

Impulse Buying Culture in Online Shopping from the Perspective of Islamic Economics

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Abstract

This study aims to understand impulsive buying behavior in the context of online shopping from the perspective of Islamic economics. The research was conducted through library research, collecting data from relevant journals, books, and credible online sources. The analysis employed an interpretative approach, focusing on identifying the meaning and relationship between causal factors, impacts, and Islamic values in consumption behavior. The findings reveal that impulsive buying is influenced by emotional, social, and technological factors, particularly among younger generations who are easily affected by digital promotions and social trends. The negative effects include regret, financial imbalance, and the rise of a consumerist lifestyle. From an Islamic perspective, such behavior can be addressed through the principles of qana'ah (contentment), tawazun (moderation), and self-control, ensuring that consumption is based on real needs and contributes to individual welfare as well as social benefit.

Keywords: Culture; Digital Promotion; Impulse Buying; Islamic Economics; Online Shopping

Abstrak

Penelitian ini bertujuan untuk memahami perilaku impulsive buying atau pembelian impulsif dalam konteks belanja online ditinjau dari perspektif ekonomi Islam. Data penelitian diperoleh melalui kajian pustaka, dengan mengumpulkan referensi dari jurnal ilmiah, buku, dan sumber daring yang relevan. Analisis dilakukan menggunakan pendekatan interpretatif, yaitu menafsirkan makna dan keterkaitan antara faktor penyebab, dampak, serta nilai-nilai Islam dalam perilaku konsumsi. Hasil penelitian menunjukkan bahwa perilaku impulsif dipengaruhi oleh faktor emosional, sosial, dan teknologi, terutama di kalangan usia muda yang mudah terpengaruh oleh tren dan promosi digital. Dampak negatif yang muncul meliputi penyesalan, ketidakseimbangan finansial, dan meningkatnya gaya hidup konsumtif. Dalam pandangan Islam, perilaku ini dapat diatasi dengan menerapkan prinsip qana'ah (merasa cukup), tawazun (keseimbangan), dan pengendalian diri agar konsumsi didasarkan pada kebutuhan nyata serta memberikan kemaslahatan bagi diri dan masyarakat.

Kata Kunci: Budaya; Promosi Digital; Pembelian Impulsif; Ekonomi Islam; Belanja Online

INTRODUCTION

The rapid advancement of science and technology, along with the distribution of goods and services, has made it increasingly easier for people to meet their needs.¹ Along with these conveniences, society's consumer behavior has also undergone significant changes. For instance, many tech-savvy consumers now rarely interact directly with sellers and prefer to shop online. Similarly, many sellers today choose to interact with buyers both in person and through digital platforms. The shopping interests of consumers vary based on needs, desires, and sometimes occur spontaneously. Some intentionally seek specific products they need, while others make purchases accidentally without considering priorities. In socio-economic studies, this behavior is known as impulse buying, which is triggered by emotional factors that are sometimes controllable but often difficult to manage. Impulse buying refers to unplanned purchases driven by spontaneous decisions and emotional impulses rather than rational thought.²

Impulse buying can occur both on online shopping platforms and in offline retail stores such as malls. Most Indonesians are known to prefer online shopping over traditional stores. Purchases made offline tend to trigger less impulsive behavior compared to online shopping.³ Factors driving impulsive buying through social media have a stronger influence on this behavior. Moreover, online stores can offer a greater variety of products than offline stores, which are limited by physical space. Impulsive buying in online contexts is often stimulated by attractive e-commerce features such as discount notifications, convenient payment options, and engaging visual displays. This raises concerns about financial management, especially among students who often have no stable income and are still learning to manage their finances independently.⁴ In addition to easy access, e-commerce platforms frequently provide enticing offers such as discounts, pay-later options, free shipping, cashback, and various promotions.⁵ Modern lifestyles also push people toward wasteful spending habits, influenced by a continuous consumption mindset. Consequently, many consumers find it increasingly difficult to distinguish between needs and wants, which leads them to make unplanned purchases.

