

The Effect of Fomo (Fear of Missing Out) and Price Discount on Impulse Buying with Religiosity as a Moderating Variable in Palembang City People Who Shop at E-Commerce Shopee



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ABSTRACT: this research departs from the problem that whether fomo (fear of missing out) and price discount on impulse buying with religiosity as a moderating variable on Palembang city communities shopping at shopee e-commerce. The purpose of this study was to know and analyze how much influence fomo (fear of missing out) and price discount on impulse buying with religiosity as a moderating variable on Palembang city communities shopping at shopee e-commerce. This research uses quantitative research. The population in this study were consumers who decided to buy or use shopee in Palembang city, without distinguishing gender, the number of which was unknown. The sampling technique used in this study was purposive sampling. There were 100 samples of Palembang City residents. Data collection was carried out online via WhatsApp social media. While the data analysis used in this research is SEM (Structural Equation Modeling) through SmartPLS 4.0 with a moderating analysis model. The results of the analysis show FoMO (Fear of Missing Out) (X1) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.029 or <0.05, so it can be concluded that there is a significant effect of FoMO (Fear of Missing Out) on Impulse Buying in Palembang City People who shop at Shopee E-Commerce. FoMO (Fear of Missing Out) (X1) has a positive and significant effect on Religiosity (Z) with a P value of 0.014 or <0.05, so it can be concluded that there is a significant effect of FoMO (Fear of Missing Out) on Religiosity in Palembang City People who Shop at Shopee E-Commerce. Price Discount (X2) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.045 or <0.05, so it can be concluded that there is a significant effect of Price Discount on Impulse Buying in Palembang City People Shopping at E-Commerce Shopee. Price Discount (X2) has a positive and significant effect on Religiosity (Z) with a P value of 0.000 or <0.05, so it can be concluded that there is a significant effect of Price Discount on Religiosity in Palembang City People who Shop at Shopee E-Commerce. Religiosity (Z) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.034 or <0.05, so it can be concluded that there is a significant effect of Religiosity on Impulse Buying in Palembang City People Shopping at E-Commerce Shopee. The effect of FoMO (Fear of Missing Out) on Impulse Buying through Religiosity in Palembang City People Shopping at Shopee ECommerce, indicated by a T-statistic value of $1.435 < 1.96$ and a p-value of $0.151 > 0.05$. this means that hypothesis 6 is not accepted. The effect of Price Discount on Impulse Buying through Religiosity in Palembang City People Shopping at Shopee ECommerce, indicated by a T-statistic value of $2.015 > 1.96$ and a p-value of $0.044 < 0.05$. this means that hypothesis 7 is accepted. that FoMO (Fear of Missing Out) and Price Discount on Impulse Buying. Then the results of the moderating variable in the form of religiosity have a role in moderating (strengthening and weakening) FoMO (Fear of Missing Out) and Price Discount on Impulse Buying at Shopee.

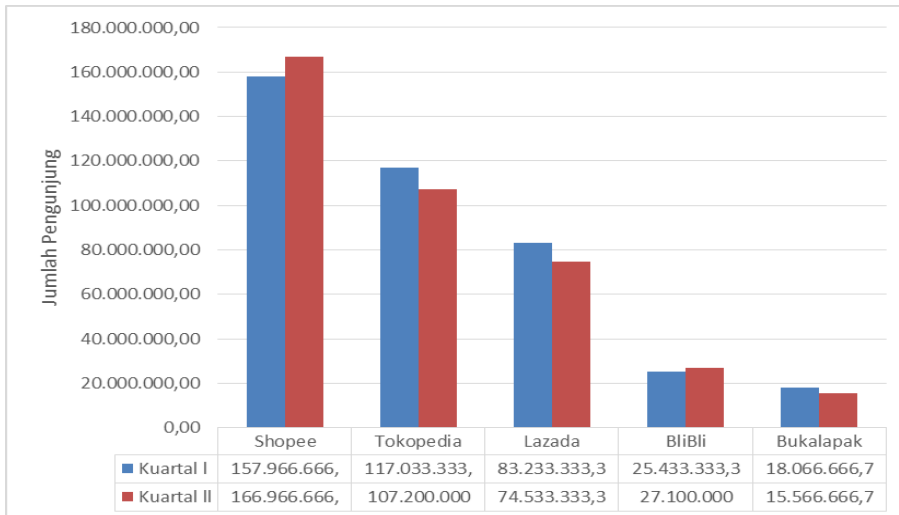
KEYWORDS: FoMO (*Fear of Missing Out*), Price Discount, Impulse Buying, Religiusitas

