

Religiosity as a Moderator in the Relationship between Lifestyle, Digital Promotion, and *Impulsive Buying* of Generation Z Muslims in Palopo City: A Sharia Economic Perspective

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Abstract

This study aims to analyze the influence of lifestyle and digital promotions on impulsive buying behavior among Generation Z Muslims in Palopo City, with religiosity as a moderating variable. This study uses a quantitative research type with an explanatory approach. Data were obtained by distributing questionnaires to 115 Generation Z Muslim respondents in Palopo City selected using a purposive sampling technique. Data analysis was conducted using SmartPLS software version 4.11.4 through the Partial Least Square (PLS) method to test validity, reliability, structural model, and research hypotheses. The results showed that each lifestyle and digital promotion variable had a positive and significant effect on impulsive buying. However, religiosity was not proven to moderate the influence of lifestyle or digital promotions on impulsive buying. This finding indicates a gap between the level of understanding of religiosity and consumption practices that still tend to be impulsive. Theoretically, this study strengthens the Stimulus–Organism–Response (SOR) study, while practically emphasizes the importance of financial literacy and digital literacy so that Generation Z can manage consumption behavior in accordance with the principles of simplicity in Islam.

INTRODUCTION

The development of communication technology has driven major transformations in various aspects of human life, from social, economic, cultural, to political. Digital innovation has caused people's activities to shift from the physical world to cyberspace, where the boundaries between space and time are increasingly blurred (Boestam & Derivanti, 2022). Social media has become a dominant space for the rapid dissemination of information and trends (NM Putri et al., 2024). Based on a 2024 survey by the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia reached 221.56 million people or 79.5% of the population, an increase of 1.4% compared to the previous year (APJII, 2024). In South Sulawesi, the penetration rate reached 71.81%, with Palopo City recording 78.86% of users (Ahdiat, 2024). The largest digital activities include online communication (98.02%), social media, and online transactions (79%) (News, 2022).

Technological advances have also changed people's consumption patterns. Consumers now have easier access to products from around the world, encouraging the emergence of consumptive behavior and *impulsive buying*, especially among Generation Z, a group that grew up amidst digital developments and instant culture (Bahriyah et al., 2024; Halim, 2024). McKinsey & Company (2023) shows that 24% of Indonesian Gen Z have *premium shopaholic* tendencies, while Valassis research reveals that digital promotions significantly influence spontaneous purchases. (Puspita, 2024). At the local level, Ferawaty Sandi (2022) found that women in Palopo City

exhibited high levels of consumerism driven by their social environment, luxurious lifestyle, and the ease of digital promotion (Sandi, 2020) . Similarly, Ramadhani Abdullah (2024) added that digital advertising on platforms like Shopee and TikTok encourages unplanned purchasing decisions among college students (Abdullah et al., 2024) .

Lifestyle factors are one of the main determinants in the formation of *impulsive behavior* . Research by Angela (2020), Ittaqullah (2023), and Milda (2024) shows that the higher a person's lifestyle, the greater the tendency to make impulsive purchases. Lifestyle is associated with social status and self-expression, making consumption behavior no longer based on functional needs, but rather on social image (Angela & Paramita, 2020; Elinda & Hastuti, 2024; Ittaqullah et al., 2023) . However, not all studies support this relationship. Ayu (2020) and Yulia Amanda (2024) revealed that *shopping lifestyle* does not significantly influence *impulsive buying* (Amanda et al., 2024; Ayu, 2020) . This indicates that other factors such as personal values and the social environment also play a role.

Besides lifestyle, digital promotions are also an external variable with significant potential to influence consumer behavior. Nugraha (2023) explains that digital promotions create integration between online and offline channels, accelerating purchasing decision-making (Nugraha et al., 2023) . Similar results were found by Abdul Haris (2023) and Ramadhan (2024), who showed that digital promotions have a positive and significant influence on consumer purchasing decisions on various *e-commerce platforms* such as TikTok Shop and Shopee (Diki Ramadhan et al., 2024; Haris, 2023) . Fauzia (2024) also highlighted that Gen Z utilizes digital promotions for product research, where trust and brand transparency play an important role in the final decision (Fauziyah et al., 2024) . Conversely, different results were shown by Oktavia Sihombing (2022), who found that digital promotions had no effect on *impulsive buying* (Sihombing & Sukati, 2022) . This indicates an inconsistent relationship between promotions and spontaneous purchasing behavior.

