

## Determinants of Gen Z Work Productivity in Retail and E-Commerce: The Role of Perceived Ease of Technology, FoMO, and Emotional Spending

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### ABSTRACT

*This study aims to examine the determinants of work productivity among Generation Z employees in the retail and e-commerce sector by analyzing the roles of perceived ease of technology, Fear of Missing Out (FoMO), and emotional spending. A quantitative approach was employed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected from 200 Generation Z employees working in retail and e-commerce industries in Indonesia through a structured questionnaire using a five-point Likert scale. The measurement model was evaluated using validity and reliability tests, while the structural model was assessed through path coefficients, R-square, and predictive relevance. The results reveal that perceived ease of technology has a positive and significant effect on work productivity, indicating that user-friendly systems enhance efficiency and performance. In contrast, FoMO and materialism do not show significant effects on productivity, suggesting that psychological factors may not directly influence work outcomes in this context. Furthermore, emotional spending does not significantly affect productivity and does not mediate the relationship between the independent variables and work productivity. These findings highlight that technological factors are more dominant than psychological and behavioral factors in shaping productivity among Generation Z employees in digital work environments, particularly in retail and e-commerce sectors.*

### INTRODUCTION

The rapid advancement of digital technology over the past decade has fundamentally transformed how organizations operate and how individuals perform their work, particularly within modern retail and e-commerce sectors that heavily rely on technology-driven systems. Globally, the growth of e-commerce has shown a significant upward trend, with digital retail contributing an increasing share to total commercial transactions due to the widespread adoption of mobile platforms, digital payment systems, and integrated online marketplaces (UNCTAD, 2023; Statista, 2024). This transformation is not limited to business processes but

also reshapes workforce dynamics, especially with the growing dominance of Generation Z in the labor market (International Labour Organization, 2022). As digital natives, Generation Z employees are highly proficient in using technology; however, they are also more vulnerable to digital distractions, social pressure, and continuous connectivity demands (Schroth, 2019; Singh & Dangmei, 2021). Consequently, this situation creates a paradox where technology simultaneously enhances efficiency while potentially reducing productivity due to behavioral and psychological disruptions (Tarafdar et al., 2019; Riedl et al., 2020).

In the Indonesian context, this phenomenon becomes even more significant as the digital economy continues to expand rapidly, particularly within retail and e-commerce industries. Reports indicate that Indonesia is one of the fastest-growing digital markets in Southeast Asia, with e-commerce contributing a substantial portion of its digital economic value (Google, Temasek, & Bain, 2023). This rapid expansion has increased the demand for a technology-oriented workforce, predominantly composed of Generation Z employees. While technological integration improves efficiency and operational performance, it also introduces behavioral challenges, including excessive social media engagement, digital anxiety, and impulsive consumption patterns. These dynamics suggest that productivity among Generation Z employees cannot be solely explained by technological capability but must also consider psychological and behavioral dimensions. Therefore, understanding the determinants of work productivity within this context is both relevant and necessary.

From a theoretical perspective, work productivity is commonly defined as an individual's ability to produce optimal outputs by efficiently utilizing available resources (Robbins & Judge, 2022). In digital work environments, productivity is increasingly influenced by individuals' perceptions of technology usage. The Technology Acceptance Model (TAM) explains that perceived ease of use plays a critical role in shaping user acceptance and performance outcomes (Davis, 1989; Venkatesh & Bala, 2008). Empirical studies further confirm that technologies perceived as easy to use can enhance efficiency, reduce cognitive effort, and improve overall work performance (Venkatesh et al., 2012; Tarhini et al., 2017). However, relying solely on technological perspectives may not fully capture the complexity of productivity, especially among Generation Z employees who are strongly influenced by social and psychological factors.

One important psychological factor is Fear of Missing Out (FoMO), defined as the anxiety that others may be experiencing rewarding events without one's participation (Przybylski et al., 2013). In digital work settings, FoMO may lead individuals to constantly check social media and external information, thereby reducing focus and disrupting task completion (Dhir et al., 2021; Franchina et al., 2018). However, previous studies show inconsistent findings, as FoMO can also increase engagement in certain digital contexts (Alt, 2018). In addition, emotional spending represents a behavioral dimension in which consumption decisions are driven by emotional states rather than rational considerations (Rick et al., 2018; Yoon & Kim, 2020). Within the workplace, emotional spending may emerge as a

coping mechanism for stress, potentially influencing financial stability and psychological well-being, which in turn may affect productivity.

