

# The Moderating Role of Islamic Values on Impulse Buying in E-Commerce Promotions: Case of Muslim Students in Semarang

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## Abstract

*The surge in e-commerce in Indonesia has intensified business competition, leading to aggressive promotional strategies that often trigger impulse buying, a behavior misaligned with Islamic teachings on balanced consumption. This study examines the impact of promotions on impulse buying behavior among Muslim students in Semarang and how self-control, taqwa, and sadaqah moderate this relationship. Employing a quantitative approach with SEM-PLS on 100 respondents, this study found that while promotions significantly induce impulse buying, only sadaqah effectively moderates this effect negatively. This suggests that charitable giving can counteract the allure of promotional offers. This study also highlights taqwa and self-control among students as the main issues they face, as those variables are insignificant. Practically, this study advises marketers on ethical promotion strategies and empowers consumers to practice mindful spending. Future studies should consider broader socio-cultural factors and diverse samples to validate these findings and explore the dynamics of these relationships over time.*

**Keywords:** Promotion, Self-Control, Taqwa, Sadaqah, Impulse Buying

## Introduction

Globally, data from Statista highlights that the revenue of E-commerce is expected to grow at a compound annual growth rate (CAGR) of 8.02% from 2025 to 2029, reaching a projected market volume of USD 5.89 trillion by 2029. Furthermore, according to the International Trade Administration, Indonesia's e-commerce market is projected to grow from USD 52.93 billion in 2023 to USD 86.81 billion by 2028, with a compound annual growth rate (CAGR) of 10.4% during the forecast period of 2023-2028. The CAGR of Indonesia is higher than the global rate, which shows that Indonesia has tremendous potential for E-Commerce.

The considerable potential of E-Commerce is primarily responsible for the growth of online shopping in Indonesia, which has expanded significantly. With the rise in E-Commerce usage, consumer shopping patterns are also changing. Many consumers now prefer to shop online rather than visit physical stores, leading to increasingly competitive business strategies that aim to attract customers through various appealing promotions.

Peter and Olson state that promotions can significantly influence purchasing behavior. Other studies, such as those by Tong, Lai, and Tong (2012), Jang, Kim, and Rao (2024), and Zhou (2024), also found the same result, albeit in different contexts. Consequently, e-commerce platforms are competing to offer attractive promotions to consumers, such as discounts, cash back, and free shipping, in order to boost sales.<sup>1</sup> One of the effects of these changes in shopping patterns is the rise of impulse buying

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<sup>1</sup> Benius, et. al., "Pengaruh Perilaku Konsumen terhadap Keputusan Pembelian Produk, Harga, dan Promosi," *Journal of Economic, Bussines and Accounting (COSTING)*, Vol. 7, No. 2, (2024), 3090-98.

behavior. Aisyah, (2023) notes that not all consumers act rationally when making online purchases. Impulsive behavior, often spurred by promotions, tends to be driven more by lifestyle choices and momentary desires rather than actual needs.<sup>2</sup>

Bitta categorizes impulse purchases into four types: Pure Impulse, Suggestion Impulse, Reminder Impulse, and Planned Impulse.<sup>3</sup> These types can be further divided into two main categories: Unacceptable Impulse Buying (Pure Impulse) and Acceptable Impulse Buying (which includes Suggestion Impulse, Reminder Impulse, and Planned Impulse). Pure impulse buying contradicts Islamic consumption principles, as it often involves excessive spending and the purchase of items based on wants rather than needs.<sup>4</sup> This pure impulse buying is also in line with what the Qur'an says about the prohibition of excessive consumption in Surah al-A'raf, verse 31.

However, a preliminary survey to examine the buying behavior of Muslim college students in Semarang City revealed that 80% of the participants had engaged in pure impulse buying, indicating a notable issue regarding the adherence to Islamic principles in the daily lives of Muslim students in Semarang. Therefore, the increase in impulsive buying behavior due to promotions has prompted researchers to investigate which variables may mitigate the influence of such promotions on impulse purchases.

In the lens of institutional economics, the concept of an informal institution refers to a non-written institution that can sometimes shape human behavior. A critical variable in this informal institution can be reflected through the role of religion. Based on this approach, the impact of promotion on impulsive buying might be reduced if someone follows the tenets of a specific religion. Furthermore, some important teachings from Prophet Muhammad (PBUH), known as Islamic values, are self-control (*mujahadah an nafs*); *taqwa*; and charitable giving (*sadaqah*). Arguably, this teaching will lead to a reduction in impulsive buying that is stimulated by promotions.

Laran and Janiszewski found that individuals with a high level of self-control are better equipped to resist the allure of attractive promotions and tend to make more thoughtful purchasing decisions.<sup>5</sup> This explanation is also supported by several studies such as Lee and Johnson (2012);<sup>6</sup> Roberts and Manolis (2014),<sup>7</sup> Siregar, and Cholili (2023).<sup>8</sup>

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<sup>2</sup> Nurul Aisyah and Is Fadhillah, "Pengaruh Promosi Penjualan, Impulsive Buying Behaviour pada Keputusan Pembelian Mahasiswa Surabaya melalui Media Tiktok Shop," *Jurnal Bina Bangsa Ekonomika*, Vol. 16, No. 2, (2023), 407-20.

<sup>3</sup> Albert J. Della Bitta, *Consumer Behavior: Concepts and Applications* (USA: McGraw-Hill, 1984).

<sup>4</sup> Riskawati Saleh, Wantini, and Ahmad Muhammad Diponegoro, "Analisis Perilaku Konsumtif dalam Perspektif Psikologi Islam," *Al-Qalb: Jurnal Psikologi Islam*, Vol. 14, No. 2, (2023), 92-104.

