

Scarcity cues, fear of missing out, and impulse buying behavior in fashion product: The role of Islamic religiosity

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Abstract

The main objective of this study is to investigate the relationship between scarcity cues, FOMO, and impulse buying in Islamic fashion and cosmetic products in the online market. In addition, moderating roles of Islamic religiosity in these relationships were also verified. A sample of 234 female university students participated via an online questionnaire. Results of moderating mediating analysis revealed that (a) scarcity cues are positively associated with FOMO and impulse buying; (b) FOMO has been confirmed positively associated with impulse buying; (c) all of these relationships are moderated by Islamic religiosity. The results underscore the importance of religiosity as a boundary condition, making it less likely to be involved in impulse buying than less religious individuals. Hence, it can be confirmed that Islamic religiosity emphasizes values such as self-control, discipline, and humility, which can help individuals avoid FOMO and impulsive buying behavior.

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Public interest statement

This study provides new insights into studying impulse buying from the perspective of Islamic religiosity, scarcity cues, and FoMO simultaneously. This study emphasizes the critical role of Islamic religiosity as a boundary condition for FoMO and impulse buying among female consumers.

Keywords: Impulse buying, Islamic religiosity, FoMO, scarcity cues

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Abstrak

Tujuan utama dari penelitian ini adalah untuk menyelidiki hubungan antara isyarat kelangkaan, FOMO, dan pembelian impulsif pada produk fashion dan kosmetik Islami di pasar online. Selain itu, peran moderasi religiositas Islam dalam hubungan ini juga diverifikasi. Sampel 234 mahasiswa berpartisipasi melalui kuesioner online. Hasil analisis mediasi Moderasi mengungkapkan bahwa (a) isyarat kelangkaan berhubungan positif dengan FOMO dan pembelian impulsif; (b) FOMO telah dikonfirmasi secara positif terkait dengan pembelian impulsif; (c) semua hubungan ini dimoderatori oleh religiositas. Hasilnya menggarisbawahi pentingnya religiositas sebagai syarat batas, membuatnya lebih kecil kemungkinannya untuk terlibat dalam pembelian impulsif daripada individu yang kurang religius. Dengan demikian, dapat dipastikan bahwa religiositas Islam menekankan nilai-nilai seperti pengendalian diri, disiplin, dan kerendahan hati, yang dapat membantu individu menghindari FOMO dan perilaku pembelian impulsif.

Pernyataan kepentingan publik

Kajian ini memberikan wawasan baru dalam mengkaji pembelian impulsif dari perspektif religiositas Islam, isyarat kelangkaan, dan FoMO secara bersamaan. Studi ini menekankan peran kritis religiositas Islam sebagai syarat batas untuk FoMO dan pembelian impulsif di kalangan konsumen wanita.

Introduction

Impulse buying is a sudden and immediate purchase made without careful planning or consideration; this behavior has attracted much interest from researchers in consumer behavior (Lee Burton et al., 2019; Rodrigues et al., 2021). The interest in impulse buying behavior is with reason, considering that various studies show this mode of purchase accounts for 40-80% of total sales (Reisch & Zhao, 2017). Although it is profitable from the marketer's point of view, from the consumer's point of view, impulse buying often causes problems. For example, making purchasing decisions based more on emotional pressure often raises financial budget problems in the future. Impulse purchases can form lousy spending habits, which make it difficult for individuals to control their overall spending. Therefore, researchers need to study the causes and consequences of impulse buying from the consumer side.

Researchers have identified many factors that can influence impulse buying behavior. A meta-analysis (Iyer et al., 2020) identifies internal factors such as traits, motives, and consumer resources. At the same time, internal factors such as marketing stimuli can be triggers such as discount signals and attractive displays of goods. Although impulse buying can provide short-term satisfaction, the long-term impact can be detrimental. From various internal factors, it seems that traits such as self-control (i.e., self-image, self-esteem), sensation-seeking, and narcissism have attracted much interest from researchers (Cai et al., 2021; Iyer et al., 2020; Mulyono & Rusdarti, 2020). Most recently, researchers have also identified the religious factor (Singh et al., 2021) as a predictor of impulse buying. Since religion directs individuals to determine living standards, it is no doubt that it can influence individual buying behavior. However, the issue of religiosity in impulse buying is controversial, and researchers disagree about its impact. Religiosity is considered self-control and indirectly influences impulse buying (Habib & Bekun, 2021; Maryati et al., 2020). However, conversely, extrinsic

religiosity is a motive that can increase compulsive buying because of their efforts to gain acceptance in certain groups (Singh et al., 2021).

