
The Role of Satisfaction with Life and Fear of Missing Out as Predictors of Problematic Social Media Use and Problematic Smartphone Use Among Generation Z

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Abstract: The rapid growth of social commerce platforms, particularly TikTok Shop, has increased the intensity of social media and smartphone use among Generation Z, which may lead to problematic patterns of digital behavior. This study aims to examine the role of satisfaction with life and fear of missing out (FOMO) as predictors of problematic social media use and problematic smartphone use among Generation Z TikTok Shop users. This research employs a quantitative approach using a survey method involving Generation Z respondents who actively use TikTok Shop. Data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that satisfaction with life has a significant effect on problematic social media use and problematic smartphone use, while fear of missing out (FOMO) is also found to have a significant effect on both forms of problematic digital behavior. These findings suggest that individual psychological well-being and digital motivational factors play an important role in shaping the intensity and patterns of social media and smartphone use among Generation Z. This study contributes theoretically to the understanding of psychological factors influencing problematic digital behavior and provides practical implications for enhancing digital well-being among social commerce platform users.

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INTRODUCTION

The rapid development of digital technology has significantly transformed human behavior, particularly among Generation Z, who are highly engaged with social media and smartphone usage. One of the fastest-growing platforms is TikTok, especially with the emergence of TikTok Shop, which integrates entertainment, social interaction, and e-commerce within a single platform (Montag et al., 2021). This integration has intensified user engagement and increased the duration of digital interaction.

However, excessive use of social media and smartphones has been associated with problematic behaviors, including loss of control, reduced productivity, and negative



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psychological outcomes (Elhai et al., 2019; Augner et al., 2023). These problematic usage patterns have become a growing concern, particularly among young users who are more vulnerable to digital dependency.

From a psychological perspective, Fear of Missing Out (FOMO) has been widely recognized as a key factor influencing excessive digital engagement. Individuals experiencing FOMO tend to continuously check their smartphones to stay updated with social trends (Przybylski et al., 2013). In addition, Satisfaction with Life (SWL) plays an important role in shaping individual behavior, where lower life satisfaction is associated with higher tendencies toward problematic social media use (Yılmaz & Erduran Tekin, 2023).

Despite the growing body of literature, several limitations remain. Most previous studies focus on conventional social media platforms such as Instagram and Facebook, with limited attention to social commerce platforms like TikTok Shop. Furthermore, prior studies tend to examine FOMO and Satisfaction with Life separately and rarely investigate their simultaneous influence on both Problematic Social Media Use and Problematic Smartphone Use.

This indicates a theoretical and empirical gap in understanding how psychological factors operate within an integrated social commerce environment. Therefore, this study aims to examine the role of Satisfaction with Life and Fear of Missing Out (FOMO) as predictors of Problematic Social Media Use and Problematic Smartphone Use among Generation Z TikTok Shop users.

LITERATURE REVIEW

In this study, all constructs are conceptualized as **first-order reflective constructs**, where each latent variable is directly measured by its indicators. Satisfaction with Life, Fear of Missing Out (FOMO), Problematic Social Media Use, and Problematic Smartphone Use are treated as unidimensional constructs without higher-order dimensions. This approach is consistent with prior studies that measure these variables directly using observable indicators.

Satisfaction With Life

According to Yılmaz and Erduran Tekin (2023), their study explores the role of satisfaction with life (SWL) as a mediator between anxiety related to the COVID-19 pandemic and social media addiction. The findings indicate that SWL plays an important role in reducing the impact of anxiety on problematic social media use. Giri and Shrestha (2025) investigated the relationship between social media addiction, self-esteem, and SWL among university students in Nepal. Their results show that social media addiction is negatively correlated with SWL and that self-esteem mediates this relationship. Furthermore, Azura and Fikry (2024) examined the relationship between social comparison on Instagram and SWL among university students in Indonesia. The results reveal a strong negative correlation between social comparison and SWL ($r \approx -0.73$). Based on these studies, it can be hypothesized that higher levels of satisfaction with life are associated with a lower tendency to engage in problematic social media and smartphone use, as individuals who are more satisfied with their lives are less driven to seek digital reinforcement.

Fear Of Missing Out (FOMO)

In addition to satisfaction with life, Fear of Missing Out (FOMO) has been widely recognized as a key psychological factor influencing problematic digital behavior. FOMO reflects individuals' anxiety about missing rewarding experiences, information, or social interactions that others may be having. Prior studies suggest that individuals with lower levels of life satisfaction are more susceptible to FOMO, as they tend to seek external

validation and social comparison through digital platforms. This condition encourages continuous engagement with social media and frequent smartphone checking to remain socially connected and updated.