<sup>5</sup> Juliano Laran and Chris Janiszewski, "Work or Fun? How Task Construal and Completion Influence Regulatory Behavior," *Journal of Consumer Research*, Vol. 37, No. 6, (2011), 967-83.

<sup>6</sup> Jaeha Lee and Kim K. P. Johnson, "Buying Fashion Impulsively: Environmental and Personal Influences," *Journal of Global Fashion Marketing*, Vol. 1, Issue. 1, (2012).

<sup>7</sup> James A. Roberts, and Chris Manolis, "Cooking Up a Recipe for Self-Control: The Three Ingredients of Self-Control and Its Impact on Impulse Buying," *Journal of Marketing Theory and Practice*, Vol. 20, No. 2, (Spring 2012).

<sup>8</sup> Fitri Jalilah Siregar, and Abd. Hamid Cholili, "The Effects of Self-Control on Impulsive Buying during National Online Shopping Day Celebration on Students of State University in Malang," *Proceedings of the Conference*

Additionally, research conducted by Djudiyah and Suryana revealed that strong *taqwa* values can reduce the tendency for impulsive buying<sup>9</sup>. Additionally, utility theory suggests that as people consume more, their utility will also increase. This intuition can be further developed through Islamic teachings, which encourage giving donations, as it is believed that this will improve one's utility. This increased utility might change consumer patterns from spending on consumption to donating (giving *sadaqah*), thereby reducing impulsive buying. Kasri, (2013) indicated that individuals who regularly engage in charitable giving tend to manage their finances more wisely.<sup>10</sup>

Consequently, Muslim consumers who have a habit of following the Prophet, at the very least, by considering themselves to be self-controlled, pious, and charitable, may find it easier to resist impulse purchases, even when faced with appealing promotions. Therefore, this research tries to prove that the variables such as self-control, *taqwa*, and *sadaqah* can mitigate impulsive buying behavior among university students in Semarang.

## Literature Review

Consumer behavior refers to the actions taken by individuals and the factors that influence these actions, particularly when obtaining products or services to achieve satisfaction. According to Mankiw, several factors influence consumer behavior and demand for goods and services, including income, prices of goods and services, personal tastes, future expectations, and the concept of *ceteris paribus* (which means that all other conditions are held constant).<sup>11</sup>

Consumer behavior theory examines how individuals make purchasing decisions in light of their budget constraints and preferences. According to Adiningish, budget constraints limit the quantity of goods and services that consumers can buy due to their limited financial resources.<sup>12</sup> On the other hand, consumer preferences involve a series of evaluations and choices that individuals make when considering various options for consumption. Kotler defines preference as an indication of a consumer's inclinations among available product choices.

Economic theory posits that rational consumers will always seek to maximize their utility.<sup>13</sup> In contrast, Islamic consumption emphasizes adherence to specific principles, including the consumption of halal goods, pure and clean products, moderation (avoiding *israf*), and making purchases based on actual needs.<sup>14</sup> According to Jenita and Rustam, it is essential to consider needs under *Maqasid Sharia*, which

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of *Psychology and Flourishing Humanity*, (2023).

<sup>9</sup> Djudiyah and Suryana Sumantri, "Religiositas sebagai Kendali Nilai Materialistik dan Belanja pada Mahasiswa," *Seminar Psikologi & Kemanusiaan, Psychology Forum UMM*, 2015.

<sup>10</sup> Rahmatina Awaliah Kasri, "Giving Behaviors in Indonesia: Motives and Marketing Implications for Islamic Charities," *Journal of Islamic Marketing*, Vol. 4, No. 3, (2013), 306-24.

<sup>11</sup> N. Gregory Mankiw, *Principles of Economics* (Boston: Cengage Learning, 2021).

<sup>12</sup> S. Adiningasih, *Ekonomi Mikro* (Yogyakarta: BPFE UGM, 1999).

<sup>13</sup> Muhammad Akram Khan, "Theory of Consumer Behavior: An Islamic Perspective," *Munich Personal RePEc Archive*, 2020.

<sup>14</sup> Nur Rahmah and Munadi Idris, "Impulsive Buying Behaviour dalam Perspektif Ekonomi Islam," *Jurnal Ekonomi Bisnis Syariah*, Vol. 1, No. 2 (2018), 88-98.

identifies *dharuriyyat* (primary needs).<sup>15</sup> This framework recognizes that the basis for benefit encompasses both worldly life and religious obligations in the hereafter. The scope of *dharuriyyat* encompasses five fundamental aspects: the maintenance of religion, the preservation of the soul, the protection of the mind, the care of offspring, and the preservation of property. In addition, *hajjiyyat* (secondary needs) refers to benefits that alleviate distress and difficulty without straying from one's responsibilities as a *mukallaf* individual. Finally, *tahsiniyyat* (tertiary needs) pertains to fulfilling needs that enhance comfort and security for those around us, ensuring that we do not cause distress to others.

### *Impulse Buying*

Impulse buying is consumer behavior caused by a sudden urge to buy a product or service.<sup>16</sup> Although impulse buying can provide momentary pleasure, it can have various negative impacts on a person. According to Trocchia and Janda, impulsive buying is considered a negative behavior because it often leads to negative post-behavioral outcomes, such as negative feelings, guilt, and dissatisfaction.<sup>17</sup> Impulse purchases are often followed by feelings of regret and dissatisfaction, which can affect a person's mental health. Guilt and stress from unnecessary spending can reduce emotional well-being.