I. INTRODUCTION

The development of the digital economy has brought many changes in the field of trade. Buying and selling activities that are usually done face-to-face can now be done online. This activity is known as e-commerce which stands for electronic commerce. E-commerce is a shopping application that provides convenience for buyers to be able to buy goods based on their needs. The emergence of various e-commerce makes companies in the same field compete with each other to create innovative strategies to serve consumers' shopping desires (Tondang, G. A., & Silalahi, 2022).

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Graphics 1. Number of E-Commerce Visitors in Indonesia in 2023



Based on the data above, Shopee currently dominates the e-commerce market in Indonesia by ranking first in the number of monthly visits and outperforming its competitors such as Tokopedia, Lazada, BliBli and Bukalapak. This is also a benchmark that interest in e-commerce in Indonesia is very high. Shopee is one type of e-commerce that is based on mobile applications and currently in Indonesia itself Shopee is experiencing significant development, this can also be seen that among the public there are also many who talk about e-commerce, including Shopee.

Table 1. Shopee User Data in Indonesia by Age Range

Usia	Presentase
15-19 tahun	7%
20-24 tahun	24%
25-29 tahun	23%
30-34 tahun	19%
35-39 tahun	17%
40-44 tahun	10%

Table 1 Shopee users aged 20-24 years dominate by (24%), followed by the age range 25-29 years by (23%). While the age of 15-19 years gets the smallest percentage, namely (7%). From this data, it can be seen that Shopee users are dominated by the millennial generation. This generation makes technology a partner of life, which is not only looking for information or working but all activities can be carried out by millennials through the use of technology (Putri, A. E. N., & Handayani, 2021). People make purchases not based on needs alone, but because they want to fulfill the desires that arise within themselves. This shopping activity is called impulse buying, or the process of buying an item, where the buyer has no intention of buying beforehand, it can be associated with unplanned purchases or instant purchases (Lisda Rahmasari, 2019). Impulse buying is a purchase made without prior planning. The desire to buy often arises due to various factors, for example, lower prices in social media advertisements and not thinking about the priority benefits of the item (Widiawati Susanti, 2023). Apart from the influence of FoMO which can influence consumers to make spontaneous purchases is the price discount made by the company. With the ease of reaching consumers in this internet network era, companies are competing to attract consumers to visit their online store pages, today's

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fierce competition makes companies must have a price strategy that can really attract the attention of many consumers not only once or twice but how companies can make consumers loyal to their online stores. It can be concluded that there is still inconsistency between the FoMO (Fear of Missing Out) variable, and price discounts on impulse buying and raises that these variables have an indirect effect on impulse buying so that moderating variables need to be presented in this study. One of the factors that influence impulse buying is religiosity. Religiosity is one way to minimize the formation of impulsive spending attitudes. The existence of high religious values will function as self-control in behavior (Djudiyah dan Suryana Sumantri, 2015).

II. LITERATURE REVIEW

a. Locus of Control

The grand theory used is Locus of Control Theory. Locus of control is one of the personality variables defined as an individual's belief in whether or not he is able to control his own destiny. every individual who has confidence in himself or his fate is under his control, and can be said to have an internal locus of control, while individuals who have the belief that the environment has control over the fate that occurs in their lives are said to have an external locus of control (Rotter, 2010). Locus of Control theory is a person's personality variable which is whether or not the person is able to control their own destiny. So, this theory is able to explain each dependent variable of impulse buying where unplanned purchases occur due to lack of control over themselves where there is no previous plan to buy these items and locus of control is able to explain the variables studied. Locus of Control is one of several variables related to the emergence of impulse buying behavior. With the characteristics of the Internal and External Locus of Control, individuals have a certain tendency to behave and respond to a stimulus. On that basis, Locus of Control is the variable that will be tested for its closeness in relation to impulse buying behavior.