Apart from the debate about the relationship between religiosity and impulse buying, this study takes a different approach by placing. The Islamic religiosity as a boundary condition on external factors (scarcity cues) and internal (fear of missing out) in influencing impulse buying. Thus, this study makes a theoretical contribution in two ways: first, this study is directed at studying religiosity as a boundary condition that can simultaneously strengthen/weaken impulse buying.

Islamic religiosity is a relatively new concept that refers explicitly to religious values from Islam. In contrast to general religiosity, which has been widely studied and related to consumer behavior, Islamic religiosity is relatively rarely studied. In addition, previous studies have focused more on placing religiosity as an antecedent of impulse buying (Habib & Bekun, 2021; Maryati et al., 2020; Singh et al., 2021), this study is more interested in exploring the different roles of individual religiosity as a moderator. The role of religiosity as a moderator has previously been proven in different contexts; for example, halal tourism, customer engagement, and product/service selection intentions (Abror et al., 2019; Alzadjal et al., 2022; Shah et al., 2019; Sulaiman et al., 2022).

Second, this study provides new insights into simultaneously understanding impulse buying from an internal and external perspective. From the internal side, social motives that trigger fear of missing out are used to mediate the relationship between scarcity cues and impulse buying. Previous studies have tested this separately (Ahmed et al., 2020; Zhang et al., 2021, 2022). In addition, the model proposed in this study places Islamic religiosity as a moderator of the relationship between scarcity cues and FoMO on impulse buying, which has never been done before. Hence, this study provides new insights into studying impulse buying from the perspective of religiosity, scarcity cues, and FoMO simultaneously.

Theoretical background and hypotheses

The theory that underlies the relationship between scarcity, FOMO and impulse buying is the theory of human psychological needs, called the theory of social motivation. This theory states that the need to be accepted by others and to feel included in a social group is very strong in humans. Therefore, humans tend to imitate the behavior and purchasing decisions of others in their social group. FOMO can strengthen social motivation theory because it makes people feel the need to buy certain products to avoid missing out on experiences that others find important or famous. In this situation, impulsivity or the tendency to buy spontaneously and without careful planning may arise due to a psychological need to feel accepted and belong to a social group. In marketing, emphasizing limited availability or the need to act immediately (urgency) can reinforce FOMO and trigger impulse buying.

Scarcity cues, FOMO, and impulse buying

Fear of missing out (FOMO) is an emotion used to characterize a consumer's concern about passing up an opportunity or experience that others have (Zhang et al., 2022). In this study, FOMO is defined as the dread of losing the opportunity to buy fashion products in the online

market. People may feel inferior or inferior when they see their friends experiencing interesting and exciting things while they do not. This is related to the human desire to be recognized and accepted by others. Missed opportunities: A person can feel anxious when missing out on a valuable opportunity, such as a social or work event. This situation can trigger FOMO because a person feels they must be present and not miss a helpful opportunity.