From the perspective of Islamic economics, the use of goods and services is always linked to the intention of worship (*ibadah*). This motivation is rooted in the awareness that all blessings and resources originate from Allah, the absolute owner, and will ultimately return to Him. Purchasing in Islam is not merely to fulfill material needs but also to satisfy spiritual necessities. Wasteful behavior, often associated with impulsive buying, is characterized by unplanned

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- 1 Isnaini Harahap dan Sri Sudiarti Nurul Hasanah Syah, "Pengaruh Pengambilan Keputusan Dalam Berbelanja Online Shopdi Kota Medan," *Al-Muamalat Jurnal Hukum Ekonomi Syariah* Volume III (2018).
 - 2 Irma Sucidha, "Pengaruh Fashion Involvement, Shopping Lifestyle, Hedonic Shopping Value Dan Positive Emotion Terhadap Impulse Buying Produk Fashion Pada Pelanggan Duta Mall Banjarmasin," *At-Tadbir: Jurnal Ilmiah Manajemen* 3, no. 1 (2019), <https://doi.org/10.31602/atd.v3i1.1705>.
 - 3 You Lina, Deshuai Hou, and Saqib Ali, "Impact of Online Convenience on Generation Z Online Impulsive Buying Behavior: The Moderating Role of Social Media Celebrity," *Frontiers in Psychology* 13, no. August (2022): 1–17, <https://doi.org/10.3389/fpsyg.2022.951249>.
 - 4 Irmayanti. and Ashari Ismail, "Trend Belanja Online Dikalangan Mahasiswi Fakultas Ilmu Sosial Dan Hukum Universitas Negeri Makassar," *Jurnal Predestination* 4, no. 2 (2023): 19–26.
 - 5 Maziyah Farhah, Muhammad Demas Priyananda, and Irfan Hidayat, "Pengaruh Promo Diskon Dan Gratis Ongkir Di Platform E-Commerce Pada Minat Belanja Mahasiswa Di Indonesia The Effect of Discount Promos and Free Shipping on E-Commerce Platforms on Indonesian Student Shopping Interest," 2024, 4437–51.

purchases driven by desire rather than need. Although it is often difficult to separate needs from wants, Islam teaches that needs should be determined based on *maslahah*, the benefit and goodness derived from consumption. Therefore, impulsive buying, which is emotional and unplanned, contradicts Islamic teachings. Such behavior conflicts with the principles of Islamic economics because it is motivated by physical and material attraction while neglecting spiritual considerations.⁶

In Islamic thought, there are no prohibitions on consumption or fulfilling life's necessities, except for what has been clearly forbidden in the Qur'an, such as the consumption of pork, dogs, blood, and carrion, which are inherently impure and prohibited. Beyond these, Islam forbids excessive living and wastefulness, which are seen as meaningless acts. The distinction between Islamic and conventional consumption lies in their underlying principles: Islamic consumption is based on *needs* that bring about *maslahah* (benefit), categorized into three levels, *dharuriyyat* (primary), *hajiyyat* (secondary), and *tahsiniiyyat* (tertiary).⁷ In contrast, conventional consumption focuses on satisfying the consumer's desires and maximizing personal pleasure without considering moral or spiritual consequences.

Research on impulsive buying from an Islamic economic perspective has been widely conducted; however, most studies remain limited to examining external factors without deeply addressing the spiritual and moral aspects of consumption. Imas Permatasari et al. examined the effects of flash sales and free shipping on impulsive behavior, but their focus was confined to promotional factors and lacked discussion on Islamic self-restraint principles.⁸ Nurhidayatullah et al. analyzed the influence of price and product quality but did not explore the concept of *maslahah* in consumer decision-making.⁹ Arif Hoetoro and Muhammad Said Hannaf connected religiosity with the concept of *al-nafs*, yet emphasized individual psychology rather than the broader social-digital context.¹⁰ This study differs by integrating emotional, social, and spiritual dimensions to provide a holistic understanding of impulsive buying behavior within the framework of Islamic ethical values.

Method

This study employs a library research approach, focusing on the collection and analysis of various literature sources relevant to the topic of impulsive buying within the framework of Islamic economics. This method was chosen because it allows the researcher to explore concepts, theories, and previous studies related to consumer behavior and Islamic principles of consumption.¹¹ Data

6 Mufti Hasan Alfani, "Pengaruh Harga Dan Promosi Terhadap Impulse Buying Pada Produk Online Menurut Ekonomi Syariah," *Journal of Economic, Bussines and Accounting (COSTING)* 3, no. 2 (2020), <https://doi.org/10.31539/costing.v3i2.1062>.

7 Selviana Zakiah, "Teori Konsumsi Dalam Perspektif Ekonomi Islam," *El-Ecosy: Jurnal Ekonomi Dan Keuangan Islam* 2, no. 2 (2022): 180, <https://doi.org/10.35194/eeki.v2i2.2515>.