b. Impulse Buying

Impulse buying is an irrational purchase and a quick and unplanned purchase, followed by a conflict of thought and emotional impulse. The emotional impulse is related to the deep feelings shown by making a purchase because of the urge to buy a product immediately, ignore negative consequences, feel satisfaction and experience conflict in thinking (Mar'atul Mukaromah, 2021). Solomon and Rabolt state that impulse buying is a condition that occurs when individuals experience a sudden feeling of urgency that cannot be resisted. This tendency to buy spontaneously can generally result in purchases when consumers believe that such actions are natural.

c. FoMO (Fear of Missing Out)

FoMO is the behavior of someone who does not want to miss the trend, so someone must continue to follow every what is happening, there is anxiety that arises if you do not follow the trend. The urge to always be connected to anyone, especially friends and other people in any case characterizes this FoMO (Fear of Missing Out). The desire to feel, follow, and always be updated with various things that social media makes a person can be indicated to experience Fear of Missing Out (Gaiska Meindieta Muharam, 2023). The factor that causes someone to experience Fear of Missing Out is the openness of information on social media. In general, people who suffer from FoMO (Fear of Missing Out) have an excessive interest in accessing the internet, therefore it can cause this individual to be addicted to social media (Al-menayes, 2016). FoMO (Fear of Missing Out) sufferers will be depressed if they see beautiful and beautiful photos uploaded on social media belonging to anyone they see. FoMO (Fear of Missing Out) sufferers also think that everyone seen on social media lives a much more interesting, exciting and successful life compared to themselves (McGinnis, 2020).

d. Price Discount

Kotler defines discounts as savings offered to consumers from the normal price of a product listed on the label or package (Philip Kotler and Keller, 2016). The majority of consumers like lower prices for goods, especially if discounts apply to goods with relatively expensive prices (A. Mishra, 2011). Price discounts are a price-based promotional strategy where customers are offered the same product at a lower price, whereas bonus packages represent a quantity-based sales promotion strategy where customers are offered more products at the same price. Price discounts can be offered as a reduction in terms of a percentage of the original price or in terms of dollars (H. A. Chen, H. Marmorstein, M. Tsiros, 2012). The widespread use of bonus packages for various product categories such as clothing, e.g. promotions in the form of buy one get one free. Price is an important instrument in buying and selling, if the price offered is reasonable and in accordance with market mechanisms and applicable rules, there will be justice in pricing. However, if the price is set in a false manner by including a political element, which has elements of seeking as much profit as possible then what will happen is price injustice (D. P. Ndari, 2015).

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e. Religiusitas

Religiosity according to Jaludin Rahmat is diversity, which is a condition that exists in a person that encourages him to act in accordance with the level of his obedience to religion. Meanwhile, according to Zakiah Daradjat, religiosity is a complex system of beliefs, convictions, attitudes and utterances that connect individuals from one existence to something religious (Zakiah Daradjat, 2007). Religiosity according to Delener is one of the important driving factors and can influence consumer behavior. This can happen because it is based on consumer decisions to buy products depending on their level of faith. According to Rokeach and Banks, religiosity is an attitude or awareness that arises based on a person's belief or belief in a religion. Broadly speaking, religiosity can be interpreted as an instinctual urge to believe and carry out his beliefs in the form of his obedience so that a norm is formed that regulates human relations with God. Religiosity can also be intended as a person's sense of trust in believing in the teachings of his religion and can implement it in everyday life (Ira Yanti, 2018).