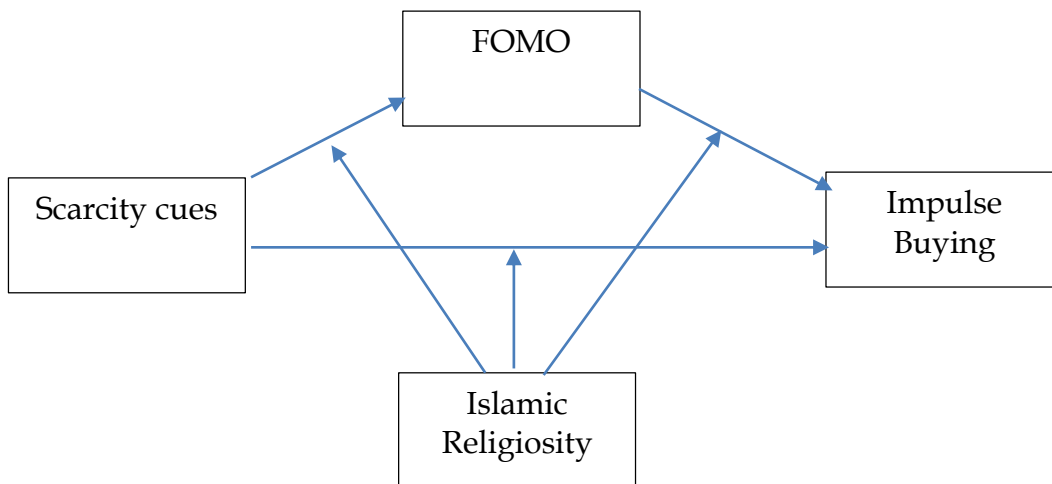


Figure 1.
Research model

Scarcity signals are signs or information indicating that something is limited or difficult to obtain. This scarcity signal can trigger FOMO because a person feels they must take immediate action to get it before it is too late or they run out. In other hand, a lack of resources results from a demand/supply imbalance, which causes scarcity (Kristofferson et al., 2016). A product with a limited supply or availability might be considered scarce in marketing (Chen et al., 2021; Zhang et al., 2021). Consumers might be informed in writing or visually that a product is limited in availability. Limited time indicates a product offer will end after a specific period. Due to the high need for medical protective items, this study is limited in scope. For example, when a product or concert ticket is announced that it is only available in limited quantities or will only be available for a limited time, this scarcity signal can trigger a feeling of FOMO in consumers or fans.

Scarcity signals can trigger feelings of FOMO by activating feelings of need or desire to have or experience something limited or challenging. The fear of missing this opportunity can trigger a stronger desire to acquire it. Another example of a scarcity signal that can trigger FOMO is when an event or activity has a limited number of tickets or slots, and people are told that tickets will run out soon or that places are full. This can trigger a sense of FOMO in people who do not have tickets or have not signed up yet, and make them feel left out or missed out on significant opportunities. Accordingly, the scarcity signal has been confirmed to influence FOMO (Zhang et al., 2021, 2022) and impulse buying (Hajar & Musadik, 2021; Li et al., 2021; Redine et al., 2023). The role of FOMO in mediating scarcity and impulse buying has also received empirical support (Zhang et al., 2021, 2022).

H1: Scarcity cues is related to FOMO

H2: Scarcity cues is related to impulse buying

H3: FOMO is related to impulse buying

The role of Islamic religiosity

In the present study, we propose that religiosity moderates the relationship: scarcity to FOMO, scarcity to impulse buying, and FOMO to impulse buying. Religiosity is a component of culture that influences people's attitudes, values, and conduct individually and socially (Maryati et al., 2020; Singh et al., 2021). It is regarded as the most important and universal aspect of human life. This value dedication to one's religion enables religion to serve as a belief that unites with human spirituality and establishes standards and customs. First, religion can shape societal social norms, including consumer behavior. For example, in some religions, the consumption of alcoholic beverages is considered an improper behavior or a sin. These values can influence consumer behavior not to consume alcoholic beverages. Second, religiosity can affect the selection of products purchased by consumers. Some consumers who are very religious may choose certain products or brands because they are produced by companies that are perceived to value the same religious values as them. Third, religion can also influence consumer behavior in terms of spending. For example, a profoundly religious person may set aside a large portion of their income for charity or donations to a church or other religious organization. Finally, some consumers may also make decisions based on religious beliefs. For example, they may choose to avoid products manufactured in ways considered unethical or cause environmental harm.

In recent literature, there has been an increase in the study of the connection between consumerism and religion (Abalkhail, 2021; Agarwala et al., 2019; Habib & Bekun, 2021; Singh et al., 2021). For example, Habib and Bekun (2021) identified religiosity as necessary in shaping consumer behavior. Singh et al. (2021) specifically explore the relationship between religiosity and consumption behavior. Furthermore, Abalkhail (2021) confirms that religion is closely related to attitudes toward luxury brand consumption in Saudi Arabia.

