



FOMO and Impulse Buying in the Live Streaming Context: The Dual Mediation of E-WoM and Trust

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ABSTRACT

This study examines the psychological and social mechanisms influencing impulsive buying behavior on live-streaming commerce platforms, focusing on the roles of fear of missing out (FOMO), consumer trust, and electronic word-of-mouth (E-WoM). Live commerce is rapidly expanding in Indonesia through platforms such as TikTok Shop and Shopee Live; however, empirical studies in emerging urban markets like Makassar remain limited. Data were collected from 272 respondents with live-streaming purchase experience and analyzed using partial least squares structural equation modeling (PLS-SEM). The findings indicate that FOMO positively affects consumer trust, which enhances engagement with E-WoM and drives impulsive buying. Mediation analysis reveals a multi-layer mechanism in which FOMO shapes trust and amplifies the persuasive effect of consumer-generated reviews, supporting the stimulus-organism-response (S-O-R) framework and Social Proof Theory. This study contributes to the literature by introducing a multi-step mediation model and offering new insights into consumer behavior in Makassar as a rapidly growing market. The findings provide strategic implications for marketers and platform developers to optimize scarcity-driven marketing strategies, strengthen trust-building mechanisms, and foster interactive community engagement to improve conversion rates and competitiveness in Indonesia's evolving e-commerce ecosystem.

Keywords: Impulsive Buying, Fear of Missing Out, Electronic Word-of-Mouth, Trust, Live-Streaming Commerce

JEL Classifications: M31, L86, C38, C83, O33

1. INTRODUCTION

The rapid evolution of digital technology has fundamentally transformed the landscape of business and consumer behavior, driving a significant shift from conventional retail to e-commerce platforms (Chen and Zhang, 2021). This transition extends beyond transactional convenience, now encompassing more interactive and immersive shopping experiences (Wang et al., 2022). Among the most significant innovations, live streaming commerce has emerged as a disruptive force, combining entertainment with real-time interaction to create a unique environment that facilitates instant purchase decisions (Gong et al., 2024). In this dynamic setting, consumer decisions are often driven not by rational, planned processes but by sudden urges, a behavior known as impulse buying (Lim et al., 2023). Factors such as

limited-time offers, exclusive promotions, and direct engagement with streamers or influencers effectively trigger emotions and urges that lead to unplanned purchases (Huang et al., 2021). The live streaming commerce phenomenon has also witnessed rapid growth in Indonesia, fueled by high internet penetration and social media usage. As one of the largest metropolitan and economic centers in eastern Indonesia, Makassar City serves as an ideal case study to observe consumer behavior in this environment (BPS Provinsi Sulsel, 2023). The high rate of technology adoption among Makassar's residents makes it a representative setting for understanding broader trends in the country.

A key psychological driver of this impulsive behavior is the fear of missing out (FOMO) (Milyavskaya and Koestner, 2024). FOMO is defined as the apprehension that others might be having

rewarding experiences from which one is absent, often triggered by information received via social media (Przybylski et al., 2013). In live streaming, the urgency of flash sales and limited stock constantly fuels FOMO, compelling consumers to make immediate, unplanned purchases. Furthermore, social factors play a crucial role through electronic word of mouth (E-WoM). Real-time comments, reviews, and recommendations from other viewers in the chat can significantly enhance a product's perceived authenticity and appeal (Zhao et al., 2023). This interaction builds social proof, influencing consumers to follow the advice of seemingly authentic fellow buyers (Chen et al., 2021). Concurrently, Trust is an essential variable in any digital transaction (Dimitriadis, 2023). In live streaming commerce, trust is built not only towards the platform or brand but also towards the streamer themselves (Kim and Lee, 2024). When consumers trust the recommendations and authenticity of a product, their resistance to impulse buying significantly decreases (Liu et al., 2022). According to an IPSOS survey titled "E-commerce Live Streaming Trends for Sellers" in 2023, Shopee Live topped the list as the most popular live streaming platform among local brands and MSMEs. The survey involved respondents from various local brands and MSMEs in Indonesia who utilize live streaming features on marketplaces. This can be seen in Figure 1.