Previous research has examined the relationships between technology, psychological factors, and performance; however, most studies have investigated these variables separately rather than within an integrated framework. Studies based on TAM consistently find that perceived ease of technology positively influences performance and productivity (Venkatesh et al., 2012; Al-Emran et al., 2020). Meanwhile, research on FoMO and emotional spending shows mixed results, with some studies indicating negative effects on performance, while others report insignificant or context-dependent relationships (Dhir et al., 2018; Yoon & Kim, 2020).

These inconsistencies suggest that the relationships among these variables are complex and influenced by contextual and individual factors. Despite these developments, several research gaps remain evident. First, from a theoretical perspective, there is limited integration between technological and psychological factors in explaining work productivity, resulting in fragmented models that fail to capture the full complexity of digital work behavior. Second, from an empirical standpoint, inconsistent findings regarding FoMO and emotional spending highlight the need for further investigation in specific contexts. Third, from a contextual perspective, studies focusing on Generation Z employees in Indonesia's retail and e-commerce sectors remain scarce, despite the strategic importance of these industries in the digital economy. Therefore, a more comprehensive and context-specific model is needed to better understand productivity determinants in this setting.

Based on these gaps, this study offers a novel contribution by integrating perceived ease of technology, FoMO, and emotional spending into a unified model to explain work productivity among Generation Z employees. Furthermore, emotional spending is positioned as a mediating variable to capture the indirect effects of psychological factors on productivity. This integrative approach is expected to provide a more comprehensive understanding of how technological and behavioral factors interact within digital work environments.

Accordingly, the objective of this study is to examine the effects of perceived ease of technology, FoMO, and emotional spending on the work productivity of Generation Z employees in the retail and e-commerce sector in Indonesia. In addition, this study aims to analyze the mediating role of emotional spending in these relationships.

This study contributes theoretically by extending the Technology Acceptance Model through the integration of psychological and behavioral constructs in explaining work productivity. Practically, the findings are expected to provide insights for managers and organizations in designing effective human resource strategies, particularly in enhancing productivity among Generation Z employees through the optimization of technological systems and the management of psychological and behavioral factors in digital work environments.

## **RESEARCH METHODS**

This study employs a quantitative approach with an explanatory research design to examine the causal relationships between perceived ease of technology, Fear of Missing Out (FoMO), emotional spending, and work productivity among Generation Z employees. The quantitative approach is considered appropriate as it enables the testing of hypotheses and the measurement of relationships among latent variables using statistical techniques. The population of this study consists of Generation Z employees working in modern retail and e-commerce sectors in Indonesia. These sectors were selected due to their high reliance on digital technology and the dominance of young workers who actively engage with digital platforms in their daily tasks. Generation Z is defined as individuals born between 1997 and 2012, and in this study, respondents are limited to those aged between 20 and 28 years to ensure they have entered the workforce and possess relevant work experience.

The sampling technique used is purposive sampling, with specific criteria established to ensure data relevance and validity. The criteria include: (1) respondents must be Generation Z employees aged 20–28 years, (2) have at least one year of work experience, (3) work in retail or e-commerce companies, and (4) actively use digital technology in their job responsibilities. Based on the recommendation for Partial Least Squares Structural Equation Modeling (PLS-SEM), the minimum sample size is determined using the rule of 5–10 times the number of indicators (Hair et al., 2021). Given that this study includes 32 indicators, the minimum required sample is 160 respondents. To enhance statistical power and reliability, a total of 200 respondents were collected. Data were collected using a structured questionnaire distributed online through Google Forms. The questionnaire was designed based on established measurement scales adapted from prior studies to ensure validity and reliability. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The variables and their operational definitions are as follows: perceived ease of technology refers to the degree to which individuals believe that using technology is free of effort; FoMO reflects the anxiety of missing out on rewarding experiences; emotional spending represents consumption behavior driven by emotional states; and work productivity refers to the ability to complete tasks efficiently and effectively.

To ensure the quality of the instrument, a pilot test was conducted with 30 respondents prior to the main data collection. The pilot test aimed to evaluate the clarity of the questionnaire items and to assess initial reliability. Items that did not meet the required standards were revised accordingly. Furthermore, data screening was performed to ensure completeness and to eliminate invalid responses. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was chosen due to its suitability for analyzing complex models involving multiple constructs and mediating relationships, as well as its ability to handle non-normal data distributions and relatively small sample sizes (Hair et al., 2021). The analysis consisted of two main stages: measurement model evaluation and structural model evaluation.

