

The Role of FOMO as a Mediator Between Affiliate, Influencer, Visual Marketing and Purchase Intention: A Systematic Literature Review

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ABSTRACT

Purchase intention has become a crucial topic in consumer behavior research, particularly in the fashion industry, where digital marketing activities increasingly influence consumer decisions-making. This study aims to systematically examine the influence of affiliate marketing, influencer marketing, and creative visual content on purchase intention, while also examining the mediating role of Fear of Missing Out (FOMO) in the fashion industry context. This study employed a Systematic Literature Review (SLR) approach guided by the PRISMA 2020 framework. Relevant articles were identified through Scopus, ScienceDirect, and ResearchGate databases. The initial search process yielded 245 records, of which 21 met the inclusion criteria and were included in the final review. The findings indicate that affiliate marketing, influencer marketing, and creative visual content positively influence consumer purchase intention through factors such as trustworthiness, content quality, expertise, attractiveness, message clarity, and emotional appeal. Furthermore, FOMO was found to be a significant psychological mechanism that strengthens consumer purchase intention by creating feelings of urgency, social comparison, and the fear of missing out on valuable opportunities. These findings also support the application of the Stimulus-Organism-Response (SOR) theory, where digital marketing strategies serve as external stimuli, FOMO represents the organic response, and purchase intention serves as the behavioral outcome. This study contributes to the growing literature on digital marketing and consumer behavior by providing a comprehensive synthesis of existing evidence and identifying directions for future research in the fashion industry.

Keywords: Affiliate marketing, influencers marketing, creative visual content, purchase intention, and Fear of Missing Out

INTRODUCTION

Purchase intention has become a key concept in consumer behavior research, particularly in the fashion industry, where consumers are constantly exposed to digital marketing activities and online shopping environments. Purchase intention refers to a consumer's willingness and likelihood to purchase a product based on their perceptions, attitudes, and external influences (Zuliarni et al., 2023). In the digital era, fashion consumption is no longer solely driven by functional needs but is also influenced by self-expression, lifestyle, social identity, and

digital engagement (Zuliarni et al., 2023). The rapid growth of social media and e-commerce platforms has changed the way consumers search for information, evaluate products, and make purchase decisions. Therefore, understanding purchase intention is crucial for brands and marketers in designing effective marketing strategies and maintaining competitiveness in the global market (Endarwati & Hidayat, 2025).

This study emphasizes the importance of understanding the influence of digital marketing strategies on consumer purchase intention in the fashion industry. Previous studies have highlighted that affiliate marketing, influencer marketing, and creative visual content are among the most widely used digital marketing strategies to increase consumer engagement and influence purchasing decisions (Tiwari et al., 2024). Affiliate marketing allows businesses to promote products through commission-based recommendations, reviews, and referrals, where trust and content marketing play a crucial role in influencing consumer purchasing behavior (Oktavia et al., 2025). Furthermore, influencer marketing allows brands to communicate with consumers through individuals perceived as knowledgeable, engaging, and trustworthy, thereby increasing consumer trust and engagement (Falah et al., 2025). Furthermore, creative visual content enhances message clarity, captures attention, and creates emotional connections with consumers, ultimately contributing to stronger purchase intentions (Endarwati & Hidayat, 2025).

Furthermore, psychological factors influencing consumer behavior also need to be emphasized. Fear of Missing Out (FOMO) is increasingly attracting attention in consumer behavior studies due to its ability to create urgency, encourage social comparison, and stimulate purchasing decisions in digital environments (Phuong et al., 2025). This phenomenon is particularly prevalent among Generation Z consumers, who are constantly exposed to influencer content, peer activity, and rapidly changing fashion trends through social media platforms (Dinh et al., 2023). Previous studies have shown that FOMO significantly influences purchase intentions by increasing consumers' emotional engagement and desire to participate in popular trends (Habib & Almamy, 2025; Widyastuti, 2022). Therefore, FOMO is considered an important psychological mechanism that can explain how digital marketing strategies influence consumer purchase intentions.

Although previous studies have examined affiliate marketing, influencer marketing, creative visual content, and FOMO, these variables are often examined separately. Studies integrating these factors into a comprehensive framework to explain purchase intentions in the fashion industry, particularly among Generation Z consumers in Indonesia, are still limited (Falah et al., 2025; Sibulan & Jenny A, 2024). Therefore, this research aims to systematically review the existing literature on the influence of affiliate marketing, influencer marketing, and creative visual content on purchase intention, while also examining the mediating role of Fear of Missing Out (FOMO) in the fashion industry.

Problem Statement

Purchase intention has become one of the most widely used indicators to evaluate the effectiveness of digital marketing strategies in the fashion industry. However, previous studies have reported several limitations in explaining how purchase intention is formed among consumers, particularly Generation Z. Putra and Permana (2026) argue that many studies rely solely on purchase intention as a psychological indicator without adequately explaining the factors that influence its development. Similarly, Julianti and Dirgantari (2026) highlight that existing studies often examine marketing factors separately, such as affiliate marketing or social media activity, without integrating various variables into a comprehensive framework. These issues indicate a research gap in understanding the combined influence of digital marketing strategies on consumer purchase intention.

A second issue relates to the effectiveness of affiliate marketing in influencing consumer purchase intention. Previous studies have shown that affiliate marketing plays a significant role in increasing consumer engagement and purchase intention through trust and content-based recommendations (Sahu et al., 2025). However, Marquerette and Hamidah (2023) found that the effectiveness of affiliate marketing is inconsistent because consumers, particularly Generation Z, tend to be skeptical of promotional content and require credibility and transparency before making purchase decisions. Furthermore, existing studies tend to focus on affiliate marketing alone without considering its interaction with other digital marketing factors. Therefore, further investigation is needed to better understand the role of affiliate marketing in shaping consumer purchase intentions.