In the perspective of Islamic economics, excessive consumerism and *impulsive behavior* contradict the principle of simplicity (*zuhd*) and the prohibition of *israf* as stated in QS Al-A'raf verse 31. Islam emphasizes balance in consumption, where the use of wealth must be directed to things that are beneficial and not excessive (Ministry of Religious Affairs of the Republic of Indonesia, 2014) . Quraish Shihab interprets that *israf* includes all forms of waste that exceed reasonable limits (Shihab, 2012) . Meanwhile, Imam Qurtubi emphasized that wasteful behavior is included in the category of spending wealth outside the path of Allah (Qurthubi, n.d.) . Thus, an Islamic lifestyle should emphasize social responsibility, spirituality, and self-control.

In this context, religiosity plays a role as an internal factor that can control consumer behavior. Maryati (2021) found that high religiosity and spirituality play a role in developing *self-regulation that can inhibit impulsive buying* (Maryati et al., 2021) . Similarly, research by Nur Fadillah (2020) demonstrated that religiosity can moderate the relationship between digital promotions and consumer behavior in college students (Fadillah et al., 2020) . However, not all studies show consistent results. Some studies found that religiosity does not always function effectively as a behavioral control, especially among younger generations exposed to global digital culture.

impulsive behavior theoretically, this study refers to the *Stimulus-Organism-Response* (SOR) theory developed by Mehrabian and Russell (1974). This theory explains that individual behavior is the result of external stimuli (*stimulus*) that affect the individual's internal condition (*organism*), and then produce certain reactions or actions (*response*) (Ratnawati, 2024) . In other words, SOR highlights how environmental factors can elicit emotional or behavioral responses through internal processes within a person. Meanwhile, *Self-Control theory* (Baumeister, 2007) emphasizes that

individuals have limited psychological resources to restrain impulses and regulate behavior according to norms or long-term goals (Baumeister et al., 2007). When self-control weakens, individuals tend to act impulsively. The concept of *Religious Self-Control* (McCullough & Willoughby, 2009) emphasizes that religiosity acts as an internal control mechanism that encourages individuals to restrain irrational desires and act in accordance with spiritual values (McCullough & Willoughby, 2009). Thus, religiosity is seen as being able to strengthen self-control in the context of consumer behavior in the digital era.

Based on the above description, it can be identified that there is still a gap in research results regarding the influence of lifestyle and digital promotion on *impulsive behavior*, as well as the effectiveness of religiosity as a moderating factor. Therefore, this study aims to fill this gap by analyzing the influence of lifestyle and digital promotion on the phenomenon of *impulsive buying* among Generation Z Muslims in Palopo City, as well as examining the role of religiosity as a moderating variable from a sharia economic perspective.

METHOD

This study used a quantitative descriptive approach with an explanatory design to examine the influence of lifestyle and digital promotions on *impulsive buying*, with religiosity as a moderating variable. This design was chosen because it provides an objective picture of the causal relationship between the variables studied. Data were collected through a survey method using a structured questionnaire distributed online to respondents in Palopo City.

The population in this study was Generation Z Muslims in Palopo City who had made online purchases through TikTok Shop and Shopee. Because the exact population size was unknown, the researchers used a *purposive sampling technique* with criteria including being Muslim, aged 17–28, and having shopped online through both platforms. Based on these criteria, 115 respondents were selected as the final sample.

The research instrument used a five-point Likert scale (1–5) to measure respondents' level of agreement with each statement. The questionnaire was structured based on four main variables with a total of 35 statement items, consisting of lifestyle (9 items), digital promotion (9 items), *impulsive buying* (9 items), and religiosity (8 items). The lifestyle variable indicators were directly referenced from Sumarwan (2011) and Japariato and Sugiharto (2011), including dimensions of activity, interest, opinion, response to advertising, latest models, brands, and quality (A. Putri et al., 2024; Sumarwan, 2011). The digital promotion variable refers to Aryani (2021) and Hasyira Cahyani (2020), with indicators of accessibility, interaction, trust, sales promotion, direct marketing, and advertising (Cahyani, 2020; Indriani et al., 2024). The *impulsive buying* variable refers to Cahyorini and Rusfian (2011) and Tumanggor, Hadi, and Sembiring (2022), with indicators of spontaneity, compulsion strength, intensity, excitement, and buying due to attractive offers (Ernestivita et al., 2023; Tumanggor et al., 2022). Meanwhile, the religiosity variable is adapted from the theory of Glock and Stark (1965) which includes five dimensions: belief, religious practice, experience or appreciation, knowledge, and consequences. (Sudaryanto, 2023). Adaptations were made to accommodate the context of consumption behavior within an Islamic economic perspective. Prior to distribution of the main questionnaire, a pilot test of the instrument was conducted to ensure clarity of language and initial item reliability.

