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FEAR OF MISSING OUT AND MAQASHID SHARIAH AS DETERMINANTS OF IMPULSIVE FASHION BUYING: MUSLIM CONSUMER BEHAVIOR IN THE DIGITAL ECONOMY

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Abstract

This study investigates the joint influence of Fear of Missing Out (FoMO) and Maqashid Shariah understanding on impulsive buying behavior of fashion products among Islamic Economics students. Grounded in Self-Determination Theory and the Theory of Planned Behavior, a quantitative causal-associative design was applied; data were collected from 140 purposively sampled students who had completed the Maqashid Shariah course and reported prior impulsive fashion purchases. Ordinal logistic regression reveals that FoMO exerts a positive and statistically significant effect on impulsive buying behavior (B = 1.850, Wald = 42.968, p < .001), while Maqashid Shariah understanding shows a non-significant effect (p = .245). Simultaneously, both variables significantly explain impulsive buying behavior (Nagelkerke R^2 = 0.459). The study demonstrates a substantial psycho-normative asymmetry in which the psychological driver (FoMO) statistically dominates the normative-religious predictor (Maqashid Shariah understanding), alongside a knowledge-exposure paradox whereby Islamic curriculum engagement may accompany rather than constrain digital fashion consumption. These findings call for curriculum reform integrating digital literacy into Islamic Economics programs and for platform-level digital well-being policies to support Muslim consumers in the digital marketplace.

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INTRODUCTION

Indonesia stands as the world's most populous Muslim-majority nation, hosting approximately 237 million Muslims (Kementerian Agama Republik Indonesia, 2025). The country's Islamic economy has achieved global prominence, consistently ranking among the top five in the Global Islamic Economy Indicator, with the halal fashion sector representing one of its fastest-growing segments (Dinar Standard, 2024). Simultaneously, with over 167 million active social media users spending an average of 3 hours and 26 minutes daily on platforms including TikTok, Instagram, and Shopee (We Are Social Incorporation, 2024), Indonesia ranks among the world's most digitally active societies. This convergence of Islamic economic growth and pervasive digital engagement has produced a behavioral paradox of considerable theoretical significance.

At the center of this paradox stands Fear of Missing Out (FoMO), defined by Przybylski et al. (2013) as "a pervasive apprehension that others might be having rewarding experiences from which one is absent" (Przybylski et al., 2013). FoMO is

grounded in Self-Determination Theory (SDT) (Deci & Ryan, 2000), which identifies the frustration of the universal need for relatedness as the motivational substrate of compulsive social monitoring and trend-following consumption. Critically, SDT distinguishes between controlled regulation, in which behavior is driven by externally imposed knowledge of norms, and autonomous regulation, in which behavior is internally identified with personal values (Deci et al., 2017). Within the Theory of Planned Behavior (TPB) (Ajzen, 1991), FoMO simultaneously undermines all three behavioral antecedents: it generates positive attitudes toward rapid purchasing by framing consumption as social participation; it amplifies conformity-based subjective norms by rendering peer consumption hyper-visible; and it systematically depletes perceived behavioral control (PBC) through the emotional urgency that exhausts self-regulatory resources (I. Baumeister & Schmeichel, 2011; R. F. Baumeister, 2002). Tandon et al. (2021), in a systematic review of 58 empirical studies, confirm that FoMO consistently predicts elevated social media engagement and downstream impulsive purchasing behaviors (Tandon et al., 2021).

The fashion product category is particularly susceptible to FoMO-driven impulse buying owing to its rapid trend cycles, high identity-signaling value, and concentrated social media promotion (Dinh & Lee, 2022; Lu & Sinha, 2024; Mustikasari et al., 2025). This susceptibility is especially significant among students of Islamic Economics, a discipline whose curriculum explicitly trains students in Maqashid Shariah, the higher objectives of Islamic law. Maqashid Shariah encompasses five protected domains, with hifz al-mal (preservation of wealth) most directly relevant to consumption, categorically prohibiting israf (wasteful excess) and tabdhir (purposeless expenditure). The normative prediction is clear, students trained in these frameworks should exhibit greater restraint in impulsive purchasing than uninstructed peers (Auda, 2008; Sholihin et al., 2023; Thürmer et al., 2020).

Empirical evidence, however, consistently contradicts this normative expectation. Persistent high rates of impulsive buying have been documented among Islamic Economics students despite formal Maqashid training (Isamail & Mulup, 2026; Parfenova & Romashova, 2020), suggesting that declarative Islamic knowledge does not automatically translate into behavioral self-regulation. This constitutes what Fishbein and Ajzen (2011) term the "intention-behavior gap," well documented in behavioral psychology but underexplored in Islamic normative education contexts (Fishbein & Ajzen, 2011). Within the SDT framework, this gap is explained by the failure of Maqashid instruction to achieve internalized autonomous regulation. Students acquire controlled knowledge of Islamic consumption prohibitions without the dispositional commitment to enact them under conditions of high emotional arousal (Muhamad et al., 2016; Sudarsono et al., 2022).

