ABSTRACT

The growing trend of online shopping through marketplaces such as Shopee and TikTok Shop has contributed to a high tendency toward impulsive buying among Generation Z, despite this potentially conflicting with the value of self-control taught in Islam. This study aims to analyze the effect of religiosity, financial literacy, and lifestyle on impulsive buying behavior when shopping on marketplaces among Muslim Generation Z in DKI Jakarta Province. This study uses primary data obtained through a questionnaire from 125 Muslim Generation Z respondents in DKI Jakarta Province who have shopped on a marketplace, determined using non-probability accidental sampling. The research method uses a quantitative explanatory approach with Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis using SmartPLS 4 software. The results found that religiosity and financial literacy have a significant negative effect on impulsive buying, while lifestyle has a significant positive effect and is the strongest predictor among the three variables. Together, the three variables explain 47.2% of the variance in impulsive buying.

Keywords: *religiosity, financial literacy, lifestyle, impulsive buying, marketplace.*