Data were analyzed using SmartPLS software version 4.1.1.4 with a *Structural Equation Modeling* (SEM) approach. The analysis stages included construct validity and reliability tests using *outer loading criteria* > 0.7 , *Average Variance Extracted* (AVE) > 0.5 , and *Cronbach's Alpha* > 0.7 .

Evaluation of the structural model was carried out through the *R-Square value* with criteria of 0.75 (strong), 0.50 (moderate), and 0.25 (weak). Hypothesis testing was carried out using the *bootstrapping method* to assess the level of significance of the relationship between variables based on the *t-statistic value* (> 1.658) and *p-value* (< 0.05) for one-way tests. This approach was chosen because it is able to test complex causal relationships and accurately identify the moderating effect of religiosity in the research model.

RESULTS AND DISCUSSION

RESULTS

This study uses primary data obtained through an online questionnaire with a rating scale of 1 = strongly disagree to 5 = strongly agree. The research sample consisted of 115 Generation Z Muslim respondents in Palopo City, with a composition of 109 female respondents and 6 male respondents. Based on age range, 12 respondents were aged 17-20 years, 33 respondents were aged 21-24 years, and 70 respondents were aged 25-28 years. Based on status, 35 respondents were students, 54 respondents were employed, and 26 respondents had other statuses. For digital platform use, the majority of respondents most often shopped through TikTok Shop (61 respondents) and Shopee (54 respondents). The collected data were then analyzed to assess the influence of lifestyle and digital promotions on *impulsive buying*, as well as the moderating role of religiosity.

Measurement Model Analysis (*Outer Model*)

The outer model evaluation in this study was conducted using SmartPLS software version 4.1.1.4 with a focus on three main aspects. First, convergent validity, which is evaluated through the outer loading value of each indicator and *the Average Variance Extracted (AVE)*. Indicators are considered eligible if they have a *loading factor value* > 0.7 and $AVE > 0.5$. Second, discriminant validity, which aims to ensure that each construct is empirically different, can be analyzed through *cross-loading* between indicators. Third, *composite reliability* measures the internal consistency of indicators within each construct. Reliability measurements are carried out using *Cronbach's Alpha* and *composite reliability values*, a construct is considered reliable if its value is > 0.70 (Ghozali, 2014)

Convergent Validity

Convergent validity is measured by the correlation between each indicator and its construct, indicated by the *standardized loading factor value*. A reflective indicator is considered valid if it has a *loading factor* > 0.7 .

Table 1. *Outer Loading Values*

	Lifestyle (X1)	Digital Promotion (X2)	Impulsive Buying (Y)	Religiosity (Z)	Note
X1.1	0.735				Valid
X1.3	0.744				Valid
X1.4	0.762				Valid
X1.5	0.744				Valid
X1.7	0.717				Valid
X1.10	0.749				Valid

X1.11	0.760				Valid
X1.12	0.729				Valid
X1.13	0.710				Valid
X2.2		0.709			Valid
X2.4		0.728			Valid
X2.5		0.726			Valid
X2.6		0.736			Valid
X2.7		0.752			Valid
X2.8		0.783			Valid
X2.10		0.705			Valid
X2.11		0.793			Valid
X2.12		0.749			Valid
Y2			0.724		Valid
Y3			0.775		Valid
Y4			0.793		Valid
Y5			0.789		Valid
Y6			0.785		Valid
Y7			0.759		Valid
Y8			0.753		Valid
Y9			0.800		Valid
Y10			0.786		Valid
Z1				0.810	Valid
Z4				0.757	Valid
Z5				0.780	Valid
Z6				0.733	Valid
Z7				0.797	Valid
Z8				0.829	Valid
Z9				0.789	Valid
Z10				0.811	Valid

Source: Primary data output, processed by smartPLS 4.1.14, 2025.