Bitta, suggests types of impulse purchases, namely, Pure Impulse, Suggestion Impulse, Reminder Impulse, and Planned Impulse.<sup>18</sup> This can explain that the types of impulse purchases are categorized into two, namely Unacceptable Impulse Buying (Pure Impulse) and Acceptable Impulse Buying (Suggestion Impulse, Reminder Impulse, and Planned Impulse). This is because pure impulse buying is contrary to the principles of consumption in Islam, which is excessive consumption and buying goods based on wants rather than needs.

### *Promotion*

Promotion is a strategy used by companies to encourage consumers to take an interest in their products and prompt them to make purchasing decisions.<sup>19</sup> Promotional offers such as discounts, flash sales, cashback, and free shipping can trigger spontaneous buying impulses. When consumers encounter special offers that lower their total spending, they perceive a benefit or opportunity that they shouldn't pass up. As a result, they often decide to purchase without prior planning, leading to impulsive behavior.

Research by Kempa, (2020) shows that promotions have a significant positive effect on impulsive purchases.<sup>20</sup> Similarly, Kacen and Lee found that promotions, like

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<sup>15</sup> Jenita Jenita and Rustam Rustam, "Konsep Konsumsi dan Perilaku Konsumsi Islam," *JEBI (Jurnal Ekonomi dan Bisnis Islam)*, Vol. 2, No. 1, (2017), 75-84.

<sup>16</sup> Hemraj Verma and Shalini Singh, "Interpretive Structural Modelling for E-Impulse Buying: An Indian Study," *International Journal of Electronic Marketing and Retailing*, Vol. 9, No. 3, (2018), 288-306.

<sup>17</sup> Philip J Trocchia and Swinder Janda, "How Do Consumers Evaluate Internet Retail Service Quality?," *Journal of Services Marketing*, Vol. 17, No. 3, (2003), 243-53.

<sup>18</sup> Albert J Della Bitta, *Consumer Behavior: Concepts and Applications* (USA: McGraw-Hill, 1984).

<sup>19</sup> Faridha Anggraeni and Prijati, "Pengaruh Promosi, Diskon dan Impulse Buying terhadap Keputusan Pembelian Hypermarket PTC Surabaya," *Jurnal Ilmu dan Riset Manajemen (JIRM)*, Vol. 5, No. 7, (2016).

<sup>20</sup> Sesilya Kempa, Kevin Vebrian, and Hakim Bendjeroua, "Sales Promotion, Hedonic Shopping Value,

discounts and special offers, can heighten the urge to make impulse purchases by creating a sense of urgency and presenting an opportunity that feels hard to resist.<sup>21</sup>

H<sub>1</sub>: Assumed that promotion has a significant influence on impulse buying.

### *Self-Control*

Self-control plays a crucial role in moderating the relationship between promotional activities and impulse buying behavior. It refers to an individual's ability to manage their urges, emotions, and actions in response to external temptations or pressures.<sup>22</sup> In the context of consumer behavior, preferences play a significant role in decision-making. Self-control, as a valued attribute, can affect the extent to which a person is inclined to make impulse purchases when faced with promotional stimuli. When individuals possess strong self-control, they are better able to manage their urges and resist stimuli that may lead to impulsive buying, ultimately resulting in more positive behaviors.<sup>23</sup>

Baumeister (2007) suggests that self-control can significantly influence impulse buying behavior.<sup>24</sup> Research conducted by Sultan (2012) indicates that self-control acts as an effective moderator, mitigating the impact of online promotions on impulse buying behavior.<sup>25</sup>

H<sub>2</sub>: Self-control can moderate the relationship between promotion and impulse buying.

### *Taqwa*

*Taqwa* is an attitude of awareness towards Allah SWT that encourages a person to guard, maintain, and protect themselves in their relationship with Him.<sup>26</sup> The value of *taqwa* plays a role in shaping a person's preferences. Consumers who have a high level of *taqwa* tend to consider spiritual and ethical values in their purchasing decisions. When faced with attractive promotions, they may be more prudent and refrain from impulse purchases, choosing to shop according to their needs and religious principles.

Djudiyah and Suryana (2015) explain that strong religious values can increase self-control in shopping behavior, thus potentially reducing impulse buying tendencies.<sup>27</sup> This finding is reinforced by Efendi's research (2023), which suggests

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and Impulse Buying on Online Consumer Websites," *SHS Web of Conferences*, No. 76, (2020).

<sup>21</sup> Jacqueline J. Kacen and Julie Anne Lee, "The Influence of Culture on Consumer Impulsive Buying Behavior," *Journal of Consumer Psychology*, Vol. 12, No. 2, (2002), 163-76.

<sup>22</sup> June P Tangney, Angie Luzio Boone, and Roy F Baumeister, "High Self-Control Predicts Good Adjustment, Less Pathology, Better Grades, and Interpersonal Success," *Journal of Personality*, Vol. 72, No. 2, (2018), 271-324.

<sup>23</sup> M A Larasati and M S Budiani, "Mahasiswa Psikologi Universitas Negeri Surabaya yang Melakukan Pembelian Secara Online," *Jurnal Psikologi Universitas Negeri Surabaya*, Vol. 2, No. 3, (2014), 1-8.

<sup>24</sup> Roy F Baumeister, et. al., "The Strength Model of Self-Control," *Current Directions in Psychological Science*, Vol. 16, No. 6, (2007), 351-55.

<sup>25</sup> Abdullah J. Sultan, et. al., "Building Consumer Self-Control: The Effect of Self-Control Exercises on Impulse Buying Urges," *Marketing Letters*, Vol. 23, No. 1, (2012), 61-72.

<sup>26</sup> Nailah Farah and Intan Fitriya, "Konsep Iman, Islam dan Taqwa," *Ra'usyan Fikr: Jurnal Ilmu Studi Ushuluddin dan Filsafat*, Vol. 14, No. 2 (2018), 209-41.