Islam emphasizes the importance of wisdom and caution in shopping and transactions. In Islam, impulsive purchases made without careful consideration and actual needs are considered unwise. This is contrary to the principles of Islamic financial management, which are based on justice, balance, and blessing. In the Al-Quran, Allah SWT says, "And don't keep your hands tied to your neck and don't be too open, so that you become disgraceful and lose money." (Al-Isra: 26-27). This verse teaches Muslims not to waste wealth and make unnecessary purchases so as not to cause losses and calamities in the future. In addition, the Prophet Muhammad also taught Muslims to use wealth wisely, not only for their benefit but also for the benefit of others (Muslim HR). The Prophet Muhammad (PBUH) taught that expenditures are considered reasonable and recommended, such as expenditures for religious purposes and meeting family needs. This suggests that while we must be frugal and wise in managing our possessions, we must also be willing to make necessary and beneficial expenditures for us and others. In Islam, thrifty and prudent behavior in spending wealth is one of the essential principles of living an Islamic life. These principles ensure we manage our assets wisely and ethically and avoid unnecessary or unprofitable expenditures.

H4_a: Islamic religiosity moderate the link of scarcity and FOMO

H4_b: Islamic religiosity moderate the link of scarcity and impulse buying

H4_c: Islamic religiosity moderate the link of FOMO and impulse buying

Methods

Participant and procedure

The target sample was female consumers at a university in Jakarta using convenience sampling. The choice of female consumers is in line with the context of impulse buying, which is directed at fashion products. The study constructed an electronic questionnaire using a Google form platform with links to the questionnaire and explanatory text disseminated across WhatsApp groups. A total of 247 female students were involved in research activities, and only 234 questionnaires were used as final data after checking the completeness of the entries and duplication. 74.4 percent of respondents were undergraduate program students, and 15.6 percent were master program students. Then, 86.4 percent of respondents are single, and 81.2 percent are unemployed.

Measure

The scale used in this study adapts measurements used by previous researchers to ensure initial validity and reliability. Consumers' fear of missing out is measured by adapting the 5-item scale (Kaur et al., 2020), which has been proven reliable (Hattingh et al., 2022; Tandon et al., 2022). Example item "I worry when others while I do not." Furthermore, religiosity is measured with 17 items derived from the Islamic Religiosity Scale (IRS) developed by Tiliouine et al. (2009). This scale is considered more appropriate for measuring religiosity from an Islamic perspective (Abalkhail, 2021). Preliminary analysis on the IRS scale only confirmed 12 out of 17 items. Impulse buying is measured by a 3-item scale developed by Darrat et al. (Zhang et al., 2022). Example item "I often buy products without thinking."

All scales were evaluated using factor analysis and Cronbach alpha to determine internal consistency. As shown in Table 1, all items on the scale of scarcity cues, FOMO, and impulse buying have a loading factor coefficient > 0.50 , indicating they are all feasible to use. Meanwhile, regarding religiosity, the initial evaluation results indicated that five items were eliminated, leaving 12 items suitable for use in the analysis. The internal consistency of all constructs meets the standard Cronbach alpha value of 0.70 (Nunnally & Bernstein, 1994).

Data analysis procedures

The study's first phase was an evaluation of the scale using factor analysis and Cronbach alpha to ensure validity and reliability. Furthermore, hypothesis testing is applied with a macro process to estimate the mediation and moderation models (Hayes, 2017). The analysis and reporting process is based on the guidelines of Hayes et al. (2017), including hypothesis testing using p-value parameters and bootstrap analysis. The analysis phase begins by regressing scarcity cues to FOMO as model 1. Furthermore, scarcity cues and FOMO are included in model

2, with impulse buying as dependent. Islamic religiosity is placed as a moderator in models 1 and 2.

Results and discussion

Descriptive statistics

The results of the descriptive analysis, as shown in Table 1, show the mean score for scarcity cues 3.58 (SD=.77), FOMO 3.23 (SD=0.89), impulse buying 2.82 (SD=1.16), and religiosity 3.03 (SD=1.09). Impulse buying has high variability, as seen from the standard deviation because the respondents consist of working and unemployed students, so there is a high possibility of variation. In addition, religiosity also varies relatively moderately, with a standard deviation of 1.09, indicating that the respondents' answers are relatively varied.

Table 1.