Convergent validity test in Table 1 show that all statement items meet the validity criteria, with *outer loading values* above 0.70. For the lifestyle variable (X1), nine items show values between 0.710 and 0.762. The digital promotion variable (X2) also consists of nine valid items with values of 0.705 to 0.793. The *impulsive buying variable* (Y) has nine items with values of 0.724 to 0.800, while religiosity (Z) consists of eight valid items with values of 0.733 to 0.829. These findings indicate that all indicators are able to adequately represent the construct being measured.

The validity of an indicator can also be strengthened by analyzing the *Average Variance Extracted* (AVE) value. A construct is deemed to meet the criteria if the AVE value obtained is > 0.05.

Table 2. *Average Variance Extracted* (AVE) Value

	Average variance extracted (AVE)
Lifestyle (X1)	0.546
Digital Promotion (X2)	0.552
<i>Impulsive Buying</i> (Y)	0.599
Religiosity (Z)	0.622

Source: Primary data output, processed by smartPLS 4.1.1.4, 2025.

Based on Table 2, the *Average Variance Extracted* (AVE) value for each construct indicates that all indicators are able to represent the construct being measured well. The lifestyle variable (X1) has an AVE of 0.546, digital promotion (X2) 0.552, *impulsive buying* (Y) 0.599, and religiosity (Z) 0.622. All AVE values are above the threshold of 0.50, so these constructs can be categorized as valid, confirming that the indicators used have adequate suitability with their respective constructs.

Discriminant Validity

Discriminant validity is a method for assessing the extent to which a latent construct is truly different or does not overlap with other latent constructs. *Cross loading* is considered adequate if the indicator *loading value* for the original construct is higher than *the loading* on other constructs (Ghozali, 2014) .

Table 3. *Cross Loading Values*

	Lifestyle (X1)	Digital Promotion (X2)	<i>Impulsive Buying</i> (Y)	Religiosity (Z)
X1.1	0.735	0.540	0.431	0.437
X1.3	0.744	0.581	0.544	0.350
X1.4	0.762	0.494	0.433	0.428
X1.5	0.744	0.581	0.436	0.552
X1.7	0.717	0.535	0.496	0.454
X1.10	0.749	0.517	0.547	0.406
X1.11	0.760	0.547	0.516	0.404
X1.12	0.729	0.552	0.523	0.447
X1.13	0.710	0.677	0.519	0.552
X2.2	0.490	0.709	0.368	0.532
X2.4	0.632	0.728	0.386	0.490
X2.5	0.511	0.726	0.390	0.500
X2.6	0.556	0.736	0.390	0.537
X2.7	0.524	0.752	0.425	0.485
X2.8	0.551	0.783	0.491	0.489
X2.10	0.612	0.705	0.497	0.589
X2.11	0.610	0.793	0.551	0.571
X2.12	0.563	0.749	0.592	0.486
Y2	0.592	0.514	0.724	0.392
Y3	0.525	0.448	0.775	0.288

Y4	0.488	0.429	0.793	0.333
Y5	0.485	0.434	0.789	0.387
Y6	0.530	0.467	0.785	0.419
Y7	0.548	0.474	0.759	0.463
Y8	0.417	0.438	0.753	0.409
Y9	0.545	0.567	0.800	0.468
Y10	0.530	0.561	0.786	0.465
Z1	0.506	0.576	0.429	0.810
Z4	0.560	0.628	0.424	0.757
Z5	0.465	0.500	0.303	0.780
Z6	0.447	0.484	0.610	0.733
Z7	0.423	0.511	0.384	0.797
Z8	0.494	0.601	0.339	0.829
Z9	0.432	0.563	0.252	0.789
Z10	0.436	0.543	0.323	0.811

Source: Primary data output, processed by smartPLS 4.1.1.4, 2025

Based on Table 3, the *cross-loading values* indicate that each indicator in the lifestyle (X1), digital promotion (X2), *impulsive buying* (Y), and religiosity (Z) variables has a higher correlation with the original construct compared to the other constructs. This finding is consistent with the results of the *convergent validity* and *discriminant validity tests*, where all indicators were declared valid. This confirms that the model used has a good fit and is able to differentiate the constructs effectively, so the research instrument can be concluded as valid.