While these variables have been extensively studied in consumer behavior literature (see, e.g., Kim and Lee, 2020; Chen et al., 2021), a significant research gap remains. Existing studies on impulse buying in e-commerce are often fragmented, examining variables in isolation or in general contexts, rather than within the unique environment of live streaming commerce, where real-time interaction and social commerce elements are dominant (Li and Liu, 2023; Zhou et al., 2022). Few studies have comprehensively integrated FOMO, E-WoM, and Trust into a single model to understand the underlying mechanisms. The existing literature is also limited in explaining how FOMO, as a psychological trigger, influences impulsive purchases through the dual mediation of social (E-WoM) and cognitive (Trust) factors simultaneously (Gao and Zhang, 2023). This study aims to fill this gap by testing a theoretical model that integrates these variables. Theoretically, this research makes a significant contribution by extending the stimulus-organism-response (S-O-R) Theory, identifying FOMO as the psychological antecedent and E-WoM and trust as the dual mediating mechanisms that bridge the stimulus (live streaming) and the response (impulse buying). Practically, the findings can provide valuable insights for marketers and marketplace platforms to design more effective strategies, not only to attract consumers but also to manage the psychological and social factors that influence purchasing decisions in the digital era.

2. LITERATURE REVIEW

2.1. FOMO and Consumer Behavior

Fear of missing out (FOMO) is a psychological phenomenon defined as the pervasive anxiety that others might be having rewarding experiences from which one is absent (Przybylski et al., 2013). In information-rich digital environments, FOMO drives individuals to compulsively check social media updates and interact intensely to stay connected and not miss a moment (Alt,

2015). In the context of live stream shopping, FOMO becomes a powerful trigger, fueled by the urgency of limited-time offers and real-time interaction, creating a fear of missing out on valuable opportunities (Kang and Yoon, 2022).

2.2. The Relationship between FOMO, Trust, and E-WoM

In an environment triggered by FOMO, consumers tend to seek reassurance to alleviate their anxiety. To cope with this uncertainty, they are more likely to place their trust in readily available sources within the live streaming environment, such as the streamer or the interacting community (Chen and Lu, 2019). This trust acts as a prerequisite for further engagement. When consumers have a high level of trust in the streamer or platform, they feel more secure and comfortable participating in social interactions, such as asking questions, leaving comments, or sharing their own experiences. This activity is a form of Electronic Word of Mouth (E-WoM), indicating that trust encourages active participation. Therefore, it is hypothesized that:

H₁: Fear of missing out (FOMO) has a positive effect on Trust.

H₂: Trust has a positive effect on electronic word of mouth (E-WoM).

H₄: Trust mediates the effect of fear of missing out (FOMO) on electronic word of mouth (E-WoM).

2.3. The Relationship between E-WoM, Trust, and Impulse Buying

Impulse buying is an unplanned purchasing decision triggered by a sudden and powerful urge after exposure to certain stimuli (Lim et al., 2023). In this context, the E-WoM that occurs in real-time in the chat functions as social validation and proof of a product's credibility (Hossain, 2022). Positive comments and reviews from fellow viewers provide strong social proof, convincing potential buyers that the product is worthwhile and effectively triggering an unplanned purchasing urge (Chen et al., 2021). The trust already established in the previous stage reinforces the effect of E-WoM, as consumers are more easily influenced by sources they trust. Thus, it is hypothesized that:

H₃: Electronic word of mouth (E-WoM) has a positive effect on impulse buying.

H₆: Electronic word of mouth (E-WoM) mediates the effect of trust on impulse buying.

2.4. Full Sequential Mediation

Based on the arguments above, this research tests the entire sequential mediation chain. FOMO leads consumers to develop Trust, which in turn encourages their participation in E-WoM, ultimately triggering Impulse Buying. Testing this hypothesis will reveal the internal mechanisms of consumer behavior in the live streaming environment.