Furthermore, previous studies on influencer marketing have primarily focused on the effects of influencer characteristics such as expertise and attractiveness on consumer behavior. Although influencers are often considered effective in promoting products, their influence is highly dependent on consumer perceptions of credibility, authenticity, and relevance (Falah et al., 2025). Enderwati and Hidayat (2025) reported that attractiveness alone does not always lead to stronger purchase intentions, especially among Generation Z consumers who are increasingly critical of overly commercial content marketing, which contributes to purchase intentions within the broader digital marketing context.

Furthermore, creative visual content has become a crucial component of digital marketing due to its ability to enhance message clarity and emotional appeal. Previous studies have shown that visually appealing content can attract consumer attention and drive engagement (Putra & Permana, 2026). However, the effectiveness of creative visual content remains inconsistent because consumers can interpret visual messages differently based on their preferences, experience, and social media exposure (Sibulan & Jenny A, 2024). Consequently, the extent to which creative visual content influences purchase intentions requires further exploration.

Finally, Fear of Missing Out (FOMO) has been widely recognized as a psychological factor that can influence consumer decision-making in digital environments. Although previous studies have shown that FOMO can increase consumer engagement and stimulate purchase intentions, its effects are often situational and inconsistent across contexts (Phuong et al., 2025). Blasé et al. (2023) further emphasize that FOMO can strengthen or weaken the relationship between marketing stimuli and consumer behavior depending on individual and contextual factors. Therefore, FOMO needs to be examined as a mediating variable to provide a more comprehensive understanding of how digital marketing strategies influence consumer purchase intentions.

Overall, previous studies have examined affiliate marketing, influencer marketing, creative visual content, and FOMO separately. However, research integrating these variables into a single framework to explain consumer purchase intentions in the fashion industry is limited. Therefore, this study aims to address this gap by systematically reviewing the existing literature on the influence of affiliate marketing, influencer marketing, and creative visual content on purchase intentions, while examining the mediating role of Fear of Missing Out (FOMO).

Research Objectives

This study was conducted based on the following research objectives:

1. To examine the influence of affiliate marketing (trust ad content marketing) on purchase intention among Generation Z consumers in the fashion industry.
2. To analyze the influence of influencer marketing (message clarity and emotional appeal) on purchase intention among Generation Z consumers in the fashion industry.
3. To evaluate the influence of creative visual content (expertise and attractiveness) on purchase intention among Generation Z consumers in the fashion industry.
4. To mediate the effect of FOMO on the relationship between affiliate marketing, influencer marketing, and creative visual content on purchase intention among Generation Z consumers in the fashion industry.

Research Questions

The research questions constructed based on the proposed research objectives are as follows:

1. What is the influence of affiliate marketing (trust and content marketing) on purchase intention among Generation Z consumers in the fashion industry?
2. How does the influence of influencer marketing (message clarity and emotional appeal) affect purchase intention among Generation Z consumers in the fashion industry?
3. To what extent does the influence of creative visual content (expertise and attractiveness) on purchase intention among Generation Z consumers in the fashion industry?
4. What is the mediating effect of FOMO on the relationship between affiliate marketing, influencer marketing, and creative visual content on purchase intention among Generation Z consumers in the fashion industry?

Scope of Study

This study focuses on consumers in the fashion industry. It utilizes secondary sources, specifically a systematic literature review (SLR) approach, by analysing relevant journals, articles, conference papers, and academic publications. To examine consumer purchase intentions, this study limits its scope to several factors influencing purchase intentions: affiliate marketing, influencer marketing, creative visual content, and Fear of Missing Out (FOMO) as a mediating variable. This study synthesized findings from previous research to identify patterns, relationships, and research gaps related to these variables.

Limitations/ Study Constraints

Several limitations and constraints were encountered during the implementation of this research. This research was limited to academic articles and publications related to affiliate marketing, influencer marketing, creative visual content, Fear of Missing Out, and purchase intention in the fashion industry. Only studies published between 2021 and 2025 were included in this review. The findings of this study are based solely on selected literature that met the inclusion and exclusion criteria established by researchers. Furthermore, the availability of relevant articles may have limited the scope of the review, which could impact the comprehensiveness of the findings and discussion.

LITERATURE REVIEW

Definition and Concept of Study Variables

Stimulus-Organism-Response

Mehrabian and Russell (1974) introduced the Stimulus-Organism-Response (SOR) theory to explain how individuals respond to environmental stimuli through internal psychological processes before generating behavioral responses. According to Sohaib et al. (2022) the SOR theory is widely used in consumer behavior and digital marketing research to explain how external marketing stimuli influence consumers' cognitive and emotional states, which then influence their behavioral intentions. Similarly, Kexin and Teo (2023) emphasized that the SOR framework provides a comprehensive explanation of consumer decision making by considering both external factors and internal psychological mechanisms. In the context of digital marketing, external stimuli such as affiliate marketing, influencer marketing, and creative visual content can influence consumers' internal psychological states, including emotions, perceptions, and Fear of Missing Out (FOMO), before leading to behavioral outcomes such as purchase intentions (Hochreiter et al., 2023; Sohaib et al., 2022). Therefore, the SOR theory is considered an appropriate theoretical foundation for this study because it explains how digital marketing strategies influence consumers' purchase intentions through the mediating role of FOMO.