Composite Reliability

Composite reliability is an indicator used to assess the internal consistency of a construct, which can be seen through *the output latent variable coefficients*. Composite reliability evaluation generally uses two measures: *Cronbach's Alpha* and *Composite Reliability*. A construct is said to have good reliability if the value obtained is > 0.70 .

Table 4. *Cronbach's Alpha* and *Composite Reliability Values*

	<i>Cronbach's alpha</i>	Composite reliability (rho_c)	Note
Lifestyle (X1)	0.896	0.915	Reliable
Digital Promotion (X2)	0.899	0.917	Reliable
<i>Impulsive Buying</i> (Y)	0.916	0.931	Reliable
Religiosity (Z)	0.915	0.929	Reliable

Source: Primary data output, processed by smartPLS 4.1.1.4, 2025.

Based on Table 4, all variables in the model have *Cronbach's Alpha* and *Composite Reliability values* above the minimum threshold of 0.70, so it can be concluded that the research instrument is reliable and consistent in measuring the construct. The *impulsive buying variable* (Y) shows the

highest value with a *Cronbach's Alpha* of 0.916 and a *composite reliability* of 0.931, followed by religiosity (Z) of 0.915 and 0.929, respectively, digital promotion (X2) of 0.899 and 0.917, and lifestyle (X1) of 0.896 and 0.915. These results confirm that all constructs in the model have met the criteria for good reliability and are suitable for further analysis.

Structural Model Analysis (*Inner Model*)

Structural model analysis (*inner model*) aims to evaluate the relationship between latent constructs in the research model and test the formulated hypotheses. In this study, *inner model analysis* was conducted using the *R-Square test* to describe the magnitude of the influence of independent variables on the dependent variable. The *R-Square assessment categories* consist of strong (≥ 0.75), moderate (≥ 0.50), and weak (≥ 0.25) (Ghozali, 2014) .

Table 5. R-Square Value

	<i>R-Square</i>
<i>Impulsive Buying (Y)</i>	0.535

Source: Primary data output, processed by smartPLS 4.1.1.4, 2025

R-Square value listed in Table 5, the endogenous *impulsive buying variable* (Y) has a value of 0.535. This value indicates that the *impulsive buying variable* is influenced by exogenous variables, namely lifestyle (X1) and digital promotion (X2), by 53.5%, while the remaining 46.5% is explained by other variables outside the research model. Thus, the *R-Square value* indicates that this research model is included in the moderate category.

Hypothesis Testing with *Bootstrapping*

The hypothesis test in this study was determined through the *t-statistic value*, parameter coefficient, and *p-value* obtained from the *bootstrapping method*. The test was conducted in one-way (*one-tailed*) with a significance level of 5%, so the critical t-value used was 1.658. The selection of the one-way test was based on the direction of the relationship between variables that had been determined in the research hypothesis. An effect is declared significant if the *t-statistic value* is > 1.658 and the *p-value* < 0.05 . Based on the *bootstrapping results*, a *path coefficient value* was obtained which describes the strength and direction of the relationship between variables as presented in the following table.

Table 6. *Path Coefficient (bootstrapping)*

	Original sample (O)	T statistics (O/STDEV)	P values
Lifestyle (X1) -> <i>Impulsive Buying (Y)</i>	0.476	4,820	0.000
Digital promotions (X2) -> <i>Impulsive Buying (Y)</i>	0.210	1,779	0.038
Religiosity (Z) x Lifestyle (X1) -> <i>Impulsive Buying (Y)</i>	0.118	1,575	0.058

Religiosity (Z) x Digital promotion (X2) -> <i>Impulsive Buying</i> (Y)	0.055	0.739	0.230
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Source: Primary data output, processed by smartPLS 4.1.1.4, 2025

Based on the results of hypothesis testing using the *bootstrapping method*, the following interpretations were obtained:

Hypothesis 1: Lifestyle has a positive and significant effect on *impulsive buying*.