The present study addresses this theoretical gap by simultaneously examining the influence of FoMO and Maqashid Shariah understanding on impulsive fashion buying behavior among Islamic Economics students. Three substantive contributions are offered. First, an empirical integration of FoMO and Maqashid Shariah understanding is provided within a unified SDT-TPB behavioral model, generating evidence on the relative explanatory power of psychological versus normative-religious behavioral determinants. Second, the study documents a psycho-normative asymmetry in which FoMO emerges as a statistically dominant predictor while Maqashid Shariah understanding does not reach significance, offering empirical insight into the behavioral gap between Islamic normative education and consumer behavior. Third, the study

identifies a knowledge-exposure paradox, whereby higher academic engagement with Islamic consumption principles may paradoxically accompany greater digital fashion market immersion, with important implications for curriculum design.

Fear of Missing Out and Consumer Behavior in Digital Environments

FoMO was formally operationalized by Przybylski et al. (2013) through a motivational lens grounded in SDT (Przybylski et al., 2013). SDT posits that human behavior is regulated by three universal psychological needs: autonomy, competence, and relatedness. Social media platforms systematically expose users to curated narratives of peer experiences, generating a chronic threat to relatedness satisfaction when users perceive themselves as excluded from valued social activities. FoMO emerges as the dispositional response to this perceived exclusion and motivates compensatory behaviors, including participation in trending consumption practices, to restore social belonging (Tandon et al., 2021).

The relationship between FoMO and impulsive buying has been extensively documented in international literature. Iyer et al. (2020), in a meta-analytic review integrating 231 samples and over 75,000 consumers, identify emotional arousal and self-regulatory failure as the primary proximal mechanisms of impulse buying, precisely the mechanisms activated by FoMO (Iyer et al., 2020). Lu and Sinha (2024) demonstrate through four preregistered experimental studies that elevated social media use generates FoMO, which in turn produces impulsive purchases and careless product acquisition (Lu & Sinha, 2024). Dinh and Lee (2022) document how FoMO mediates the influence of social media influencers on purchase intentions, confirming FoMO as the critical psychological mechanism linking social comparison to consumption (Dinh & Lee, 2022).

In the context of fashion consumption, FoMO operates with particular potency. The fashion product category is characterized by rapid trend obsolescence, high identity-signaling value, and intense social media promotion (Holbrook & Hirschman, 1982; Rook & Fisher, 1995). Badgaiyan and Verma (2015) demonstrate that situational emotional arousal, a core FoMO outcome, constitutes the primary trigger for impulsive buying episodes, especially in high-stimulation digital environments (Badgaiyan & Verma, 2015). Verhagen and van Dolen (2011) confirm that online retail environments amplify impulsive buying by reducing deliberation time and intensifying emotional cues (Verhagen & Van Dolen, 2011). The Indonesian context amplifies these dynamics: with Indonesia ranking fourth globally in social media users and the halal fashion e-commerce market valued at IDR 176 trillion in 2023 (Badan Pusat Statistik, 2024), fashion-related FoMO operates at extraordinary scale.

Beyond individual-level analysis, FoMO also exhibits group-level dynamics. Tandon et al. (2021) document that FoMO is amplified in collectivist cultural contexts, precisely the social milieu characterizing Indonesian Muslim university students, where social cohesion and conformity norms are institutionally reinforced. Verplanken and Herabadi (2001) identify individual differences in impulsive buying tendency as a stable trait moderating situational impulse triggers, suggesting that FoMO-susceptible individuals face compounding vulnerability in high-stimulation digital environments (Verplanken & Herabadi, 2001).

Maqashid Syariah, Islamic Consumption Ethics, and the Intention-Behavior Gap

Maqashid Syariah, systematized by Al-Ghazali (Ghazanfar & Islahi, 1997) and

elaborated by Al-Shatibi (Al-Syatibi, 2002), constitutes the normative architecture of Islamic economics. The framework protects five essential human interests: religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-aql), lineage (hifz al-nasl), and wealth (hifz al-mal). The wealth protection mandate directly prohibits israf and tabdhir, establishing a comprehensive Islamic theory of consumption that prioritizes maslahah (public welfare), moderation (tawassuth), and rational stewardship (Auda, 2008). Al-Isra (17:27) states unequivocally that extravagance is the behavior of the companions of evil, while Al-Furqan (25:67) commends consumption between extremes of excess and miserliness.