Purchase Intention

Purchase intention refers to a consumer's willingness and likelihood to purchase a product after evaluating available information and marketing stimuli (Kilumile et al., 2025). It is widely recognized as a strong predictor of actual purchasing behavior and serves as an important indicator of marketing effectiveness ((Najib, 2024). In the fashion industry, purchase intention has become increasingly important due to the rapid growth of digital commerce and to the rapid growth of digital commerce and social media platforms, which continuously expose consumers to product information, recommendations, and promotional content. Previous research has shown that purchase intention is influenced by various factors, including affiliate marketing, influencer marketing and creative visual content, trust, and psychological motivation such as Fear of Missing Out (FOMO) (Falah et al., 2025; Habib & Almamy, 2025).

Furthermore, visually appealing content, credible recommendations, and emotional engagement have been shown to positively impact consumer purchasing decisions in the digital environment (Endarwati & Hidayat, 2025; Putra & Permana, 2026). Therefore, understanding the determinants of purchase intention is crucial to explain consumer behavior and develop effective digital marketing strategies in the fashion industry.

Affiliate Marketing

Affiliate Marketing is a performance-based marketing strategy in which affiliates promote products through digital platforms and receive commissions for referrals or successful purchases generated through their promotional activities (Kertiriasih, 2023). This approach is becoming increasingly important in e-commerce because it allows businesses to reach consumers through recommendations, reviews, and content-based promotions. Previous studies have shown that the effectiveness of affiliate marketing is heavily influenced by trustworthiness and content quality. Trust refers to consumers' belief in the credibility, reliability, and honesty of information provided by affiliates, which helps reduce uncertainty and perceived risk during the purchasing process (Asadiyah et al., 2023).

At the same time, content marketing plays a crucial role in affiliate marketing by providing valuable, informative, and engaging product information to potential consumers (Mangio & Domenico, 2022). Through product reviews, tutorials, recommendations, and promotional content, affiliates can enhance consumers' understanding of products and strengthen their purchasing confidence. Previous studies have consistently reported that trusted affiliates' recommendations and high-quality content positively influence consumer engagement and purchase intentions, particularly in digital and e-commerce environments (Endarwati & Hidayat, 2025; Juliyanti & Dirgantari, 2026). Therefore, affiliate marketing has become an effective strategy for influencing consumer purchase intention in the fashion industry.

Influencer Marketing

Influencer marketing refers to a marketing strategy that leverages individuals with significant social media influence to promote products, services or brands to their followers (Falah et al., 2025). In the fashion industry, influencer marketing is becoming increasingly important due to influencers' ability to shape consumer perceptions, build brand awareness, and influence purchasing decisions through authentic and relevant content. The effectiveness of influencer marketing is largely related to the influencer's expertise and attractiveness. Expertise reflects the influencer's knowledge, competence, and experience in providing product-related information, which increases consumer trust in their recommendations (Sinh & Kiet, 2025). Meanwhile, attractiveness refers to the influencer's physical attractiveness, lifestyle, and personal characteristics, which make them more persuasive and relevant to consumers (Putra & Permana, 2026). Previous studies have shown that consumers are more likely to trust and follow recommendations from influencers perceived as knowledgeable, credible, and attractive, thus increasing their purchase intentions (Endarwati & Hidayat, 2025; Falah et al., 2025). Therefore, influencer marketing has become a powerful digital marketing strategy to influence consumer behavior and purchase intentions in the fashion industry.

Creative Visual Content

Creative visual content refers to the use of visually appealing elements, such as images, videos, graphics, colors and design features, to effectively communicate marketing messages and engage consumers (Putra & Permana, 2026). In the fashion industry, creative visual content plays a crucial role in attracting consumer attention, enhancing brand image, and influencing purchasing decisions, as fashion products rely heavily on visual presentation and aesthetic appeal. The effectiveness of creative visual content is often linked to message clarity and emotional appeal. Message clarity allows consumers to easily understand product information, features, and benefits through clear and informative visual communication, thereby reducing uncertainty during the decision-making process (Endarwati & Hidayat, 2025). Conversely, emotional appeal focuses on stimulating consumers' emotions, interest, and personal connection to a product or brand through engaging visual experiences (Sibulan & Jenny A, 2024). Previous studies have reported that visually appealing content with a clear message and strong emotional appeal can increase consumer engagement, strengthen brand perception, and positively influence purchase intentions in digital environments (Endarwati & Hidayat, 2025; Putra & Permana, 2026). Therefore, creative visual content has become an important marketing tool to influence consumer behavior and purchase intentions in the fashion industry.

Fear of Missing Out (FOMO)

Fear of missing out (FOMO) refers to feelings of anxiety or worry that others may experience favorable

opportunities, events, or experiences that the individual is missing (Amelia et al., 2025). The rise of social media platforms has exacerbated FOMO, as users are constantly exposed to real-time updates, recommendations, trends, and activities, recommendations, trends, and activities shared by others. In the digital environment, consumers often encounter influencer endorsements, affiliate recommendations, and promotional content, which can heighten their fear of missing out on valuable products, discounts, or trendy fashion items (Dinh & Lee, 2022). Consequently, FOMO has become an important psychological factor in explaining consumer behavior, particularly among Generation Z consumers who are highly engaged with social media platforms (Habib & Almamy, 2025). Previous studies have shown that FOMO can stimulate consumer engagement, encourage impulsive buying behavior, and strengthen purchase intentions by creating a sense of urgency and social pressure (Phuong et al., 2025; Widyastuti, 2022). Furthermore, FOMO is increasingly recognized as a mediating mechanism explain how external marketing stimuli influence consumer behavioral responses. In the context of this study, FOMO is proposed as a mediator linking affiliate marketing, influencer marketing, and creative visual content with consumer purchase intentions in the fashion industry.