Scale evaluation and descriptive statistics

No	Construct	Item Loading	Cronbach Alpha	Mean	SD	1	2	3	4
1	Scarcity cues	.67 - .84	0.81	3.58	0.77	1			
2	FOMO	.84 - .87	0.92	3.23	0.89	.284**	1		
3	Impulse buying	.88 - .89	0.87	2.82	1.16	.258**	.245**	1	
4	Islamic religiosity	.54 - .84	0.86	3.03	1.09	.174**	0.01	-0.03	1

To ensure that employment status and marital status do not have a biasing effect on the results of this analysis, a different test is then carried out to ascertain differences or similarities in respondents' perceptions based on employment and marital status. As shown in Table 2, the results of the different tests show that respondents' perceptions of impulse buying and religiosity differ significantly based on employment and marital status.

Table 2.

Differences in mean scores based on employment and marital status (independent t-test)

Group	Construct	t-value	Sig. (2-tailed)	Mean Difference	Conclusion
Employment Status	Scarcity cues	-.69	.49	-.09	Insignificantly different
	FOMO	.24	.81	.03	Insignificantly different
	Impulse buying	-2.55	.01	-.35	Significantly different
	Religiosity	2.28	.02	.39	Significantly different
Marital Status	Scarcity cues	-.84	.40	-.12	Insignificantly different
	FOMO	.24	.40	.14	Insignificantly different
	Impulse buying	-3.57	.00	-.55	Significantly different
	Religiosity	2.38	.02	.46	Significantly different

Furthermore, the moderation test concludes that: first, the interaction between religiosity and scarcity cues (interaction 1) significantly affects FOMO ($b = -.24$, $p < .01$). Second, the interactions between religiosity and scarcity cues (interaction 2) significantly affect impulse buying ($b = -.16$, $p < .01$). Third, the interaction between religiosity and FOMO (interaction 2)

significantly influences impulse buying ($b = -.10, p < .05$). The results of the moderation test indicated that all interaction variables were statistically significant in the negative direction, so H4-H6 was successfully supported. All hypotheses were also confirmed based on Bootstrap, which showed that the LLCI and ULCI value ranges were not at the zero level.

After successfully proving the effect of religiosity on all hypothesized relationship pathways, further identification of the independent dependent conditional effect is carried out based on the moderating variable score. As shown in Table 4, religiosity has a negative role and reduces the effect of scarcity cues on FOMO, impulse buying, and FOMO on impulse buying.

Table 3.
Moderation mediation analysis Macro Process (Model 59)

Model		<i>b</i>	<i>SE</i>	<i>t</i>	<i>p</i>	<i>LLCI</i>	<i>ULCI</i>
1	<i>Control</i>						
	Employment	-.04	.10	-.39	.70	-.23	.16
	Marital	-.26	.09	-2.84	.00	-.43	-.08
	<i>Main Effect</i>						
	Scarcity cues	.33	.06	5.86	.00	.22	.44
	Interaction 1	-.24	.05	-4.17	.00	-.34	-.14
2	<i>Control</i>						
	Employment	.17	.09	1.78	.08	-.02	.36
	Marital	.22	.09	2.50	.01	.05	.39
	<i>Main Effect</i>						
	Scarcity cues	.23	.06	3.85	.00	.11	.34
	FOMO	.19	.05	3.66	.00	.09	.29
	Interaction 2	-.16	.05	-3.03	.00	-.26	-.05
	Interaction 3	-.10	.04	-2.29	.02	-.19	-.01

Notes: LLCI = low-level of confidence interval; ULCI = upper-level of confidence interval

Table 4 shows that the effect of scarcity cues on FOMO significantly decreases with increasing religiosity value, from .59 (low level of religiosity) to .06 (high level of religiosity). The effect of scarcity cues was also insignificant when religiosity was high, confirming the role of religiosity as a FOMO reducer. Furthermore, on H5, religiosity has also been confirmed to be the bearing effect of scarcity cues on impulse buying. As shown in Table 4, there is a significant decrease in the effect of scarcity cues on impulse buying along with an increase in the level of religiosity. Finally, religiosity also plays an essential role in the FOMO effect on impulse buying. The analysis results show that the effect of FOMO on impulse buying decreases drastically and becomes insignificant when individuals have a high level of religiosity.

Hypothesis testing

Based on the previous tests, employment and marital status gave differences in perceptions of impulse buying and religiosity; these two variables were then included as control variables.

Model 1 places FOMO as the dependent variable indicating that marital status as the control variable is proven to significantly affect FOMO ($b = -.26, p < .01$), while employment status is not significant ($b = -.04, p > .05$). While in testing the hypothesis, scarcity cues have been confirmed positively related to FOMO ($b = .33, p < .01$), hence, H1 is supported.

