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THE POWER OF PSYCHOLOGICAL CONGRUENCE IN DRIVING IMPULSE
BUYING ON SOCIAL PLATFORMS

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Abstract. *This study examined the influence of self-congruence—both consumer–product and consumer–influencer congruence—on online impulse buying intention (OIBI), with consumer confidence as a mediating variable. A total of 239 Indonesian social commerce users participated in the survey, and the data were analyzed using PLS-SEM. The findings showed that both consumer–product and influencer–product congruence significantly affected OIBI, while consumer confidence did not act as a significant mediator. Interestingly, consumer–influencer congruence only influenced impulse buying through confidence, not directly. These results suggested that symbolic fit with influencers and products played a stronger role in impulsive buying than internal confidence.*

Abstrak. Studi ini meneliti pengaruh kesesuaian diri—baik kesesuaian konsumen-produk maupun kesesuaian konsumen-influencer—terhadap niat pembelian impulsif online (OIBI), dengan kepercayaan diri konsumen sebagai variabel mediasi. Sebanyak 239 pengguna social commerce Indonesia berpartisipasi dalam survei, dan data dianalisis menggunakan PLS-SEM. Hasil penelitian menunjukkan bahwa kesesuaian konsumen-produk dan kesesuaian influencer-produk secara signifikan memengaruhi OIBI, sedangkan kepercayaan diri konsumen tidak berperan sebagai mediator yang signifikan. Menariknya, kesesuaian konsumen-influencer hanya memengaruhi pembelian impulsif melalui kepercayaan diri, bukan secara langsung. Hasil ini menunjukkan bahwa kesesuaian simbolis dengan influencer dan produk memainkan peran yang lebih kuat dalam pembelian impulsif daripada kepercayaan diri internal.

INTRODUCTION

In today's digital era, social media has evolved into a primary space for interaction between consumers and brands. Beyond serving as a communication channel, social media has created a new ecosystem called social commerce, which allows users to discover, evaluate, and purchase products within a single content cycle. (PwC Indonesia, 2024) reported that 56 percent of consumers in the region have made purchases directly through social media, with 50 percent influenced by content from influencers. Moreover, 80 percent stated that digital advertising significantly impacts their purchase decisions. Similar trends can be observed in Indonesia. (Meilina, 2024) noted that 56 percent of active social media users purchased non-food products due to influencer recommendations, and this number increased to 88 percent for ready-to-eat food products. Supporting this data, Furness (2024) found that 87 percent of Indonesian consumers had purchased a product after viewing content from a popular figure. (Nielsen, 2022) also revealed that 61 percent of Indonesian social media users are likely to buy products recommended by influencers.

This situation indicates that online impulse buying has become an increasingly common consumption pattern, particularly among younger generations and active digital users. According to (Moca Technology, 2023) most consumers place greater trust in influencer content than in branded advertisements, with a particular preference for micro- and nano-influencers who are perceived as more relatable. However, the urge to make impulsive purchases is not always triggered by discounts or attractive visuals. A recent study (Koay & Lim, 2024) highlighted the importance of the self-congruence concept that is, the extent to which consumers feel a personal match with a product or influencer. When such alignment is felt, consumers are more likely to engage in spontaneous purchases, even in the absence of explicit promotional stimuli.

(Koay & Lim, 2024) further found that while consumer-product congruence directly drives impulsive buying, consumer-influencer congruence is only significant when moderated by wishful identification, the consumer's desire to emulate admired influencers. This suggests that the relationship between congruence and impulse buying is not always linear, but rather shaped by more complex psychological mechanisms. This is where the current study makes its contribution by proposing consumer confidence a consumer's internal belief in their ability to shop online safely and effectively as an alternative psychological pathway, rather than wishful identification, to mediate the relationship between congruence and online impulse buying intention (OIBI). In this context, consumer confidence becomes a critical element that reflects consumers' ability to evaluate information and complete transactions securely and efficiently (Jamil et al., 2024; Luo et al., 2010). Using the Stimulus Organism Response (SOR) model, this study positions congruence (between consumers, influencers, and products) as the stimulus, consumer confidence as the organism, and OIBI as the response. While (Jamil et al., 2024) have demonstrated the importance of consumer confidence as a predictor of OIB, they did not examine congruence as a relevant psychographic stimulus in the influencer marketing era. Therefore, this study aims to:

1. Fill the gap between previous studies (Jamil et al., 2024; Koay & Lim, 2024) by testing congruence as a stimulus that shapes consumer confidence.
2. Replace the emotional pathway of wishful identification with a cognitive pathway of consumer confidence, which is more aligned with the Indonesian market context.
3. Provide empirical evidence from Indonesian consumers, who remain underrepresented in international literature despite being part of a uniquely dynamic digital market characterized by high social media participation but low trust in online transactions.

Practically, the findings of this study are expected to assist brands and digital marketers in designing content strategies and selecting influencers that not only align with consumers'

identities (congruence), but also foster their confidence to make spontaneous purchase decisions.

LITERATURE REVIEW

Self-congruence theory

Self-congruence theory is based on the assumption that consumers are more likely to respond positively to marketing objects such as products, brands, or public figures that are perceived to align with their self-concept. The self-concept is defined as an individual's perception of who they are, encompassing personal values, lifestyle, and aspirations (Sirgy, 1985). When consumers perceive a match between their personal identity and the external characteristics of a product or influencer, a strong psychological bond may form. This bond can influence perception, increase emotional engagement, and ultimately drive consumption behavior, including impulsive purchases.

In the context of social media marketing, self-congruence has become a critical theoretical approach to understanding how consumer–influencer interactions affect purchasing decisions. (Koay & Lim, 2024) found that consumer–product congruence has a significant direct effect on online impulse buying intention. However, the influence of consumer–influencer congruence on OIBI is conditional and only becomes significant when moderated by wishful identification the consumer's desire to emulate or become like the influencer they follow. These findings suggest that the perception of congruence alone may not be strong enough to trigger impulsive buying; deeper psychological involvement is required. Other studies have also reinforced the relevance of this theory. In the fashion industry, (Chauhan et al., 2021) found that self-congruence not only drives impulsive purchases but also enhances hedonic value and consumer satisfaction. Both hedonic value and impulsive behavior served as mediators in the relationship between self-congruence and satisfaction, indicating an indirect effect through enjoyable shopping experiences. Similarly, (Gulfraz et al., 2022) emphasized that pleasurable online shopping experiences can increase impulsive buying, particularly among consumers with low self-control. The phenomenon of low self-control has also been explored by (Khadijah & Pangaribuan, 2023), who found that self-indulgence and low self-control significantly contribute to impulsive and compulsive buying intentions, with self-indulgence being the more dominant predictor.

Stimulus-Organism-Response (SOR) Model

The Stimulus Organism Response (SOR) model, first introduced by Mehrabian and Russell (1974), has become a fundamental theoretical framework for explaining consumer behavior, including online impulse buying. This model outlines that external stimuli (S) influence an individual's internal condition or organism (O), which in turn generates a response (R), such as purchase intention or actual buying behavior. In the digital context, stimuli can take the form of atmospheric elements such as interface design, promotions, user reviews, and visual content from influencers. (Jamil et al., 2024) expanded this understanding by showing that various stimuli—such as risk reduction strategies, electronic word-of-mouth (eWOM), installment availability, and product guarantees significantly affect consumer confidence in making online purchases. This confidence, representing the organism, serves as a psychological mediator that bridges the perception of external stimuli with the intention to make impulsive purchases.

Furthermore, (Koay & Lim, 2024) contributed a new perspective to the SOR framework by introducing self-congruence theory as part of the stimulus. Their study found that consumer–product congruence has a direct impact on online impulse buying intention, whereas consumer–influencer congruence only becomes significant when moderated by wishful identification—

that is, the consumer's desire to emulate or become like a favored influencer. This suggests that psychographic and affective stimuli play a critical role in shaping impulsive responses.

