

From Harvest to Hedonism: Fear of Missing Out (FOMO), Conformity, and Consumptive Behavior Among Oil Palm Farmers in Rokan Hilir Regency from an Islamic Economic Perspective

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ABSTRACT

Keywords:

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Background: The rising income of smallholder oil palm farmers in Rokan Hilir Regency, Riau Province, Indonesia, has paradoxically fuelled consumptive spending patterns that prioritise symbolic goods over productive investment. Drawing on Jean Baudrillard's theory of consumer society and sign value, this study investigates how Fear of Missing Out (FOMO), conformity, celebrity endorsement, and self-esteem collectively drive consumptive behaviour among oil palm farmers, and how these dynamics are mediated through an Islamic economic lens.

Method: This study adopts a qualitative case-study design with an interpretive paradigm. Data were gathered through in-depth interviews with ten smallholder oil palm farmers in Rokan Hilir, supplemented by interviews with seven key informants comprising village heads, local government officials, and banking representatives. Long-term observational fieldwork and documentary analysis were also employed to triangulate findings. Thematic and interpretive analysis guided data interpretation.

Results: Four key findings emerge: (1) FOMO functions as a primary psychological trigger that transforms social anxiety into impulsive purchasing; (2) conformity operates as a social mechanism reinforcing status-oriented consumption; (3) celebrity endorsement through social media accelerates aspirational spending by constructing a hyperreal vision of prosperity; and (4) low self-esteem causes farmers to compensate through conspicuous goods. The study reveals that oil palm farmers consume not merely to meet needs but to perform social identity and simulate economic success, consistent with Baudrillard's simulacra framework.

Conclusion: Consumptive behaviour among oil palm farmers is a structurally embedded social practice shaped by symbolic competition, income volatility, and digital media penetration. From an Islamic economic perspective, this pattern violates the principles of israf (wastefulness) and infaq fi sabilillah (purposeful spending). Interventions through financial literacy, Sharia-based financial planning, and community-level moral economy education are recommended to redirect agrarian income toward long-term productive investment.

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INTRODUCTION

"Harga sawit masih bagus, sehingga petani takut kehilangan penghasilan ketika kebunnya diremajakan" [The price of palm oil is still good, so farmers are afraid of losing income when their plantations are replanted]. This candid admission by the Head of the Riau Plantation Office, reported by *Sawit Indonesia* (4 February 2026), captures a central irony of smallholder prosperity in Riau Province: even as commodity income rises, long-term investment consistently yields to short-term consumption. What lies beneath this paradox is not simply economic irrationality but a sophisticated socio-psychological architecture in which Fear of Missing Out (FOMO), peer conformity, celebrity endorsement, and self-esteem dynamics combine to redirect harvest revenues toward conspicuous and symbolic goods.

Indonesia stands as the world's largest palm oil producer, accounting for 54% of global exports and generating approximately 4.5% of GDP (Trase/SEI, 2026). In Riau Province alone, more than 2.87 million hectares are under oil palm cultivation, with Kabupaten Rokan Hilir contributing 11.27% of the provincial total. At least 62,142 household heads in Rokan Hilir depend on oil palm as their primary livelihood, with average annual net incomes ranging from IDR 9.1 million per hectare to over IDR 37 million per cultivated plot (Mardianis et al., 2023). These are incomes that, in comparative rural terms, represent substantial household wealth yet they are persistently channelled into non-productive, status-signalling expenditure (Adinda 2021).

What is known from existing literature is that consumptive behaviour in Indonesia has been extensively studied among urban millennials, college students, and the emerging middle class (Haeruddin, 2023; Featherstone, 2007). What remains unknown, however, is how these same psychological and social forces operate in agrarian communities specifically among smallholder oil palm farmers whose income volatility, communal social structures, and digital media exposure create a uniquely fertile ground for consumptive excess. The gap in the literature is significant: bibliometric analysis using VOSviewer across 999 studies confirms that themes of consumptive behaviour in rural agrarian contexts, and among oil palm farmers in particular, are systematically underrepresented (Indra, 2026).