In the Indonesian Islamic Economics education context, Maqashid Syariah is a core curriculum component. However, the translation of Maqashid knowledge into behavioral compliance has proven empirically problematic. Sudarsono et al (2022) demonstrates that Islamic religiosity intensity, measured as deep dispositional religious commitment rather than doctrinal knowledge, is the operative predictor of halal financial behavior among Indonesian Muslims. This distinction is theoretically critical: Maqashid Syariah instruction as delivered in standard curricula primarily transmits declarative knowledge, propositional understanding of Islamic consumption prohibitions, rather than procedural knowledge, the automatic behavioral dispositions required to override impulsive urges under emotional pressure (Sudarsono et al., 2022).

This distinction maps directly onto the classical Islamic pedagogical distinction between ilm (knowledge) and hikmah (practical wisdom). Effective hifz al-mal as a behavioral regulator requires hikmah, the habituated disposition to apply Islamic financial principles under situational pressure, rather than merely ilm, conceptual familiarity with the prohibition. Fishbein and Ajzen (2011) formalize an analogous distinction in behavioral psychology through the intention-behavior gap: attitudes and normative beliefs predict intention formation, but intention translates into behavior only when perceived behavioral control (PBC) is sufficiently high (Fishbein & Ajzen, 2011). Maqashid Syariah understanding, when confined to declarative knowledge, strengthens normative beliefs but fails to build the PBC (Fauziyah et al., 2024), the felt sense of efficacy in resisting impulsive urges, necessary for behavioral regulation.

Armitage and Conner (2001), in a meta-analysis of 185 TPB studies, confirm that PBC is the most variable and contextually sensitive of the three behavioral antecedents, attenuating sharply under conditions of high emotional arousal (Armitage & Conner, 2001). This implies that even when Maqashid Syariah knowledge successfully strengthens normative beliefs against wasteful expenditure, the PBC required to actualize these beliefs collapses under FoMO-induced emotional pressure, producing the intention-behavior gap observed empirically. Peña-García et al. (2020) further confirm that in online purchasing contexts across cultures, emotional factors consistently dominate normative considerations in determining actual behavior (Peña-García et al., 2020).

Impulsive Buying Behavior: Antecedents and Theoretical Framework

Impulsive buying behavior is defined as unplanned purchasing driven by emotional stimuli without deliberative rational evaluation (Rook, 1987; Rook & Fisher, 1995). Iyer et al. (2020), in the most comprehensive meta-analysis to date (231 samples, 75,423 consumers), identify three dominant antecedent clusters: personality traits (sensation-seeking, impulsive buying tendency), motivational states (hedonic

motivation, emotional arousal), and environmental stimuli (promotional cues, social influence) (Iyer et al., 2020). Holbrook and Hirschman (1982) establish the theoretical foundation through Hedonic Consumption Theory: consumers purchase not for utilitarian value but for experiential pleasure, emotional gratification, and symbolic self-expression. Fashion products are paradigmatic hedonic consumption objects, acquired for novelty, identity signaling, and social positioning rather than functional necessity (Holbrook & Hirschman, 1982).

This study integrates the Theory of Planned Behavior by Ajzen (1991) as its explanatory framework (Ajzen, 1991). TPB specifies that behavior is determined by behavioral intention, which is shaped by: attitude toward the behavior, the valence of one's evaluation of the behavioral outcome; subjective norms, perceived social pressure from significant others; and perceived behavioral control (PBC), the perceived ease or difficulty of performing the behavior. In the context of FoMO and impulsive fashion buying, FoMO operates simultaneously across all three TPB antecedents: it generates positive attitudes toward rapid fashion purchases by framing them as social participation; it intensifies conformity-based subjective norms by rendering peer consumption visible and normative; and it undermines PBC by flooding the cognitive system with emotional urgency that overwhelms deliberate self-control resources (R. F. Baumeister, 2002). Conversely, Maqashid Syariah understanding, when effectively internalized, should strengthen PBC by reinforcing the individual's confidence in their capacity to resist normatively prohibited expenditure.

Van Doorn et al (2010), in a review of customer engagement and buying behavior, confirm that emotional engagement mechanisms, including social comparison and FoMO-like phenomena, constitute the strongest proximal predictors of purchase behavior across digital contexts (Van Doorn et al., 2010). Parfenova and Romashova (2020) document the downstream economic harm of impulsive buying among university students, particularly budget planning failures, an outcome of acute relevance for Indonesian students navigating constrained financial resources under intense social media pressure (Parfenova & Romashova, 2020). Beatty and Ferrell (1998) identify shopping enjoyment and time available as key situational moderators of impulse buying, both conditions routinely present in Indonesian students' social media browsing behaviors (Beatty & Ferrell, 1998).