Next, model 2 places impulse buying as dependent, again emphasizing that marital status is significantly related to impulse buying ($b = .22, p < .01$) while employment status is not significant ($b = .17, p > .05$). Model 2 also provides information related to hypotheses 2 and 3 where scarcity cues were confirmed to affect impulse buying significantly ($b = .23, p < .05$) and FOMO also significantly influenced impulse buying ($b = .19, p < .05$). Thus, H2 and H3 are supported.

Table 4.

Conditional effect based on moderator value

<i>Religiosity level</i>	<i>Effect</i>	<i>SE</i>	<i>t-value</i>	<i>P</i>	<i>LLCI</i>	<i>ULCI</i>
<i>Effect of Scarcity on FOMO</i>						
Low-level	.59	.08	7.46	.00	.44	.75
Average	.33	.06	5.86	.00	.22	.44
High-level	.06	.08	.81	.42	-.09	.22
<i>Effect of Scarcity on impulse buying</i>						
Low-level	.40	.09	4.58	.00	.23	.57
Average	.23	.06	3.85	.00	.11	.34
High-level	.05	.08	.72	.47	.09	.20
<i>Effect of FOMO on impulse buying</i>						
Low-level	.30	.08	3.76	.00	.14	.46
Average	.19	.05	3.66	.00	.09	.29
High-level	.07	.06	1.23	.22	.04	.19

Notes: LLCI = low-level of confidence interval; ULCI = upper-level of confidence interval

Discussion

Impulse buying is a shopping behavior carried out suddenly and unplanned, without considering the current needs or budget. The phenomenon of impulse buying from the consumer side has several consequences: First, impulsive purchases can lead to unplanned and excessive spending, which can disrupt the financial budget and cause unpaid debts or debts. Second, consumers who are trapped in impulse buying behavior tend to feel pressured and anxious when they have to face large bills or urgent financial needs. This can trigger excessive stress and anxiety. Third, impulsive buying provides quick and temporary gratification but does not contribute to long-term happiness. Consumers who frequently make impulse purchases may experience feelings of regret and disappointment and feel dissatisfied with their lives. Finally, consumers who often make impulse purchases can significantly cause problems in social and family relationships if family finances are disrupted due to uncontrolled consumption behavior.

Impulse buying can be a problem for many people, as it can often lead to unplanned purchases and put finances at risk. Impulse buying is buying goods spontaneously without

being planned. This phenomenon occurs when someone is tempted to buy something unnecessary just because of the urge of emotion or the desire to satisfy particular desires. This study clarifies the role of scarcity cues on FOMO and impulse buying. First, this study confirms that the scarcity signal can trigger FOMO because a person feels they must take immediate action to get it before it is too late or they run out. It can be stated that when individuals feel that the product offered is limited, it will trigger their desire to buy it quickly. In line with previous studies (Zhang et al., 2021, 2022), the present study offers a different view of the Muslim community to enrich previous studies conducted in China. Specifically for Islamic fashion products, Muslim consumers may feel worried if they miss purchasing currently trending products. Therefore the higher the scarcity signal level can encourage concern.

Second, the results of this study also confirm that the scarcity signal significantly affects impulse buying and supports previous studies (Hajar & Musadik, 2021; Li et al., 2021; Redine et al., 2023). Scarcity signals can affect impulse buying because they trigger concern and fear in consumers that they will lose the opportunity to buy the product if they do not buy it immediately. Consumers tend to feel threatened when they see signs that product supplies are limited or limited within a certain period, and they will take impulsive actions to buy these products to avoid missing the opportunity. This situation relates to the psychological theory of consumer behavior, which states that people tend to be more sensitive to potential losses than gains. Thus, signs of difficulty can trigger anxiety and the impulse to buy the product before the opportunity is lost impulsively.

Third, this study confirms that fear of missing out has significantly influenced impulse buying and supports previous studies (Ahmed et al., 2020; Çelik et al., 2019; Zhang et al., 2022). In other words, FOMO can trigger impulse buying for female consumers of Islamic fashion products because they fear missing opportunities or experiences that are trending/viral. Consequently, consumers will be compelled to take immediate action in deciding to purchase. Therefore, impulse buying can occur because consumers feel compelled to immediately buy the product or service to avoid missing the opportunity or experience.