8 Imas Permatasari, Moh Mukhsin, and Isti Nuzulul Atiah, "Pengaruh Flash Sale Dan Free Shipping Terhadap Impulsive Buying Behavior Dalam Perspektif Ekonomi Islam," *OIKONOMIKA: Jurnal Kajian Ekonomi Dan Keuangan Syariah* 4, no. 1 (June 18, 2023): 25–37, <https://doi.org/10.53491/oikonomika.v4i1.544>.

9 Nurhidayatullah, Susiana Herawati, and Navirta Ayu, "Analysis of Price and Product Quality on Impulsive Buying on Online Shopping Platforms: Islamic Economic Approach," *Southeast Asia Journal Of Graduate Of Islamic Business And Economics* 3, no. 3 (January 10, 2025): 157–66, <https://doi.org/10.37567/sajgibe.v3i3.3540>.

10 Arif Hoetoro and Muhammad Said Hannaf, "The Relationship between Religiosity, Self-Interest, and Impulse Buying: An Islamic Perspective," *IQTISHADIA* 12, no. 1 (June 12, 2019): 41, <https://doi.org/10.21043/iqtishadia.v12i1.4501>.

11 Mestika Zed, *Metode Penelitian Kepustakaan* (Yayasan Pustaka Obor Indonesia, 2008).

were gathered from a wide range of sources, including academic journals, textbooks, research reports, and credible online articles. The selection process was carried out systematically to ensure that only the most relevant materials were included, providing a comprehensive understanding of the factors, impacts, and Islamic perspectives related to impulsive buying behavior.

The collected data were then examined using an interpretative analysis method. This analytical approach focuses on interpreting the meaning behind the information rather than merely presenting it descriptively. The analysis involved identifying central themes, comparing perspectives among different scholars, and linking them to Islamic economic principles. Contextual elements such as social and psychological aspects of modern consumer behavior were also considered during the interpretation process. Through this approach, the study aims to develop a conceptual understanding of impulsive buying behavior and its alignment with the moral and spiritual values promoted in Islam.

RESULT AND DISCUSSION

Impulsive Buying and Its Factors in the Perspective of Islamic Economics

Impulsive buying refers to the act of purchasing something suddenly without prior planning.¹² This behavior arises from strong emotional drives rather than rational consideration. In the modern context, it often occurs when consumers encounter attractive online offers, such as big discounts, limited-time promotions, or visually appealing product displays. Impulsive buying does not only involve spontaneous decision-making but also reflects how individuals respond to psychological stimuli in digital shopping environments. It shows that consumption behavior is not solely driven by needs but also by temporary desires shaped through visual, social, and emotional experiences during the purchasing process.¹³

Psychologically, impulsive behavior stems from the interaction between emotion, motivation, and perception. Consumers are often driven by feelings of pleasure, curiosity, or the desire for instant gratification. When seeing an appealing product, the brain triggers emotional responses that override logic, leading individuals to make spontaneous decisions. This tendency is strengthened by the “fear of missing out” (FOMO), especially in the social media era that constantly showcases a consumerist lifestyle.¹⁴ As a result, people often purchase items without considering their actual utility or value. In this sense, impulsive buying reflects emotional needs rather than rational, well-planned decisions.

The rise of digital technology and the ease of access to e-commerce platforms have significantly increased the likelihood of impulsive buying.¹⁵ Online shopping sites are deliberately designed to stimulate quick decisions through features such as flash sale notifications, time-limited

12 Angelina Parfenova and Sofya Romashova, “The Role of Procrastination in Students’ Consumer Behavior,” *International Journal of Sociology and Social Policy* 40, no. 1/2 (February 20, 2020): 133–44, <https://doi.org/10.1108/IJSSP-10-2019-0199>.

13 Leonard Lee et al., “From Browsing to Buying and Beyond: The Needs-Adaptive Shopper Journey Model,” *Journal of the Association for Consumer Research* 3, no. 3 (June 12, 2018): 277–93, <https://doi.org/10.1086/698414>.

14 Giulia Fioravanti et al., “Fear of Missing out and Social Networking Sites Use and Abuse: A Meta-Analysis,” *Computers in Human Behavior* 122 (September 2021): 106839, <https://doi.org/10.1016/j.chb.2021.106839>.