Based on the table above, the results of the path coefficient test in the original sample column show that the lifestyle variable (X1) influences *impulsive buying* (Y) with a coefficient value of 0.476. In addition, the *t-statistic value* of 4.820 and *p-value* of 0.000 (<0.05) indicate that the influence is positive and significant. Thus, hypothesis 1 can be accepted, which means that lifestyle has a significant influence on *impulsive buying*. This is evidenced by the *t-statistic value* which is greater than 1.658 and the *p-value* which is smaller than 0.05, so hypothesis 1 is proven.

Hypothesis 2: Digital promotion has a positive and significant effect on *impulsive buying*.

Based on the table above, the results of the path coefficient test in the original sample column show that the digital promotion variable (X2) has an effect on *impulsive buying* (Y) with a coefficient value of 0.210. In addition, the *t-statistic value* of 1.779 and *p-value* of 0.038 (<0.05) indicate that the effect is positive and significant. Thus, hypothesis 2 can be accepted, which means that digital promotion has a significant effect on *impulsive buying*. This is evidenced by the *t-statistic value* which is greater than 1.658 and the *p-value* which is smaller than 0.05, so that hypothesis 2 is proven.

Hypothesis 3: Religiosity moderates the influence of lifestyle on *impulsive buying*

Based on the table above, the results of the path coefficient test indicate that the religiosity variable (Z) is unable to moderate the relationship between lifestyle (X1) and *impulsive buying* (Y) with a coefficient value of 0.118. The *t-statistic value* of 1.575 and *p-value* of 0.058 (> 0.05) indicate that the effect is not significant. Thus, hypothesis 3 is rejected, which means that religiosity does not moderate the effect of lifestyle on *impulsive buying*.

Hypothesis 4: Religiosity moderates the effect of digital promotions on *impulsive buying*.

Based on the table above, the results of the path coefficient test indicate that the religiosity variable (Z) is unable to moderate the relationship between digital promotion (X2) and *impulsive buying* (Y) with a coefficient value of 0.055. The *t-statistic value* of 0.739 and *p-value* of 0.230 (> 0.05) indicate that the effect is not significant. Thus, hypothesis 4 is rejected. This means that religiosity does not moderate the effect of digital promotion on *impulsive buying*.

DISCUSSION

Data analysis using SmartPLS shows the relationship between research variables. The discussion focuses on the influence of lifestyle (X1) and digital promotion (X2) on *impulsive buying*

(Y), as well as the role of religiosity (Z) as a moderating variable.

The influence of lifestyle on *Impulsive Buying*

The results of the study show that lifestyle has a positive and significant effect on *impulsive buying*. This means that the more consumptive a person's lifestyle, the greater their tendency to make spontaneous purchases. This finding supports the *Stimulus–Organism–Response (SOR) theory*, in which lifestyle acts as an external stimulus that influences an individual's psychological processes, leading to *impulsive behavioral responses*. (Maharani et al., 2024). Previous studies also support these findings, such as those by Astuti (2024) and Risnandini and Khuzaini (2024) who found that modern lifestyle and hedonic orientation contribute to unplanned purchasing behavior, while Mansur (2024) confirmed the positive influence of lifestyle on *impulse buying* among fashion boutique consumers (Astuti & Pratiwi, 2024; Mansur et al., 2024; Risnandini & Khuzauni, 2024). Meanwhile, research by Amanda (2024) and Pertiwi (2024) showed different results by placing promotions and discounts as the dominant factors (Amanda et al., 2024; Pertiwi & Prasetya, 2024). Nevertheless, these findings confirm that lifestyle remains an important trigger for *impulsive behavior*. Consumption patterns influenced by the habit of following trends, exploring products, and the urge to adapt to a digital lifestyle make lifestyle play a significant role in shaping *impulsive buying tendencies*.