The state of the art in consumptive behaviour research has shifted from a purely psychological paradigm focused on individual impulse control toward a social-digital paradigm that recognises the role of platforms, algorithmic endorsement, and FOMO in shaping consumption (Indra, 2026). However, these studies overwhelmingly focus on digital consumers in urban settings. The theoretical frameworks of Jean Baudrillard particularly his concepts of sign value, simulacra, and hyperreality have been applied to TikTok Shop and e-commerce consumption (Fadhillah, 2023) but rarely to the agrarian context of rural Indonesia. This study fills that gap by situating oil palm farmers within Baudrillard's consumer society framework while simultaneously evaluating their behaviour against the Islamic economic principles of moderation (*wasatiyyah*) and prohibition of excess (*israf*).

The novelty of this research lies in three dimensions. First, it offers the first in-depth qualitative study of consumptive behaviour among oil palm farmers in Rokan Hilir, a locality that has received no prior focused attention in this domain. Second, it integrates psychological variables (FOMO, self-esteem) with sociological variables (conformity, celebrity endorsement) within Baudrillard's critical theory, producing a multidimensional analytical framework. Third, it evaluates findings against Islamic economic ethics, aligning with the scope of SEMBJ and contributing to the growing literature on Muslim consumer behaviour in rural Indonesia. The research question guiding this study is: How do FOMO, conformity, celebrity endorsement, and self-esteem mediated through conformity drive consumptive behaviour among oil palm farmers in Rokan Hilir Regency, and how does this behaviour align or conflict with Islamic economic principles?

LITERATURE REVIEW

Consumptive Behaviour: Theoretical Foundations

Consumptive behaviour refers to the tendency of individuals or groups to engage in excessive, unplanned, and desire-driven consumption that exceeds rational economic needs (Engel, Blackwell & Miniard, 1995). Unlike ordinary consumer behaviour, consumptive behaviour is characterised by impulse buying, wasteful spending, susceptibility to persuasion, and the pursuit of pleasure or status rather than utility (Fromm, 1995; Sumartono, 2002). The literature identifies three core dimensions: (1) impulse buying/purchase decisions driven by momentary emotion rather than planning; (2) wasteful buying/expenditure on goods that are seldom or partially used; and (3) non-rational buying/purchases motivated by status aspiration rather than functional need (Anggraini & Santhoso, 2017).

In the Indonesian rural context, consumptive behaviour among farmers is typically catalysed by post-harvest income surges. Research by Husen (2021) among rice farmers in Aceh found that the harvest season becomes a consumption event window in which financial liquidity temporarily unlocks spending on non-essential items. Lestari and Muthali'in (2018) documented similar patterns among tobacco farmers in Temanggung, where pride, trend-following, and social comparison drove impulsive purchasing. Subair (2023) demonstrated that consumptive behaviour among farmers in Gowa served as a mechanism for social stratification as a means of performing upward mobility through conspicuous goods. These studies collectively point to a structural feature of agrarian consumer behaviour: income volatility, combined with social comparison and communal visibility, creates recurring episodes of excessive consumption.

Baudrillard's Consumer Society and Sign Value

Jean Baudrillard's theoretical framework is the primary lens of this study. In *The System of Objects* (1968) and *The Consumer Society* (1970), Baudrillard argues that consumption in late capitalism is no longer oriented toward use value or exchange value, but toward sign value—the symbolic meaning that objects carry within a social code of prestige, differentiation, and identity (Baudrillard, 1998). To consume is to communicate: the car one drives, the phone one holds, the clothes one wears are all signs that position the consumer within a social hierarchy.

Baudrillard's concept of simulacra—copies of reality with no original referent—becomes directly relevant in the context of social media-mediated consumption. When oil palm farmers view Instagram or TikTok content of celebrities driving luxury SUVs or wearing branded goods, they encounter what Baudrillard calls hyperreality: a media-constructed world that becomes more real, more desirable, and more structurally influential than material circumstances warrant (Baudrillard, 1983). The simulacrum of prosperity, reproduced and amplified by social media algorithms, generates consumption desires that are structurally detached from the farmer's actual financial position. This is not mere imitation; it is ideological interpellation—the farmer is recruited into a consumer subjectivity in which 'I consume, therefore I am.'