15 Suhaib Ahmed Soomro and Yusuf Olatunji Habeeb, “Impact of Perceived Ease of Use on Impulsive Buying Behaviour through Mobile Commerce with Hedonic and Utilitarian Effects,” *Asia-Pacific Journal of Business Administration* 17, no. 3 (May 20, 2025): 796–813, <https://doi.org/10.1108/APJBA-11-2023-0563>.

offers, and instant payment systems. The convenience and speed of these platforms often make consumers overlook price evaluation or necessity. Digital algorithms further reinforce this behavior by displaying products aligned with users' interests, thereby heightening their urge to buy. Additionally, features like "buy now, pay later" weaken financial self-control, making impulsive buying increasingly difficult to resist, particularly among younger generations who are highly familiar with technology and social media.

The phenomenon of impulsive buying is most prevalent among younger age groups, especially teenagers and young adults. At this stage of life, individuals are developing their identity and often seek social validation through material possessions.¹⁶ University students and young professionals tend to be prime targets of digital marketing because they are highly responsive to trends and novelty. Social pressure, curiosity, and the influence of online figures reinforce their tendency to buy without careful consideration. On the other hand, limited financial stability increases the risk of excessive spending. This age group is especially vulnerable because financial literacy and self-control are still developing.

Beyond age, social and environmental factors play a major role in shaping impulsive buying behavior. Peer influence, online communities, and social media culture create subtle pressure to conform to prevailing consumption trends. Many people buy products simply to fit in or to appear modern in their social circles. In the digital era, influencer endorsements and consumer reviews often act as powerful triggers for purchase decisions. This social influence fosters the belief that happiness and social status can be achieved through material possessions. However, from an Islamic economic perspective, consumption should not be based on prestige or social competition but rather on rational needs and moral benefit (*maslahah*).¹⁷

In Islamic economics, consumption is guided by the principle of *maslahah*, meaning actions should bring beneficial outcomes for both worldly and spiritual well-being. Purchasing impulsively without considering benefit can lead to harm, whether personal or societal. Islam emphasizes balance between fulfilling needs and restraining excessive desires. Principles such as *qana'ah* (contentment), *tawazun* (balance), and *i'tidal* (moderation) serve as moral anchors for consumption. Therefore, buying decisions should arise from spiritual awareness rather than emotional impulse.¹⁸ This distinction highlights the contrast between Islamic economics, which prioritizes moral and social welfare, and conventional economics, which focuses primarily on material satisfaction.

From an Islamic perspective, the main causes of impulsive buying lie in weak self-control (*al-nafsi*) and the absence of moral consciousness in consumption. Islam teaches that wealth must be used fairly, without extravagance (*israf*) or wastefulness (*tabdzir*).¹⁹ Purchasing items merely to

16 Martin P. Fritze et al., "Access-Based Services as Substitutes for Material Possessions: The Role of Psychological Ownership," *Journal of Service Research* 23, no. 3 (August 13, 2020): 368–85, <https://doi.org/10.1177/1094670520907691>.

17 Imtiaz Mohammad Sifat and Azhar Mohamad, "Revisiting Fiat Regime's Attainability of Shari'ah Objectives and Possible Futuristic Alternatives," *Journal of Muslim Minority Affairs* 38, no. 1 (January 2, 2018): 1–23, <https://doi.org/10.1080/13602004.2018.1435057>.

18 Sungpo Yi and Tun Jai, "Impacts of Consumers' Beliefs, Desires and Emotions on Their Impulse Buying Behavior: Application of an Integrated Model of Belief-Desire Theory of Emotion," *Journal of Hospitality Marketing & Management* 29, no. 6 (August 17, 2020): 662–81, <https://doi.org/10.1080/19368623.2020.1692267>.

19 Reda Abdelgalil, "A Conceptual and Textual Analysis of Israf (Excessiveness) in The Qur'an and The New Testament," *Afkar: Jurnal Akidah Dan Pemikiran Islam* 26, no. 2 SE-Article (December 31, 2024): 413–50, <https://doi.org/10.22452/afkar.vol26no2.12>.

satisfy momentary desires falls under behaviors condemned in the Qur'an. Emotional drives, social pressure, and environmental influence can easily disrupt one's sense of moderation. Hence, spiritual factors such as faith (*iman*) and piety (*taqwa*) play essential roles in maintaining self-restraint and ensuring that consumption remains purposeful and responsible.²⁰

To prevent impulsive behavior, Islam promotes self-discipline and moral awareness in every economic decision. Muslim consumers are encouraged to reflect before purchasing—questioning whether a product is truly needed or merely desired. The Prophet Muhammad (peace be upon him) exemplified a simple lifestyle that balanced material and spiritual needs. This principle of moderation aligns with the idea of sustainable consumption, which discourages wastefulness and overconsumption. By practicing these values, consumers can maintain harmony between worldly needs and moral responsibility to God. Such an approach transforms consumption from a mere economic act into an expression of worship and spiritual growth.