III. RESEARCH METHODS

The type of research used is using the quantitative method. Quantitative method is researching whose data is expressed in numbers and analyzed with statistical techniques. in numbers and analyzed with statistical techniques (Suryani & Hendryadi., 2015). In this research data source used is primary data. Primary data is data obtained or collected directly in the field by the person conducting the research or the person concerned who needs it (Bagas sunu pratama, 2017). Doing research or concerned who need it. Primary data in this study are consumers who shop at shopee. To measure respondents' attitudes to this research question using a Likert scale. Population is the sum of all units or individuals whose characteristics are to be studied (Suharsimi Arikunto, 2006). The population in this study are those who decide to buy or use Shopee, without distinguishing gender with the target consumer, namely the Palembang City Community, whose number is unknown. The sample is part of the population whose characteristics are to be investigated, and is considered to represent the entire population (Sasmita, 2021). The sample in the study used purposive sampling method, which is a sampling technique based on certain considerations. The sample selection is taken based on certain characteristics that are considered to have a close relationship with the matter to be studied. In other words, the sample unit that is linked is adjusted to the criteria that have been determined based on the research objectives or research problems. The criteria for respondents needed in this study are as follows:

- a. Palembang City people who have shopped online at Shopee e-commerce.
- b. At least three times in 6 months shop online at Shopee e-commerce.

According to Hair, if the sample is too large, it will be difficult to get a suitable model, so it is more advisable to take a sample of between 100-200 respondents to interpret using SEM. based on the criteria and calculations that have been carried out and based on expert opinion, a sample of 100 respondents is obtained.

IV. RESULT

The number of respondents collected was 100 respondents who came from their consumers who decided to buy or use Shopee. Measurements are carried out through processing and analyzing questionnaire data using the SmartPLS 4.0 application. The PLS algorithm is used to process data as follows.

1. Uji Outer Model

a. Convergent Validity

The value of convergence effectiveness (Convergent Validity) is the outer loading value of the latent variable with its indicators. The expected value is >0.70.

Table 2. Convergent Validity

Variabel	Indikator	Outer Loading	Keterangan
FoMO (Fear of Missing Out) (X1)	X1.1	0.850	Valid
	X1.2	0.820	Valid
	X1.3	0.885	Valid

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Price Discount (X2)	X2.1	0.838	Valid
	X2.2	0.902	Valid
	X2.3	0.889	Valid
Impulse Buying (Y)	Y.1	0.788	Valid
	Y.2	0.838	Valid
	Y.3	0.784	Valid
	Y.4	0.888	Valid
Religiusitas (Z)	Z.1	0.894	Valid
	Z.2	0.900	Valid
	Z.3	0.837	Valid

Based on table 2 shows that all indicators on FoMO (*Fear of Missing Out*) (X1), *Price Discount* (X2), *Impulse Buying* (Y) and Religiusitas (Z) are declared valid. In the table there are evidence of meeting the requirements, namely there is an external load value > 0.6

b. Discriminant Validity

The discriminant validity value is the cross loading factor value used to determine if the variable has adequate discriminant which can be determined by comparing the loading value on the intended variable must be greater than the loading value of other variables.

Table 3. Cross Loading

	<i>FoMO (Fear Of Missing Out) (X1)</i>	<i>Price Discount (X2)</i>	<i>Impulse Buying (Y)</i>	<i>Religiusitas (Z)</i>
X1.1	0.850	0.685	0.677	0.662
X1.2	0.820	0.704	0.598	0.613
X1.3	0.885	0.791	0.604	0.655
X2.1	0.747	0.838	0.609	0.699
X2.2	0.765	0.902	0.654	0.710
X2.3	0.729	0.889	0.697	0.673
Y.1	0.522	0.546	0.788	0.481
Y.2	0.626	0.704	0.838	0.641
Y.3	0.607	0.544	0.784	0.481
Y.4	0.668	0.651	0.888	0.694
Z.1	0.647	0.645	0.583	0.894
Z.2	0.650	0.648	0.622	0.900
Z.3	0.685	0.777	0.643	0.837

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Based on the table above, all indicators that go through the Cross Loadings (Discriminant Validity) test are valid because they exceed 0.70 and are greater than the value of other variables.

c. Composite Reliability

Variables are said to meet the Composite Reliability requirements if the Composite Reliability value is > 0.70 , for Explanatory Research $> 0.60 - 0.70$ is still acceptable.

Table 4. Composite Reliability

Variabel	Composite Reliability	Kriteria	Keterangan
FoMO (Fear Of Missing Out) (X1)	0.888	$> 0,60$	Reliabel
Price Discount (X2)	0.909	$> 0,60$	Reliabel
Impulse Buying (Y)	0.895	$> 0,60$	Reliabel
Religiusitas (Z)	0.909	$> 0,60$	Reliabel

Based on table 4 above, all latent variables have a composite reliability value > 0.60 . These results indicate that each Variable has met the composite reliability so that it can be concluded that the overall variable has a high level of reliability.