Research Gap

Despite the increasing number of studies examining digital marketing and consumer behavior, several research gaps remain. Previous research has highlighted the significant influence of affiliate marketing, influencer marketing, and creative visual content on consumer purchase intention (Endarwati & Hidayat, 2025; Falah et al., 2025). However, these variables are often examined separately, resulting in a fragmented understanding of their collective influence on consumer behavior. Furthermore, research on influencer marketing has primarily focused on general e-commerce and beauty-related products, while studies specifically addressing the fashion industry are still relatively limited (Putra & Permana, 2026; Sibulan & Jenny A, 2024). Similarly, although creative visual content has been recognized as an important factor in attracting consumers and increasing engagement, studies examining the combined role of message clarity and emotional appeal in influencing purchase intentions are still limited (Endarwati & Hidayat, 2025).

Furthermore, Fear of Missing Out (FOMO) has been widely recognized as an important psychological factor influencing consumer behavior in digital environments (Kirana et al., 2025). However, most existing studies have examined FOMO as a direct predictor of purchase intention, impulse buying, or online engagement, rather than as a mediating mechanism linking digital marketing strategies and consumer responses (Phuong et al., 2025). Therefore, existing evidence regarding how affiliate marketing, influence marketing, and creative visual content influence purchase intention through FOMO remains limited. Consequently, a systematic literature review is needed to synthesize existing findings and provide a more comprehensive understanding of the relationship between these variables in the fashion industry context.

Proposed Framework

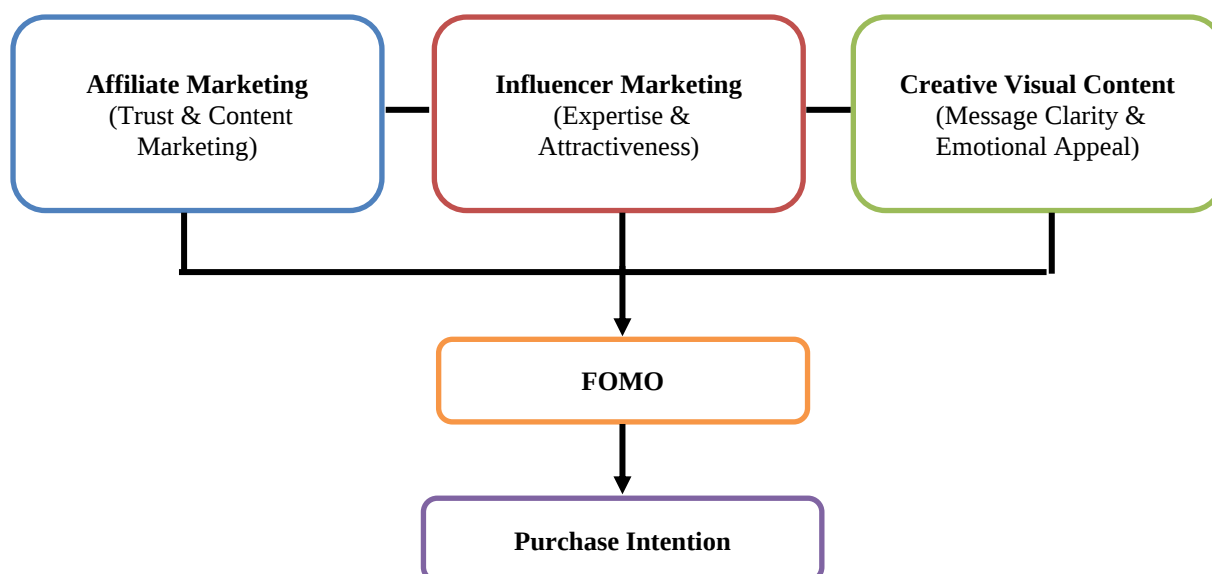


Fig. 1 Conceptual Framework

Figure 3 presents the proposed research framework, developed from a synthesis of previous research and grounded in the Stimulus-Organism-Response (SOR) theory. Affiliate marketing, influencer marketing, and creative visual content are conceptualized as external stimuli that influence consumers' internal psychological state. Fear of Missing Out (FOMO) represents the organismic component, reflecting consumers' emotional and cognitive responses to digital marketing activities. Purchase intention serves as the behavioral response. Based on the reviewed literature, FOMO is proposed as a potential mechanism through which digital marketing influences consumers' purchase intentions in the fashion industry.

METHODOLOGY

Research Design

To ensure methodological rigor and transparency, this Systematic Literature Review (SLR) was conducted, reported, and prepared in accordance with the PRISMA 2020 guidelines. Previous studies have extensively examined affiliate marketing, influencer marketing, creative visual content, Fear of Missing Out, and purchase intention. However, existing findings remain fragmented, as these variables are often studied separately rather than within an integrated framework, particularly in the fashion industry context. Therefore, the four-step PRISMA approach provides a systematic method for identifying, screening, assessing, and synthesizing relevant studies related to affiliate marketing, influencer marketing, creative visual content, FOMO, and purchase intention. Scopus, ScienceDirect, and ResearchGate were selected as the primary databases due to their extensive coverage of peer-reviewed publications and their frequent use in digital marketing, consumer behavior, and e-commerce research (Peter et al., 2024).

