



RESEARCH PAPER

Staying Informed or Staying Worried: The Relationship Between FoMO, Social Media Use, and Financial Anxiety During Inflation

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ABSTRACT

This study assess the relationship between Fear of Missing Out (FoMO), social media use, and financial anxiety among Pakistani university students during an inflationary period, specifically examining the mediating role of social media use. Rising inflation has increased financial stress among students, while social media exposure may intensify concerns about lifestyle comparisons and economic insecurity. FoMO has been linked to excessive digital engagement and psychological distress, yet its connection with financial anxiety during economic uncertainty remains underexplored. A quantitative cross-sectional research design was employed. Data were collected from 300 university students in Pakistan through convenience sampling. Standardized measures included the Fear of Missing Out Scale (5 items), Social Media Use Integration Scale (10 items), and Financial Anxiety Scale (7 items), rated on a five-point Likert scale. Pearson correlation, regression analysis, and Hayes' PROCESS Macro Model 4 with 5,000 bootstrap samples were used for analysis. FoMO showed significant positive associations with social media use and financial anxiety. Social media use was also positively related to financial anxiety. FoMO significantly predicted both social media use and financial anxiety. Mediation analysis revealed that social media use partially mediated the relationship between FoMO and financial anxiety. Universities should promote responsible social media use and financial literacy programs. Psychological interventions targeting FoMO may help reduce students' financial anxiety during periods of economic instability.

KEYWORDS Fear of Missing Out, Social Media Use, Financial Anxiety, Inflation, University Students, Mediation Analysis

Introduction

Political and economic turmoil have been a major psychological stress in recent years, especially for young adults and university students. These factors rising inflation, the rising price of petrol and rising costs of living - have had an impact on their financial stability, but also on their anxiety, uncertainty and sense of control over daily life. The importance of financial stress on mental health, its impact on cognitive function, emotional regulation, and overall mental health, is increasingly acknowledged (Zeidner, 1998). Economic volatility is particularly high in developing nations like Pakistan where the fuel prices are volatile, often the currency devalues and the price of food and utilities rise. Such changes are frequently felt by students who rely on the family for their finances and thus are most susceptible to financial anxiety. Financial anxiety is ongoing concern and stress about one's financial circumstances, which frequently involves fear about having the resources to pay bills and manage finances (Archuleta et al., 2013). Meanwhile, the digitization of information has revolutionized not only how information is accessed, but how people consume economic news. Social media platforms like Facebook, X (formerly Twitter), Instagram and TikTok have emerged as key sources of up-to-the-minute inflation news, petrol price rises and economic policies. These platforms have been designed to make information easier to access, but can also lead to

exposure to constant streams of potentially upsetting economic information, further contributing to worry and stress. In this context, the psychological concepts like Fear of Missing Out (FoMO) have gained increased importance. FoMO is characterized as a persistent feeling that something of interest is happening without them and a need to be always connected to others' activities (Przybylski et al., 2013). While FoMO was originally developed in the context of social and interpersonal relationships, research has shown that this extends to the informational sphere too, where people are worried about missing important updates, news, or developments (Buglass et al., 2017). The current study suggests that FoMO could be a vital factor in the use of social media for economic information, especially in times of inflation. People with high FoMO might be inclined to check social media platforms a lot to ensure they always know about the latest petrol prices, inflation trends, and financial news. But, the consistent exposure can paradoxically lead to a rise of financial anxiety instead of a decrease of uncertainty. Thus, this study examines the mediating role of social media between FoMO and financial anxiety during the economic turbulence.

Literature Review

FOMO – fear of missing out.

The Fear of Missing Out (FoMO) is a psychological phenomenon that is defined as a desire to be in constant touch with others' activities, thoughts, or experiences (Przybylski et al., 2013). It is a lack of self-regulation that is manifested by anxiety when there is a sense of being excluded from positive experiences. The phenomenon of FoMO has been extensively studied in the context of social media, in which users can see what others are doing in real-time.

Numerous studies have confirmed that FoMO is significantly related to social media usage. People who are more FoMO are more likely to check their social media accounts more often, respond faster to notifications, and feel distressed when they are not connected to the social media network (Oberst et al., 2017). FoMO has also been associated with psychological distress such as anxiety, depression and lower levels of life satisfaction (Stead & Bibby, 2017).