Baudrillard's framework connects directly with the four variables under investigation. FOMO represents the anxiety of exclusion from the hyperreal social world. Conformity is the social mechanism by which simulacra are collectively validated. Celebrity endorsement is the vector through which hyperreality is transmitted and legitimised. And self-esteem is the psychological stake that is purchased is not a product but a temporary supplement to a sense of inadequacy constructed by the sign system itself.

Fear of Missing Out (FOMO) and Consumptive Behaviour

Fear of Missing Out (FOMO) is defined as a pervasive apprehension that others might be having rewarding experiences from which one is absent, characterised by a desire to stay continually connected with what others are doing (Przybylski et al., 2013). Grounded in Self-Determination Theory (Deci & Ryan, 2000), FOMO emerges when three basic psychological needs—competence, autonomy, and relatedness—are insufficiently met, generating social anxiety and compulsive behavioural responses. FOMO has two components: a cognitive component (the belief that others are better-off) and a behavioural component (the attempt to resolve this anxiety by social participation or consumption) (Przybylski et al., 2013).

Empirically, Haeruddin (2023), in his doctoral study of Millennial consumers in Makassar, found that FOMO exerts a significant positive direct effect on consumptive behaviour, with conformity as a partial mediator. Sumantri, Matulesy & Pratitis (2024) confirmed a highly significant positive correlation between FOMO and conformity. Myrilla and Dewi (2022) demonstrated that FOMO significantly predicts conformity consumption behaviour. In the Rokan Hilir context, FOMO manifests concretely: a farmer who learns that a neighbour has purchased a new SUV on credit is psychologically primed by social comparison anxiety to engage in a similar or equivalent conspicuous purchase, even where financial capacity is insufficient (Indra, 2026).

Conformity and Its Role in Consumptive Behaviour

Conformity refers to the adjustment of individual behaviour, attitudes, or beliefs to match those of a group, motivated either by normative pressure (the desire to belong and avoid rejection) or informational pressure (the desire to be correct by following perceived expertise) (Asch, 1951; Baron & Byrne, 2004). In consumer contexts, conformity drives the adoption of group consumption norms: if community members purchase certain brands, vehicles, or electronics, the social cost of non-participation becomes significant. Lascu and Zinkhan (1999) define consumer conformity as following group norms, susceptibility to group influence, and modifying consumption habits in response to reference groups.

Among rural farmers, conformity operates through tightly knit community ties, where social visibility is high and status performance is constant. Zhang (2022) identifies four drivers of conformity: personal characteristics (self-doubt), group characteristics (peer observation), brand characteristics (status signalling), and situational characteristics (social media saturation). In Rokan Hilir, fieldwork observations reveal that communal social settings—coffee shops, mosque gatherings, post-harvest celebrations—serve as stages for the performance of consumption. The phrase repeatedly heard from research subjects 'tetangga lain sudah punya' (other neighbours already have it) encapsulates the normative engine of conformity (Indra, 2026).

Celebrity Endorsement and Consumptive Behaviour

Celebrity endorsement is a marketing strategy in which individuals with public recognition lend their image to promote products, leveraging their attractiveness, trustworthiness, expertise, respect, and similarity (Shimp, 2003; McCracken, 1989). The TEARS model (Trustworthiness, Expertise, Attractiveness, Respect, Similarity) provides a framework for evaluating endorser effectiveness (Shimp, 2003). In the digital age, traditional celebrities have been supplemented by social media influencers and 'selebgram' (Instagram celebrities), who possess intimate relatability and algorithmic reach that television cannot match.

In Indonesia's rural digital landscape, social media penetration has reached even remote agricultural villages. Farmers in Rokan Hilir access Instagram, TikTok, and YouTube content featuring endorsers who promote luxury motorcycles, smartphones, home appliances, and consumer credit products. Adinda (2021) found significant though moderate correlations between celebgram endorsement and consumptive behaviour among female consumers in Medan. Haeruddin (2023) confirmed a significant positive direct effect of celebrity endorsement on consumptive behaviour among Makassar millennials. The mechanism operates through identification: when a trusted local celebrity models a specific consumption pattern, followers are induced to replicate it as part of their social identity performance.