This review includes peer-reviewed journal articles published between January 2021 and June 2026 that address affiliate marketing, influencer marketing, creative visual content, fear of missing out (FOMO), and purchase intention. The literature search was conducted from a global and fashion industry perspective using Scopus, ScienceDirect, and ResearchGate databases. Only articles published in English and meeting predetermined inclusion and exclusion criteria were considered for further analysis and synthesis.

Search Strategy

This systematic literature review employed a systematic framework and transparent search strategy to enhance comprehensiveness and replicability. The review also adhered to the 2020 PRISMA guidelines (Page et al., 2021). This emphasizes transparent reporting throughout the identification, screening, eligibility, and inclusion stages.

First, three academic databases with extensive coverage of digital marketing, consumer behavior, and e-commerce research, Scopus, ScienceDirect, and ResearchGate, were selected. These databases are known for indexing high-quality, peer-reviewed publications and are frequently used in marketing to provide a reliable and comprehensive literature search (Abusaada & Elshater, 2024).

A Boolean search string was developed to retrieve literature relevant to affiliate marketing, influencer marketing, creative visual content, Fear of Missing Out (FOMO), and purchase intention, as follows:

("Affiliate Marketing" OR "Affiliate Advertising")

AND ("Influencer Marketing" OR "Social Media Influencer")

AND ("Creative Visual Content" OR "Visual Content Marketing")

AND ("Fear of Missing Out" OR "FOMO")

AND ("Purchase Intention" OR "Buying Intention" OR "Consumer Purchase Intention")

The search was limited to:

- Peer-reviewed journal articles
- English-language publications
- Publication years between January 2021 and June 2026
- Empirical studies and systematic literature reviews
- Studies related to digital marketing, consumer behavior, e-commerce, and the fashion industry

The initial search yielded a total of 245 records. After removing duplicate data, 150 unique articles remained for title and abstract screening. Next, 45 articles were assessed for eligibility for full text, and 21 studies met the inclusion criteria and were included in the final review and synthesis.

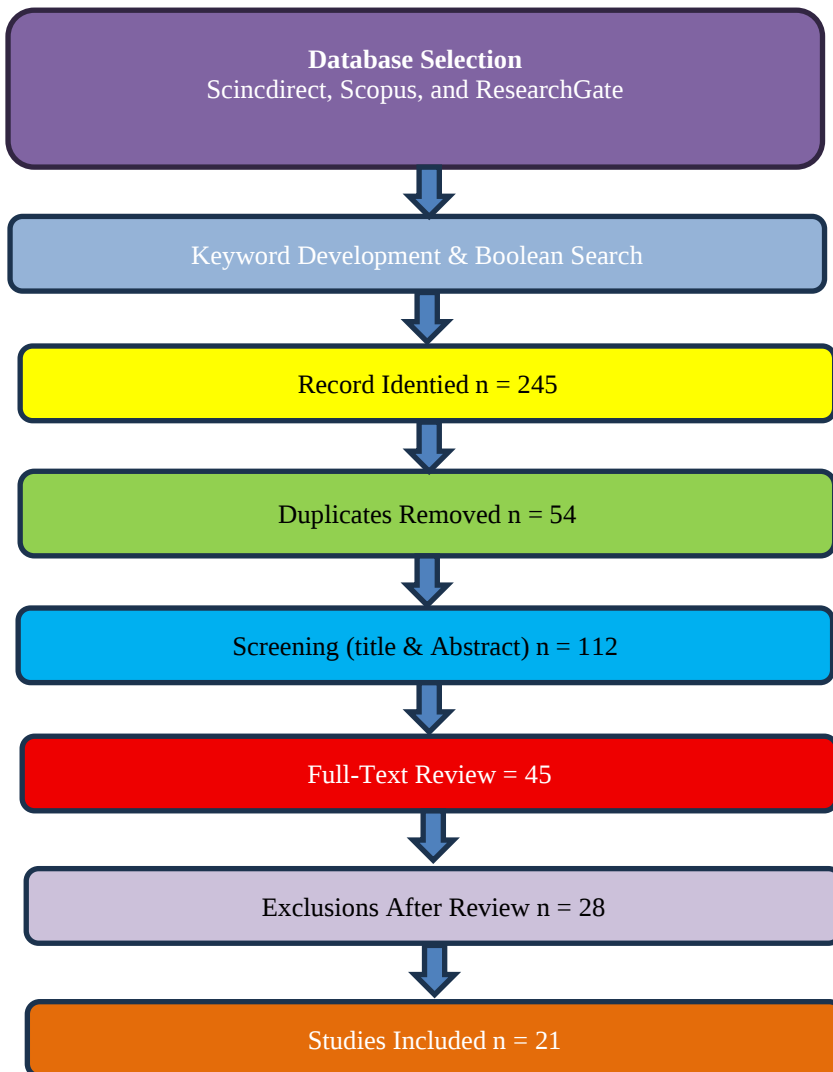


Fig. 2 Search and Screening Process

Table 1 PRISMA Study Selection Summary

Stage	Records (n)
Identifird	245
Duplicates Removed	54
Screened	112
Excluded	28
Full-Text Reviewed	45
Included	21

Note. Screening was conducted in accordance with PRISMA 2020 reporting standards (Page et al., 2021)

Quality Assessment and Bias of the Studies

A systematic quality assessment process was conducted to ensure the reliability and consistency of the studies included in this review. Each selected article was evaluated based on four criteria:

- i. Clear definition of the research objective
- ii. Methodological transparency
- iii. Analytical rigor and coherence of findings
- iv. Relevance to affiliate marketing, influencer marketing, creative visual content, Fear of Missing Out (FOMO), and purchase intention

The studies were then categorized into two quality levels:

- High quality (clear research design, robust methodology, strong theoretical foundation, and comprehensive findings)
- Medium quality (well-defined objectives and relevant findings, but limited methodological or analytical detail)

Most of the selected studies were classified as high quality, while the remaining studies were considered medium quality. No studies were excluded solely due to minor methodological limitations, provided they offered relevant insights into the relationship between affiliate marketing, influencer marketing, creative visual content, FOMO, and purchase intention.