Fear of Missing Out (FoMO) is a condition characterized by persistent discomfort or anxiety arising from a perceived sense of loss. This feeling emerges as uneasiness about being absent from experiences, information, or possessions that others have, particularly when compared to oneself (Christy, 2022). In the context of digital marketing, FoMO is frequently utilized as a communication strategy to create a sense of urgency and to encourage rapid and impulsive purchasing decisions. FoMO has been shown to significantly influence consumer behavior, particularly in the context of social media use and online shopping. Marketing strategies such as flash sales, limited-time offers, and real-time countdowns on platforms like TikTok Shop exemplify the application of FoMO to increase user engagement and transaction rates.

The characteristics of FoMO in the digital context are reflected in individuals' tendency to continuously seek information about others' social activities through social media or other online platforms. This drive is motivated by the desire to remain connected and aligned with ongoing social dynamics (Angesti & Oriza, 2018). Individuals experiencing Fear of Missing Out tend to exhibit impulsive purchasing behavior, especially when exposed to promotional offers accompanied by time constraints (Hamidah et al., 2025).

From the perspective of online resilience, FoMO is considered one of the negative online experiences associated with various adverse consequences. More broadly, digital addiction—often regarded as an advanced stage of FoMO—is linked to depression and negative emotional states (Alutaybi et al., 2020).

Problematic Social Media Use and Problematic Smartphone Use

Problematic Social Media Use is understood as a form of behavioral addiction characterized by an inability to control the time and frequency of social media use, which leads to decreased psychological well-being, increased stress, and disruptions in social relationships (Montag et al., 2021). In this context, individuals with problematic smartphone use tend to engage in continuous smartphone use despite being aware that such behavior may interfere with daily activities, social relationships, and mental health (Elhai et al., 2019).

According to Paterna et al. (2024), a meta-analysis examining the relationship between Problematic Social Media Use and academic performance revealed a small negative effect, indicating that problematic smartphone use is negatively associated with academic achievement ($r \approx -0.11$). Furthermore, another meta-analysis conducted by Augner et al. (2023) found that Problematic Smartphone Use is moderately correlated with anxiety and depression ($r \approx 0.29$ for anxiety; $r \approx 0.28$ for depression). In addition, Tomczyk et al. (2024) reported that the prevalence of Problematic Smartphone Use among young individuals aged 14–19 in Bosnia and Herzegovina is relatively high, and that the use of additional social networking platforms is significantly associated with this phenomenon. Problematic Social Media Use and Problematic Smartphone Use can be dependent variables (outcomes) influenced by Satisfaction with Life (SWL) and Fear of Missing Out (FOMO). Because many studies have found negative relationships with well-being and other outcomes, the use of Problematic Social Media Use or Problematic Smartphone Use as outcomes is highly relevant. The context of online shopping & social media (TikTok Shop) can be a situation where Problematic Social Media Use or Problematic Smartphone Use develops, due to the integration of shopping, social interaction, and the impact of Fear of Missing Out (FOMO).

METHODS

The research method employed in this study is a quantitative approach with an explanatory research design, aimed at examining the effects of Satisfaction with Life and Fear of Missing Out (FOMO) on Problematic Social Media Use and Problematic Smartphone Use among Generation Z TikTok Shop users. The research data were collected through an online survey distributed to respondents aged 18–39 years who actively use TikTok Shop for shopping purposes. The population of this study consists of Generation Z individuals in Indonesia who actively use TikTok Shop. Due to the unknown population size, this study employed a non-probability sampling technique using purposive sampling. The sample consisted of 100 respondents who met the criteria of being active TikTok Shop users aged 18–39 years. The sample size is considered adequate for PLS-SEM analysis (Hair et al., 2022).

The research instruments were adapted from standardized scales, including the Satisfaction with Life Scale (SWLS), Fear of Missing Out Scale (FOMOs), Problematic Social Media Use Scale, and Problematic Smartphone Use Scale, using a five-point Likert scale. Data analysis was conducted using PLS-SEM (SmartPLS). This method was chosen because it is suitable for analyzing complex models with multiple latent variables and simultaneous relationships. In addition, PLS-SEM is appropriate for predictive research, does not require normal data distribution, and is suitable for small to medium sample sizes (Hair et al., 2022).

This study focuses on exploring the perspectives of TikTok Shop consumers in Indonesia. Data were collected through an online questionnaire. The questionnaire items were constructed by referring to validated procedures from previous studies. All questionnaire items were measured using a five-point Likert scale, ranging from “strongly disagree” to “strongly agree.”