Within this framework, consumer confidence is positioned as the organism, representing the internal psychological state of consumers and reflecting the extent to which they feel confident making quick and spontaneous online purchases. This model not only enhances our understanding of the elements that drive impulsive buying behavior in digital environments but also highlights that psychological congruence (as stimulus) and internal belief (as organism) are key factors influencing unplanned purchase intentions (response).

By integrating various stimulus dimensions from self-congruence to functional platform attributes—and treating consumer confidence as a central mediator, the SOR model in this study offers a more comprehensive and contextual understanding of digital consumer behavior, especially within the unique and dynamic Indonesian market.

Consumer Confidence

Consumer confidence in the digital context refers to a consumer's internal belief in their ability to make online purchases safely and effectively. This concept differs from online trust, which relates to external parties such as sellers, platforms, or systems. Consumer confidence emphasizes the psychological and cognitive dimensions of the consumer, functioning as the "organism" in the Stimulus Organism Response (SOR) framework.

Numerous studies have shown that consumer confidence plays a crucial role in influencing both the intention and behavior of online impulse buying. (Jamil et al., 2024) demonstrated that consumer confidence acts as a key mediating variable in the SOR model, linking various external stimuli—such as risk reduction mechanisms, electronic word-of-mouth (eWOM), and service features like installment options—to online impulse buying intention. In other words, the perception of compatibility and convenience with digital platforms enhances consumers' confidence to make spontaneous purchases.

(Moreno et al., 2022) expanded this perspective by finding that perceived enjoyment mediates the relationship between online trust and impulse buying behavior. They concluded that a pleasant virtual atmosphere created through visual design, reviews, and promotional content—increases trust and encourages impulsive purchases. Thus, internal psychological elements such as consumer confidence can be strongly influenced by external stimuli in the online shopping environment.

Taken together, these findings suggest that consumer confidence serves as a critical link between external perceptions (such as congruence with influencers and products) and spontaneous purchasing behavior in digital contexts. Therefore, this study adopts consumer confidence as the organism variable that mediates the influence of psychographic stimuli on online impulse buying intention.

(Zhao et al., 2021) categorized the drivers of online impulse buying into cognitive (such as site navigability), emotional (such as enjoyment and excitement), and social (such as peer influence) dimensions. In this context, diversified online review platforms that feature credible reviewers and vivid product presentations such as video or live streaming—can significantly speed up impulsive decision-making (Chen & Ku, 2021).

Nevertheless, not all consumers are equally vulnerable to impulsive buying (Vihari et al., 2022) found that mindfulness is negatively associated with online impulse buying, as mindful individuals are more capable of regulating momentary urges. Moreover, problematic internet use mediates the relationship between mindfulness and impulse buying, while emotional intelligence serves as a moderating factor that helps reduce the negative impact of problematic internet use on impulsive behavior. These findings suggest that personal

psychological traits such as self-control and emotional intelligence should also be considered in studies of online impulse buying.

Understanding the various determinants of online impulse buying is essential not only for consumer behavior researchers but also for digital marketers. By identifying the factors that strengthen or inhibit impulse buying, marketers can design strategies that are both effective and ethically responsible.

RESEARCH METHOD

This study employs a quantitative approach. The primary objective is to examine the influence of self-congruence which includes consumer–product congruence and consumer–influencer congruence on online impulse buying intention (OIBI), with consumer confidence serving as a mediating variable. This design was chosen to explain causal relationships between variables using numerical data analyzed statistically.

The conceptual model in this study is grounded in the Stimulus–Organism–Response (SOR) framework, in which the stimulus is represented by two dimensions of self-congruence, the organism is represented by consumer confidence, and the response is measured by the level of online impulse buying intention.

The population of this study consists of active social media users in Indonesia who have previously made product purchases through social commerce platforms (such as TikTok Shop, Instagram Shop, and Shopee Live) based on influencer recommendations.

The sample was selected using purposive sampling, with the following inclusion criteria:

1. Aged 18–35 years (digital natives who are the most active participants in social commerce consumption),
2. Have followed at least one influencer or content creator on social media,
3. Have made an impulsive purchase after viewing influencer-recommended content within the past three months,
4. Actively use social commerce platforms such as TikTok Shop, Shopee Live, or Instagram Reels.