The risk of bias assessment was conducted narratively to ensure a comprehensive interpretation of the reviewed evidence. Because many studies rely on self-reported consumer perceptions and behavioral intentions, potential sources of bias, such as response bias, social desirability bias, and common method bias, were considered throughout the evaluation process. To minimize these limitations, findings from different research contexts, methodologies, and geographic locations were compared and synthesized. Overall, no significant methodological weaknesses were identified that could substantially undermine the validity of the conclusions drawn from the reviewed literature.

FINDINGS AND DISCUSSIONS

Overview of Selected Studies

A total of 21 studies published between 2021 and 2026 were included in the final review. The selected studies primarily examined the relationship between affiliate marketing, influencer marketing, creative visual content, Fear of Missing Out (FOMO), and purchase intention in digital marketing and social commerce environments. Most Research adopted a quantitative research approach using survey questionnaires and Structural Equation Modeling (SEM) or Partial Least Squares Structural Equation Modeling (PLS-SEM) for data analysis. The reviewed studies were conducted in various countries, including Indonesia, Vietnam, India, the United States, Switzerland, and other emerging digital commerce markets, providing diverse perspectives on consumer behavior in online environments.

The findings indicate that purchase intention is influenced by various digital marketing stimuli, particularly affiliate marketing, influencer marketing and creative visual content. Several studies highlight the importance of trust, content quality, influencer expertise, and attractiveness in shaping consumer purchasing decisions (Hasibuan et al., 2022; Kertiriasih, 2023; Putra & Permana, 2026). Furthermore, a large number of studied emphasize the role of Fear of Missing Out (FOMO) as a crucial psychological factor influencing consumer behavior on social media and e-commerce (Blase et al., 2023; Dinh & Lee, 2022; Habib & Almamy, 2025). Although most studies report a positive relationship between the mediating effect of FOMO may vary depending on the research context and consumer characteristics (Kirana et al., 2025). Overall, the reviewed literature supports the growing importance of digital marketing strategies and psychological factors in influencing consumer purchase intentions in the fashion and social commerce industries.

Findings on Affiliate Marketing and Purchase Intention

The reviewed studies consistently indicate that affiliate marketing plays a significant role in influencing consumers' purchase intention in digital commerce environments. Most studies reported a positive relationship between affiliate marketing and purchase intention, suggesting that consumers are more likely to consider purchasing products when they are exposed to affiliate recommendations, product reviews and promotional content (Asadiyah et al., 2023; Kertiriasih, 2023). In social commerce platforms such as TikTok Shop and Shopee, affiliate marketing was found to enhance consumer engagement and encourage online purchasing behavior (Asadiyah et al., 2023; Hasibuan et al., 2022). Several studies further revealed that affiliate marketing functions as an effective persuasive tool that increases consumers' confidence in products and facilitates purchase decision-making (Kertiriasih, 2023).

The effectiveness of affiliate marketing is largely attributed to factors such as trust, perceived usefulness, content relevance, communication quality, and information credibility. Trust was identified as one of the most influential dimensions, as consumers tend to rely on recommendations from affiliates whom they perceive as honest, credible, and knowledgeable (Asadiyah et al., 2023). Similarly, informative and relevant content features and benefits, thereby reducing uncertainty and strengthening purchase intention (Hasibuan et al., 2022; Putra & Permana, 2026). Previous studies also highlighted that high-quality affiliate content contributes to positive consumer attitudes and increases the likelihood of future purchases (Kertiriasih, 2023).

In addition, several studies reported the presence of mediating and moderating mechanisms within the affiliate marketing-purchase intention relationship. Purchase intention has been found to strengthen the impact of affiliate marketing on purchase decisions, while affiliate marketing also acts as a mediating mechanism between product reviews, content creators, and consumer purchase intention (Asadiyah et al., 2023; Hasibuan et al., 2022). These findings suggest that affiliate marketing not only directly influences purchase intention but also interacts with other marketing variables to shape consumer behavior. However, a small number of studies report weak or insignificant effects, particularly when consumers perceive affiliate content as overly commercial, repetitive, or manipulative (Juliyanti & Dirgantari, 2026). These findings suggest that the effectiveness of affiliate marketing is highly dependent on the credibility of the affiliate and the quality of the content presented. Overall, the reviewed literature supports the view that affiliate marketing is an important digital marketing strategy that positively influences consumer purchase intention.

Influencer Marketing and Purchase Intention

The reviewed studies indicate that influencer marketing has a positive influence on consumer purchase intention, particularly on social media platforms like Instagram and TikTok. Consumers tend to trust and follow recommendations from influencers who are perceived as credible, knowledgeable, and engaging, which further increases their likelihood of purchasing the promoted product (Dinh & Lee, 2022; Habib & Almamy, 2025; Putra & Permana, 2026). Previous studies also highlight that expertise and attractiveness are among the most important characteristics influencing consumer attitudes and purchase decisions (Albana & Sujarwo, 2021; Dinh & Lee, 2024).