The influence of digital promotions on *Impulsive Buying*

The results of the study indicate that digital promotions have a positive and significant effect on *impulsive buying* among Generation Z Muslims in Palopo City. The more intense the digital promotion received, the greater the individual's tendency to make spontaneous purchases. This finding aligns with the *Stimulus–Organism–Response (SOR) theory*, where digital promotions function as external stimuli that trigger attention, interest, and emotional drive, resulting in a response in the form of *impulsive buying behavior*. (Maharani et al., 2024). These results also support the *AIDA (Attention, Interest, Desire, Action) model*, which explains that promotions can attract attention and foster desire before encouraging purchasing actions (Lewis, 1908). Previous studies also strengthen these results, such as Hidayat (2024), Kharis Almasyahri (2024), Elmi Krisito (2024), Saebah (2020), and Dini Areta (2024) who found that digital promotions in the form of discounts, *flash sales*, *free shipping*, and *interactive advertising* have a significant influence on *impulsive buying behavior* (Almasyhari et al., 2024; Areta & Nadia Khairina, 2024; Hidayat & Riofita, 2024; Krisito et al., 2024; Saebah & Layaman, 2020). Meanwhile, Oktavia Sihombing's (2022) research showed different results, stating that promotions had no influence on *impulsive buying*. (Sihombing & Sukati, 2022). Thus, in the context of this research, digital promotions continue to play a significant role as a stimulus that encourages spontaneous consumer behavior among Generation Z Muslims, where incentives in the form of discounts and digital advertising are strong drivers of unplanned purchasing decisions.

The influence of lifestyle on *impulsive buying* is moderated by religiosity.

The results of the study indicate that religiosity cannot moderate the influence of lifestyle on impulsive buying among Generation Z Muslims in Palopo City. This finding is inconsistent

with the *Self-Control theory* proposed by Baumeister (1994), which explains that self-control is an individual's ability to restrain short-term urges or desires in order to achieve long-term goals (Baumeister et al., 2007). Similarly, the concept of *Religious Self-Control* by McCullough & Willoughby (2009) emphasizes that religiosity can function as a source of self-control because religious values encourage individuals to regulate behavior in accordance with moral and spiritual norms. (McCullough & Willoughby, 2009). However, the results of this study show that religiosity has not played an effective role as a control in the relationship between lifestyle and *impulsive buying*. This is in line with the findings of Zulaika Matondang (2024), Mariani (2025), and Setiawan (2025), who stated that the influence of modern lifestyle, social trends, and easy access to online shopping are more dominant in shaping impulsive behavior than religiosity factors (Lahuri et al., 2025; Mariani & Sulhaini, 2025; Matondang et al., 2024). Conversely, research by Maryati (2021) and Fathiyatur Rizqiyyah (2023) shows that religiosity can strengthen a person's self-control, thereby being able to restrain *impulsive* tendencies (Maryati et al., 2021; Rizqiyyah, 2023). Thus, it can be concluded that in the context of Generation Z Muslims in Palopo City, religiosity has not been deeply internalized in daily behavior, especially in facing the influence of digital and social lifestyles which are very strong in triggering *impulsive buying*.

The influence of digital promotion on *impulsive buying* is moderated by religiosity.

The results of the study indicate that religiosity is unable to moderate the effect of digital promotions on *impulsive buying*. Although individuals have a certain level of religiosity, this value is not strong enough to control spontaneous urges that arise from exposure to massive and persuasive digital promotions. This finding is inconsistent with the theories of *Self-Control* (Baumeister, 1994) and *Religious Self-Control* (McCullough & Willoughby, 2009) which emphasize the role of religiosity as a self-control mechanism (Baumeister et al., 2007; McCullough & Willoughby, 2009). These results are in line with research by Teguh Purwanto (2022) which found that religiosity does not moderate the relationship between discounts and *impulse buying*. This means that the religiosity factor does not have a significant strengthening effect on the relationship between discounts and impulsive buying carried out by consumers (Purwanto et al., 2022). However, this contrasts with the findings of Nur Fadillah (2020), Untung Usada (2023), and Suganda Putri (2024), who showed that religiosity can weaken the influence of promotions on consumer behavior (Fadillah et al., 2020; Felysia Suganda Putri & Yudi Sutarso, 2024; Usada, 2023). These differences in results indicate that in the context of Gen Z Muslims in Palopo City, religiosity has not yet functioned effectively as a moral filter against the influence of digital promotions. Religious values appear to play a greater role in long-term awareness, while *impulsive shopping decisions* are more triggered by external stimuli and consumer habits in the digital environment.