<sup>27</sup> Djudiyah and Suryana Sumantri, "Religiositas sebagai Kendali Nilai Materialistik dan Belanja pada Mahasiswa," *Seminar Psikologi & Kemanusiaan, Psychology Forum UMM*, 2015.

that religiosity has a significant moderating effect, weakening the influence of sales promotions on impulse buying.<sup>28</sup>

H<sub>3</sub>: *Taqwa* can moderate the relationship between promotion and impulse buying.

### **Sadaqah**

*Sadaqah* is a gift that is spent voluntarily on anyone, without a *nisab* and without a binding time rule.<sup>29</sup> *Sadaqah* can act as a moderator in the relationship between promotion and impulse buying behavior, as it influences the consumption patterns and financial decision-making of individual Muslims. Consumers' strong preference for religious values leads them to consider every expenditure they make. In Islam, spending is not only done for consumption but also for afterlife needs, such as *sadaqah*.

Research by Kasri (2013) indicates that individuals who actively give *sadaqah* tend to be more prudent in managing their finances.<sup>30</sup> Consumers who tend to give *sadaqah* may be more likely to refrain from impulse purchases, even when faced with attractive promotions. They prefer to allocate their funds in a more useful and socially meaningful direction, especially if they feel that the funds can be used for more beneficial purposes.

H<sub>4</sub>: *Sadaqah* can moderate the relationship between promotion and impulse buying.

### **Methodology**

This research employs a quantitative approach to measure the effect of promotions on impulse buying behavior, with moderating variables including self-control, *sadaqah*, and *taqwa*. The research population consists of Muslim students in Semarang who have made online purchases. The purposive sampling method was employed to select respondents who met the specified criteria. This sampling technique is highly relevant when researchers aim to study a specific population with particular characteristics. In this study, the specific characteristics are Muslim students residing in Semarang who have experience with impulse buying.

Data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) to test the relationship between the research variables. This technique enables the evaluation of both the measurement model (outer model) and the structural model (inner model) to assess the validity, reliability, and significance of the relationships between variables. Then, following Kurniawati and Savitri (2020), the minimum sample size is calculated through the Bernoulli formula. The formula is presented as follows:

$$n = \frac{Z_{\alpha/2} \times p \times q}{\mu^2}$$

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<sup>28</sup> Muhammad Rizal Efendi and Heri Kurniawan, "The Influence of Internet Addiction and Sales Promotion on Impulse Buying in Tiktok Shop E-Commerce with Religiosity as a Moderation Variable," *Journal of Islamic Entrepreneurship and Management*, Vol. 3, No. 2, (2023), 105-113.

<sup>29</sup> Muhammad Sanusi, *The Power of Sedekah*, (Yogyakarta: Pustaka Insan Madani, 2009).

<sup>30</sup> Rahmatina Awaliah Kasri, "Giving Behaviors in Indonesia: Motives and Marketing Implications for Islamic Charities," *Journal of Islamic Marketing*, Vol. 4, No. 3, (2013), 306-24.

Where  $\alpha$  represents the level of accuracy, which is 5 percent with a 95% level of confidence, the Z value obtained is 1.96, while  $\mu$  (error rate) is 10 percent. As population are not known, then p is 0,5 and q is 1-p. The result of calculation shows minimum sample required is 97, then it can be rounded up to 100 respondents. Later the sample will be distributed to the number of universities in the city of Semarang according to the number of students. The sample of students in the city of Semarang is as follows:

**Table 1. Sample distribution**

University	Population	Percentage of Population	Minimum Sample
Universitas Diponegoro	56.877	29,27 %	29
Universitas Negeri Semarang	52.914	27,23 %	26
Universitas Islam Walisongo	21.768	11,64 %	11
Universitas Islam Sultan Agung	18.733	9,60 %	10
Universitas Semarang	13.730	7,07 %	7
Universitas Muhammadiyah Semarang	12.277	6,32 %	6
Politeknik Negeri Semarang	7.221	3,72 %	4
Universitas Pandanaran	3.082	1,59 %	2
Universitas Stikubank	2.747	1,41 %	1
Universitas 17 Agustus 1945	2.448	1,26 %	1
Universitas Wahid Hasyim	992	0,51 %	1
Politeknik ilmu pelayaran semarang	795	0,41 %	1
Universitas Dian Nuswantoro	728	0,37 %	1
Total	194.312	100%	100

Table 1 above shows the sample distribution based on the student population in Semarang, using the following criteria: Muslim and having made online purchases.

Based on the calculation using the Bernoulli formula, the minimum number of respondents required is 100. This sample distribution ensures that the sample accurately represents the population of students at various universities in Semarang.

Primary data were collected through a Likert-based questionnaire to measure the attitudes, opinions, and perceptions of individuals or groups about social phenomena. The score level ranges from 1 to 5, describing the answer from strongly disagree to strongly agree. Table 2 below lists the items for each variable used in the questionnaire for data collection.