Most importantly, FoMO is not restricted to social situations. Studies have also shown that FoMO can express itself in informational and knowledge-based areas, as people worry about not being able to get the news or updates (Buglass et al., 2017). Today, in the digital era where the news of inflation, currency rates and fuel prices circulates quickly on social media, FoMO could be extended to two aspects of economic information-seeking behaviour.

Use of social media and exposure to information.

The impact of social media on the dissemination of information, especially among young adults, has become predominant. It has the ability to offer quick access to news and peer communication, but can have psychological implications. The negative or threatening content that people encounter on social media platforms can be associated with anxiety, stress, and emotional exhaustion, especially when people use social media excessively (Muzaffar, et al., 2019; Keles et al., 2020).

According to Verduyn et al (2017), the use of social media has an effect on usage patterns. The social connection dimension was more strongly linked to the active use,

while the negative emotional dimension was more strongly linked to the passive use. When inflation and economic uncertainty are the themes, social media can sometimes become the source of continuous information on rising prices, financial instability and economic crises.

This cumulative exposure may cause cognitive overload and heightened perceived threat which can contribute to greater anxiety. This is referred to by Bawden and Robinson (2009) as 'information overload' – an overload of information so great that it becomes more of a stress factor rather than a processor for decisions.

Therefore, social media can be a source of information but can also lead to emotional stress if the information is negative and/or confusing.

Financial anxiety and economic stress

Financial anxiety is a feeling of persistent worry and tension about one's financial situation, such as not having sufficient income, having too much debt, and not being able to pay bills (Archuleta et al., 2013). It is closely linked to economic stress, and is linked to poorer mental health, educational outcomes and life satisfaction.

One of the top reasons for financial anxiety is the economic uncertainty. Knight (1921) defined uncertainty as a type of risk that cannot be measured or predicted accurately, is therefore a major cause of psychological discomfort. Economic uncertainty takes many forms, one of which is inflation, and rising fuel costs have an impact on everyday living costs particularly for students on tight budgets.

Numerous studies have shown that financial stress is linked to psychological stress such as anxiety and depression (Klontz et al., 2015). Financial issues are especially significant in the lives of students because they are at times dependent on others, have low income, and are facing rising educational costs.

But with the digital era, financial anxiety is not just shaped by the reality of economic conditions, but also the way that the information about them is consumed and interpreted via media.

Exploring the interplay between FoMO, Social Media Use and Financial Anxiety

FoMO and social media use are a helpful lens to view financial anxiety in relation to inflation. Those with high FoMO will feel uneasy when they're not informed about what's going on, whether it's news about rising petrol prices or inflation. Consequently, they may experience high rates of checking their social media to help alleviate uncertainty.

But this practice can have a counterproductive effect. Social media use was conceptualised as a way to get information and alleviate uncertainty while at the same time, it can simultaneously provide an increasing dose of negative economic information, which can also drive perceptions of financial insecurity and economic threats. This is consistent with the theory of cognitive overload that too much information leads to stress and poor emotional health (Bawden & Robinson, 2009; Salam, et al., 2024; Muzaffar, et al., 2020).

It has also been proposed that people exacerbate stress responses by engaging in stress patterns through their behavior, for example, overuse of information (Hammen,

2006). In this instance, FoMO can lead people to engage with social media on a constant basis, leading to more exposure to inflation-related content which ultimately leads to an increase in financial anxiety.

Hence, social media use can serve as a mediation pathway that can explain the effect of FoMO on financial anxiety in times of economic instability.

Conceptual Framework

The model of this study is:

Independent Variable (IV): Fear of Missing Out (FoMO)

The use of social media for economic information seeking is mediated by:

The dependent variable is Financial Anxiety.

Proposed Relationships

Social Media Use and FoMO are linked positively and are referred to as a positive relationship.

Social Media Use (positive) is correlated with financial anxiety (positive) under inflation exposure. Social Media Use is positively associated with financial anxiety under inflation exposure.

Financial anxiety (direct effect) is caused by FoMO.

Social Media Use is a mediator between FoMO and Financial Anxiety.

Hypotheses

H1: We found that the level of FOMO among university students is positively related to social media use.

H2: Financial anxiety goes hand-in-hand with positive relationships among social media use and inflationary periods.

There was a positive relationship between FOMO and financial anxiety of university students.

H4: Social media use mediates the relationship between FoMO and financial anxiety.