Hypothesis Development

H1: FoMO has a positive and statistically significant effect on impulsive buying behavior of fashion products among Islamic Economics students in Indonesia. Theoretically, FoMO generates unmet relatedness needs that translate into positive attitudes toward trend-following fashion purchases, heightened sensitivity to conformity-based subjective norms, and depleted perceived behavioral control (Ajzen, 1991). Empirically, Przybylski et al. (2013), Tandon et al. (2021), Iyer et al. (2020), Lu and Sinha (2024), and Dinh and Lee (2022) confirm robust positive FoMO-impulsive buying relationships across diverse digital consumer contexts.

H2: Maqashid Syariah understanding has a negative and statistically significant effect on impulsive buying behavior of fashion products among Islamic Economics students in Indonesia. Normatively, Maqashid Syariah understanding, especially the hifz al-mal mandate, should strengthen PBC within the TPB framework, suppressing impulsive buying. However, given the theoretical distinction between declarative and procedural knowledge (Armitage & Conner, 2001; Fishbein & Ajzen, 2011), non-significance is also

theoretically predicted when Maqashid instruction fails to achieve behavioral internalization. Both outcomes are theoretically interpretable and empirically grounded.

H3: FoMO and Maqashid Syariah understanding simultaneously exert a statistically significant effect on impulsive buying behavior of fashion products among Islamic Economics students in Indonesia. The simultaneous hypothesis tests the integrative psycho-normative model. Even where individual effects diverge in significance, the combined model is expected to explain meaningful variance in impulsive buying, acknowledging the multiply-determined character of consumer behavior in digitally saturated Islamic educational environments.

RESEARCH METHODS

Research Design

A quantitative, causal-associative research design was adopted following Creswell and Creswell (2017) (Creswell & Creswell, 2017). This design enables the systematic testing of directional relationships between predictor variables (FoMO and Maqashid Syariah understanding) and an ordinal outcome variable (impulsive buying behavior) while controlling for confounding variation. The empirical setting was the Islamic Economics Program at Mulawarman University, Samarinda, East Kalimantan, Indonesia. Mulawarman University's Islamic Economics program, accredited under the Faculty of Economics and Business and following the national curriculum framework of the National Committee for Islamic Economics and Finance (KNEKS), provides a broadly representative case of Indonesian Islamic Economics student consumer behavior in terms of curriculum design, digital media ecology, and demographic profile.

Population, Sample, and Sampling Procedure

The target population comprised all active Islamic Economics Program students in cohorts 2022 and 2023 who had formally completed the Maqashid Shariah course, ensuring documented conceptual exposure to the study's normative variable. Based on academic records from the program's Academic Subdivision, the eligible population totaled 215 students (cohort 2022: n = 96; cohort 2023: n = 119). Purposive sampling was applied with three inclusion criteria: active enrollment in cohorts 2022 or 2023; successful completion of the Maqashid Shariah course; and self-reported history of at least one impulsive fashion product purchase. A final sample of 140 students was drawn, satisfying the minimum event-per-variable requirements for ordinal logistic regression specified by Hosmer et al. (2013) (Hosmer Jr et al., 2013). Data were collected via a structured questionnaire distributed in physical and electronic formats during the 2025 academic year.

Measurement Instruments

The questionnaire comprised three instrument sections measured on a five-point Likert scale (1 = Strongly Disagree; 5 = Strongly Agree). All instruments were developed in Bahasa Indonesia and pilot-tested with 30 students excluded from the main sample to assess clarity and face validity. The FoMO scale (six items) was adapted from Przybylski et al. (2013) and operationalized through four SDT-derived indicators: anxiety about missing social information, compulsion to remain digitally connected, dependence on social recognition, and conformity-driven purchase

behavior (Przybylski et al., 2013). This scale has been validated in cross-cultural consumer research contexts (Tandon et al., 2021).

The Maqashid Shariah understanding scale (five items) was constructed to assess each respondent's practical understanding of each of the five classical objectives of Islamic law as applied to fashion consumption decisions: hifz al-din, hifz al-nafs, hifz al-aql, hifz al-nasl, and hifz al-mal. Although the scale employs one item per objective, this parsimonious design follows established precedent in maqasid-based measurement. Sholihin et al. (2023) successfully operationalize maqasid-based consumption intelligence with comparable item density (Sholihin et al., 2023), demonstrating that single-indicator-per-objective scales maintain adequate validity when each item is semantically anchored to that objective's core prohibition relevance. The scale's adequate Cronbach's alpha ($\alpha = 0.796$) and item-total correlations (range: 0.437–0.651) confirm internal consistency, demonstrating sufficient discriminative validity across respondent Maqashid understanding levels. Content validity was secured through faculty expert review, following Tasleem (2026) and Islam's (2017) recommendation that Islamic consumption instruments undergo community validity checks (Islam et al., 2017; Tasleem, 2026).

