Therefore, Allah has also provided solutions and efforts to prevent it.

Self-control behavior is the ability of individuals to manage and regulate their actions by considering aspects of needs and desires in decision making, especially in the context of consumption activities. Individuals who have a high level of self-control are likely to be able to evaluate whether a purchase is based on a real need or just a desire that arises impulsively. Thus, good self-control ability not only plays a role in regulating consumptive behavior but also helps individuals to manage their thoughts and decisions more wisely to effectively prevent irrational consumption actions (Sukma & Canggih, 2021)

In the Quran Surah Al-Hijr verse 88, Allah also explains that we must detach ourselves and not get stuck in this feeling of sadness or FoMO.

*“Do not cast your eyes upon the pleasures of life which we have given to some of them (the disbelievers), nor grieve for them, nor be humble toward those who believe” (QS Al-Hijr: 88).*

Therefore, based on this verse, it is not permissible to perform or engage in actions that give rise to excessive anxiety including impulsive behaviors that may lead to poorly planned purchases or actions. In Islam, it is recommended to stay away from anything that can trigger anxiety, envy or uncontrollable behavior, as explained in QS. Al-Hasyr verse 18 (Muhammad Asyraf Al Kholis, 2023).

*“O you who believe, fear Allah and let everyone consider what he has done for tomorrow (hereafter), and fear Allah. Verily, Allah is all-seeing of what you do” (QS. Al-Hasyr:18).*

This verse emphasizes on good planning from humans for all actions in the world in order to obtain salvation in the hereafter. Humans must introspect and pay attention to everything they do for the good of the future by having goals and targets in order to have a meaningful life and not become a loser (Uasni et al., 2019).

Economic actions include decisions taken by individuals by considering certain aspects, with the main objective of meeting their needs. In this context, Damsar (in (Santi & Indrayani, 2021)) explains that economic action will remain oriented towards meeting needs as far as it is in accordance with its subjective meaning. In other words, every step taken by individuals in the economic realm focuses on efforts to meet needs that are perceived as important (Santi & Indrayani, 2021).

Within the framework of economic action, consumer behavior is a major player in financial decision making. In this context, this study will explore how economic action and consumer behavior are interrelated in applying the principles of life influenced by FoMO living, especially among JKT48 fans. As documented in some research literature from (Marseal et al., 2022) that regarding FoMO-influenced lifestyles, a number of questions arise including how far JKT48 fans consider financial aspects, such as concert ticket costs, official subscriptions, or merchandise purchases, in the context of overall financial conditions? Are there differences in financial spending patterns between JKT48 fans who apply the principles

of FoMO-influenced living and those who do not? In this scientific work, the researcher seeks to further analyze the Islamic view of lifestyle trends that have recently become popular.

Research by (Apolo & Kurniawati, 2023) is the main focus in this study. In the study, it aims to examine how FoMO influences the consumptive behavior of kpop fans on merchandise products. FoMO is a feeling of wanting to feel connected to others and being afraid that others are having more fun. While the current research emphasizes more on the dynamics of FoMO living behavior in the context of Islamic values by exploring JKT48 fans as study subjects. The author also conducted a literature search related to FoMO living to support the subject matter of the paper. Qualitative research involves methods such as interviews, observation, document analysis, and techniques that aim to understand the context and meaning of the phenomenon under study. And the benefits of this research are not only to add references related to research on FoMO Living behavior but also to provide a view of FoMo Living behavior in the perspective of Islamic studies itself.

## Case Description

### FoMO Living

Fear of Missing Out (FoMO) is the fear of missing out on certain activities. Missing out on news, trends, and other things causes worry and panic (Marseal et al., 2022). FoMO is the fear that others are having fun without them (Wulandari et al., 2018). According to (Sanjaya, 2022), people with FOMO have difficulty putting down their phones, feel restless and anxious when not checking social media, prioritize communication with friends online over friends in the real world, are enthusiastic about other people's posts or statuses on social media, want to share photos or videos of their activities, and feel anxious and depressed if only a FOMO is the fear of missing out on current activities or trends, resulting in anxiety and worry about not participating in other people's fun (Wulandari et al., 2018). Dependence on smartphones, anxiety when not checking social media, prioritizing online connections, desire to see others' posts, wanting to share one's own activities, and despair if posts are ignored are symptoms of FOMO.