RESULTS AND DISCUSSION

Measurement Model Evaluation (Outer Model)

The data analysis in this study used the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, which began with an evaluation of the measurement model (outer model) to assess the validity and reliability of the constructs used. This evaluation aimed to ensure that each indicator accurately represented the latent construct before testing the structural model.

Based on the data processing results, the measurement model is evaluated by assessing convergent validity and reliability.

Table 1. Calculation Results

Item	Satisfaction With Life		t-count	p-value
	Loading Faktor	Reliability Indicator		
X1.1	0.921	0.922	42.423	0.000
X1.2	0.937	0.937	91.471	0.000
X1.3	0.945	0.944	84.759	0.000
X1.4	0.950	0.949	85.235	0.000
X1.5	0.938	0.938	42.465	0.000
Average Variance Extractor (AVE)		0.880		
Composite Reability (CR)		0.973		

Fear of Missing Out (FOMO)				
Item	Loading Faktor	Reliability Indikator	t-count	p-value
X2.1	0.926	0.926	57.167	0.000
X2.2	0.949	0.948	82.473	0.000
X2.3	0.958	0.957	89.858	0.000
X2.4	0.964	0.964	101.135	0.000
X2.5	0.914	0.915	42.499	0.000
Average Variance Extractor (AVE)		0.888		
Composite Reability (CR)		0.969		
Problematic Social Media Use				
Item	Loading Faktor	Infikator Reliability	t-count	p-value
Y1.1	0.978	0.978	163.601	0.000
Y1.2	0.983	0.983	214.855	0.000
Y1.3	0.979	0.978	169.605	0.000
Y1.4	0.987	0.987	311.405	0.000
Y1.5	0.974	0.974	149.344	0.000
Average Variance Extractor (AVE)		0.961		
Composite Reability (CR)		0.990		
Problematic Smartphone Use				
Item	Loading Faktor	Infikator Reliability	t-count	p-value
Y2.1	0.953	0.952	86.293	0.000
Y2.2	0.956	0.956	91.172	0.000
Y2.3	0.961	0.961	154.359	0.000
Y2.4	0.974	0.974	169.976	0.000
Y2.5	0.897	0.897	35.035	0.000
Average Variance Extractor (AVE)		0.900		
Composite Reability (CR)		0.976		

Source: Process primary data SEM-PLS (2025)

Based on Table 1, the test results show that all indicators have outer loading values above 0.70, indicating that each statement item adequately measures its construct. Furthermore, the Average Variance Extracted (AVE) values for all four variables are above 0.50. The highest AVE value was recorded by the variable "Problematic Social Media Use" (0.961), and the lowest for "Fear of Missing Out" (0.888). Thus, the requirements for convergent validity in this study have been met.

To test internal consistency, this study used Cronbach's Alpha and Composite Reliability (CR). All variables demonstrated Cronbach's Alpha values > 0.70 and CR values > 0.70. These results indicate that all instruments used in this study are highly reliable and consistent for use in subsequent stages of analysis.

Collinearity Testing

Collinearity evaluation in this study used the Variance Inflation Factor (VIF) indicator. According to Hair et al. (2022:195), in PLS-SEM analysis, a tolerance value ≤ 0.20 and a VIF value ≥ 5 reflect collinearity between constructs. Therefore, an acceptable criterion is a VIF value above 0.20 but not exceeding 5.

Table 2. Collinearity Assessment

Construct	VIF
Fear of Missing Out (FOMO) -> Problematic Smartphone Use	1.885
Fear of Missing Out (FOMO) -> Problematic Social Media Use	1.885
Satisfaction With Life -> Problematic Smartphone Use	1.885
Satisfaction With Life -> Problematic Social Media Use	1.885

Source: Process primary data SEM-PLS (2025)

In this study, collinearity testing was conducted on a structural model that describes the relationship between the latent variables in this study (satisfaction with Life and FOMO), which also function as predictors of the effectiveness of accounting information systems. The results of calculating the VIF values for each variable, satisfaction with life, and FOMO are presented in Table 2. Based on this table, the VIF values are outside the tolerance threshold for collinearity problems, indicating that there is no significant level of collinearity between the two predictor variables. Therefore, an evaluation of the structural model can be conducted, which includes testing both research hypotheses.