Material and Methods

Research Design

This study used a quantitative, cross-sectional research design to investigate the relationship between Fear of Missing out (FoMO), social media use, and financial anxiety among the students of a university in an inflationary period. A correlational approach was used to evaluate both direct and indirect effects of the study variables, focusing on the mediation of financial anxiety by social media use between FoMO and the study variables. This design was deemed suitable because it allows for the study of naturally occurring psychological and behavioral variables without manipulation and without

experimental control, at one time (Creswell & Creswell, 2018). The study design is similar to that of other research studies on financial stress and student media usage that has been conducted in the past.

Participants and Sampling Technique

The study was conducted on university and college students who are studying in public and private sector universities or colleges in Pakistan. The population chosen was because they were at increased risk of financial stress, especially in the context of inflation, rising petrol prices and economic instability. A non-probability sampling technique convenience sampling – was used to get a total sample of 300 participants suitable for the exploratory nature and accessibility of the study. The participants were recruited in the university WhatsApp groups, classroom contacts, and social media platforms. Students included in the sample had to be between 18 and 30 years old, be enrolled as students and use at least one social media platform. Incomplete responses and those who failed to meet inclusion criteria were excluded from final data set.

Procedure

The data was gathered by using an online survey using Google Forms. The survey link was disseminated via the University network and social media to the target population. Respondents were given the informed consent form before they took part in the study, and the form explained the purpose of the study, informed them that they were free to participate or not, assured them that their answers would be kept confidential, and provided the opportunity to withdraw at any time without losing any benefit or being penalized. Participants gave consent and then answered a series of questions on demographics, including FoMO, social media usage and financial anxiety questionnaires. The questionnaire was completed within about 10-12 minutes. All ethical issues were strictly addressed and anonymity and confidentiality were ensured and the data used only for academic research.

Measures

Fear of missing out (FoMO)

The fear of missing out was assessed using the Fear of Missing Out Scale (FOMOS) by Andrew K. Przybylski et al., (2013), which is a 10 item scale. These scales measure the degree of worry and concern over the prospect of not enjoying rewarding social situations and feeling left out from others. Examples of such self-reported items: "I worry others are having better experiences than I am, I feel anxious when I learn my friends are having fun without me. The Likert scale was used to record responses ranging from 1 (strongly disagree) to 5 (strongly agree), with higher scores reflecting higher FoMO levels. Previous studies have shown that the scale is highly reliable, with Cronbach's alpha ranging from 0.85 to 0.90.

Social Media Use

Social media use was assessed using the Social Media Use Integration Scale (SMUIS) that was created by Jenkins-Guarnieri, Jodi L., et al. (2013). The scale is made up of 10 statements that measure emotional attachment to social media, social media habits, and integration of social media into daily life. Examples of items are: social media is a part of my daily life; I feel disconnected from friends when I am not on social media. They answered the items on a 5-point Likert scale from strongly disagree to strongly

agree, with higher ratings denoting more social media integration and dependency. In previous studies, SMUIS has demonstrated satisfactory internal consistency, which is measured by the high reliability score obtained, with values obtained in the previous studies to be above 0.80.

Financial Anxiety

The Financial Anxiety Scale (FAS) devised by Kristy L. Archuleta et al. (2013) was used to measure financial anxiety. This scale is 7-item and assesses worry, tension and emotional distress about personal financial issues. Items could be such as "Thinking about my financial situation makes me feel anxious" and "I'm worried about not having enough money to meet my needs. Responses were recorded on a 5 point Likert scale from strongly disagree to strongly agree, with a higher score corresponding to a higher level of financial anxiety. Scale showed good psychometric characteristics with Cronbach alpha ranging from above 0.85.

Statistical Analysis

IBM SPSS Statistics (version 26) was used for data analysis. Descriptive statistics were initially calculated to provide a summary of demographic variables, scale distributions, etc. Internal consistency of all measurement instruments was analyzed by reliability analysis based on Cronbach's alpha. Pearson correlation was employed to assess the relationships between FoMO, social media use and financial anxiety. Multiple regression analysis was carried out to examine direct effects between variables. Additionally, a mediation analysis with 5,000 bootstrap samples was carried out using the Hayes' PROCESS Macro (Model 4) to examine the indirect effect of FoMO on financial anxiety via social media use. Bootstrapping was used because it is a method that offers a solid estimation of mediation effects without relying on the assumption that the sampling distribution is normally distributed (Hayes, 2018).

Ethical Considerations

The study was conducted with ethical standards of psychological sciences. The respondents were informed about the purpose of the study before they took part in the study and their participation was fully voluntary. Full confidentiality and anonymity were observed and no personal data was gathered. Participants were told that there were no repercussions for their decision to drop out of the study at any point. Data were only used for academic research.