2. Uji Inner Model

a. Koefisien Determinasi (R-square)

Table 5. R-Square

	R- square
Impulse Buying	0.614
Religiusitas	0.651

Based on the information in table 5, it is known that the R-square value of Religiosity (Z) $0.651 > 0.33$ means that the Model has a moderate coefficient of determination. The R-square value of Impulse Buying (Y) $0.614 > 0.33$ means that the model has a moderate coefficient of determination.

3. Hypothesis Testing

Hypothesis testing is done by testing the structural model by estimating the path coefficient which is the estimated relationship in the structural model obtained by the bootstrapping procedure with a value that is considered significant If the t statistical value < 1.96 or $P > \alpha = 0.05$ means H_0 is accepted and H_1 is rejected. if the t statistical value > 1.96 or $P < \alpha = 0.05$ means H_0 is rejected and H_1 is accepted.

a. Direct Effect Test

Table 6. Bootstrapping Results of direct Effect Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P Values	Ket
X1 -> Y	0.297	0.292	0.136	2.187	0.029	Diterima
X1 -> Z	0.297	0.290	0.121	2.461	0.014	Diterima

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X2 -> Y	0.302	0.305	0.150	2.010	0.045	Diterima
X2 -> Z	0.538	0.538	0.116	4.659	0.000	Diterima
Z -> Y	0.242	0.236	0.114	2.119	0.034	Diterima

Based on the data above, hypothesis testing can be carried out as follows:

1. First hypothesis: FoMO (Fear of Missing Out) (X1) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.029 or <0.05, so it can be concluded that there is a significant effect of FoMO (Fear of Missing Out) on Impulse Buying in Palembang City People who shop at Shopee E-Commerce. The results of this study are in line with research conducted by (Meidiana Fairuz Salsabila, 2023) showing that FoMO (Fear of Missing Out) has a positive and significant effect on Impulse Buying. Meanwhile, (Santoso, 2021) research shows the results that FoMO (Fear of Missing Out) has no positive and significant effect on Impulse Buying.
2. Second Hypothesis: FoMO (Fear of Missing Out) (X1) has a positive and significant effect on Religiosity (Z) with a P value of 0.014 or <0.05, so it can be concluded that there is a significant effect of FoMO (Fear of Missing Out) on Religiosity in Palembang City People who Shop at Shopee E-Commerce. The results of this study are in line with research conducted by Siti (Siti Nurjannah, 2023) showing that FoMO (Fear of Missing Out) has a positive and significant effect on Religiosity. Meanwhile, Santoso et al's research shows the results that FoMO (Fear of Missing Out) has no positive and significant effect on Religiosity.
3. Third Hypothesis: Price Discount (X2) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.045 or <0.05, so it can be concluded that there is a significant effect of Price Discount on Impulse Buying in Palembang City People Shopping at E-Commerce Shopee. The results of this study support the results of previous research conducted by (Y. Xu, 2014) showing a positive influence between discounts on impulse purchases. Price discounts generate greater impulse purchase intentions than bonus packages. The more discounts given, the more consumers will buy in large quantities at the store. Meanwhile, (Sri Wilujeng, 2017) research shows the results that Price Discount does not have a positive and significant effect on Impulse Buying.
4. Fourth Hypothesis: Price Discount (X2) has a positive and significant effect on Religiosity (Z) with a P value of 0.000 or <0.05, so it can be concluded that there is a significant effect of Price Discount on Religiosity in Palembang City People who Shop at Shopee E-Commerce. This is in accordance with (Kasimin, P. Dian, 2013) research that providing discounts can stimulate consumers to make purchases and allow impulsive buying behavior to occur. Meanwhile, research by (Aurel Salsabilah, 2023) et al shows the results that Price Discount does not have a positive and significant effect on Religiosity.
5. Fifth Hypothesis: Religiosity (Z) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.034 or <0.05, so it can be concluded that there is a significant effect of Religiosity on Impulse Buying in Palembang City People Shopping at E-Commerce Shopee. This is in accordance with Rahma Syahira's research (2021), that Religiosity has a positive and significant effect on Impulse Buying.

