



The Impact of Religiosity, Discounts, and Cashback Toward Impulsive Purchases among Gen Z Consumers on Tokopedia: An Islamic Perspective

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ABSTRACT

The merger of Tokopedia has resulted in the introduction of new sales promotions and discounted prices, which act as triggers for impulsive purchases among Muslim consumers on the platform. This study aims to examine the impact of religiosity, discounts, and cashback on impulsive purchases on Tokopedia, with a specific focus on the Islamic perspective. The research approach method used in this study is a quantitative approach with an associative design, conducted as a field study on the Muslim community making purchases on Tokopedia. The sampling technique utilized the Hair formula, and 138 Muslim respondents were selected through Purposive Sampling in Jember Regency. Data collection was conducted through a questionnaire. The data analysis techniques employed included multiple regression analysis, t-test, and F-test. The research findings indicate that religiosity has a significant negative influence, while discounts and cashback have significant positive influences on impulsive purchases among Muslim communities in Jember Regency. From an Islamic standpoint, Muslim consumers in Jember Regency display high levels of religiosity and adopt a rationalist approach when making product decisions. The implication of the study shows that religiosity has a significant negative impact, while discounts and cashback have significant positive impacts on impulsive purchases among the Muslim community in Jember Regency. This indicates that these factors can influence the impulsive buying behavior of Muslim consumers on the Tokopedia platform.

Keywords: impulsive buying, tokopedia, muslim consumers

INTRODUCTION

Consumer behavior refers to the actions that individuals undertake in their consumption activities to satisfy their needs for both goods and services. Each person exhibits a distinct consumption pattern, which can be influenced by multiple factors, including internal consumer factors, marketing stimuli,

financial considerations, personal preferences, knowledge, cultural influences, and more.¹

As an example, Muslim consumers demonstrate unique consumption patterns, especially during Ramadan, actively engaging in shopping activities at various shopping centers to meet their needs for the festive season, particularly in the last ten days leading up to Eid. Despite the religious significance of these final days, during which Muslims are encouraged to prioritize increased worship and spiritual activities, some individuals still participate in extensive shopping. Muslim consumer behavior regarding high purchasing activities in the month of Ramadan is not limited to physical shopping centers but also extends to online platforms such as social media and e-commerce. Sales promotions play a significant role in stimulating consumer purchases.

The age group that utilizes e-commerce services the most consists of Generation Z, typically ranging from 12 to 24 years old. Research conducted by Katadata Insight Center revealed that Gen Z dominates 85% of e-commerce transactions. This finding is further supported by a study by Kredivo, which involved 1 million users from six e-commerce platforms in 2020. The study indicated that around 3% to 5% of individuals in this age group use their monthly income for e-commerce shopping. This means that income also has a positive and significant influence on purchasing decisions.² Additionally, the younger the age, the larger the proportion of income spent on e-commerce transactions.³

The merger of Tokopedia led to a transition from Tokopoints cashback to Gopay coins. Additionally, discount coupons were introduced, typically with a limited time validity. If not utilized within the specified period, these coupons would be automatically forfeited. Consequently, consumers may feel a strong urge to utilize these coupons, leading to impulse buying where purchases are made outside of their initial plans or intentions.

Tokopedia observed a significant surge in online shopping transactions, which doubled leading up to Ramadan 2022. The categories experiencing the highest growth in transactions were food and beverage, beauty, fashion, personal care, parenthood, and kids' fashion. However, these trends appear to contradict the essence of Muslim consumption theory, which advocates against excessiveness (*tabzir*) and wastefulness (*israf*), while emphasizing prioritizing needs over wants. Additionally, the meaning of fasting is rooted in simplicity, abstaining from desires, and avoiding consumerism.

Religiosity, as a cultural factor, exerts a substantial influence on consumer purchasing behavior within religious subcultures. It encompasses a range of

¹ Samer_Elhajjar, "Factors influencing buying behavior of Lebanese consumers towards fashion brands during economic crisis: A qualitative study," *Journal of Retailing and Consumer Services* (2023).

² Tita Nursyamsiah, Naila Syahida Rohmah, and Qoriatul Hasanah. "Halal Label Perception Towards Purchase Decision of Imported Processed Food Products for Muslim Generation Z", *Iqtishoduna: Jurnal Ekonomi Islam*. Vol.11 Issue 2 (2022).

³ Kredivo, *Indonesian E-Commerce Behaviour Report*, (2020).

obligations and regulations that individuals are expected to fulfill in order to foster a deeper connection with their faith.⁴ Research on the correlation between religiosity and impulse buying in online shopping has uncovered a negative association. This suggests that individuals with higher levels of religiosity exhibit fewer impulsive purchases, while those with lower levels of religiosity are more inclined towards impulsive buying behaviors.⁵

Muslim consumers can be categorized into four types⁶: First, there are the apathetic consumers who have low economic welfare and limited understanding of products labeled as Islamic. Their compliance with Islamic values is also standard. Second, the rationalist consumers prioritize their personal gain and have a lower level of religiosity. Islamic values do not significantly influence their purchasing decisions. Third, the conformist consumers prioritize Islam as the main factor in their purchasing decisions. They have high religiosity but limited openness to values outside of Islam. They rely on Islamic authorities or role models to guide their choices. Fourth, the universalist consumers value Islam highly and have both high insight and religiosity. They are more accepting of differences and uphold universal values alongside their Islamic beliefs.