The impulsive buying behavior scale (five items) was adapted from Rook and Fisher (1995) and Holbrook and Hirschman (1982), measuring: happiness from spontaneous purchases, emotional urge triggered by product visibility, self-gifting without prior planning, purchasing without rational consideration, and post-purchase regret. Content validity was confirmed through expert review by two faculty members of the Islamic Economics program (Holbrook & Hirschman, 1982; Rook & Fisher, 1995).

Data Analysis

Statistical validity was assessed through Pearson product-moment correlation between each item and its total variable score, with validity confirmed when r-observed exceeded r-table ($r = 0.165$ for $n = 140$ at $\alpha = .05$). Internal consistency reliability was evaluated using Cronbach's alpha (threshold: $\alpha \geq .70$) (Creswell & Creswell, 2017). Ordinal logistic regression was selected as the primary analytical method because the dependent variable was measured on an ordinal Likert scale with five ordered categories. Unlike ordinary least squares regression, ordinal logistic regression does not assume interval-scale measurement or normally distributed residuals, making it methodologically appropriate for ordinal outcomes (Agresti, 2010; Hosmer Jr et al., 2013). The model estimates cumulative logit equations: $\text{logit}[P(Y \leq j)] = \alpha j + \beta_1 X_1 + \beta_2 X_2$, where X_1 = FoMO score, X_2 = Maqashid Shariah understanding score, and β = logit coefficients representing log-odds increments per unit predictor increase. Model evaluation followed three sequential steps: (1) overall model fit via likelihood ratio chi-square; (2) goodness-of-fit via Pearson and Deviance chi-square statistics; and (3) Nagelkerke pseudo-R^2 as an explained variance index.

RESULTS AND DISCUSSION

Respondent Profile

Of the 140 respondents, 70.7 percent (n = 99) were female and 29.3 percent (n = 41) were male. By cohort, 51.4 percent (n = 72) were from cohort 2023 and 48.6 percent (n = 68) from cohort 2022, indicating balanced cohort participation. Regarding impulsive fashion purchase frequency, 82.1 percent (n = 115) reported more than two

prior impulsive purchases, while 17.9 percent (n = 25) reported exactly two. This high frequency of repeated impulsive buying corroborates Iyer et al.'s (2020) characterization of impulsive buying tendency as a habitual trait rather than an isolated situational response, confirming the ecological relevance of the study setting (Iyer et al., 2020). The predominance of female respondents is consistent with national data showing higher fashion engagement and social media usage intensity among Indonesian female university students (We Are Social Incorporation, 2024), and aligns with Dittmar et al.'s (2004) documentation of gender-differentiated online buying motivations (Dittmar et al., 2004).

Validity and Reliability

All instruments satisfied validity and reliability criteria, as summarized in Table 1.

Table 1. Validity and Reliability Test Results

Variable	Items	r-value Range	r-table (n=140)	Cronbach Alpha
FoMO (X1)	FoMO1 to FoMO6 (6 items)	0.551 to 0.780	0.165	0.891 (Excellent)
Maqashid Syariah (X2)	MAQ1 to MAQ5 (5 items)	0.437 to 0.651	0.165	0.796 (Good)
Impulsive Buying (Y)	IMP1 to IMP5 (5 items)	0.339 to 0.586	0.165	0.747 (Acceptable)

Source: Primary data processed with IBM SPSS Statistics 26.0 (2025).

All 16 items demonstrated statistically significant Pearson correlations ($p < 0.001$) with their respective total scale scores, confirming construct validity. Cronbach's alpha exceeded the 0.70 threshold for all three scales: FoMO at alpha = 0.891 (excellent reliability), Maqashid Syariah at alpha = 0.796 (good), and Impulsive Buying at alpha = 0.747 (acceptable), following the taxonomy of Creswell and Creswell (2017)(Creswell & Creswell, 2017). These results confirm instrument suitability for subsequent inferential analysis.

Overall Model Fit

Table 2. Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	139.350	N/A	N/A	N/A
Final Model	91.510	47.839	7	< 0.001

Source: Primary data processed with IBM SPSS Statistics 26.0 (2025).

Table 2 presents the model fitting information. The -2 log likelihood decreased from 139.350 in the intercept-only model to 91.510 in the full model, yielding chi-square = 47.839 ($df = 7$, $p < 0.001$). This statistically significant reduction confirms that the inclusion of FoMO and Maqashid Syariah understanding substantially improves model fit, providing initial support for Hypothesis 3 (simultaneous effect). The magnitude of improvement (chi-square = 47.839) is consistent with a model of meaningful explanatory power for behavioral data(Hosmer Jr et al., 2013).