The required sample size was calculated using the formula suggested by Hair et al. (2014) for path analysis or structural equation modeling (SEM): the number of indicators multiplied by 5–10 respondents. With 30 indicators in this study, a minimum of 150–300 respondents was needed to ensure the structural validity and reliability of the model.

Data were collected through an online questionnaire, distributed via social media platforms (Instagram, Twitter, TikTok) and relevant digital discussion groups (WhatsApp, Telegram) focused on shopping and digital lifestyle topics. The questionnaire used a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree).

RESULT AND DISCUSSION

Table 1 summarizes the demographic characteristics of the 227 qualified respondents, selected based on their experience in purchasing products impulsively after seeing influencer content on social commerce platforms.

In terms of age, the largest group of respondents were those aged 25–35 years (50.4%), followed by the 18–24 age group (31.0%), and those aged 36 and above (18.6%). This distribution aligns with the study's target population of digital natives who are most active in using social media and participating in influencer-driven commerce.

The educational background shows that the majority of respondents had completed at least a Bachelor's degree, with a notable proportion holding diplomas (13.7%). This indicates that

the sample represents a relatively well-educated consumer base, which is typical in digital consumer studies.

Regarding occupation, the data reflects a diverse representation of professional backgrounds. While specific proportions need to be filled in with complete data, the presence of housewives (4.9%) among active social commerce users suggests that this group is also influenced by digital content in making spontaneous purchase decisions.

Table 1 Respondent Profile (n = 227)

Gender	
Female	63.3%
Male	36.7%
Age	
25-35	50.4%
18-24	31.0%
36 and over	18.6%
Pendapatan	
Above Rp 4,500,000	45.3%
Rp 3,500,000 – Rp 4,500,000	26.5%
Rp 1,000,000 – Rp 2,500,000	17.5%
Rp 2,500,000 – Rp 3,500,000	10.8%
Education	
Bachelor's Degree	59.3%
Senior High School	22.6%
Diploma	13.7%
Master's or Doctoral Degree	4.0%
Junior High School	0.4%
Occupancy	
Private Sector Employee	40.3%
Civil Servant / State-owned Enterprise Employee	22.6%
Student	16.8%
Entrepreneur	15.0%
Housewife	4.9%
Working Student	0.4%

Source: Author's own compilation

Overall, the profile analysis demonstrates that impulsive online buying influenced by social commerce content is prevalent among young, educated, and economically active individuals, supporting the relevance of the study's target demographic.

Table 2 Outer Loading

Variable	Indicators	Loading Factors
CIC	CIC1	0,792
	CIC2	0,801
	CIC3	0,762
	CIC4	0,794
CPC	CPC1	0,756
	CPC3	0,758

	CPC4	0,728
IPC	IPC1	0,780
	IPC3	0,719
	IPC4	0,702
	CC1	0,750
CC	CC3	0,758
	CC4	0,704
	OIBI1	0,832
OIBI	OIBI2	0,779
	OIBI3	0,853

Source: Author's own compilation

The evaluation of the measurement model aims to assess the validity and reliability of reflective indicators within the model (Hair et al., 2014) Indicator loadings are used to determine the extent to which each item accurately measures its corresponding construct. An indicator is considered acceptable if it has a loading value greater than 0.70. However, loading values between 0.60 and 0.70 may still be deemed acceptable under certain conditions (Hair et al., 2014) In this study, all constructs demonstrated composite reliability values above 0.70, ranging from 0.778 to 0.867, indicating strong internal consistency across the constructs.

Construct reliability was further assessed using two primary indicators: Cronbach's Alpha and Composite Reliability (CR). According to **Ghozali and Latan (2015)**, Cronbach's Alpha values between 0.5 and 0.7 can be categorized as indicating moderate reliability and are still acceptable, provided that convergent and discriminant validity criteria are met.