The measurement model was assessed through convergent validity, discriminant validity, and reliability tests. Convergent validity was evaluated using outer loadings and Average Variance Extracted (AVE), with acceptable thresholds of 0.70 and 0.50, respectively. Discriminant validity was assessed using the Fornell-Larcker criterion and cross-loadings. Reliability was evaluated using Cronbach's Alpha and Composite Reliability, with a minimum acceptable value of 0.70. The structural model was evaluated by examining path coefficients, t-statistics, and p-values obtained through bootstrapping procedures to test the proposed hypotheses. The coefficient of determination ( $R^2$ ) was used to assess the explanatory power of the model, while effect size ( $f^2$ ) was used to evaluate the relative impact of each exogenous variable. Additionally, the mediating effect of emotional spending was analyzed using indirect effect testing. A relationship is considered significant if the p-value is less than 0.05 and the t-statistic exceeds 1.96.

## RESULTS AND DISCUSSION

The results in Table 1 indicate that perceived ease of technology has a positive and statistically significant effect on work productivity ( $\beta = 0.497$ ,  $p < 0.001$ ), highlighting its dominant role in enhancing employee performance. In contrast, FoMO and materialism do not show significant direct effects on work productivity, suggesting that psychological factors may not directly influence performance in this context. Similarly, emotional spending does not significantly affect work productivity, despite showing a negative coefficient, indicating a weak and non-conclusive relationship. Furthermore, none of the independent variables significantly influence emotional spending, implying that emotional consumption behavior is not strongly driven by the examined predictors. Overall, these findings emphasize that technological ease is the primary determinant of productivity among Generation Z employees, while psychological and behavioral factors play a limited role.

**Table 1. Path Coefficient Results**

Variable Relationship	Coefficient ( $\beta$ )	T- Statistic	P- Value	Conclusion
Emotional Spending $\rightarrow$ Work Productivity	-0.153	1.173	0.241	Not significant
FoMO $\rightarrow$ Emotional Spending	0.114	0.662	0.508	Not significant
FoMO $\rightarrow$ Work Productivity	0.140	1.334	0.182	Not significant
Materialism $\rightarrow$ Emotional Spending	0.186	1.051	0.293	Not significant
Materialism $\rightarrow$ Work Productivity	0.113	0.855	0.393	Not significant
Perceived Ease of Technology $\rightarrow$ Emotional Spending	0.000	0.001	0.999	Not significant
Perceived Ease of Technology $\rightarrow$ Work Productivity	0.497	6.723	0.000	Significant

## Mediation Analysis

**Table 2. Indirect Effect Results**

Mediation Relationship	Coefficient	T-Statistic	P-Value	Conclusion
FoMO → ES → Productivity	-0.017	0.519	0.604	Not significant
Materialism → ES → Productivity	-0.029	0.753	0.451	Not significant
Technology → ES → Productivity	0.000	0.001	0.999	Not significant

The mediation analysis results in Table 2 reveal that emotional spending does not mediate the relationship between the independent variables and work productivity. Specifically, the indirect effects of FoMO ( $\beta = -0.017$ ,  $p = 0.604$ ), materialism ( $\beta = -0.029$ ,  $p = 0.451$ ), and perceived ease of technology ( $\beta = 0.000$ ,  $p = 0.999$ ) on productivity through emotional spending are all statistically insignificant. These findings indicate that emotional spending does not serve as a meaningful explanatory mechanism linking psychological and technological factors to employee performance. This suggests that the influence of perceived ease of technology on productivity operates primarily through a direct pathway, rather than through behavioral consumption processes. Additionally, the absence of mediation effects implies that emotional spending may not be a relevant intervening variable in the context of workplace productivity among Generation Z employees. Overall, these results reinforce the conclusion that productivity is more strongly driven by functional and technological factors than by emotional or consumption-related behaviors.

## Discussion of Structural Results

The structural results demonstrate that perceived ease of technology exerts a positive and significant influence on work productivity among Generation Z employees, reinforcing the central premise of the Technology Acceptance Model (TAM). According to TAM, technologies that are perceived as easy to use reduce cognitive burden, enhance task efficiency, and ultimately improve individual performance (Davis, 1989; Venkatesh et al., 2012). The present findings are consistent with a substantial body of empirical research showing that user-friendly systems contribute to higher productivity, particularly in digitally intensive environments such as retail and e-commerce (Tarhini et al., 2017; Al-Emran et al., 2020). In these sectors, employees frequently interact with digital platforms for inventory management, customer transactions, and communication processes, making system usability a critical determinant of performance outcomes.