Self-Esteem and Consumptive Behaviour

Self-esteem, defined by Rosenberg (1965) as the individual's overall positive or negative evaluation of the self, is a foundational variable in consumer psychology. Low self-esteem is associated with the compensatory use of material goods as self-worth surrogates—individuals with diminished self-regard purchase status-signalling products to supplement their sense of social value (Hawkins, Coney & Best, 1980; Schiffman & Kanuk, 2004). Coopersmith (1967) identifies four components of self-esteem: power, significance, virtue, and competence. When any of these components is threatened—for instance, when a farmer perceives themselves as less successful than a peer—consumption of prestigious goods serves as a corrective mechanism.

Maskani et al. (2025) confirmed a significant relationship between self-esteem and consumptive tendencies in online shopping, finding that lower self-esteem predicted greater susceptibility to status-

oriented purchasing. Haeruddin (2023) found that self-esteem positively influences both conformity and consumptive behaviour among millennials. Among oil palm farmers, the income instability associated with fluctuating TBS (Fresh Fruit Bunch) prices can periodically undermine economic self-worth, making farmers especially susceptible to compensatory consumption at harvest peaks when liquidity temporarily rises.

Islamic Economic Perspective on Consumption

Islamic economics provides a normative framework for evaluating consumptive behaviour grounded in Quranic and Hadith principles. The concept of *israf* (extravagance, wastefulness) is explicitly prohibited: 'And do not be wasteful, for Allah does not love the wasteful' (Quran 6:141). The principle of *infaq* (purposeful giving and spending) directs wealth toward productive, community-beneficial uses. The concept of moderation (*wasatiyyah*) enjoins believers to avoid both miserliness and excess, allocating resources in proportion to genuine need (Ramadhan, 2022).

From an Islamic economic perspective, the consumptive behaviour of oil palm farmers particularly the purchase of luxury vehicles on credit, branded electronics, and status goods that exceed productive need constitutes a violation of *israf*. The psychological drivers (FOMO, conformity, low self-esteem) correspond to Islamic concepts of excessive worldly attachment (*hubb al-dunya*) and unhealthy social comparison (*hasad*), which Islamic tradition identifies as destructive to both individual and communal welfare. Sharia-compliant financial planning, including systematic zakat, savings allocation, and community-based waqf financing for productive investment, offers a framework for restructuring consumption away from symbolic toward substantive value (SEMBJ, 2026).

METHOD

. Research Paradigm and Design

This study employs an interpretive paradigm, which treats social reality as socially constructed and multiply constituted rather than objectively singular (Burrell & Morgan, 1979; Guba & Lincoln, 1994). The ontological position is that consumptive behaviour is not an objectively measurable category but a lived social practice whose meanings are constructed through interaction, economic position, and cultural context. Epistemologically, knowledge is built through dialogic *verstehen* the empathetic understanding of social actors' meanings (Weber, 1922/1978). The research design is a qualitative case study (Yin, 2014, 2018), selected because it enables deep contextual exploration of a contemporary phenomenon ('how' and 'why' questions) that cannot be isolated from its social, economic, and cultural setting.

Research Location

The study was conducted in Kabupaten Rokan Hilir, Riau Province, Indonesia. This regency was selected because it represents one of the most significant oil palm cultivation areas in Indonesia, with 195,204 hectares of smallholder plantation area and over 62,142 farm households (BPS Riau, 2023). Rokan Hilir contributes 11.27% of Riau Province's total oil palm plantation area, making it a critical site for studying agrarian economic behaviour. The average net income of smallholder farmers in this regency is IDR 9.12 million per hectare per year, or IDR 30.7 million per cultivated plot per year (Mardianis et al., 2023).

Participants and Sampling

Participants were selected using purposive sampling (Sugiyono, 2013; Creswell, 2019), targeting information richness over statistical representativeness. Ten smallholder oil palm farmers were selected as research subjects, drawn from seven sub-districts across Rokan Hilir: Bangko, Rimba Melintang, Tanah Putih, Bangko Pusako, Pekaitan, and Batu Hampar. Inclusion criteria required participants to be independent smallholders (non-plasma) owning at least 4 hectares, having managed their plantation for a minimum of 5 years, and deriving their primary income from oil palm. Seven informants were also interviewed, including three village heads (*penghulu*), two bank branch managers (BNI and BRI), and two government officials from the Riau Province Plantation Service and Rokan Hilir Agriculture Office. Data collection continued until theoretical saturation was reached (Lincoln & Guba, 1985).