Goodness-of-Fit

Table 3. Goodness-of-Fit Statistics

Test Statistic	Chi-Square	df	Sig.
Pearson	55.184	45	0.142
Deviance	45.378	45	0.456

Source: Primary data processed with IBM SPSS Statistics 26.0 (2025).

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Both Pearson (chi-square = 55.184, df = 45, p = 0.142) and Deviance (chi-square = 45.378, df = 45, p = 0.456) statistics yield p-values substantially above the 0.05 threshold, confirming adequate model fit with no statistically significant discrepancy between predicted and observed values. The model is therefore valid for inferential hypothesis testing.

Pseudo R-Squared: Explained Variance

Table 4. Pseudo R-Squared Estimates

Pseudo R^2 Measure	Value	Interpretation
Cox and Snell R^2	0.289	Lower bound of explained variance
Nagelkerke R^2	0.459	45.9% of outcome variance explained
McFadden R^2	0.343	Good fit (> 0.25 indicates strong fit)

Note. Nagelkerke R^2 = Cox-Snell R^2 / (1 − exp(−[−2LL null]/n)) = 0.289/0.630 = 0.459. McFadden R^2 = 1 − (−2LL full / −2LL null) = 1 − (91.510/139.350) = 0.343
Source: Primary data processed with IBM SPSS Statistics 26.0 (2025).

The Nagelkerke R^2 of 0.459 indicates that the joint model explains 45.9% of the variance in impulsive buying behavior, a substantive proportion for behavioral outcome data subject to individual-level measurement error and unmodeled determinants. The McFadden R^2 of 0.343 exceeds the 0.25 threshold commonly associated with strong model fit in logistic regression applications (Hosmer Jr et al., 2013). The remaining 54.1% unexplained variance points to theoretically important omitted variables discussed in the Limitations and future research sections.

Hypothesis Testing: Partial and Simultaneous Effects

Table 5. Ordinal Logistic Regression Parameter Estimates

Predictor Variable	B	SE	Wald	df	p-value	Exp(B)	Hypothesis
Fear of Missing Out (X1)	1.850	0.284	42.968	1	< 0.001***	6.360	H1 Supported
Maqashid Syariah Understanding (X2)	0.319	0.275	1.352	1	0.245 (n.s.)	1.376	H2 Not Supported
Model fit (H3): Chi-square = 47.839, df = 7, p < 0.001; Nagelkerke R2 = 0.322; Wald ratio (FoMO/Maqashid) = 31.78							
*Note: *** p < 0.001; n.s. = not significant; B = ordinal logit coefficient; SE = standard error; Exp(B) = odds ratio; 95% CI for Maqashid: -0.245 to 0.857*							

Source: Primary data processed with IBM SPSS Statistics 26.0 (2025).

H1 Supported: FoMO as a Dominant Predictor

FoMO exerts a positive and statistically significant effect on impulsive buying behavior (B = 1.850, SE = 0.284, Wald = 42.968, df = 1, p < 0.001, Exp(B) = 6.360). The logistic coefficient indicates that each one-unit increase in FoMO score is associated with an increase of 1.850 in the log-odds of reporting a higher impulsive buying category. Translated to the odds-ratio scale, a one-unit FoMO increase multiplies the odds of impulsive buying by a factor of 6.36, a behaviorally substantial effect. This is the strongest predictor in the model by a considerable margin, consistent with both the SDT-TPB theoretical framework and the convergent international empirical evidence(Iyer et al., 2020; Lu & Sinha, 2024; Przybylski et al., 2013; Tandon et al., 2021).

H2 Not Supported: Maqashid Syariah Understanding

Maqashid Shariah understanding does not exert a statistically significant effect on impulsive buying behavior (B = 0.319, Wald = 1.352, df = 1, p = .245; 95% CI [−0.220, 0.858]). Because the confidence interval spans zero, no directional conclusion may be drawn from the sign of the coefficient; the positive value of B should not be interpreted as evidence of any directional effect and is treated here as uninformative. H2 is therefore not supported.

The non-significance reflects a theoretically interpretable mismatch between the cognitive processing modes through which FoMO and Maqashid Shariah understanding influence behavior. FoMO operates through automatic, affective processing: social media stimuli generate an immediate emotional response of social exclusion apprehension, producing purchase urgency that bypasses deliberative evaluation (Iyer et al., 2020). Maqashid Shariah reasoning, by contrast, requires deliberate recall of normative principles and conscious override of emotional impulses, a form of effortful processing that emotional arousal suppresses.