**Table 2. Questionnaire Statements**

Variable	Items
Promotion (X)	(P1) Promotions offer attractive discounts. (P2) I am urged to buy a product when there is a promotion. (P3) I am attracted to buying products when there is a 'buy one, get one free' offer. (P4) I tend to buy products if they are cheaper than others. (P5) When I see a good deal, I usually buy more than I need. (P6) Bonuses or gifts can be a reason for me to make spontaneous online purchases.
Self-Control (M1)	(SC1) I find out the benefits of each product I want to buy first. (SC2) I use my money to shop for valuable things. (SC3) The decisions I make are based on the consideration of benefits and risks. (SC4) I am not easily influenced by others in making decisions. (SC5) When faced with two choices, I am not confused in making a decision.
Taqwa (M2)	(T1) I would feel guilty if I engaged in activities forbidden by my religion. (T2) I am very strict in following my religious beliefs. (T3) My religious beliefs and practices are important to me. (T4) I am influenced by my awareness of God when doing my work. (T5) I always follow what my religion requires at work. (T6) I continuously observe my religious practices.
Sadaqah (M3)	(S1) I feel the need to share some of my wealth as a form of gratitude to Allah. (S2) I regularly give charity every month. (S3) I give charity to help those in need. (S4) I feel very happy after giving charity. (S5) I give charity without expecting any reward or praise from others.
Impulse Buying	(IB1) I often buy items unconsciously. (IB2) I am tempted to buy attractive items. (IB3) I don't think much when making a purchase. (IB4) When something is very attractive, I buy it without considering the consequences. (IB5) I often buy items that I don't need. (IB6) I often spend more money than I planned to spend.

Source: Authors (2024), taken from several sources

Hair, et. al. (2022)<sup>31</sup> outlines a four-step process for PLS-SEM analysis in this research, which includes defining the model, calculating the model's parameters,

<sup>31</sup> Hair, J. F., et. al., "A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)," Sage: California, (2022).

assessing the measurement properties, and evaluating the structural relationships (inner model). The measurement model (outer model) consists of validity and reliability. For validity, there are two tests: convergent validity (AVE value) and discriminant validity (HTMT). For reliability, it is composite reliability. The inner model consists of R-Square, Q-Square, and the result of SEM-PLS estimation.

## Results and Discussion

In this research, researchers collected data from 100 respondents, specifically Muslim students in Semarang City who have made online purchases. Data collection was conducted from August to September 2024, both by giving an online questionnaire and by face-to-face interviews. The majority of respondents were aged 17 to 25 years (99%), while a small portion (1%) was between 26 and 30 years old. In terms of gender, slightly more women (55%) participated in the research compared to men (45%).

### Evaluation of the Measurement Model (Outer Model)

#### *Convergent Validity (AVE Value)*

Table 3 below depicts the result of Average Variance Extracted (AVE), which measures convergent validity. Overall, the result demonstrates that all constructs exceed the recommended threshold of 0.50.

**Table 3. Convergent Validity Test Result**

Variable	Average Variance Extracted (AVE)
Impulse Buying (Y)	0.795
Self-Control (M1)	0.593
Promotion (X)	0.570
<i>Sadaqah</i> (M3)	0.549
<i>Taqwa</i> (M2)	0.583

*Source: Processed using Smart PLS 3, 2024*

Table 3 presents the Average Variance Extracted (AVE) values for each variable in the SEM-PLS model. Specifically, Impulse Buying (Y) exhibits the highest AVE at 0.795, indicating that its indicators strongly represent the construct. Self-control (M1) and *Taqwa* (M2) show AVE values of 0.593 and 0.583, respectively, suggesting adequate convergent validity. Promotion (X) and *Sadaqah* (M3) also confirm convergent validity, with AVE values of 0.570 and 0.549, respectively. These results collectively affirm that each latent variable explains more than half of the variance in its respective indicators, confirming robust convergent validity across the model.

**Discriminant Validity Assessment (HTMT)**

**Table 5. HTMT Result**

	Impulse Buying	Self-Control	Self-Control Moderation	Taqwa Moderation	Sadaqah Moderation	Promotion	Sadaqah	Taqwa
Impulse Buying								
Self-Control	0,596							
Self-Control Moderation	0,395	0,279						
Taqwa Moderation	0,193	0,213	0,316					
Sadaqah Moderation	0,628	0,363	0,513	0,370				
Promotion	0,873	0,600	0,362	0,131	0,569			
Sadaqah	0,880	0,465	0,348	0,217	0,515	0,725		
Taqwa	0,311	0,199	0,237	0,150	0,251	0,285	0,364	

Source: Processed using Smart PLS 3, 2024

Table 5 indicates that the HTMT (Heterotrait-Monotrait) values for all construct pairs are less than 0.90. This suggests that the constructs in the path model are sufficiently distinct and that the lower and more conservative values reflect the distinctiveness of the items used to measure each latent variable.<sup>32</sup>

**Outer Model Reliability Test**

To ensure the internal consistency and reliability of the measurement model, Composite Reliability was assessed for each construct. The results are presented in Table 4.

**Table 4. Reliability Test Result**

Variable	Composite Reliability
Impulse Buying (Y)	0.957
Self-Control (M1)	0.978
Promotion (X)	0.947
Sadaqah (M3)	0.973
Taqwa (M2)	0.980

Source: Processed using Smart PLS 3, 2024

Table 4 presents the composite reliability values for each variable in the model, all of which significantly exceed the recommended threshold of 0.70. This indicates a high level of internal consistency and reliability for all constructs. Specifically, *Taqwa* (M2) exhibits the highest Composite Reliability at 0.980, followed closely by Self-

<sup>32</sup> Jörg Hensele, Christian M Ringle, and Marko Sarstedt, "A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modeling," *Journal of the Academy of Marketing Science*, Vol 43, No. 1, (2015), 115–35.

Control (M1) at 0.978 and *Sadaqah* (M3) at 0.973. Promotion (X) and Impulse Buying (Y) also demonstrate strong reliability with values of 0.947 and 0.957, respectively. These results confirm that the indicators used to measure each construct are highly consistent, thereby establishing the reliability and validity of the measurement model.