From a generational perspective, this result is also theoretically grounded in the notion that Generation Z, as digital natives, tends to exhibit higher adaptability and reliance on technology in their work routines (Schroth, 2019; Singh & Dangmei, 2021). Unlike previous generations, Gen Z employees are more likely to perceive technology not as a tool but as an integral part of their workflow. Therefore, when technological systems are intuitive and

accessible, they amplify productivity gains more significantly. This finding aligns with recent studies emphasizing that technological facilitation is a key driver of performance in digital workplaces (Venkatesh et al., 2022). Thus, the strong effect of perceived ease of technology observed in this study is both theoretically and empirically justified.

In contrast, the results indicate that Fear of Missing Out (FoMO) does not have a significant effect on work productivity, which diverges from prior studies that report a negative relationship between FoMO and performance due to increased distraction and reduced concentration (Dhir et al., 2021; Franchina et al., 2018). One possible explanation for this discrepancy lies in the contextual differences between prior research and the present study. Much of the existing literature on FoMO focuses on general populations or student samples, where digital engagement is less regulated and more leisure-oriented. In contrast, this study examines employees in professional environments where organizational norms, performance targets, and time constraints may mitigate the disruptive effects of FoMO.

Additionally, it is plausible that Generation Z employees have developed adaptive coping mechanisms that allow them to manage digital distractions more effectively. Drawing on self-regulation theory, individuals with higher digital familiarity may be better able to balance social media engagement with work responsibilities, thereby minimizing the negative impact of FoMO on productivity (Baumeister & Vohs, 2007). This interpretation is supported by recent findings suggesting that the relationship between FoMO and performance is contingent upon contextual and individual factors, such as self-control, work environment, and task structure (Alt, 2018; Przybylski et al., 2013). Therefore, the non-significant effect observed in this study does not necessarily contradict prior research but rather highlights the importance of contextualizing psychological constructs within specific work settings.

Similarly, materialism does not show a significant effect on work productivity, which contrasts with studies suggesting that materialistic values can either undermine well-being and performance or, conversely, motivate individuals to achieve higher outcomes through extrinsic rewards (Deckop et al., 2010; Unanue et al., 2017). The absence of a significant relationship in this study may indicate a shift in value orientation among Generation Z employees. Unlike previous generations that may associate success with material accumulation, Gen Z is often characterized by a stronger emphasis on work-life balance, meaningful work, and personal fulfillment (Twenge, 2017; Deloitte, 2023).

From the perspective of self-determination theory, intrinsic motivation—such as autonomy, competence, and purpose—plays a more critical role in driving performance than extrinsic motivations like material rewards (Deci & Ryan, 2000). In this context, materialism may not be a primary determinant of productivity because employees are more motivated by experiential and psychological factors rather than material gains. This could explain why materialistic tendencies do not translate into measurable differences in work performance in the present study.

Furthermore, the findings show that emotional spending does not have a significant effect on work productivity, although the relationship is negative. This result partially aligns with previous studies that associate emotional spending with financial stress and reduced well-being (Rick et al., 2018; Yoon & Kim, 2020). However, the lack of significance suggests that the impact of emotional spending may be indirect rather than immediate. In other words, while emotional spending may influence personal financial conditions or psychological states, its direct effect on job performance may not be sufficiently strong to be detected in this model.

Another possible explanation is that emotional spending functions as a short-term coping mechanism that does not necessarily interfere with work tasks. According to coping theory, individuals may engage in consumption behaviors to regulate emotions without significantly disrupting their professional responsibilities (Atalay & Meloy, 2011). Therefore, the negative but insignificant relationship observed in this study suggests that emotional spending may have nuanced effects that are not fully captured through direct relationships with productivity.

The mediation analysis provides further insight into the underlying mechanisms linking psychological and technological factors to work productivity. As presented in Table 2, the indirect effects of FoMO, materialism, and perceived ease of technology on work productivity through emotional spending are all statistically insignificant. Specifically, the indirect effect of FoMO ( $\beta = -0.017$ ,  $p = 0.604$ ), materialism ( $\beta = -0.029$ ,  $p = 0.451$ ), and perceived ease of technology ( $\beta = 0.000$ ,  $p = 0.999$ ) fails to reach significance, indicating that emotional spending does not function as a mediating variable in this model.

The mediation analysis further reveals that emotional spending does not mediate the relationship between the independent variables and work productivity, indicating that indirect behavioral pathways through consumption do not play a significant role in this context. This finding contrasts with studies that position consumption behavior as a mediator between psychological states and behavioral outcomes (Dhir et al., 2021). The absence of mediation effects in this study suggests that the influence of perceived ease of technology on productivity operates primarily through a direct mechanism, rather than being channeled through emotional or behavioral responses.