Table 3 Construct Validity and Reliability

Variable	Cronbach's Alpha	CR	AVE
CIC	0,796	0,867	0,620
CPC	0,609	0,792	0,559
IPC	0,574	0,778	0,539
CC	0,584	0,782	0,545
OIBI	0,759	0,862	0,675

Source: Author's own compilation

Table 4 Discriminant Validity

	CC	CIC	CPC	IPC	OIBI
CC1	0,75	0,414	0,461	0,296	0,265
CC3	0,758	0,378	0,393	0,387	0,316
CC4	0,704	0,304	0,339	0,439	0,269
CIC1	0,398	0,792	0,51	0,498	0,416
CIC2	0,367	0,801	0,542	0,452	0,507
CIC3	0,371	0,762	0,422	0,388	0,502
CIC4	0,429	0,794	0,515	0,468	0,35
CPC1	0,441	0,454	0,756	0,331	0,293
CPC3	0,378	0,51	0,758	0,46	0,383
CPC4	0,406	0,449	0,728	0,328	0,365

IPC1	0,255	0,449	0,38	0,78	0,401
IPC3	0,479	0,39	0,345	0,719	0,367
IPC4	0,384	0,43	0,392	0,702	0,325
OIBI1	0,34	0,429	0,402	0,377	0,832
OIBI2	0,355	0,442	0,373	0,449	0,779
OIBI3	0,247	0,504	0,382	0,397	0,853

Source: Author's own compilation

Based on the findings obtained in this study and in comparison with two key references namely (Koay & Lim, 2024) and (Jamil et al., 2024) there are two important points that warrant further discussion:

1. Why does Consumer Confidence (CC) not have a significant effect on Online Impulse Buying Intention (OIBI)?
2. Why does Influencer–Product Congruence (IPC) show a significant effect on OIBI, even though it was previously rejected by (Koay & Lim, 2024)?

Table 5 Path Coefficient

	Original sample (O)	T statistics	P values	Result
CC -> OIBI	79	1.213	113	Rejected
CIC -> CC	499	7.562	0	Supported
CPC -> OIBI	262	3.497	0	Supported
IPC -> OIBI	326	4.771	0	Supported

Source: Author's own compilation

Jamil et al., 2024 found that consumer confidence can encourage online impulse buying, but with an important caveat: this effect occurs when accompanied by supporting factors such as installment options, purchase guarantees, and risk reduction mechanisms. In their context, consumer confidence was strengthened by the presence of consumer protection systems that made online shopping feel safer and more controlled.

However, in this study, those supporting elements were not part of the tested stimuli. This means that even if individuals feel confident navigating and purchasing products online, it may not be sufficient to trigger spontaneous buying behavior. Moreover, the majority of respondents in this study were digitally active users aged 18–35, who are already familiar with online transactions and therefore no longer see confidence as a differentiating factor.

In contrast, (Koay & Lim, 2024) previously found that influencer–product congruence did not significantly influence impulse buying. They argued that consumers are often skeptical of influencers' intentions, perceiving many endorsements as insincere or purely commercial in nature. However, the results of this study reveal a different outcome. Influencer–Product Congruence (IPC) was found to significantly influence online impulse buying intention. This discrepancy is likely due to the local Indonesian context, particularly among younger respondents who are highly active on platforms like TikTok Shop, Shopee Live, and Instagram Reels. In Indonesia, many consumers feel closer to and more trusting of local or micro-influencers whom they follow on a daily basis. These influencers are perceived as more authentic, and when they promote products that align with their personal style or identity, the products are deemed worth trying even without prior planning.

CONCLUSIONS AND IMPLICATIONS

The findings offer two significant contributions to the development of literature and practical digital marketing. First, consumer confidence does not always serve as a primary factor in triggering impulse purchases, particularly in the absence of external stimuli such as discounts, installment options, or platform security. Second, the role of influencer–product congruence is reinforced in the local context, proving to be more effective than previously assumed—especially within a more personal and interactive digital ecosystem. Marketing managers should be more selective in choosing influencers, not merely based on the number of followers, but more importantly on the alignment between the product and the influencer's image. To effectively stimulate impulse buying, marketing campaigns should not solely focus on transactional convenience, but also consider the symbolic and emotional congruence between the influencer, the product, and the target audience.

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