Furthermore, several studies have found that psychological factors such as social media comparison, the desire to imitate, and the Fear of Missing Out (FOMO) help explain the relationship between influencer and purchase intention (Dinh et al., 2023; Dinh & Lee, 2024). Fear of Missing Out (FOMO) has been reported to strengthen consumers' desire to follow trends and purchase products endorsed by influencers (Laili et al., 2025). However, some studies report weaker effects when influencer content is perceived as overly commercial or lacking authenticity (Hasibuan et al., 2022). Overall, the reviewed literature suggests that influencer marketing is an effective strategy for increasing consumer purchase intentions, especially when influencers are perceived as credible and relatable.

Creative Visual Content and Purchase Intention

The reviewed studies indicate that creative visual content positively influences consumer purchase intention in the digital environment. Visual elements such as product demonstrations, reviews, unboxing videos, and aesthetically appealing content have been found to increase consumer engagement and facilitate purchase

decisions (Hasibuan et al., 2022; Putra & Permana, 2026). Previous studies also indicated that message clarity and emotional appeal play a crucial role in capturing consumer attention and strengthening their emotional connection with products and brands. Furthermore, visual appeal has been found to increase consumer purchase intention both directly and indirectly through psychological factors such as FOMO (Zhang & Rosli, 2025). Overall, these findings highlight the importance of creative visual content as an effective marketing tool for influencing consumer behavior and purchase intention.

Findings on FOMO and Purchase Intention

Reviewed studies consistently show that Fear of Missing Out (FOMO) has a positive influence on consumer purchase intention across various digital commerce environments. Higher levels of FOMO are associated with stronger intentions to purchase a product, increased consumer engagement, and a greater tendency toward impulse buying behavior (Dwisuardinata & Darma, 2023; Kurniadi et al., 2024; Phuong et al., 2025). Previous studies have shown that FOMO creates feelings of urgency and anxiety, motivating consumers to make purchases to avoid missing out on valuable opportunities, experiences, or trends shared by others. In social media environments, exposure to influencer content, social comparison, limited-time promotions, and exclusive offers are often identified as key triggers of FOMO (Blase et al., 2023; Dinh & Lee, 2022; Habib & Almamy, 2025).

Furthermore, FOMO has been shown to influence purchase intentions in various contexts, including TikTok Shop, e-commerce platforms, the fashion industry, and social commerce environments (Amelia et al., 2025). Several studies have also highlighted that FOMO strengthens consumers' emotional engagement and encourages them to act quickly when faced with trending products or time-sensitive promotions. However, not all studies report consistent findings. Dwisuardinata and Darma (2023) found that although FOMO had a positive effect, its influence on purchase intentions was not statistically significant in the context of alcoholic beverage consumption. Similarly, Kirana et al. (2025) reported that FOMO did not significantly mediate the relationship between marketing strategy and purchase intention in the context of Pop Mart Products. These findings suggest that the influence of FOMO may vary depending on product characteristics, consumer segments, and marketing context. Nevertheless, the overall evidence supports FOMO as an important psychological factor influencing consumer purchase intention.

The Mediating Role of FOMO

The reviewed studies indicate that Fear of Missing Out (FOMO) acts as a crucial psychological mechanism linking digital marketing stimuli and consumer purchase intentions. Several studies have found that FOMO mediates the relationship between social media marketing activities and purchase intentions by transforming external marketing stimuli into emotional and behavioral responses (Habib & Almamy, 2025; Laili et al., 2025). Specifically, FOMO has been reported to amplify the effects of influencer marketing, social influence, and brand-related factors on consumer purchase decisions. Similarly, Zhang & Rosli (2025) found that FOMO mediated the effects of visual appeal, product variety, and price on impulse buying behavior in a live-streamed commerce environment.

Furthermore, previous research has shown that FOMO acts as an emotional amplifier, transforming social comparison, influencer exposure, and marketing stimuli into stronger purchase motivations (Dinh & Lee, 2021; Dinh et al., 2025). Consumers experiencing higher levels of FOMO tend to be more engaged with products, follow market trends, and make purchase decisions to avoid missing valuable opportunities or experiences. Furthermore, Sexena & Thakur (2024) reported that trust mediates the effect of FOMO on purchase intentions, suggesting that consumers may develop greater trust in sellers and products as a way to reduce anxiety associated with missed opportunities.

However, the mediating role of FOMO is not consistently supported across studies. Kirana et al. (2025) found that FOMO did not significantly mediate the relationship between marketing strategies and purchase intentions in the context of Pop Mart retail products. This finding suggests that emotional urgency does not always translate into purchase commitment and that the effectiveness of FOMO may depend on product characteristics, consumer preferences, and market context. Nonetheless, the overall evidence suggests that FOMO plays a significant mediating role in explaining how digital marketing strategies influence consumer purchase intentions.