b. Indirect Effect Test

Table 7. Bootstrapping Results of Indirect Effect Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (OSTDEV)	P Values
FoMO (Fear of Missing Out) -> Impulse Buying->Religiusit as	0.072	0.071	0.050	1.435	0.151
Price Discount-> Impulse Buying-> Religiusita s	0.130	0.124	0.065	2.015	0.044

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6. Sixth Hypothesis: The effect of FoMO (Fear of Missing Out) on Impulse Buying through Religiosity in Palembang City People Shopping at Shopee E-Commerce, indicated by a T-statistic value of $1.435 < 1.96$ and a p-value of $0.151 > 0.05$. this means that hypothesis 6 is not accepted. This means that indirectly FoMO (Fear of Missing Out) through Religiosity does not have a positive and significant effect on Impulse Buying in Palembang City People who Shop at ECommerce Shopee. The results of this study support the results of previous research conducted by (Serdivio, 2021) which states that Religiosity is negatively correlated with FoMO (Fear of Missing Out on Impulse Buying).
7. Seventh Hypothesis: The effect of Price Discount on Impulse Buying through Religiosity in Palembang City People Shopping at Shopee E-Commerce, indicated by a T-statistic value of $2.015 > 1.96$ and a p-value of $0.044 < 0.05$. this means that hypothesis 7 is accepted. This means that indirectly Price Discount through Religiosity has a positive and significant effect on Impulse Buying in Palembang City People who shop at E-Commerce Shopee. This is in accordance with the research of Teguh Purwanto (2022), that religiosity influences a person to make impulse purchases. Meanwhile, religiosity is known to neither weaken nor strengthen price discounts on impulse buying.

V. CONCLUSION

Based on the results of the research and discussion of the results of the tests that have been carried out, it can be concluded that Religiosity (Z) is able to mediate FoMO (Fear of Missing Out) and Price Discount on Impulse Buying in Palembang City People Who Shop at Shopee E-Commerce. The results of the analysis show FoMO (Fear of Missing Out) (X1) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.029 or < 0.05 , so it can be concluded that there is a significant effect of FoMO (Fear of Missing Out) on Impulse Buying in Palembang City People who shop at Shopee E-Commerce. FoMO (Fear of Missing Out) (X1) has a positive and significant effect on Religiosity (Z) with a P value of 0.014 or < 0.05 , so it can be concluded that there is a significant effect of FoMO (Fear of Missing Out) on Religiosity in Palembang City People who Shop at Shopee ECommerce. Price Discount (X2) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.045 or < 0.05 , so it can be concluded that there is a significant effect of Price Discount on Impulse Buying in Palembang City People Shopping at ECommerce Shopee. Price Discount (X2) has a positive and significant effect on Religiosity (Z) with a P value of 0.000 or < 0.05 , so it can be concluded that there is a significant effect of Price Discount on Religiosity in Palembang City People who Shop at Shopee E-Commerce. Religiosity (Z) has a positive and significant effect on Impulse Buying (Y) with a P value of 0.034 or < 0.05 , so it can be concluded that there is a significant effect of Religiosity on Impulse Buying in Palembang City People Shopping at ECommerce Shopee. The effect of FoMO (Fear of Missing Out) on Impulse Buying through Religiosity in Palembang City People Shopping at Shopee E-Commerce, indicated by a T-statistic value of $1.435 < 1.96$ and a p-value of $0.151 > 0.05$. this means that hypothesis 6 is not accepted. The effect of Price Discount on Impulse Buying through Religiosity in Palembang City People Shopping at Shopee E-Commerce, indicated by a T-statistic value of $2.015 > 1.96$ and a p-value of $0.044 < 0.05$. this means that hypothesis 7 is accepted.that FoMO (Fear of Missing Out) and Price Discount on Impluse Buying. Title must be in 24 pt Regular font. Author name must be in 11 pt Regular font. Author affiliation must be in 10 pt Italic. Email address must be in 9 pt Courier Regular font.

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