Finally and most importantly, this study confirms the critical role of religiosity in FOMO and impulse buying. In particular, no previous studies have explored the role of religiosity in the relationship between scarcity cues, FOMO, and impulse buying; thus, this study offers initial empirical results on this role. It cannot be denied that religiosity has been widely studied concerning consumer behavior, including impulse buying.

This study at least offers enrichment to previous studies which focused more on the direct and indirect effects of religiosity on impulse buying. One explanation that has been proposed is that religiosity can help individuals to develop different values and life orientations, which might minimize the impact of FOMO on them. More religious individuals tend to view life from a broader perspective, such as religious views about the purpose of life and the meaning of success that is greater than just pleasure or an instant experience. In addition, in Islam, some teachings prohibit someone from being extravagant and acting excessively. The Prophet Muhammad gave the following directions: "From Abdullah bin Mas'ud, he said: I asked Rasulullah SAW, 'Are we going to be held accountable for the assets we spend?' The Prophet Muhammad replied, 'Yes, except for assets that are issued to Allah,

and assets that are issued to your family to meet their needs.'" (Narrated by Bukhari). This hadith shows the importance of spending wisely and sparingly in everyday life. The Prophet taught that all expenses that were not useful or unnecessary would be held accountable in the afterlife. Therefore, we should be careful in spending assets and consider whether these expenses are needed. This value might help individuals to reduce the impact of FOMO and impulse buying by developing the ability to exercise restraint in making decisions.

Allah SWT says in the Al-Quran, "And do not waste (wealth). Indeed, those who waste it are the brothers of satan." (QS Al-Israa': 26-27). Therefore, excessive shopping that is not necessary and wasting wealth that Allah SWT has given is an act that is prohibited in Islam. Furthermore, tabdzir is the unwise use of wealth which leads to waste. Allah SWT says in the Al-Quran, "And do not throw yourself into destruction with acts of tabdzir." (QS Al-Israa': 26-27). Therefore, excessive shopping that causes a waste of wealth is an act that is prohibited in Islam.

Finally, this study provides unique findings where there are differences in respondents' perceptions of impulse buying and religiosity based on marital status. These results illustrate that married consumers have higher religiosity and lower impulse buying than unmarried students. This difference is relevant to several studies (Çelik et al., 2019; Jain & Gandhi, 2021), which place marital status as a control.

Several important implications in this study can be important input for Muslim consumers. First, it is essential to consider whether the goods or services are needed and whether the purchase will help achieve long-term financial goals. In addition, it is also essential to consider factors such as product quality, actual needs, and available budget before making a purchasing decision. Second, consumers are advised to determine what is essential and prioritized in life. Focus on those things and avoid comparisons with others. Furthermore, social media is often a source of FOMO because it constantly presents other people's lives as seemingly more enjoyable or better. Thus, limiting time spent viewing social media and avoiding comparisons with others is necessary to prevent FOMO. Finally, consumers are advised to limit themselves from participating in certain activities or events and focus on long-term goals.

Conclusion

This study aims to explore the relationship between scarcity cues, FOMO, and impulse buying, and Islamic religiosity is placed as a moderator of the relationship. This study's results confirm the relationship between scarcity cues, FOMO, and impulse buying. Most importantly, Islamic religiosity has been confirmed to play an essential role in the effect of scarcity on FOMO and impulse buying, as well as the effect of FOMO on impulse buying for female consumers. The results of this study provide new insights into the role of Islamic religiosity as a boundary condition for controlling FOMO and impulse buying.

This study has limitations that can be used to improve studies on consumer behavior in the future. First, this research only focuses on female consumers in fashion products so that they do not represent impulse buying in other types of products. Future research can expand on buying behavior of other products or certain types of services. Second, this study seeks to explore the moderation role of religiosity in an Islamic perspective, so it may not be

generalized to other religions. Therefore, future research needs to explore more broadly religiosity in a more general context. Lastly, this study uses a cross-sectional design so that it cannot justify a causal relationship between variables. Further research can be expanded, combining quantitative and qualitative approaches, to gain more convincing insights into the effects of scary cues on FOMO and impulse buying.

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