H₅: Trust and electronic word of mouth (E-WoM) sequentially mediate the effect of fear of missing out (FOMO) on impulse buying.

3. METHODOLOGY

This study employs a quantitative research approach with a survey-based design to test the hypothesized relationships between variables. The population consists of consumers in Makassar,

Indonesia, who have made purchases through live streaming on marketplace platforms. Using a purposive sampling method, a total of 272 respondents were successfully collected. This sample size is considered adequate for a complex model with multiple mediating variables, exceeding the minimum recommendation for SEM-PLS analysis. Data were gathered through an online questionnaire, which utilized a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) to measure all items. The measurement scales were adapted from prior validated studies: Fear of missing out (FOMO) from Przybylski et al. (2013), Trust from Kim and Lee (2024), Electronic word of mouth (E-WoM) from Hennig-Thurau et al. (2004), and impulse buying from Lim et al. (2023). The collected data will be analyzed using structural equation modeling - partial least squares (SEM-PLS) with SmartPLS software. This method is highly suitable for testing complex models, as it does not require data normality and is effective for predictive analysis in social sciences. The development of this model can be seen in the research framework created in Figure 2.

4. RESULTS AND DISCUSSION

4.1. Respondent Demographic Characteristics

A descriptive analysis of the 272 respondents was conducted to provide an overview of the sample's profile. The demographic data, including gender, age, occupation, and live streaming purchase frequency, is summarized in Table 1.

As shown in Table 1, the majority of respondents were female (65.1%), indicating a significant gender preference for live stream shopping. The sample was predominantly comprised of two age groups: 25–34 years old (41.9%) and under 25 years old (40.1%). This highlights that the young adult demographic is the primary audience for this type of commerce. Regarding occupation, most respondents were private employees (47.1%), followed by students and entrepreneurs. The purchasing frequency data confirms that the majority of the sample (68.0%) are frequent live stream shoppers, making them a suitable group for this study.

4.2. Measurement Model Evaluation

Evaluation of the measurement model is carried out to ensure that the research instrument has adequate validity and reliability before

hypothesis testing is carried out. Based on the existing data, the evaluation of the measurement model as a whole confirms that the research instrument has excellent validity and reliability, so that the data used are feasible for further hypothesis testing. Convergent validity, which ensures that the measurement items measure the same construct, is supported by the outer loading value of all items that are above the 0.70 threshold (Hair et al., 2017). The average variance extracted (AVE) value for all constructs also exceeded the threshold of 0.50 (Hair et al., 2017), with values ranging from 0.714 to 0.760, providing strong evidence that each construct is significantly described by its measuring items. Furthermore, the internal reliability, which measures the consistency of the item, proves to be excellent. All Cronbach's Alpha and composite reliability (CR) values were above the 0.70 threshold, with the lowest CR value being 0.909 and the highest being 0.927 (Hair et al., 2017). Finally, discriminant validity is evaluated to ensure that each variable is empirically different from each other. Using the heterotrait-monotrait ratio (HTMT) criteria, all HTMT values were below the 0.90 threshold (Henseler et al., 2015). These findings collectively show that these research instruments are highly reliable and valid for subsequent analysis. For more details, it is presented in Table 2, while a reliable explanation can be seen in Table 3.

4.3. Hypothesis Test

To validate the proposed conceptual model, hypothesis testing was carried out using structural equation modeling (SEM) with bootstrapping. Each path coefficient was evaluated based on its significance level, where hypotheses were accepted if the t-statistic exceeded 1.96 and the P-value was below 0.05, indicating a statistically significant relationship at a 95% confidence level. Table 4 presents a comprehensive summary of the hypothesis testing results, including path coefficients, t-statistics, and P-values, providing a clear overview of the direct and mediating effects between variables. These results serve as the foundation for further discussion and interpretation of how fear of missing out (FOMO), consumer trust, and electronic word-of-mouth (E-WoM) influence impulsive buying behavior within the context of live-streaming marketplace platforms in Makassar.