Data Collection

Three methods of data collection were employed. In-depth interviews (Kriyantono, 2020; Afrizal, 2014) were conducted with all subjects and informants, covering consumptive spending patterns, motivational factors, social pressures, credit behaviour, and perceptions of financial wellbeing. Each interview lasted between 60 and 120 minutes and was audio-recorded and transcribed verbatim. Long-term observation was conducted across multiple field visits spanning the 2025–2026 harvest cycle, during which the researcher documented consumption patterns, social interactions at markets, village gatherings, and the visibility of consumer goods in domestic settings. Documentary analysis included examination of credit records, local financial institution data, plantation income reports (BPS Riau, 2023; Mardianis et al., 2023), and media consumption patterns observed in the field.

Data Analysis

Data were analysed using thematic analysis following Miles, Huberman & Saldaña's (2014) three-stage framework: data condensation, data display, and conclusion drawing/verification. Initial coding was applied to interview transcripts to generate open codes, which were subsequently clustered into focused codes and thematic categories. Theoretical analysis employed Baudrillard's framework of sign value, simulacra, and hyperreality as an interpretive lens for understanding the symbolic dimensions of consumption. Triangulation was achieved through cross-referencing interview data with observational field notes and documentary sources. Member checking was performed by sharing preliminary findings with selected participants to verify interpretive accuracy (Guba & Lincoln, 1994).

RESULTS AND DISCUSSION

Consumptive Behaviour Patterns Among Rokan Hilir Oil Palm Farmers

Fieldwork and interview data reveal a consistent pattern of post-harvest consumptive spending that is both pervasive and structurally embedded. Four primary categories of consumptive expenditure were identified through observational and interview data: (1) electronic goods and gadgets—smartphones, large-screen televisions, refrigerators, and air conditioners purchased immediately following TBS price surges; (2) personal vehicles—motorcycles and especially SUV-class automobiles (Toyota Fortuner, Mitsubishi Pajero Sport) purchased on leasing credit; (3) lifestyle expenditure—dining out, family recreation, fashion, and branded goods; and (4) home renovation for social display rather than functional necessity.

The most striking finding consistent across multiple research subjects was the purchase of premium SUVs on instalment credit, despite subjects lacking the ability to drive. As one research subject in Bantayan Village, Batu Hampar District, explained: the vehicle sat unused except when a neighbour who could drive was available to chauffeur the family. When asked to explain the purchase, the answer was direct: 'tetangga lain sudah pada punya' (other neighbours already have one). This singular vignette encapsulates the entire architecture of conformity-driven consumptive behaviour: the good has no use value to the purchaser; its entire function is sign value—the social claim it makes to the community.

Financial data from interviews with banking informants (BNI and BRI branch managers in Bagansiapiapi) confirmed that a significant proportion of oil palm farmers have active vehicle leasing and consumer credit obligations that erode harvest income. Farmers with annual net incomes of IDR 30–37 million routinely carry monthly instalment obligations of IDR 2–5 million, effectively consuming 40–80% of average monthly income in debt servicing. This aligns with findings from Gurning et al. (2024) in Pematang Kerasan, who found that low financial literacy and consumptive lifestyle patterns significantly reduced household welfare among oil palm farmers.