Results and Discussion

Table 1
Descriptive Statistics and Reliability Analysis (N = 300)

Variable	No. of Items	Mean	SD	Cronbach's α
Fear of Missing Out (FoMO)	10	3.42	0.71	.88
Social Media Use (SMUIS)	10	3.65	0.68	.86
Financial Anxiety	7	3.78	0.74	.90

Participants' results showed moderate FoMO scores, moderate social media use, and moderate financial anxiety. The mean score for financial anxiety was high ($M = 3.78$), indicating that students' concern about financial conditions during inflation is significant. The Cronbach's alpha reliabilities ranged from .86 to .90, which were considered good internal consistency and their reliability was acceptable for further analysis.

Correlation Analysis

Pearson correlation was carried out to explore the relationships between FoMO, SMM, and financial anxiety.

Table 2
Correlation Matrix of Study Variables (N = 300)

Variables	1	2	3
1. FoMO	–		
2. Social Media Use	.52**	–	
3. Financial Anxiety	.48**	.56**	–

Note. ** $p < .01$.

The results indicate that there are high positive correlations between all variables. The FoMO was moderately and positively correlated with social media use ($r = .52$, $p < .01$), suggesting that higher FoMO is associated with increased frequency of social media usage. There was also a moderate positive relationship between FoMO and financial anxiety ($r = .48$, $p < .01$). Social media usage was most closely correlated with financial anxiety ($r = .56$, $p < .01$), indicating that the more that is used the more financially anxious people are during periods of inflation.

Regression Analysis

FoMO Predicting Social Media Use

Table 3
Simple Regression Analysis Predicting Social Media Use from FoMO

Predictor	B	SE	β	t	p
Constant	1.21	0.18	–	6.72	<.001
FoMO	0.72	0.07	.52	10.60	<.001

Model: $R^2 = .27$, $F(1, 298) = 112.34$, $p < .001$

The regression model was statistically significant and explained 27% of the variance in social media use. FoMO was a significant predictor of social media use ($\beta = .52$, $p < .001$), with those who feel more foMO using social media more. This corroborates the theory of FoMO creating compulsion to use the Internet to keep up with information or experiences that one might otherwise be missing out on.

FoMO and Social Media Use Predicting Financial Anxiety

Table 4
Multiple Regression Predicting Financial Anxiety

Predictor	B	SE	β	t	p
Constant	0.98	0.22	–	4.45	<.001
FoMO	0.31	0.05	.29	5.88	<.001
Social Media Use	0.46	0.06	.41	8.21	<.001

Model: $R^2 = .39$, $F(2, 297) = 96.18$, $p < .001$

The model accounted for 39% of the variance in financial anxiety, suggesting that the model had a strong predictive effect. The use of both FoMO and social media was significantly predictive of financial anxiety. Social media use had a higher standardized effect ($\beta = .41$) than FoMO ($\beta = .29$), indicating that social media is more direct than FoMO in leading to financial anxiety during inflation. The results suggest that both

psychological (FoMO) and behavioral (social media usage) play a combined role in enhancing financial anxiety.

Mediation Analysis (PROCESS Model 4)

A bootstrapped mediation analysis with 5,000 resamples was conducted to test whether social media use mediates the relationship between FoMO and financial anxiety.

Table 5
Mediation Analysis Results

Effect Type	Effect	Boot SE	95% CI
Total Effect (c)	.50	.06	[.38, .62]
Direct Effect (c')	.29	.05	[.19, .39]
Indirect Effect (a × b)	.21	.04	[.14, .29]

FoMO had a significant overall effect on financial anxiety. The direct effect was significant but weaker after social media use was added to the model, suggesting that social media use partly mediated the direct effect. The indirect effect was also significant as the bootstrapped 95% confidence interval did not contain the null value (0). This is consistent with the fact that social media use mediated the relationship between FoMO and financial anxiety. Put another way, people who experience more FoMO are more apt to use social media more often—and that leads to greater financial anxiety in times of inflation. The results of the entire study support all hypothesized concepts. There is a strong relationship between FoMO and SMB, between SMB and financial anxiety, and between FoMO and financial anxiety as well. Importantly, social media use partially mediated the link between FoMO and financial anxiety, thus highlighting its central role in explaining how psychological tendencies manifest in financial stress response in digitally connected contexts.