The Impact of Impulsive Buying on Personal and Social Life

Impulsive buying has a significant impact on an individual's personal life.²¹ At the personal level, unplanned purchases often lead to feelings of regret once the transaction is completed, especially when the items bought are not truly needed. The sense of satisfaction that arises is only temporary and soon replaced by guilt or disappointment. This condition can trigger stress and emotional tension, particularly when one realizes that money has been spent without any meaningful benefit. In the long term, such habits can disrupt financial stability, make it difficult to save, and increase the risk of financial hardship and reduced overall well-being.

Beyond emotional effects, impulsive buying also influences a person's way of thinking and decision-making. Individuals who frequently purchase without rational consideration tend to develop unhealthy consumption patterns. They are easily swayed by attractive offers without evaluating the actual utility of the products.²² This weakens their ability to prioritize and distinguish between needs and wants. If left unchecked, such behavior can evolve into a difficult habit to break. An uncontrollable consumption pattern fosters dependency on short-lived satisfaction and diminishes one's capacity for critical thinking regarding financial decisions.

Another impact lies in financial well-being. People who shop out of emotional impulses tend to spend irregularly and beyond their income capacity. This disrupts personal financial balance and makes it difficult to meet essential needs. Many end up trapped in consumer debt through credit facilities or *pay-later* services used to satisfy temporary desires. As financial burdens increase, psychological stress follows.²³ This shows that impulsive behavior affects not only one's economy but also mental stability, emotional security, and the overall quality of life.

20 Ahmad Farid Fanani, Ahmad Nabil Annuha, and Muhammad Yusuf Pratama. 2025. "The Relevance of the Ternak Uang Financial Strategy to the Principles of Maqāṣid Al-Sharī'ah and Al-Ghazali's Ethics of Wealth". *Indonesian Journal of Islamic Economics Research* 7 (1). <https://doi.org/10.18326/ijer.v7i1.4764>.

21 Sifat and Mohamad, "Revisiting Fiat Regime's Attainability of Shari'ah Objectives and Possible Futuristic Alternatives."

22 Claire Whang and Hyunjoo Im, "'I Like Your Suggestion!' The Role of Humanlikeness and Parasocial Relationship on the Website versus Voice Shopper's Perception of Recommendations," *Psychology & Marketing* 38, no. 4 (April 10, 2021): 581–95, <https://doi.org/10.1002/mar.21437>.

23 Gordon Kuo Siong Tan, "Buy What You Want, Today! Platform Ecologies of 'Buy Now, Pay Later' Services in Singapore," *Transactions of the Institute of British Geographers* 47, no. 4 (December 10, 2022): 912–26, <https://doi.org/10.1111/tran.12539>.

The impact also extends to society, fostering a more consumerist and materialistic culture. When shopping becomes a measure of happiness or success, values such as simplicity and social awareness begin to fade.²⁴ People are driven to emulate lifestyles considered modern, regardless of their financial ability. This creates social pressure to maintain appearances, even at the cost of debt. Such habits breed superficial competition that displaces moral and spiritual values. Over time, these patterns widen the social gap and weaken the sense of unity and empathy that sustains a healthy community.

The consequences of impulsive consumption also affect the economic structure of society. When excessive consumption becomes the norm, resources that should support productive activities are instead drained for non-essential goods. As a result, economic circulation becomes unhealthy, overly dependent on short-term spending.²⁵ This trend can hinder sustainable economic growth, as society focuses more on fulfilling desires than investing in productivity. In this sense, individual impulsive behavior can have systemic effects, influencing the direction of economic development and collective welfare.

The impact on human values is equally concerning. When personal gratification becomes the central goal of consumption, empathy and social solidarity begin to diminish.²⁶ Society gradually measures happiness through possessions rather than meaningful relationships or moral worth. This shift in values can lead to a moral crisis, where success is defined materially rather than ethically. A life centered on material wealth often creates inner emptiness. In this context, impulsive buying becomes a symbol of hedonistic culture that erodes compassion, weakens social integrity, and distances individuals from deeper purpose.