Table 1. Smallholder Oil Palm Plantation Area and Farmers in Rokan Hilir Regency (Selected Sub-districts), 2022

Sub-district	TBM (Ha)	TM (Ha)	TTR (Ha)	Total (Ha)	Farmers (KK)
Tanah Putih	2,565	20,763	1,429	24,756	11,988
Simpang Kanan	1,799	19,052	727	21,578	7,815
Tanjung Medan	1,207	22,571	907	24,685	8,373
Bangko Pusako	3,082	18,869	1,768	23,720	6,820
Bagan Sinembah	598	13,407	1,595	15,600	4,647

Pujud	1,481	19,983	1,727	23,191	8,701
Total (all 18)	25,366	180,440	18,869	224,678	80,310

Source: Dinas Perkebunan Provinsi Riau, 2023 (as cited in Indra, 2026)

Table 1 illustrates the geographic concentration of oil palm farming in Rokan Hilir. Sub-districts such as Tanjung Medan (22,571 Ha TM), Tanah Putih (20,763 Ha TM), and Simpang Kanan (19,052 Ha TM) represent the highest concentrations of productive plantation, and these same areas emerged as the primary sites of conspicuous consumption in field observations. The correlation between high productivity and high consumptive spending reflects the income-driven nature of consumption episodes: harvest income spikes generate spending spikes, regardless of long-term financial planning.

FOMO as a Primary Driver of Consumptive Behaviour

Fear of Missing Out emerged consistently in interviews as a primary psychological catalyst for consumptive behaviour. Research subjects articulated experiences of social anxiety triggered by knowledge of others' consumption: seeing a neighbour's new vehicle parked outside, receiving images of purchases via WhatsApp community groups, or observing Facebook posts of community members in urban shopping centres. This aligns precisely with Przybylski et al.'s (2013) definition of FOMO as apprehension that others are having valuable experiences from which one is absent, characterised by a compulsion to maintain social connection.

One informant, a village head in Pekaitan Sub-district, observed: 'When palm prices go up, within one or two months you can see new vehicles appearing in almost every yard. It's not planned they buy because their neighbour buys.' This observation captures the FOMO mechanism operating at the community level: the social visibility of others' consumption creates a collective anxiety of exclusion that resolves itself through purchase. In Baudrillard's terms, the community is not consuming vehicles it is consuming the sign of prosperity, collectively reproducing a hyperreality of success that has no sustainable material referent.

The relationship between FOMO and Islamic economic ethics is particularly important. The Quran warns against *al-munafasah* unhealthy social competition as a driver of worldly excess (57:20). FOMO, as a psychological construct, is structurally equivalent to *al-munafasah*: it generates consumption driven not by need but by anxious social comparison. The practical consequence is the violation of *israf*: farmers spend resources that should be directed toward plantation maintenance, children's education, and savings in order to resolve a socially constructed anxiety. This finding is consistent with Haeruddin's (2023) conclusion that FOMO operates through conformity to escalate consumptive behaviour beyond individual psychological origins into social-structural ones.

Conformity as the Social Architecture of Consumption

Conformity emerged as the primary social mechanism through which consumptive behaviour is normalised, reproduced, and intensified. Research subjects across all sub-districts consistently reported that purchase decisions were influenced by the behaviour of reference groups: neighbours, family members, and community peers. This aligns with Asch's (1951) foundational model of social conformity: individuals shift behaviour toward perceived group norms, even when those norms are economically irrational. In the Rokan Hilir context, the relevant conformity is not merely descriptive (others are doing this) but normative (one is expected to do this to maintain social standing).

Two types of conformity were identified in the data, consistent with Baron and Byrne's (2004) taxonomy. Normative conformity: spending to avoid social exclusion was the dominant pattern, expressed in such statements as 'kalau tidak ikut, dianggap kurang gaul' (if you don't follow, you're seen as unsophisticated). Informational conformity was also present, particularly regarding credit products: when a neighbour or community member successfully obtained vehicle financing, this functioned as information that the product was accessible and socially validated.

The role of communal social structures in amplifying conformity cannot be overstated. Unlike anonymous urban settings where consumption is largely private, consumption in Rokan Hilir's village settings is highly public: vehicles parked outside homes are visible to all; new electronics are displayed prominently; post-harvest spending is a community-observed event. This structural visibility intensifies the normative pressure of conformity and substantially raises the social cost of non-participation.

Baudrillard's insight that consumption is a social language not merely an economic act is directly confirmed: farmers speak to their community through the goods they purchase.