**Structural Models (Inner Model)**

*R-Square and Q-Square*

To assess the predictive power of the structural model, the R-Square and Q-Square values were examined. Table 6 presents the results of these assessments, providing insights into the variance explained and the predictive relevance of the model.

**Table 6. R-Square and Q-Square**

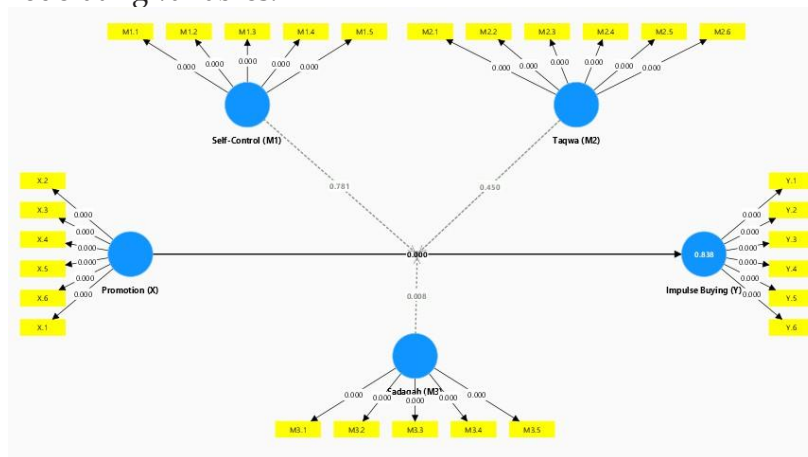
	R-Square	R-Square Adjusted	Q-Square
Impulse Buying (Y)	0.837	0.825	0,640

Source: Processed using Smart PLS 3, 2024

Table 6 demonstrates the R-Square and Q-Square values for the Impulse Buying (Y). The R-square value of 0.837 indicates that the predictor variables, namely promotion, the moderating variable self-control, *taqwa*, and *sadaqah*, collectively explain 83.7% of the variance in Impulse Buying. The adjusted R-squared of 0.825 accounts for the number of predictors in the model, providing a slightly conservative estimate of the explained variance. Furthermore, the Q-Square value of 0.640 signifies substantial predictive relevance of the model. In essence, the high R-squared and Q-squared values confirm that the structural model possesses strong explanatory and predictive power regarding impulse buying.

**Hypothesis Test**

Figure 1 below depicts the results of bootstrapping among the observed variables, viz, promotion to impulse buying, with self-control, *taqwa*, and *sadaqah* as three moderating variables.



**Figure 1. Bootstrapping**

Source: Processed using Smart PLS 3, 2024

Table 8 below presents the P-Value Hypothesis Test Results for the structural model. This table displays the original sample coefficients and corresponding p-values for the hypothesized relationships.

**Table 8. P-Value Hypothesis Test Results**

	Original Sample (O)	P-Values
Promotion (X) -> Impulse Buying (Y)	0,365	0.000
Promotion (X) -> Impulse Buying (Y) moderated by Self-Control (M1)	0,019	0.387
Promotion (X) -> Impulse Buying (Y) moderated by <i>Taqwa</i> (M2)	0.032	0.297
Promotion (X) -> Impulse Buying (Y) moderated by <i>Sadaqah</i> (M3)	-0.150	0.007

Source: Processed using Smart PLS 3, 2024

The results presented in Table 8 offer valuable insights into the relationships between promotion, impulse buying, and the moderating effects of self-control, *taqwa*, and *sadaqah*. Notably, the direct impact of promotion (X) on impulse buying (Y) is statistically significant. The original sample coefficient of 0.365, coupled with a p-value of 0.000, indicates a statistically significant and strong positive relationship. This suggests that promotional activities have a substantial and direct impact on increasing impulse buying behavior.

Furthermore, the moderating roles of self-control (M1) and *taqwa* (M2) on the relationship between promotion and impulse buying are not supported by the data. The p-values for these interactions, 0.387 and 0.297, respectively, are significantly higher than the conventional threshold of 0.05. This implies that neither self-control nor *taqwa* significantly alters the effect of promotion on impulse buying. In practical terms, the strength of the promotion-impulse buying link remains consistent regardless of varying levels of self-control or *Taqwa* among consumers. In contrast, *sadaqah* (M3) demonstrates a statistically significant moderating effect. The original sample coefficient of -0.150, accompanied by a p-value of 0.007, reveals a negative moderating relationship. This indicates that higher levels of *sadaqah* weaken the positive impact of promotion on impulse buying. In simpler terms, individuals with a stronger inclination towards *sadaqah* are less likely to engage in impulse buying driven by promotional stimuli. This finding suggests that ethical or charitable considerations, as represented by *sadaqah*, can mitigate the influence of marketing promotions on consumer behavior.

## Discussion

### *The Effect of Promotion on Impulse Buying*

Based on the results of the path analysis presented in the table, the first hypothesis (H<sub>1</sub>), which posits a significant influence between promotion and impulse buying, can be accepted. This is indicated by the path coefficient value of 0.365 and

a p-value of 0.000, resulting in the rejection of  $H_0$  and the acceptance of  $H_1$ , which indicates a significant positive effect. These findings suggest that promotions play a crucial role in driving impulse buying behavior among consumers.

Effective promotions can create a strong impetus for consumers to make purchases without prior planning, especially when the offer is attractive and urgent. Promotions are often designed to grab consumers' attention and create a sense of urgency, which can trigger impulse buying. For example, discounts, flash sales, cash back, and free shipping are common strategies used to encourage impulse purchases. Consumers tend to respond emotionally to these incentives, which can cloud rational judgment and encourage them to buy more than they planned.