### Consumer Behavior

Research defines consumer behavior as the way people, communities, and organizations select, purchase, utilize, and use products, services, ideas, and experiences that match their wants and desires (Puji Nurjanah, 2022) Consumer happiness and post-purchase behavior are linked by their tendency to share product and service experiences. Kotler's theory states that after buying, people write favorable evaluations, refer others, and provide instructions (Setiawan & Saraswati, 2021). Self-motivated needs and desires can influence product selection. Social contacts and reference groups also influence consumer behavior, with friends and family recommendations typically influencing purchases.

This impact may be considerable, especially for high-risk or important purchases. Consumer preferences vary by culture according to social norms and beliefs. Luxury goods may be a sign of social rank in certain cultures, but simplicity and sustainability may be more

valued. With social media making it easier to share knowledge and experiences, technology and media also influence consumer behavior. The economy also affects consumer behavior, with good times increasing consumption and bad times decreasing purchasing power and changing spending priorities. Understanding these factors helps companies create efficient marketing strategies. Understanding consumer behaviour helps organizations tailor their goods and services to the demands and tastes of the target market, increasing their chances of success amid fierce market competition. Thus, consumer behavior is multifaceted and is influenced by psychological, social, cultural, and economic aspects. Motivations, perceptions, social interactions, and cultural values influence purchasing choices, while the state of the economy impacts consumption and marketing techniques of companies.

### **Economic Actions**

Economic activity is how people, firms and governments distribute resources and fulfill their needs. Based on their needs, preferences, and financial capacity, people allocate income for consumption, savings, and investment. Psychological and social variables including lifestyle and finance influence these choices (Asmuni et al., 2021). However, to ensure economic stability and sustainable development, the government sets macroeconomic policies including taxes, subsidies, and inflation management. Economic policy is shaped by government spending, taxation, and central bank monetary policy. Technological innovation increases efficiency and productivity, which impacts how people and businesses' function and react to global market dynamics. New technologies can boost economic development, competitiveness and opportunities, but can also lead to unemployment in areas affected by automation and requiring new skills (Nurjanah et al., 2023). Individuals, firms and governments allocate resources to fulfill needs and wants. Governments support economic stability and development through fiscal and monetary policies, while individuals make choices based on their tastes and finances. Technology increases efficiency and production, but also increases skill needs and the risk of unemployment.

### **Methods**

The type of research method used in this research is to use qualitative research (Bungin, 2003:3). In this case the data obtained from the type of research used, is not obtained through statistical or calculation procedures but tries to understand and interpret the meaning of an existing phenomenon (A. F. Nasution, 2023). According to Lexy Moleong in (Wulandari et al., 2018) Qualitative research itself has a descriptive nature and tends to analyze. The theoretical basis is also used as a guide so that the focus of the researcher matches the facts that occur in the field. Also, according to Lexy J. Moleong, phenomenological research seeks to understand subjects from their own perspective. Phenomenological research examines an event based on human understanding related to the event. Therefore, this study aims to examine the phenomenon of FoMO living among JKT48 fans.

Table 1. *List of Research Participants*

Subject (Informant Name)	Type of Gender	Age	Jobs
Ulfa	F	25	Private Employee
Zayin	M	19	Logo Desainer Freelance
Ghea	F	26	Private Employee
Galuh	M	26	Human Resource Development
Kiky	M	25	Store Admin
Raffa	M	19	Freelance Editor
Ajeng	F	19	Labor
Yuni	F	32	Surveyor
Salsa	F	26	Graphic Designer
Key	F	21	Self-employed

Source: Processed from Primary Data Year 2024

Description:

M: Male

F: Female

Data collection was carried out through the implementation of interviews, observation, and documentation. Selection of informants using sampling techniques, namely active JKT48 fans who are active in activities as fans, 10 informants were selected from various regions in Indonesia, especially the western part of Indonesia. This research method produces descriptive data in the form of written words from interviews. The research period lasted from January 25, 2024 to February 1, 2024. Data collection and analysis were conducted through data interaction in accordance with the applied methodological framework. Data analysis includes data reduction, data presentation, and conclusion drawing.

## Results and Discussion

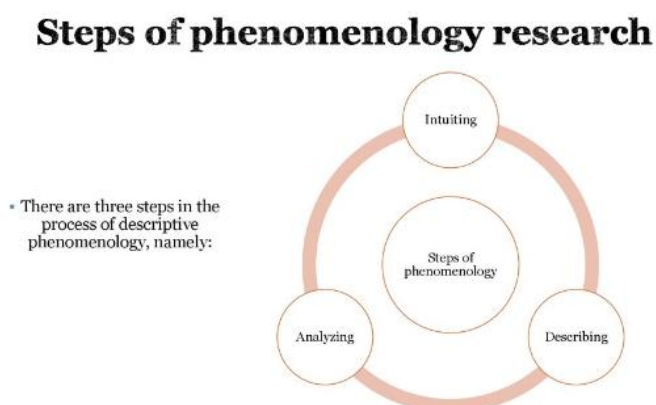
The informants in this study, who have diverse backgrounds, have been fans or fans of JKT48 since the time span covering 2020 to 2023. Their motivations for developing a close relationship with JKT48 vary greatly from the desire to find social support within the fan community, interest in the visual appearance and themes of the group's songs that reflect aspects of everyday life to viewing JKT48 as a source of entertainment that is able to provide excitement after a monotonous daily routine.