Discussion Based on Stimulus-Organism-Responses

The findings of this review support the application of Stimulus-Organism-Response (SOR) theory to explain consumer purchase intentions in a digital marketing environment. According to the SOR framework, external stimuli influence an individual's internal psychological state, which then results in a behavioral response. In the context of this study, affiliate marketing, influencer marketing, and creative visual content serve as external stimuli that shape consumer perceptions and emotions. The reviewed studies consistently show that these marketing strategies positively influence consumer engagement, trust, and purchase motivation (Habib & Almamy, 2025; Kertiriasih, 2023; Putra & Permana, 2026)

Furthermore, Fear of Missing Out (FOMO) represents the organism component of the SOR framework, reflecting consumers' internal psychological responses to digital marketing stimuli. Previous studies have shown that exposure to influencer content, affiliate recommendations, and visually appealing marketing materials can trigger feelings of social comparison, urgency, and anxiety about missing out on valuable opportunities or experiences (Blase et al., 2023; Dinh & Lee, 2022; Laili et al., 2025). These psychological responses then influence consumers' behavioral intentions, particularly their willingness to purchase products promoted through digital platforms.

These findings also support the mediating role of FOMO in the relationship between digital marketing strategies and purchase intentions. Consistent with the SOR framework, external marketing stimuli do not directly influence behavioral responses alone but operate through consumers' internal emotional and cognitive processes. Although some studies report insignificant mediation effects in certain contexts (Kirana et al., 2025), the overall evidence suggests that FOMO serves as an important psychological mechanism linking affiliate marketing, influencer marketing, and creative visual content to consumer purchase intentions. Therefore, SOR theory provides a comprehensive framework for explaining how digital marketing strategies influence consumer behavior in the fashion industry.

CONTRIBUTIONS OF THE STUDY

Academics

This study contributes to existing knowledge by providing a comprehensive review of previous studies related to livestream retail sales, affiliate influencer marketing, fear of missing out (FOMO), and consumer purchase intentions. Through a systematic synthesis of previous research, a clearer understanding is developed of how marketing stimuli in livestream environments influence consumers' psychological responses and subsequent purchasing behavior.

Furthermore, this study enhances the application of the Stimulus-Organism-Response (SOR) theory in the digital marketing context by highlighting the role of FOMO as a crucial psychological mechanism linking marketing stimuli and consumer responses. Their findings also provide a consolidated reference for researchers seeking to understand the relationship between affiliate influencer marketing, emotional factors, and purchase intentions in livestream retail sales environments.

In addition, several inconsistencies and gaps in the existing literature have been identified. These findings contribute to the development of future theoretical discussions and provide a stronger foundation for subsequent studies investigating consumer behavior in emerging digital commerce platforms.

Practitioners

This study will benefit fashion businesses, digital marketers, and e-commerce platforms in improving the effectiveness of their marketing strategies. Through this study, which examines the influence of affiliate marketing, influencer marketing, and creative visual content on purchase intent, organizations can gain a better understanding of the factors that drive consumer purchase decisions in the digital environment. These findings

can help businesses design more effective marketing campaigns, increase customer engagement, and strengthen consumer purchase intent. Furthermore, insights from this study can help organizations develop marketing content that is more relevant, credible, and engaging for target consumers, particularly Generation Z.

Through this study, stakeholders such as fashion brands, digital marketing agencies, influencers, and e-commerce platforms can better understand the role of Fear of Missing Out (FOMO) in shaping consumer behavior. This understanding can support the development of more effective digital marketing strategies that leverage social influence, visual communication, and consumer engagement. Indirectly, these findings contribute to improving the effectiveness of digital marketing practices and enhancing business competitiveness in the rapidly evolving fashion industry.

Future Research

Based on the listed limitations of the study and the findings obtained, the researcher identifies several suggestions for conducting future research as follows:

- a) Employ empirical research approaches involving larger and more diverse consumer samples to validate the relationships among affiliate marketing, influencer marketing, creative visual content, FOMO, and purchase intention identified in this review.
- b) Researchers are encouraged to examine additional mediating and moderating variables, such as trust, consumer engagement, brand image, consumer engagement, brand image, social comparison, and materialism, to provide a deeper understanding of the psychological mechanisms underlying consumers' purchase intention

CONCLUSIONS

In conclusion, affiliate marketing, influencer marketing, creative visual content, and Fear of Missing Out (FOMO) were identified as important factors influencing consumer purchase intentions in the fashion industry. Based on the reviewed literature, affiliate marketing was found to increase purchase intentions through trust, content quality, and credible recommendations. Similarly, influencer marketing positively influences consumer purchase decisions, especially when influencers are perceived as knowledgeable, trustworthy, and engaging. Creative visual content also plays a significant role in capturing consumer attention, strengthening emotional engagement, and driving purchase intentions through clear and engaging visual communication.

Furthermore, the findings suggest that FOMO serves as an important psychological factor in explaining consumer behavior in the digital environment. Consumers experiencing higher levels of FOMO tend to exhibit stronger purchase intentions due to feelings of urgency, social comparison, and the desire to avoid missing out on valuable opportunities or trends. The reviewed studies also suggest that FOMO serves as a mediating mechanism linking digital marketing stimuli and consumer behavioral responses. Although some studies report inconsistent findings regarding the mediating effect of FOMO, the overall evidence supports its significant role in strengthening the relationship between affiliate marketing, influencer marketing, creative visual content, and purchase intention.

Furthermore, these findings support the application of the Stimulus-Organism-Response (SOR) theory to explain consumer behavior in the digital marketing environment. Affiliate marketing, influencer marketing, and creative visual content act as external stimuli that influence consumers' internal psychological states, represented by FOMO, which then leads to a behavioral response in the form of purchase intention. Therefore, this study provides a comprehensive understanding of how digital marketing strategies and psychological factors interact to shape consumer purchase intention in the fashion industry. These findings also contribute to academic knowledge and practical marketing strategy by highlighting the importance of integrating marketing stimuli and psychological mechanisms when designing effective digital marketing campaigns.

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