Promotions are designed to create a sense of urgency and provide a perception of additional value that consumers find hard to ignore. When consumers are presented with offers such as deep discounts, flash sales, cashback, or free shipping, they feel they are getting a rare opportunity or benefit that is only available for a limited time. This triggers emotional responses, such as excitement or fear of missing out, which prompts them to act immediately without thinking. In addition, promotions often influence the way consumers evaluate their needs. They focus more on short-term benefits, such as cost savings or material gains, rather than considering the relevance of the item to their needs or financial plans.

As a result, the usually rational decision-making process is displaced by emotional impulses, making it easier for impulsive behavior to occur. The results of this research are in line with previous literature, which shows that promotions have a significant positive effect on impulsive purchases such as Bandyopadhyay, *et. al.* (2021);<sup>33</sup> Parsad, *et. al.* (2021);<sup>34</sup> Li, Guo, and Huang (2023);<sup>35</sup> Kathuria and Bakshi (2024);<sup>36</sup> and Fadli, *et. al.* (2024).<sup>37</sup> Another study by Kacen and Lee (2002)<sup>38</sup> also showed that promotions, such as discounts and special offers, can increase the urge to make impulse purchases because they create a sense of urgency and an opportunity that is difficult to pass up.

### *The Effect of Self-Control and Taqwa as Moderating Variables*

A unique finding in this study shows that self-control and also *taqwa* cannot moderate the effect of promotion on impulse buying. This result clearly indicates that the level of *taqwa* and self-control among Muslim students is decreasing as they face promotion. Prophet ever said that: "You all returned from a minor battle towards a major battle. Then the Messenger of Allah (peace be upon him) was asked, 'What

<sup>33</sup> Sivakumaran Bandyopadhyay, *et. al.*, "Immediate or Delayed! Whether Various Types of Consumer Saks Promotions Drive Impulse Buying?: An Empirical Investigation", *Journal of Retailing and Consumer Services*, No. 61, (2021), 1-10.

<sup>34</sup> Chandan Parsad, *et. al.*, "Do Promotion and Prevention Focus Influence Impulse Buying: The Role of Mood Regulation, Shopping Values, and Impulse Buying Tendency", *Journal of Retailing and Consumer Services* No. 61, (2021), 1-11.

<sup>35</sup> Xiaolin Li, Mengqian Guo, and Dunhu Huang, "The Role of Scarcity Promotion and Cause Related Events in Impulse Purchase in the Agricultural Product Live Stream", *Scientific Report*, Vol. 13, No. 3800, (2023).

<sup>36</sup> Aastha Kathuria, and Apurva Bakshi, "Influence of Promotional Factors on Online Impulse Buying: Exploring the Mediating Role of Impulse Buying Tendency", *Current Psychology*, Vol. 43, No. 34035-34051, (2024).

<sup>37</sup> Kempa, Vebrian, and Bendjeroua.

<sup>38</sup> Jacqueline J. Kacen, and Julie Anne Lee, "The Influence of Culture on Consumer Impulsive Buying Behavior," *Journal of Consumer Psychology*, Vol. 12, No. 2, (2002), 163-76.

is the major battle, O Messenger of Allah?' The Messenger replied, 'Jihad (struggle) against one's desires'. This insignificant result of self-control is not in line with Sutan, Joireman, and Sprott,<sup>39</sup> and research by Nyrhinen, *et. al.*, (2014) that explains self-control reduces the tendency to engage in impulsive buying behavior.<sup>40</sup>

The result of *taqwa* is also not in line with previous literature by Djudiyah and Suryana (2015),<sup>41</sup> explaining that strong religious values can increase self-control in shopping behavior, thereby potentially reducing impulse buying tendencies. This finding also contradicts Efendi and Kurniawan's (2023) research, which suggests that religiosity has a significant moderating effect, potentially weakening the impact of sales promotion on impulse buying.<sup>42</sup> Wahab, Masron, and Karia (2024) noted that *taqwa* has positive impact to religiosity and spirituality, however, *taqwa* can weaken with the increase of sins or disobedience and ingratitude to God (*kufur*).<sup>43</sup> As based on Somma, *et. al.* (2023) explained that excessive buying behavior can be categorized as pathological buying, this buying behavior is akin to obsessive-compulsive spectrum disorders. This means that people with impulsive buying may experience obsessive thoughts about buying items, followed by a compulsive urge to do so, even though they know it's harmful.<sup>44</sup>

This condition indicates that the level of *taqwa*, as well as their self-control, is lacking when facing this seductive behavior. One recent research conducted by Malderen, *et. al.* (2024)<sup>45</sup> showed that poor self-regulation (a combination of immature regulation and strong reactive processes) is a significant factor underlying addictive behaviors in adolescents. Therefore, this study's finding of insignificant *taqwa* and self-control reveals the main issues among Muslim students related to their level of *taqwa* and self-control when they are faced with what will seduce them (impulsive buying).

### *The Effect of Sadaqah as a Moderating Variable*

The findings of this research indicate that after being moderated by *sadaqah*, the effect of promotion on impulse buying behavior has changed significantly. *Sadaqah* can negatively influence impulse buying. The path coefficient value of -0.150 indicates that *sadaqah* serves as an inhibitor in the relationship between promotion and impulse buying. The p-value of 0.007, which is less than the significance

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<sup>39</sup> Sultan, Joireman, and Sprott.

<sup>40</sup> Jussi Nyrhinen, *et. al.*, "Online Antecedents for Young Consumers' Impulse Buying Behavior," *Computers in Human Behavior*, No. 153, (2024), 108129.

<sup>41</sup> Djudiyah and Sumantri.