The widespread popularity of JKT48 in Indonesia, especially among teenagers, has caused mixed reactions, but it has also brought positive benefits such as developing discipline, a spirit of hard work, and a sense of community among fans. In addition, JKT48's music attracts a wide range of people because it does not only talk about romance, but also raises relevant



life themes. On the other hand, this phenomenon also encourages fans to spend time looking for information related to the idols they like.

The phenomenological research process involves several stages that are important to understand starting from bracketing which is the process of identifying and holding previous beliefs and opinions about the phenomenon under study, then intuiting which opens up to the meanings associated with the phenomenon to gain a deeper understanding, followed by analyzing which involves the process of coding, categorizing, and understanding the meaning of the phenomenon in more detail, and describing which allows the researcher to understand and define the phenomenon thoroughly with the aim of communicating a critical description in written or verbal form.



Picture 1: Steps of Phenomenological Research

(Source: <https://dqlab.id/teknik-analisis-data-deskriptif-kualitatif-pada-fenomenologi>)

To many people outside the JKT48 fan circle, JKT48 looks like just another idol group or girl band. They may see it as a bunch of young girls performing on stage with upbeat songs. JKT48 may be perceived as a modern pop culture phenomenon that thrives in Indonesia, with a segment of fanatics who are strongly attached to their idols. The inherent paradigm in non-fans' understanding often includes the view that JKT48 is part of a market-oriented entertainment industry supported by a strong marketing strategy. They may see it as a mass-produced product to fulfill the entertainment needs of today's consumers. SY, a parent of the researcher, explained,

*“JKT48 that I know is often on tv, appearing in many events just like the Korean girl band. if about the fans that I see, my child doesn't buy too much of this group's goods but I don't know if other people maybe many of them are willing to spend money on their hobbies, especially if for a hobby you want to be as expensive as anything, even still try”. (Interview Result of Informant SY, 5/3/2024)*

From this explanation, it can be concluded that the paradigm of ordinary people about JKT48 often includes the understanding that this group often appears on television and entertainment events. They may see JKT48 as a pop phenomenon present in Indonesian entertainment culture that often appears in various media, such as television, concerts,

promotional events and also the habits of fans of this idol group that most actively spend money on this group.

During the interview process the researcher tried to build an empathetic relationship with the informants and openly listened carefully to their stories and experiences. The intuiting approach was used to explore the meaning contained in each experience they shared, as well as to gain a broader understanding of the phenomenon of being a JKT48 fan. Zayin, as an informant in this study, shared how she is deeply connected to JKT48 songs that inspire and encourage her in her daily life,

*“My decision to become a fan is not only influenced by the beautiful visuals of the members, but also their songs which often provide motivation not to give up”.* (Interview Result of Informant Zayin, 25/1/2024)

In interviews with several informants, all informants involved in this study consisted of 6 women and 4 men. They have various professions with an age range of 19 to 32 years old and the majority are in the lower middle class in terms of income or salary. Of these, 50% of the female informants or 3 people showed FoMO behavior while no signs of FoMO were seen from the male informants. This suggests that the trend of FoMO behavior tends to be more common among women.

One's ability to regulate shopping desires is important in managing consumptive behavior habits. When a person is able to control themselves well, they can effectively assess whether a purchase is really necessary or just driven by sheer impulsiveness. This not only affects their buying patterns but also helps them make wiser decisions, avoiding unnecessary purchases. Ajeng explain,

*“I always prioritize basic needs first before considering spending money on my passion as a JKT48 fan. In my opinion, this principle is in accordance with the teachings of Islam that I hold”* (Interview with Informant Ajeng, 29/1/2024)

Meanwhile, Ulfa Rahidi revealed,

*“I feel tempted to buy JKT48 products and collaborations because of my involvement as a fan”.* (Interview Result of Informant Ulfa Rahidi, 29/1/2024)

In the context of JKT48 fans, spending is not only considered as a purchase of physical goods but also as a way to express identity, fulfill personal motivations, the ability to control themselves and make financial decisions. Therefore, the ability to control oneself and achieve satisfaction as a consumer plays an important role in consumer behavior patterns, especially among idol group fans.