This mechanism is consistent with the principle that self-regulatory capacity may be taxed under sustained emotional arousal (R. F. Baumeister, 2002). Although ego-depletion as a laboratory phenomenon has faced replication challenges in some experimental paradigms (Hagger et al., 2016), the broader theoretical premise that normative self-regulation is harder to sustain under intense emotional arousal remains widely supported and theoretically consequential (Armitage & Conner, 2001; I. Baumeister & Schmeichel, 2011). Armitage and Conner's (2001) meta-analytic finding that PBC is the most contextually labile TPB antecedent, attenuating sharply under emotional arousal, provides the structural explanation: Maqashid Shariah knowledge may strengthen normative beliefs but fail to build the PBC needed for actual behavioral restraint when FoMO-induced urgency is active.

Within SDT's regulatory internalization continuum (Deci & Ryan, 2000), Maqashid Shariah as transmitted through standard curricula constitutes externally imposed controlled regulation rather than autonomously identified values. Controlled regulation is motivationally fragile under competing hedonic pressures, when FoMO activates autonomous needs for relatedness and social belonging, externally imposed normative constraints cannot generate sufficient counter-motivation. Sudarsono et al. (2022) reinforce this interpretation, it is religiosity intensity, as a dispositional commitment to enacting Islamic values under pressure, rather than doctrinal knowledge, that predicts behavioral compliance among Indonesian Muslims (Sudarsono et al., 2022). This is consistent with the classical Islamic pedagogical distinction between ilm (propositional knowledge) and hikmah (practical wisdom), where the latter is required for behavioral regulation under situational pressure.

H3 Supported: Simultaneous Model

The simultaneous test confirms that FoMO and Maqashid Shariah understanding jointly and significantly explain impulsive buying behavior ($\chi^2[2] = 47.839$, $p < .001$; Nagelkerke $R^2 = 0.459$). FoMO emerges as the statistically dominant contributor, reaching conventional significance ($p < .001$), while Maqashid Shariah understanding does not ($p = .245$). The contrast between these two predictors, one grounded in automatic emotional arousal and the other in deliberative normative reasoning, illustrates a psycho-normative asymmetry that has direct implications for Islamic Economics curriculum design.

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DISCUSSION

FoMO as a Dominant and Multiplicative Driver of Impulsive Fashion Buying

The odds ratio of 6.36 is theoretically explicable through FoMO's simultaneous disruption of all three TPB antecedents (Ajzen, 1991). At the attitudinal level, FoMO frames rapid fashion purchasing as the optimal mechanism for restoring social belonging in an environment of hyper-visible peer consumption, activating hedonic motivations (Holbrook & Hirschman, 1982). At the subjective norm level, social comparison systematically overestimates peer fashion participation frequency, intensifying normative pressure to purchase (Przybylski et al., 2013). At the PBC level, FoMO-induced emotional arousal consumes self-regulatory resources (R. F. Baumeister, 2002), collapsing the capacity to inhibit impulsive responses. Iyer et al.'s (2020) meta-analysis confirms emotional arousal as the strongest situational predictor of impulse buying, corroborating the present result.

The fashion product context amplifies these dynamics through fashion-specific identity signaling. Lu and Sinha (2024) demonstrate that social media usage generates FoMO leading to impulsive purchases, with fashion among the most susceptible categories (Lu & Sinha, 2024). Dinh and Lee (2022) confirm fashion influencers as structural FoMO amplifiers (Dinh & Lee, 2022). For Indonesian higher education institutions, these findings imply that normative Maqashid training cannot be assumed to automatically counteract FoMO-driven purchasing. Digital literacy curricula specifically addressing FoMO's psychological mechanisms must be integrated alongside Maqashid Shariah instruction.

Sample Composition and Gender: Context for Future Research

The predominantly female composition of the sample (70.7%, n = 99) is consistent with the gender distribution of Islamic Economics programs nationally and warrants contextual commentary. Dittmar et al. (2004) document that female online shoppers exhibit stronger hedonic motivations and social identity-driven purchase behavior than male counterparts (Dittmar et al., 2004), and Kacen and Lee (2002) demonstrate that collectivist cultural contexts amplify social normative pressure in impulsive purchasing decisions (Kacen & Lee, 2002). Because gender was not included as an analytical variable in the present model, no empirical claim about gender-differentiated FoMO effects can be made from this study's data.

Future research should explicitly include gender as a moderating variable in the FoMO-impulsive buying model within Islamic Economics student populations. Three sociocultural dynamics make this a theoretically productive direction. First, the intersection of Islamic modest fashion (hijab fashion) with social media identity construction creates a dual signaling context in which fashion consumption simultaneously communicates religious identity and social belonging (Ma et al., 2021; Maulana, 2025; O'Cass et al., 2013), potentially intensifying FoMO dynamics for female Muslim students specifically. Second, the platform-level amplification of social comparison (Tandon et al., 2021) may operate differently across gender groups in collectivist Muslim majority contexts (Kacen & Lee, 2002). Third, the potential moderating role of Islamic modest fashion norms on FoMO-driven purchasing intention remains theoretically unexamined. A study incorporating gender as an explicit model variable and testing interaction effects would substantially advance understanding of Islamic consumer behavior.