The SEM-PLS results obtained from 272 Makassar consumers who had purchased via marketplace live-streaming confirm that all hypothesized paths are significant ($T > 1.96$; $P < 0.05$). Specifically, FOMO \rightarrow Trust ($\beta = 0.399$; $t = 6.311$), Trust \rightarrow E-WoM ($\beta = 0.404$; $t = 7.327$), and E-WoM \rightarrow Impulsive Buying ($\beta = 0.689$; $t = 19.436$) are all positive and robust; the layered mediations (FOMO \rightarrow Trust \rightarrow E-WoM; Trust \rightarrow E-WoM \rightarrow Impulsive Buying; FOMO \rightarrow Trust \rightarrow E-WoM \rightarrow Impulsive Buying) are likewise significant. These results fit the reality that live-streaming commerce is rapidly reshaping digital retail in Indonesia, where time-limited offers, real-time demonstrations, and social interaction compress decision windows and intensify purchase urgency (Zhang and Mao, 2020; Huang et al., 2021; Gong et al., 2024).

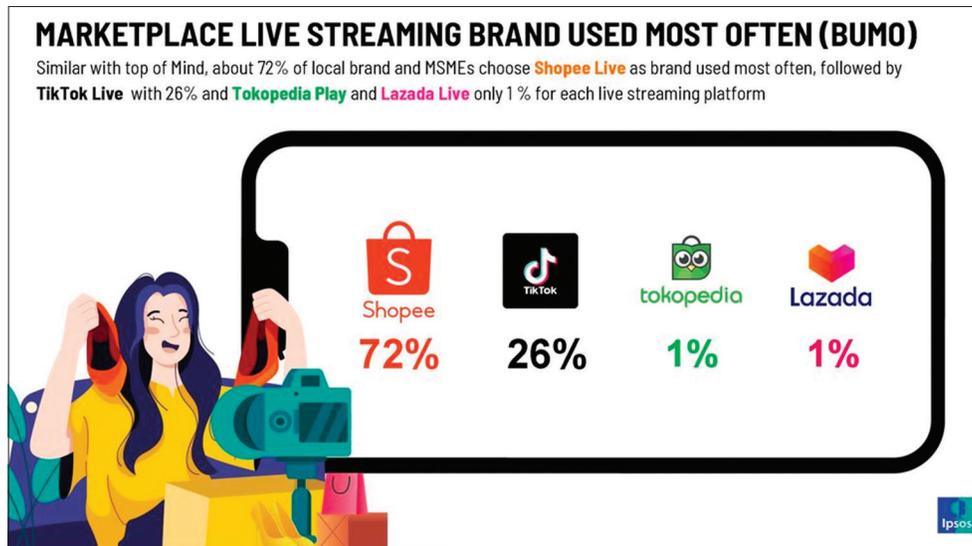
First, the positive effect of FOMO on Trust suggests that urgency cues (limited stock, countdown timers) and synchronous

Table 1: Respondent characteristics

Charateristic	Category	Frequency (n)	Percentage
Gender	Male	95	34.90
	Female	177	65.10
Age	<25 years	109	40.10
	25–34 years	114	41.90
	35–44 years	41	15.10
	>45 years	8	2.90
Occupation	Student	65	23.90
	Private employee	128	47.10
	Entrepreneur	59	21.70
	Others	20	7.40
Live streaming purchase frequency	Once a month	87	32.00
	2–3 times a month	118	43.40
	>3 times a month	67	24.60