The study (Sanjaya, 2022) explains that FoMO (Fear of Missing Out) arises because of the desire to be socially connected, fear of being ignored, self-comparison with others and the influence of social media which triggers anxiety about missing out on information or experiences that are considered important. This indicator, which influenced the onset of FoMO behavior in 50% of all female informants in this study, is influenced by intensive social interactions in the environment, high use of social media as the main channel to communicate and interact with fellow fans and JKT48 members, as well as perceived pressure to meet social

expectations reflected in a strong desire to stay connected to the latest developments in the lives of JKT48 members.

In addition, their impulsive behavior is reflected in the tendency to buy JKT48 merchandise without careful consideration. as explained in the interview,

*"Whenever there is a show or activity announced by JKT48, I feel impatient to participate and experience it directly with other fans,"* (Interview Results of Informant Ghea, 28/1/2024)

Based on the results of the interview with informant Ghea, an active JKT48 fan who sometimes spends as much as Rp 200,000 for a show ticket, perhaps as a direct response to emotional encouragement or social pressure from the fan community that can strengthen and magnify their FoMO feelings. Although some informants admit that they engage in FoMO behavior due to several factors that influence such behavior, the majority of informants tend not to be affected by FoMO or exhibit minimal FoMO behavior because they have been satisfied with their current lives. They may feel satisfied with the achievements they have made and the social relationships they have so they do not feel the need to constantly compare themselves with others or engage in trending activities. In addition, they may have developed a good level of self-control, which allows them to resist social pressures or impulsive urges to engage in things that are not in line with their personal values or goals. As explained by Galuh

*"In managing my finances, I prefer to prioritize primary needs rather than spending on my hobbies or desires, because I am happy enough if I interact through social media alone without having to spend a lot of money to buy JKT48 merchandise."* (Interview Results of Informant Ulfa Rahidi, 28/1/2024)

Most informants are likely to have a high level of mental resilience that allows them to cope with social pressure and be able to maintain emotional balance. This is in line with the Islamic view of FoMO behavior which is explained in QS Al-Hijr: 88, conveys the message of the importance of understanding and taking a good path in life, this verse teaches about the importance of awareness of Allah's will in all aspects of our lives. Relevant to informants who are not affected by FoMO, this principle can be applied by realizing that everything depends on the will of Allah. In making decisions or pursuing certain activities, they can understand that the end result depends on God's will and plan. With this awareness they may be more inclined to make wiser, less hasty decisions, and not be swayed by social compulsions or anxiety of missing out, having an awareness of human limitations and the importance of *tawakkan* which in turn helps them to live life with more calm and confidence.

This research has great relevance for JKT48 fans especially in understanding how to consider decision making including merchandise purchases and the need to develop self-control in the face of consumptive temptations and impulsive behavior. In addition, religious values also have significant implications in guiding JKT48 fans' consumption behavior. Moral and religious principles such as modesty and self-control become the foundation in regulating purchasing behavior and daily actions as fans. Therefore, it is expected that JKT48 fans can apply these principles in every aspect of their consumptive life, not only in the context of purchasing merchandise and other JKT48 members' activities such as theater shows and concerts, but also in maintaining a balance between wants and needs and controlling impulsive urges in their daily actions as fans.

## Conclusion

Based on the results of the analysis conducted, it was found that some informants who became research subjects did not show FoMO living behavior. FoMO theory indicators include the tendency to be influenced by social impulses, the desire to stay connected, and impulsive behavior in purchasing decisions. However, the results of the study showed that 7 out of 10 informants did not show these signs while 50% of the female informants, in particular, showed behavior influenced by FoMO. This means that about half of the informants, especially females are affected by the social interactions associated with the JKT48 fan community. It can thus be concluded that responses to FoMO living vary among JKT48 fans, with most of the informants being able to refrain from impulsive behavior and being affected by the underlying social impulses of FoMO living. The research as a whole addresses the complexity of the relationship between economic action, self-control behavior, consumer behavior, and religious values in the context of JKT48 fans. In exploring these dynamics, the research contributes to the understanding of how FoMO living behavioral theory influences fans' financial decisions. Thus the application of FoMO living behavioral theory in this context provides a deeper picture of how JKT48 fans' economic decisions are influenced by personal considerations, social pressures, and religious values. This research provides insights into the economic dynamics and consumer behavior within the fan community of the JKT48 idol community, exploring the complex interactions between consumer culture, religious values, and financial decisions.

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