Integrative Implications for Curriculum and Policy

The simultaneous model's significant fit ($\chi^2[2] = 47.839$, $p < .001$; Nagelkerke $R^2 = 0.459$) confirms that impulsive buying among Islamic Economics students is multiply determined by both psychological and normative factors. The psycho-normative asymmetry observed in this study, FoMO statistically dominant and Maqashid Shariah understanding non-significant, reflects a fundamental disparity between the motivational proximity of emotional-psychological stimuli and the behavioral distance of normative-religious constraints as currently operationalized through curriculum instruction. In SDT terms, FoMO taps directly into autonomous emotional needs (relatedness), producing motivationally intense impulses. Maqashid Shariah understanding, as transmitted through standard curricula, represents controlled regulation, the least motivationally effective form under competing hedonic pressures.

For Indonesia's national halal economy agenda, these findings confirm that awareness-level Maqashid Shariah interventions will be insufficient to modify actual purchasing behavior in the face of powerful digital FoMO stimuli. At the curriculum level, Islamic Economics programs must shift from declarative Maqashid transmission to experiential Maqashid internalization through structured consumer reflection exercises, Islamic financial planning simulations, and community accountability practices. Future research should test whether such experiential pedagogies narrow the psycho-normative gap.

LIMITATION

This study has several limitations that qualify its findings and motivate future research. First, the sample is geographically confined to a single institution in East Kalimantan; replication across multiple Indonesian regions and institutions is necessary to establish national generalizability. Second, the cross-sectional design precludes causal inference; longitudinal designs tracking Maqashid knowledge internalization alongside actual purchasing behavior would provide stronger causal evidence.

Third, the Maqashid Shariah understanding scale employs one item per objective. While this achieves adequate internal consistency ($\alpha = 0.796$), one item per domain provides insufficient content coverage for five conceptually distinct constructs; the Cronbach's alpha reflects inter-item consistency, not content adequacy. Future research should develop multi-item subscales for each Maqashid domain and assess discriminant validity between objectives.

Fourth, the purposive sampling criteria, requiring both prior completion of the Maqashid Shariah course and self-reported impulsive fashion purchase history, reduce variation in both the normative knowledge variable and the outcome variable. Students who have not made any impulsive purchases are excluded, potentially attenuating the observable relationship between Maqashid understanding and impulsive buying. Future studies should use broader sampling criteria to maximize variation in the outcome variable. Fifth, gender was not included as an analytical variable in the regression model; the gender-related discussion in this study is descriptive and contextual only, not empirical. Sixth, the study relies on self-reported measures, which are subject to social desirability bias, particularly for items relating to Islamic consumption norms.

CONCLUSION

This study examined the joint influence of FoMO and Maqashid Shariah understanding on impulsive fashion buying behavior among 140 Islamic Economics

students. Three theoretically grounded conclusions emerge. First, FoMO is a robust and dominant determinant of impulsive fashion buying, exerting its influence simultaneously through all three TPB antecedents. The finding confirms that algorithmically amplified social comparison on digital platforms constitutes a powerful override of consumer deliberation, and that Islamic Economics programs cannot assume normative training will automatically counteract digital psychological pressures.

Second, the non-significance of Maqashid Shariah understanding reveals a critical gap between Islamic normative education and behavioral outcomes. Coursework-level Maqashid instruction transmits declarative knowledge (ilm) of Islamic consumption principles but does not build the procedural behavioral dispositions (hikmah) required to resist impulsive urges under emotional arousal. This points to a fundamental pedagogical challenge: the gap between knowing the ethical principle and enacting it under situational pressure. Effective curriculum reform must shift from declarative knowledge transmission to experiential internalization of hifz al-mal, through community-based accountability practices, Islamic financial planning simulations, and digital literacy modules that directly address the psychological mechanisms of FoMO.

Third, the significant joint model confirms that impulsive buying is multiply determined, requiring integrated interventions that address both psychological drivers and normative constraints simultaneously, rather than treating them as independent concerns.

Statement on the Use of Artificial Intelligence.

AI was used in the preparation of this manuscript. The authors used artificial intelligence tools solely to assist with language improvement, such as grammar checking, and editing for clarity and readability.

Conflicts of interest

The authors declare no conflict of interest.

Author contributions

Conceptualization, MSF and EEN; data collection, EEN; data validation, MSF; formal analysis, MSF and EEN; writing (original draft preparation), MSF; writing (review and editing), MSF and EEN; visualization, MSF.

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