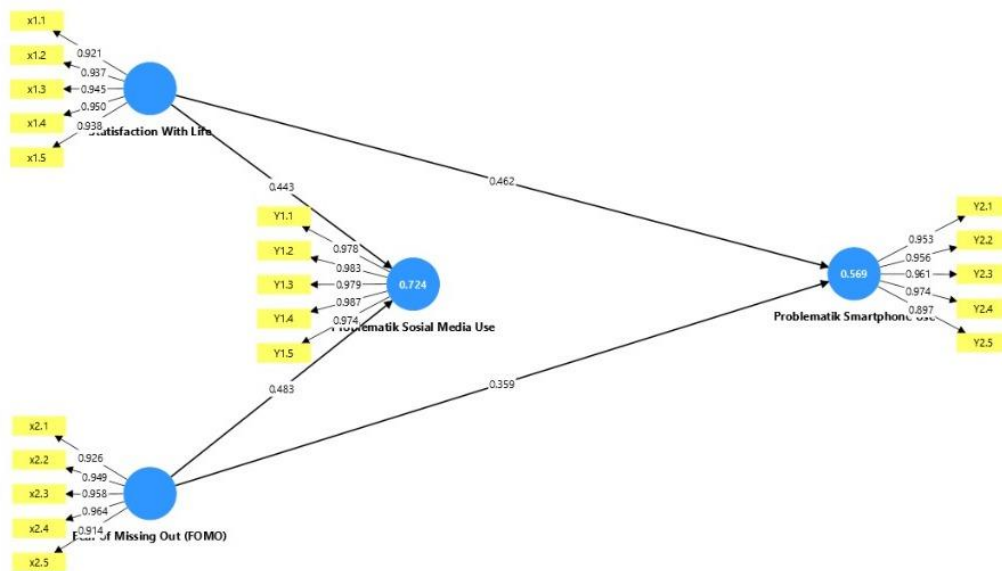


Figure 1. Structural Model

Source: Process Primary data SEM-PLS (2025)

The image displays a statistical path model illustrating the relationships between four latent variables: Satisfaction with Life, Fear of Missing Out (FOMO), Problematic Social Media Use, and Problematic Smartphone Use. The model suggests that both Life Satisfaction and FOMO are strong predictors of problematic social media and smartphone behaviors. Notably, the model shows a higher explanatory power for social media use compared to general smartphone use.

In this study, all constructs are conceptualized as first-order constructs, where each latent variable is directly measured by its observed indicators. Satisfaction with Life is measured using indicators that reflect individuals' cognitive evaluation of their overall life satisfaction. Fear of Missing Out (FOMO) is also operationalized as a unidimensional construct reflecting individuals' anxiety related to missing social experiences.

Similarly, Problematic Social Media Use and Problematic Smartphone Use are treated as first-order constructs, where each construct is directly represented by its

respective measurement items. This approach is consistent with prior studies that operationalize these variables as reflective constructs measured directly through observable indicators.

Table 3. Hypothesis Testing Result

Hypothesis Statistic	Path Coefficient	t-count	F square	p-value	Result
Satisfaction With Life -> Problematic Smartphone Use	0.462	3.713	0.263	0.000	Ho Rejected
Satisfaction With Life -> Problematic Social Media Use	0.443	4.176	0.377	0.000	Ho Rejected
Fear of Missing Out (FOMO) -> Problematic Smartphone Use	0.359	2.841	0.159	0.005	Ho Rejected
Fear of Missing Out (FOMO) -> Problematic Social Media Use	0.483	4.658	0.448	0.000	Ho Rejected

Source: Process primary data SEM-PLS (2025)

The first hypothesis test shows that Satisfaction with Life has a significant effect on Problematic Smartphone Use in Generation Z TikTok Shop users. This is evidenced by the path coefficient value of 0.462, the t-value of 3.713, which is greater than the critical value of 1.96, and the p-value of 0.000, which is smaller than the 0.05 significance level. The f^2 value of 0.263 indicates that the effect of Satisfaction with Life on Problematic Smartphone Use is in the medium effect category. Thus, the null hypothesis (H_0) is rejected.

Furthermore, the results of the second hypothesis test indicate that Satisfaction with Life has a significant effect on Problematic Social Media Use. This is indicated by the β value = 0.443, t-count = 4.176, and p-value = 0.000, so H_0 is rejected. The f^2 value of 0.377 indicates that the effect of Satisfaction with Life on Problematic Social Media Use is in the moderate to strong effect category, which confirms the important role of life satisfaction in shaping problematic social media use behavior.

The results of the third hypothesis test indicate that Fear of Missing Out (FOMO) has a significant effect on Problematic Smartphone Use. The path coefficient value of 0.359, the calculated t-value of 2.841, and the p-value of 0.005 (<0.05) prove that the effect is statistically significant, thus rejecting the null hypothesis. The f^2 value of 0.159 indicates that the effect of FOMO on Problematic Smartphone Use is in the moderate effect category.