Celebrity Endorsement and the Digital Amplification of Consumption

A transformative finding of this research is the significant role of social media celebrity endorsement in accelerating consumptive behaviour among oil palm farmers in Rokan Hilir population not traditionally associated with sophisticated media consumption. Field observations confirmed that research subjects regularly consumed Instagram, TikTok, and YouTube content featuring local and national celebrities endorsing consumer products ranging from smartphones to SUVs to online lending services.

The mechanism operates through Baudrillard's concept of simulacra: media-constructed images of prosperity celebrities living in modern houses, driving luxury vehicles, using premium appliances create a hyperreal template of 'the good life' that farmers are induced to approximate through consumption. Crucially, the celebrity need not be nationally famous to be influential; local 'selebgram' with 50,000–200,000 followers drawn from the same socio-economic background are often more persuasive than distant celebrities, because their similarity (Shimp's TEARS dimension) creates a sense of achievable aspiration. Adinda (2021) confirmed this dynamic, finding that selebgram endorsement significantly correlated with consumptive behaviour among consumers in Medan through TEARS attributes.

Particularly significant is the endorsement of financial products specifically online lending (pinjol) and vehicle leasing. Multiple research subjects reported accessing leasing credit through processes they learned about via social media, where endorsers framed credit as empowerment rather than debt. One subject in Pedamaran Village, Pekaitan, explained that he had taken vehicle leasing after seeing a social media promotion demonstrating how 'easy' and 'fast' approval was. This finding illustrates how celebrity endorsement does not merely influence which goods are consumed, but enables the financing mechanisms through which consumption is extended beyond current income dramatically amplifying the consumptive capacity and the associated financial risk.

Self-Esteem and the Compensatory Function of Consumption

Self-esteem dynamics represent a foundational psychological layer beneath the social and mediatic drivers discussed above. Interview data consistently revealed that consumptive purchases among research subjects were associated with self-worth specifically, the need to repair or maintain a positive self-image in the context of social comparison. Farmers with temporarily elevated incomes (post-harvest spikes) invested in status goods not because they had achieved a stable high income but because the good symbolised achievement and protected against the social stigma of perceived poverty.

This finding aligns with Hawkins, Coney and Best's (1980) model of compensatory consumption: individuals who are insecure or uncertain about their self-worth purchase symbolic goods that carry socially recognised value to supplement their diminished self-evaluation. Coopersmith's (1967) framework of self-esteem components power, significance, virtue, and competence maps directly onto observed consumption patterns. The purchase of an SUV on credit represents a claim to power (economic capacity) and significance (social visibility), even when the underlying financial reality does not support such a claim (Yin 2013).

Importantly, the income volatility inherent in oil palm farming creates a cyclical pattern of self-esteem fluctuation that maps onto consumption cycles. During TBS price downturns, farmers experience income contraction that may trigger low self-esteem; during price upturns, compensatory consumption accelerates. Research by Sari (2025) confirms that TBS price volatility in Bengkulu significantly impacts household consumption patterns, with income variation producing non-proportional spending responses farmers spend more than the income increase would rationally justify. From an Islamic perspective, this cyclical vulnerability to self-worth-driven consumption reflects the Quranic warning against placing excessive value in worldly possessions as a source of dignity (Q. 63:8).

The Integrated Model: Baudrillard Meets the Rokan Hilir Field

The findings of this study converge on an integrated model of consumptive behaviour that transcends individual psychology to reveal a structurally embedded social practice. The theoretical framework, synthesising Baudrillard with the four psychological and social variables under study, can be

articulated as follows: structural conditions in Rokan Hilir income volatility, high social visibility, digital media penetration, and easy credit access create the objective material conditions for consumptive behaviour. Within this structure, FOMO generates the psychological anxiety; conformity provides the social norm; celebrity endorsement supplies the aspirational content; and low self-esteem provides the compensatory motivation. Consumption thus becomes a multi-layered symbolic practice: an assertion of belonging (conformity), an assertion of prosperity (sign value), a suppression of anxiety (FOMO), and a temporary supplement to self-worth (self-esteem).