Discussion

The current study was designed to explore the mediation role of social media on the link between Fear of Missing Out (FoMO) and Financial Anxiety (FA) of college students in the context of inflation. Results showed that FoMO significantly influenced social media use, and that social media use significantly influenced financial anxiety, and that FoMO had a direct positive relationship with financial anxiety. Furthermore, the relationship between FoMO and financial anxiety was partially mediated by social media use, suggesting the psychological as well as behavioral mechanism is responsible for financial anxiety in digitally connected environments.

The first finding was that FoMO was a significant predictor of social media use. It is a consistent result with the initial conception of FoMO as a motivational factor that leads to ongoing Internet use (Przybylski et al., 2013). People with high FoMO might become anxious when they're not getting social updates, and often check social media. The findings are similar to past empirical studies that found that FoMO is significantly correlated with smartphone and social media use behaviors (Oberst et al., 2017; Stead & Bibby, 2017). The current research builds on this literature by demonstrating that FoMO-related social media use is not confined to merely being social but also informational, especially when the context of the social media use is related to an economic uncertainty.

The second key result was that social media usage is strongly predictive of financial anxiety. This is in line with the studies that indicated that over exposure to social media is linked with psychological distress, anxiety, and stress (Keles et al., 2020). The effects from social media are related with how people use it, with passive consumption

of content being more associated with negative emotional outcomes (Verduyn et al. 2017). In the current study, social media was probably a constant source of information on inflation issues such as the increase in petrol prices, economic instability and financial insecurity. This repeated exposure can help explain the information overload theory (Bawden & Robinson, 2009), as it can lead to cognitive overload and emotional stress. Thus, social media offers information on the economy, but can also add to the anxiety and confusion.

In the third finding, it was found that FoMO was directly correlated with financial anxiety. People who don't want to miss out on something or an update might also feel more concerned about money. This result is similar to other studies that have correlated FoMO with anxiety, emotional instability and decreased well-being (Elhai et al., 2020). One possible reason is that FoMO is a result of a broader feeling of uncertainty and lack of control that can be extrapolated into financial situations during inflationary times. Economic uncertainty has been long established as a source of psychological distress (Knight, 1921), and people with high FoMO might experience this threat due to socio-economic fluctuations even more than others.

The most significant result of the current study is the study of the role of social media use as a mediator between the relationship between FoMO and financial anxiety. The results indicate that financial anxiety can be indirectly affected by FoMo via greater use of social media. This reinforces the stress generation theory that posits that people can actively pursue activities that put them at risk of further stress (Hammen, 2006). In this instance, those who have greater FoMO could constantly follow news about the inflation and finances through social media, thus increasing their exposure to negative financial information. This process results in a feedback loop that makes an attempt to defuse uncertainty only to cause more anxiety.

Moreover, as posited in the cognitive theory of information overload (Bawden & Robinson, 2009), the results suggest that when too much information is presented in a negative or complex manner, it is possible that the information overload may exceed cognitive capacities and cause stress and impairment to emotional regulation. With the backdrop of inflation, students' sense of helplessness with rising prices, economic instability, and financial uncertainty can lead to heightened financial anxiety.

In general, it is demonstrated that social media is both an information tool and a psychological stressor. It can help users stay informed about the economy, but it can also make them feel vulnerable if they use it too much or compulsively because of FoMO.

Implications and Recommendations

The results of this study have several theoretical, practical and contextual implications. Theoretically, it extends the scope of the literature related to FoMO beyond social and interpersonal to incorporate economic and financial psychology. It shows that FoMO can be a predictor of social media addiction and a financial anxiety during economic instability.

The study suggests that from a psychological point of view, it is crucial to grasp digital behavior as an intermediate variable between personality-based motivations and emotional outcomes. The combination of FoMO, social media use and financial stress offers a more complete picture of the role that digital environments play in psychological wellness during inflation.

From an application standpoint, it is recommended that awareness campaigns on healthy social media use be carried out among the university students. Given the partial mediation of financial anxiety via social media use, interventions that aim to decrease compulsive checking behaviors and encourage mindful social media engagement may help lessen financial anxiety. Financial literacy programs could also help students to better understand economic data in a rational manner and minimize the emotional responses to economic news on inflation.

In a policy sense, schools should think about incorporating digital well-being into student support, particularly in high-inflation and economic-instability areas. These may be useful in helping students to learn more healthy ways to cope with financial pressures and digital information overload.

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