Source: Data processing results

Figure 1: Marketplace live streaming in Indonesia



Source: IPSOS research

Figure 2: Conceptual research

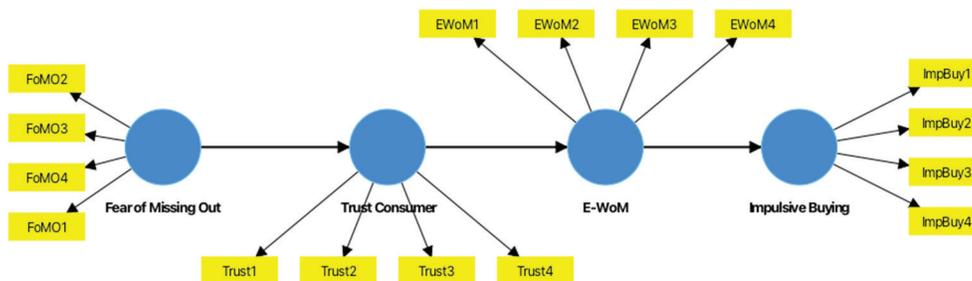


Table 2: Results of reliability and convergent validity evaluation

Variable	Indicators	Outer loading	Cronbach's alpha	Composite reliability	Average variance extracted
Electronic word of mouth	EWoM1	0.85	0.866	0.909	0.714
	EWoM2	0.787			
	EWoM3	0.849			
	EWoM4	0.89			
Fear of missing out	FoMO1	0.79	0.869	0.911	0.719
	FoMO2	0.834			
	FoMO3	0.891			
	FoMO4	0.875			
Impulsive buying	ImpBuy1	0.869	0.887	0.923	0.750
	ImpBuy2	0.924			
	ImpBuy3	0.905			
	ImpBuy4	0.758			
Trust	Trust1	0.886	0.896	0.927	0.760
	Trust2	0.881			
	Trust3	0.882			
	Trust4	0.838			

Source: Data processing results

Table 3: Results of discriminant validity test

Variable	E-WoM	Fear of missing out	Impulsive buying
E-WoM			
Fear of missing out	0.604		
Impulsive buying	0.785	0.776	
Trust consumer	0.437	0.446	0.474

Source: Data processing results. E-WoM: Electronic word-of-mouth

interaction with hosts reduce ambiguity and help consumers infer credibility in the moment. Within the stimulus-organism-response (S-O-R) framework (Mehrabian and Russell, 1974), FOMO functions as a stimulus that triggers internal states (organism) such as heightened arousal and heuristic reliance—here reflected in trust—which then shape responses (purchase behavior). Prior work shows that FOMO accelerates online decisions in mobile/social commerce by pushing consumers toward cues of certainty

Table 4: Hypothesis testing results

Direct effect	(O)	(M)	(STDEV)	T statistics	P-values
Fear of missing out ->Trust consumer	0.399	0.402	0.063	6.311	0.000
Trust consumer ->E-WoM	0.404	0.404	0.055	7.327	0.000
E-WoM ->Impulsive buying	0.689	0.691	0.035	19.436	0.000
Indirect effect	(O)	(M)	(STDEV)	T statistics	P-values
Fear of missing out ->Trust consumer ->E-WoM	0.161	0.164	0.041	3.960	0.000
Fear of missing out ->Trust consumer ->E-WoM ->Impulsive buying	0.111	0.114	0.031	3.597	0.000
Trust consumer ->E-WoM ->Impulsive buying	0.278	0.281	0.047	5.980	0.000

Source: Data processing results. E-WoM: Electronic word-of-mouth

(Zhang and Mao, 2020) and by magnifying the persuasive power of time scarcity (Mayasari et al., 2025).

Second, Trust → E-WoM indicates that once consumers perceive the platform/host as reliable (e.g., verified stores, transparent return policies, secure payment), they are more likely to seek, share, and act upon reviews in the live-stream chat and product pages. This aligns with Social Proof Theory—peer signals reduce perceived risk and increase conformity to observed behavior (Cialdini, 2007)—and with evidence that E-WoM credibility and volume are decisive for conversion in social commerce (Ismagilova et al., 2020; Anastasiei et al., 2024).