Impulsive Buying Behavior with Islamic Values

The results of the study show that lifestyle and digital promotions have a positive and significant effect on *impulsive buying*, while religiosity is unable to moderate the relationship. This indicates that among Gen Z Muslims in Palopo City, religious values have not been strongly internalized in consumption behavior. In fact, *self-control theory* (Baumeister, 1994) and the concept of *religious self-control* (McCullough & Willoughby, 2009) emphasize that self-control should be formed from beliefs and moral values ingrained in an individual (Baumeister et al., 2007; McCullough & Willoughby, 2009). When religiosity does not play a significant role, emotional

drives and external influences such as lifestyle trends and digital promotions dominate the decision-making process. This condition indicates a high tendency for *impulsive buying* in Gen Z, known as *digital natives* who are active on social media, easily influenced by trends, and make consumption part of their identity (Wijoyo et al., 2020) . The results showing that religiosity does not play a moderating role confirms the gap between faith values and consumption behavior. Muslim consumers are still easily influenced by visual appeal and persuasive messages on social media.

Unplanned purchasing behavior without consideration of utility, contradicts the principle of simplicity (*al-igtishad*) and prohibition of excess (*israf*), as stated by Allah SWT in QS. Al-A'raf [7]:31 and QS. Al-Isra [17]:27 which reminds people not to be wasteful and not to be arrogant in spending wealth (Ministry of Religious Affairs of the Republic of Indonesia, 2014) . Three main principles in Muslim consumption behavior. First, belief in the Day of Judgment encourages wise consumption planning and is oriented towards the benefits of both the world and the hereafter. Second, the goal of achieving *al-falah* makes consumption a form of worship, by balancing material and spiritual satisfaction and prioritizing spiritual values when the two conflict. Third, wealth is seen as a trust that must be used according to sharia, by emphasizing balance, responsibility, and avoiding wastefulness (*israf*) and stinginess (El-Yusufi, 2024) . In consuming activities, a Muslim must pay attention to the halal and thayyib aspects of every product, both goods and services. Halal relates to the validity of the substance and its production process, while thayyib emphasizes the benefits, quality, and suitability for consumption (Zamzam & Aravik, 2020) . Thus, consumption satisfaction is not solely measured by material value but must be based on sharia values that guarantee blessings and benefits. In Islamic consumption, it is important to fulfill needs rather than relatively unlimited desires. Needs are obligatory for every individual, although desires can provide satisfaction if they are fulfilled (Priyatno et al., 2022) . Islam views consumption as a form of moral and spiritual responsibility to achieve balance in life (*tawazun*), not merely the fulfillment of momentary desires. Therefore, strengthening applicable and contextual religiosity is important so that modern Muslim consumption behavior aligns with the ethical values and balance taught by Islam.

CONCLUSION

This study concludes that lifestyle and digital promotions have a positive and significant influence on *impulsive buying* among Generation Z Muslims in Palopo City. A consumptive digital lifestyle and exposure to massive digital promotions are the main triggers for spontaneous buying behavior. These results confirm that the purchasing decisions of the younger generation are more influenced by external factors such as social trends and digital stimuli than by rational considerations. However, religiosity was not proven to moderate the influence of lifestyle or digital promotions on *impulsive buying*. This condition indicates a gap between religious beliefs and actual consumption behavior, so that Islamic values have not been fully internalized in daily economic behavior. These findings emphasize the importance of strengthening spiritual values and self-control so that the consumption behavior of the younger generation is more in line with the Islamic principles of simplicity (*al-igtishad*), balance (*tawazun*), and avoidance of excessive behavior (*israf*).

However, this study is limited by its regional context and respondent characteristics, which focused on one age group and one specific region. Therefore, the results cannot be broadly generalized. Further research is recommended to expand the regional scope, increase the

demographic diversity of respondents, and incorporate other variables such as *self-control*, financial literacy, and peer influence to deepen our understanding of Generation Z Muslim consumption behavior.

From a practical perspective, the results of this study provide recommendations for consumers to be more discerning in managing their consumption behavior and to avoid being easily influenced by persuasive digital promotions. Businesses are advised to implement ethical, informative, and moderate marketing strategies to remain in line with the principles of social responsibility and Islamic moral values. The government and educational institutions are also expected to improve digital literacy and financial literacy based on Islamic values through training and curricula that instill awareness of sustainable consumption. Theoretically, this study also strengthens the *Stimulus–Organism–Response* (SOR) theory by demonstrating that lifestyle and digital promotions play important roles in influencing impulsive buying behavior. It also broadens understanding of *Self-Control theory* by demonstrating that religiosity is not necessarily a driver of consumer behavior in the modern digital context.

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