<sup>42</sup> Muhammad Rizal Efendi and Heri Kurniawan, "The Influence of Internet Addiction and Sales Promotion on Impulse Buying in Tiktok Shop E-Commerce with Religiosity As a Moderation Variable," *Journal of Islamic Entrepreneurship and Management*, Vol. 3, No. 2, (2023), 105-13.

<sup>43</sup> Mastura Ab. Wahab, Tajul Ariffin Masron, and Noorliza Karia, "Do Taqwa and Syukur Predict Muslims Proclivity to Emotional Intelligence? An Empirical Analysis," *International Journal of Ethics and Systems*, Vol. 40, No. 1, (2024), 153-174.

<sup>44</sup> Antonella Somma, *et. al.*, "Are Problem Buying and Problem Gambling Addictive, Impulsive, or Compulsive in Nature? A Network Analysis and Latent Dimension Analysis Study in Italian Community-Dwelling Adults," *Psychiatry Research*, No. 321, (2023).

<sup>45</sup> Eva Van Malderen, *et. al.* "Self-Regulation Profiles in Addictive Behaviors among Adolescents: A Transdiagnostic Approach," *Appetite*, No. 192, (2024).

threshold of 0.05, indicates that the moderating effect of *sadaqah* on this relationship is statistically significant.

Although promotions initially have a significant positive influence on impulse buying, almsgiving acts as a moderating variable, reducing this influence. In other words, individuals who actively give alms tend to be wiser and more careful in making purchasing decisions when faced with promotions. Alms can reduce the effect of promotions on impulse buying because the main goal of impulsive behavior is to achieve satisfaction. Aksoy (2019) in Sabah and Oflazoglu (2024) explained that altruistic behavior has a positive impact on life satisfaction. Fischer and Schaffer (1993)<sup>46</sup> also explained that charity, self-sacrifice, and a tendency to donate are among the tenets of all religions and are determinants of life satisfaction and meaning. When a person is exposed to promotions, they often feel the urge to impulsively buy goods in the hope of getting satisfaction. However, when individuals channel their sense of satisfaction through giving alms, the need to seek satisfaction through impulse buying is reduced.

A study examining the relationship between satisfaction and donations was conducted by several authors, including Kawawaki (2023), who explained a case in Japan where the significant level of donation participation was further enhanced by providing clear information, which boosted donor satisfaction and encouraged continued support. Elsohouhy (2023) also found that consumer satisfaction has a positive impact on consumer engagement and delight, which leads to continuance of donation.<sup>47</sup>

Impulse buying is part of consumption, which, when consumption levels decrease, can also reflect a decrease in impulsive behavior. This opinion is supported by previous research, as expressed by Kaplow, (2024),<sup>48</sup> which shows that the more spending on alms, the lower the level of individual consumption. In addition, research by Aronsson, (2016),<sup>49</sup> states that donations effectively reduce the resources available for personal consumption, thus potentially reducing the impulse to buy impulsively. Research by Salemba, (2023)<sup>50</sup> also shows that individuals who are active in social activities, such as charity, focus more on long-term benefits rather than immediate needs. This supports the view that allocating expenditure to charity can influence more restrained consumption behavior in the face of impulsive impulses triggered by promotions.

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<sup>46</sup> Lucy Rose Fischer and Kay Bannister Schaffer, "Older Volunteers: A Guide to Research and Practice, Sage Publications," Newbury Park, CA, (1993).

<sup>47</sup> Mohamed M. Elsohouhy, *et. al.*, "Integrating IS and SOR Models to Investigate the Determinants of Continuance Intention Toward using M-Payment for Donations (Sadaqah): The Moderating Role of Islamic Religiosity". *International Journal of Bank Marketing*, Vol. 41, No. 7, (2023).

<sup>48</sup> Louis Kaplow, "Optimal Income Taxation and Charitable Giving," *Tax Policy and the Economy*, Vol. 38, No. 1, (2024), 123–62.

<sup>49</sup> Thomas Aronsson, Olof Johansson-Stenman, and Ronald Wendner, "Redistribution through Charity and Optimal Taxation When People are Concerned with Social Status," University of Graz, (2016).

<sup>50</sup> Desriyani Chindhy Salamba and Krismi Diah Ambarwati, "Hubungan Antara Kontrol Diri dengan Impulsive Buying Produk Fashion di Masa Pandemi pada Mahasiswa melalui Aplikasi Belanja Online," *Economics and Digital Business Review*, Vol. 4, No. 1, (2023), 929–39.

## Conclusion

This study aimed to analyze the impact of promotions on impulse buying behavior among Muslim students in Semarang City, with a specific focus on the moderating roles of self-control, *taqwa*, and *sadaqah*. Employing a quantitative approach using SEM-PLS analysis on data from 100 respondents, the research revealed that promotions have a significant impact on impulse buying. However, the moderating effects varied: while self-control and *taqwa* did not significantly alter this relationship, *sadaqah* was found to negatively moderate it. This suggests that individuals with higher tendencies towards *sadaqah* are less likely to engage in impulse buying when faced with promotional offers. These findings indicate that Islamic principles, particularly *sadaqah*, play a crucial role in mitigating the impact of promotional strategies on impulsive consumer behavior among Muslim students.

Practically, it offers valuable insights for marketers to develop more ethical promotional strategies that respect consumers' religious values, and for consumers to be more mindful of their spending habits in alignment with their faith. The negative moderation of *sadaqah* suggests that promoting charitable giving alongside marketing strategies might reduce impulsive spending. Future research could explore the nuanced effects of cultural, social, and environmental factors on impulse buying and examine broader demographic samples to enhance the generalizability of these findings. Additionally, longitudinal studies could provide deeper insights into how these relationships evolve, especially considering the rapid changes in e-commerce and consumer behavior.

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