From a theoretical standpoint, mediation implies that an independent variable influences a dependent variable through an intervening mechanism. In behavioral research, emotional or affective variables often act as mediators that translate psychological states into observable outcomes (Baron & Kenny, 1986; Preacher & Hayes, 2008). Prior studies have suggested that factors such as FoMO and materialism may lead to emotional consumption behaviors, which in turn affect well-being and performance (Dhir et al., 2021; Yoon & Kim, 2020). However, the findings of this study do not support such a pathway, suggesting that the assumed behavioral mechanism does not hold in the present context. One possible explanation for the absence of mediation lies in the weak relationship between the independent variables and emotional spending, as indicated by the structural model results. Since FoMO, materialism, and perceived ease of technology do not significantly influence emotional spending, the prerequisite condition

for mediation is not fulfilled. This aligns with methodological arguments that mediation effects are unlikely to emerge when the antecedent–mediator relationship is weak or non-significant (Hair et al., 2021). Consequently, emotional spending cannot act as a transmission channel linking these variables to productivity.

Another explanation can be drawn from the nature of emotional spending itself. As highlighted in behavioral economics and consumer psychology, emotional spending is often situational, impulsive, and driven by immediate affective states rather than stable cognitive or environmental factors (Loewenstein et al., 2001; Rick et al., 2018). In a structured work environment such as retail and e-commerce, employees may compartmentalize their consumption behavior and work responsibilities, thereby limiting the extent to which emotional spending influences professional performance. This separation may weaken the indirect pathway assumed in the model. Furthermore, the non-significant mediation results also suggest that the impact of perceived ease of technology on productivity operates primarily through a direct mechanism rather than through behavioral or emotional processes. This finding is consistent with TAM-based studies, which emphasize that system usability directly enhances performance outcomes without necessarily involving intermediary behavioral constructs (Venkatesh et al., 2012). In other words, when technology is easy to use, employees can immediately translate this advantage into improved productivity, bypassing any indirect influence through emotional or consumption-related behaviors.

The absence of mediation also highlights inconsistencies with some prior studies that report indirect effects of psychological factors on behavioral outcomes through consumption or emotional responses (Dhir et al., 2021). This discrepancy may be attributed to contextual differences, particularly the focus of this study on employees rather than consumers. In workplace settings, behavioral outcomes such as productivity are more likely to be shaped by task-related and organizational factors than by personal consumption behaviors. Additionally, cultural and economic contexts may influence how individuals manage emotional and financial behaviors, potentially reducing their impact on work-related outcomes. Overall, the mediation analysis suggests that emotional spending is not a relevant explanatory mechanism in linking FoMO, materialism, and technological perceptions to work productivity among Generation Z employees. This finding underscores the importance of distinguishing between consumption-related behaviors and performance-related outcomes, as well as the need to consider contextual boundaries when applying behavioral theories. Future research may benefit from exploring alternative mediators, such as work engagement, stress, or self-control, which may offer a more direct and theoretically grounded explanation of how psychological and technological factors influence productivity in digital work environments.

## CONCLUSION

This study concludes that perceived ease of technology is the most significant determinant of work productivity among Generation Z employees in the retail and e-commerce sector,

confirming the dominant role of technological usability in digital work environments. In contrast, psychological factors such as FoMO and materialism, as well as behavioral factors such as emotional spending, do not significantly influence productivity. These findings indicate that productivity in digitally intensive workplaces is primarily driven by functional and system-related factors rather than emotional or psychological conditions. From a theoretical perspective, this study extends the Technology Acceptance Model (TAM) by incorporating psychological and behavioral variables into the analysis of work productivity. However, the results suggest that the explanatory power of these additional constructs remains limited in workplace contexts, highlighting the need for contextual refinement of behavioral theories when applied to professional environments.

From a practical standpoint, the findings emphasize the importance for organizations to prioritize the development of user-friendly and efficient technological systems to enhance employee performance. While psychological factors were not found to be significant, organizations should still consider implementing programs that promote digital well-being and financial awareness, as these may indirectly support employee stability and long-term productivity. Despite these contributions, this study has several limitations. First, the relatively low explanatory power for emotional spending indicates that other variables, such as financial literacy, self-control, and psychological stress, may play a more significant role and should be considered in future research. Second, the use of a cross-sectional design limits the ability to capture dynamic behavioral changes over time. Third, the focus on Generation Z employees in the retail and e-commerce sector in Indonesia may restrict the generalizability of the findings to other industries or cultural contexts. Therefore, future research is recommended to develop more comprehensive models by incorporating additional psychological and contextual variables, applying longitudinal approaches, and expanding the study to different sectors or cross-country comparisons. Such efforts will contribute to a deeper understanding of productivity determinants in the evolving digital work environment.

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