Third, the large coefficient of E-WoM → Impulsive Buying ($\beta = 0.689$) underscores that interactive reviews, real-time testimonials, and community chat are potent triggers for spontaneous purchases during live streams. Prior studies show that telepresence, flow, and arousal in video-based selling heighten impulsivity and shorten deliberation (Huang et al., 2021; Hossain, 2022). In Indonesia, the mainstreaming of marketplace live features (e.g., Shopee Live, TikTok Shop) has normalized this socially validated, entertainment-infused purchase pathway—where chat-driven E-WoM and host cues co-produce rapid buying (Li et al., 2022; Adyantari et al., 2025; Gong et al., 2024).

Mediation results reveal the mechanism behind these effects. FOMO → Trust → E-WoM shows that urgency not only nudges direct purchase but also builds relational confidence that, in turn, heightens information engagement. Trust → E-WoM → Impulsive Buying clarifies that trust is not merely an antecedent of purchase; it amplifies the persuasive value of peer talk. Finally, FOMO → Trust → E-WoM → Impulsive Buying demonstrates a multi-step pathway rarely tested in Indonesian regional contexts: psychological triggers feed relational beliefs, which then energize social influence to culminate in impulse buys (Ismagilova et al., 2020; Li et al., 2022).

Theoretical contributions. This study (i) extends S-O-R by evidencing a multi-layer mediation from stimulus (FOMO) through organism states (trust, E-WoM engagement) to response (impulsive buying); (ii) integrates social proof and parasocial interaction notions to explain how host-viewer intimacy and community chat co-create credibility in the moment; and (iii) addresses a geographical gap by focusing on Makassar, an under-studied emerging market outside Indonesia's main commercial hubs. Practical implications. Platforms and sellers should (a) design responsible urgency (clear time/stock signals), (b) strengthen trust architecture (verification, escrow, post-purchase guarantees), and

(c) activate E-WoM in-stream (pinning credible reviews, inviting user testimonials, leveraging micro-influencers). These levers jointly reproduce the high-impact pathway evidenced in our model.

5. CONCLUSION

This study provides robust empirical evidence on the psychological and social mechanisms that drive impulsive buying behavior in live-streaming marketplace platforms, using data from 272 consumers in Makassar, Indonesia. The findings confirm that fear of missing out (FOMO) acts as a powerful stimulus, positively influencing consumer trust and subsequently strengthening the role of electronic word-of-mouth (E-WoM) in shaping purchasing decisions. The path analysis demonstrates that trust not only serves as a direct driver of consumer engagement but also amplifies the persuasive effect of peer-generated content, resulting in higher impulsive purchase tendencies.

By integrating the Stimulus-Organism-Response (S-O-R) framework and Social Proof Theory, this study reveals that multi-layer mediation mechanisms—from psychological triggers (FOMO) to relational beliefs (trust) and social influence (E-WoM)—are critical in explaining consumer decision-making in interactive digital environments. The findings also highlight how real-time engagement, host-viewer interaction, and social validation create a high-impact purchase pathway, particularly relevant for emerging markets like Makassar, where live-stream commerce adoption is accelerating. This research makes three primary contributions. First, it extends existing literature by demonstrating the multi-step mediating effect of trust and E-WoM in live commerce, offering a nuanced understanding of consumer impulsivity in an understudied context. Second, it contributes to regional consumer behavior studies in Indonesia, expanding knowledge beyond major metropolitan areas such as Jakarta. Third, it provides actionable insights for e-commerce platforms and sellers to strategically leverage scarcity-driven marketing, trust-building mechanisms, and community engagement features to optimize conversion rates. Future research may expand this model by incorporating additional psychological constructs such as self-control, emotional regulation, or parasocial interaction to further explain impulsive buying. Comparative studies across different Indonesian cities or cross-national contexts could also validate the generalizability of these findings. Overall, this study underscores the transformative role of live-streaming commerce in shaping modern consumer behavior and provides a strong foundation for both theoretical advancement and managerial application.

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