Table 2. Summary of Key Findings: Variables, Mechanisms, and Manifestations

Variable	Psychological Mechanism	Social Manifestation	Islamic Economic Concern
FOMO	Social anxiety from perceived exclusion	Reactive purchasing after learning of neighbours' acquisitions	Al-munafasah (unhealthy social competition)
Conformity	Normative & informational social pressure	Collective post-harvest consumption events; SUV purchases	Taqlid (blind imitation) without rational deliberation
Celebrity Endorsement	Aspirational identification with media figures	Social media-driven purchase of leased vehicles & gadgets	Israf via advertising-induced desire (shahwat)
Self-Esteem	Compensatory consumption to supplement social value	Status goods as proxy for economic dignity	Kibr (pride) misdirected through material display

Source: Primary field data and theoretical synthesis (Indra, 2026; Haeruddin, 2023; Baudrillard, 1998)

Table 2 synthesises the four key variables across their psychological mechanism, social manifestation, and Islamic economic concern. The pattern is consistent: each variable operates through a distinct psychological and social channel, yet all converge on the same outcome—the diversion of oil palm income from productive investment into symbolic consumption. The Islamic economic lens provides not merely a normative critique but a practical orientation: where Western consumer theory diagnoses the problem, Islamic economic principles offer a structural alternative grounded in the values of this farming community.

Implications for Islamic Economic Policy

The findings carry significant implications for Islamic economic intervention. First, financial literacy programmes must address not only technical budgeting skills but the psychological and social dimensions of consumptive behaviour—specifically FOMO, social comparison, and the psychological function of consumption. Standard financial literacy education, which targets cognitive knowledge, is insufficient if it ignores the social architecture within which spending decisions are made. Programmes should incorporate Islamic values of qana'ah (contentment), tawakkal (reliance on God rather than material acquisition), and shukr (gratitude for current provision) as motivational counterweights to FOMO and self-esteem-driven spending.

Second, community-based Islamic financial institutions—cooperatives, BMTs (Baitul Maal wa Tamwil), and village-level zakat bodies—can offer Sharia-compliant savings and investment products that redirect harvest surpluses toward productive ends. The deployment of wakaf instruments for collective agricultural investment, combined with mudharabah-based profit sharing, provides an Islamic economic architecture that creates productive rather than consumptive uses of oil palm income. Third, regulatory frameworks should address the predatory lending practices of online credit providers and leaseholders who target oil palm communities during harvest periods. The ease of credit access—amplified through social media celebrity endorsement of lending products—effectively converts structural financial vulnerability into a consumption trap. From an Islamic perspective, these products raise questions of gharar (contractual ambiguity) and riba (interest), and their endorsement through social media represents a form of fasad (social corruption) that Islamic regulatory bodies should address.

CONCLUSION

This study has demonstrated that consumptive behaviour among smallholder oil palm farmers in Rokan Hilir Regency, Riau Province, is not a product of individual irrationality but a structurally

embedded social practice shaped by FOMO, conformity, celebrity endorsement, and self-esteem dynamics, all operating within a context of income volatility and digital media saturation. Drawing on Baudrillard's framework of sign value, simulacra, and hyperreality, the study reveals that farmers consume not to satisfy material needs but to perform social identity, resolve psychological anxiety, and simulate prosperity in a community where consumption is the primary language of social communication.

From an Islamic economic perspective, this consumption pattern constitutes a systematic violation of the principles of *israf* and *wasatiyyah*. The diversion of oil palm income from productive investment to plantation maintenance, children's education, health, and savings toward symbolic goods purchased on credit represents a structural failure with long-term consequences for the welfare of farming households and the sustainability of rural communities. The findings call for integrated interventions that combine financial literacy grounded in Islamic values, community-based Sharia financial products, regulatory oversight of predatory lending, and social norm interventions that decouple consumption from social status in farming communities.

The theoretical contribution of this study lies in its extension of Baudrillard's consumer society framework to the context of rural agrarian Indonesia, a context systematically absent from existing consumer behaviour literature. The integration of psychological variables (FOMO, self-esteem) with sociological variables (conformity, celebrity endorsement) within a Baudrillardian and Islamic economic framework offers a novel multidimensional model for understanding consumptive behaviour beyond urban middle-class settings. Future research should test this model quantitatively across different oil palm regions in Indonesia, and should investigate the specific role of digital credit products in amplifying consumptive cycles in agricultural communities.

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