The fourth hypothesis test indicates that Fear of Missing Out (FOMO) has a significant effect on Problematic Social Media Use. The analysis results show a β value of 0.483, a calculated t-value of 4.658, and a p-value of 0.000, indicating a highly significant effect. The f^2 value of 0.448 indicates a strong effect; FOMO can be considered a dominant predictor of problematic social media use behavior among Generation Z TikTok Shop users.

Overall, the results of the hypothesis testing indicate that all research hypotheses are accepted, which means that Satisfaction with Life and Fear of Missing Out (FOMO)

are proven to play a significant role in explaining Problematic Smartphone Use and Problematic Social Media Use in Generation Z TikTok Shop users.

Table 4. Simultaneous Test Results

	R-square	R-square adjusted
Problematic Smartphone Use	0.569	0.561
Problematic Social Media Use	0.724	0.718

Source: Process primary data SEM-PLS (2025)

The results of the structural model test in Table 4 show that the R-square (R^2) value for the Problematic Smartphone Use variable is 0.569 with an adjusted R-square value of 0.561. This finding indicates that Satisfaction with Life and Fear of Missing Out (FOMO) simultaneously explain 56.9% of the variation in Problematic Smartphone Use among Generation Z TikTok Shop users, while the remainder is influenced by other factors outside the research model. This value indicates that the model has strong explanatory power in explaining problematic smartphone usage behavior.

Furthermore, the R-square (R^2) value for the Problematic Social Media Use variable was 0.724 with an adjusted R-square of 0.718. This indicates that Satisfaction with Life and Fear of Missing Out (FOMO) simultaneously explain 72.4% of the variation in Problematic Social Media Use, while the remainder is explained by other variables not examined in this study. This high R-square value indicates that the structural model has a very strong predictive ability in explaining problematic social media usage behavior among Generation Z TikTok Shop users.

Overall, the results of the simultaneous test confirm that Satisfaction with Life and Fear of Missing Out (FOMO) are significant and relevant predictors in explaining Problematic Smartphone Use and Problematic Social Media Use, so that the research model built is considered good and appropriate to explain the phenomenon of problematic digital usage behavior in Generation Z TikTok Shop users.

The results of this study confirm that both Satisfaction With Life and Fear of Missing Out are relevant and significant constructs to be used as predictors in explaining problematic social media and smartphone usage behavior among Generation Z TikTok Shop users. The excellent outer model evaluation provides a strong foundation for continuing the analysis on a structural model to test the causal relationships between the variables in this study.

The results of this study indicate that Satisfaction with Life has a significant effect on both Problematic Social Media Use and Problematic Smartphone Use among Generation Z TikTok Shop users. This finding suggests that individuals with lower levels of life satisfaction tend to engage more intensively in digital activities as a form of psychological compensation. This result is consistent with previous studies by Yilmaz and Erduran Tekin (2023), which found that lower life satisfaction is associated with higher levels of social media addiction.

Furthermore, Fear of Missing Out (FOMO) was found to have a significant effect on both Problematic Social Media Use and Problematic Smartphone Use. This finding supports the theory proposed by Przybylski et al. (2013), which states that individuals experiencing FOMO are more likely to remain continuously connected to social media to avoid missing out on social experiences. In the context of TikTok Shop, this behavior is

further intensified by features such as live streaming, flash sales, and real-time interactions, which create a sense of urgency and encourage repeated engagement. Interestingly, the effect of FOMO on Problematic Social Media Use was found to be stronger compared to its effect on Problematic Smartphone Use. This indicates that social interaction and content consumption play a more dominant role than general smartphone usage in driving problematic behavior. This finding is in line with previous research suggesting that platform-specific engagement is a stronger predictor of problematic use than general device usage.

Overall, these findings highlight the important role of psychological factors in shaping digital behavior, particularly in the context of social commerce platforms. This study extends previous research by demonstrating that both Satisfaction with Life and FOMO simultaneously influence multiple forms of problematic digital behavior within a single integrated model.

CONCLUSION

The results indicate that both Satisfaction with Life and FOMO have significant effects on problematic digital behavior, where lower levels of life satisfaction and higher levels of FOMO increase the tendency of individuals to engage in excessive social media and smartphone use. Furthermore, FOMO was found to be a stronger predictor of Problematic Social Media Use compared to Problematic Smartphone Use, highlighting the dominant role of social interaction and content engagement in shaping problematic behavior within social commerce platforms. Overall, this study confirms that psychological well-being and motivational factors are important determinants of problematic digital usage, particularly in the context of integrated platforms such as TikTok Shop.

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