The psychological side of impulsive buying reveals a tendency to use shopping as an emotional escape. Many people feel a sense of relief after making purchases, experiencing brief comfort. However, that feeling quickly fades, replaced by guilt over excessive spending. This cycle may repeat, forming a pattern akin to addiction. Shopping no longer serves as a means to meet needs but as a coping mechanism to escape stress or loneliness.²⁷ Such habits risk creating emotional dependency, disturbing mental balance, and reducing one's ability to manage emotions in a healthy and mindful way.

In Islam, impulsive buying is considered an excessive act that brings harm to both individuals and society. The Qur'an condemns extravagance, describing those who are wasteful as "brothers of the devils." Wastefulness is viewed as a form of ingratitude toward the blessings bestowed by Allah. Islam teaches moderation and justice in consumption, emphasizing benefit (*maslahah*) over desire.²⁸ By nurturing values of simplicity, responsibility, and self-control,

24 Silvia Cachero-Martínez, Nuria García-Rodríguez, and Noelia Salido-Andrés, "Because I'm Happy: Exploring the Happiness of Shopping in Social Enterprises and Its Effect on Customer Satisfaction and Loyalty," *Management Decision* 62, no. 2 (March 19, 2024): 492–512, <https://doi.org/10.1108/MD-11-2022-1536>.

25 John B McKinlay, *Issues in the Political Economy of Health Care* (Routledge, 2022).

26 Maximiliano E. Korstanje and Babu George, "Pay Now, Consume Later: The Power of Delayed Gratification," in *Mobility and Globalization in the Aftermath of COVID-19* (Cham: Springer International Publishing, 2021), 47–71, https://doi.org/10.1007/978-3-030-78845-2_3.

27 Monica Mendini and Pia Furchheim, "Escaping Loneliness through Shopping: The Role of Materialism, Impulse Buying and Escapism," *Journal of Consumer Marketing* 42, no. 3 (April 28, 2025): 257–71, <https://doi.org/10.1108/JCM-12-2023-6481>.

28 Yuṣuf Qaraḏāwī, *Priorities of the Islamic Movement in the Coming Phase*, trans. S M Hasan Al-Banna, 1st ed. (Swansea: Awakening Publications, 2000), <https://doi.org/LK> - <https://worldcat.org/title/1086400084>.

individuals can avoid the habit of buying without reflection. These principles not only help maintain financial balance but also strengthen spiritual and moral integrity in everyday life.

CONCLUSION

The findings of this study indicate that impulsive buying behavior arises from a combination of emotional, social, and environmental factors that drive individuals to make purchases without rational consideration. The convenience of online shopping, the influence of social media, and digital marketing strategies such as discounts and limited-time offers intensify this impulsive tendency. This behavior is more prevalent among younger age groups who are in the process of forming social identity and have less stable self-control. The impact extends beyond the economic aspect to emotional and social dimensions, leading to regret, financial imbalance, and unproductive consumption habits. These findings reveal that impulsive buying reflects an imbalance between human rational needs and emotional desires.

From an Islamic perspective, impulsive behavior can be controlled through moral and spiritual principles that emphasize balance and benefit. Islam teaches the concepts of *qana'ah* (contentment) and *tawazun* (moderation) to restrain excessive consumption. Causal factors such as emotional drive, social influence, and weak self-awareness can be mitigated by strengthening faith and a sense of responsibility in managing wealth. Every act of consumption should aim for benefit rather than mere indulgence of desire. The principles of simplicity, justice, and self-control serve as key solutions to align consumption behavior with Islamic teachings. Thus, economic actions can be directed toward achieving both spiritual well-being and social stability.

Society is encouraged to develop greater awareness of the consequences of consumerism and the importance of wise financial management. Education on financial literacy, self-control, and Islamic ethics of consumption should be continuously promoted, particularly among younger generations. Governments, educational institutions, and businesses can collaborate to create an economic environment that supports healthy and sustainable consumption. For future research, it is recommended to explore impulsive buying behavior using quantitative approaches and additional variables such as social media influence, local culture, or religiosity level. Broader research will enhance understanding of modern consumer behavior and contribute to developing economic policies grounded in Islamic values.

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