Discounts are offered as a token of appreciation to customers for various actions, including making early-month purchases, paying in cash, or buying a specific quantity of products. They involve adjusting the original price as a means of expressing gratitude.⁷ A research study was conducted to investigate the influence of price discounts on impulsive buying behavior, specifically on Instagram. The study revealed a direct correlation between the magnitude of price discounts and the occurrence of impulsive purchases. It was observed that as the discount amount increased, there was a corresponding increase in impulsive buying. Conversely, as the discount amount decreased, impulsive purchases also decreased.⁸

Cashback, also referred to as rebates, is a widely recognized sales promotion tool in the field of marketing. Rebates entail a specific amount of money that consumers receive back after making a purchase.⁹ Research

⁴ Abou Bakar, Richard Lee and Noor Hazarina Hashim, "Parsing religiosity, guilt and materialism on consumer ethics," *Journal of Islamic Marketing* (2018).

⁵ Jaskaran Singh, et.al " Religious influences in unrestrained consumer behaviour," *Journal of Retailing and Consumer Services* (2021) .

⁶ Yuswhohady, *Marketing to the Middle Class Muslim* (Jakarta: PT Gramedia Pustaka Utama, 2014).

⁷ Agus Kusnawan et al., "Pengaruh Diskon Pada Aplikasi E-Wallet Terhadap Pertumbuhan Minat Pembelian Impulsif Konsumen Milenial Di Wilayah Tangerang", *Jurnal Sains Manajemen*, Vol.5, no. 2 (2019): 97-108.

⁸ Ubaid Ullah Zafar et al, "Impulse buying in social commerce: bundle offer, top reviews, and emotional intelligence," *Asia Pacific Journal of Marketing and Logistic* (2020).

⁹ Jizi Li et al, "An optimal strategy of advertising and electronic word of mouth with considering rebates," *Kybernetes: The international journal of cybernetics, system and management sciences* (2022).

examining the impact of cashback on impulsive buying on Instagram unveiled a positive correlation between cashback offers and impulsive purchases.¹⁰ Observations indicated that as the cashback amount increased, there was a corresponding rise in impulsive buying. Conversely, as the cashback amount decreased, impulsive purchases exhibited a decrease as well.

Verplanken and Herabadi argue that impulse buying is characterized by a heightened sense of pleasure, leading consumers to make unplanned purchases.¹¹ Impulse buying is a manifestation of consumer behavior influenced by spontaneous desires, prompting individuals to make purchases without prior deliberation. The desire to possess specific goods serves as one of the triggers for impulse buying. It is important for customers to differentiate between their needs and wants. During impulsive purchases, consumers are more likely to acquire products they desire rather than genuinely require.¹² Islam teaches that not all desires should be transformed into consumer markets; rather, only desires that have beneficial purposes should be recognized as genuine needs.¹³

Based on this background, the research hypotheses can be formulated as follows: First, religiosity has a negative and significant impact on impulsive purchases at Tokopedia. Second, discounts have a positive and significant impact on impulsive purchases at Tokopedia. Third, cashback has a positive and significant effect on impulsive purchases at Tokopedia.

The state of the art in this research includes the use of an Islamic perspective to examine the influence of certain factors on the impulsive buying behavior of the Muslim community on the Tokopedia platform. The limitations of previous research include a lack of understanding of the factors influencing the impulsive buying behavior of Muslim consumers on e-commerce platforms. This study aims to show the impact of religiosity, discounts, and cashback on impulsive purchases among the Muslim community in Jember Regency and demonstrate that these factors can affect the impulsive buying behavior of Muslim consumers on the Tokopedia platform. The novelty of this research lies in the use of an Islamic perspective to examine the influence of religiosity, discounts, and cashback on impulsive buying behavior among the Muslim community on the Tokopedia platform. It also demonstrates that these factors can affect the impulsive buying behavior of Muslim consumers in Jember Regency.

¹⁰ Shintaro Okazaki et al., "Sneaking the dark side of brand engagement into Instagram: The dual theory of passion," *Jurnal of Bussines Research* Vol.130. (2021): 493–505.

¹¹ Bas Verplanken and Astrid Herabadi "Individual differences in impulse buying tendency: feeling and no thinking," *European journal of personality*, Vol.15, (2001).

¹² Kiran Shehzadi et al, "Impact of personality traits on compulsive buying behaviour: mediating role of impulsive buying," *Journal of service science and management*. Vol.9, No. 5. (2016).

¹³ Emiliya Ahmadova and Ayan Nabiyeva, "Analysis of the impulsive buyer behaviour: empirical evidences from Azerbaijan" *Journal of Islamic Marketing*, (2022).

METHODS

This research adopts a quantitative approach with an associative design, conducting field studies on Muslim communities who have made purchases on Tokopedia. The data analysis was conducted between July and August 2022 in Jember Regency. The research sample was determined using a purposive sampling technique. Data collection involved distributing questionnaires to the Muslim community residing in Jember district. The sample size was determined using the formula developed by Hair et al. A total of 138 respondents participated in this study. Data measurement was conducted using a Likert scale. The data analysis process involved conducting classical assumption tests, multiple linear regression analysis, and hypothesis testing using SPSS software.

The research methods used in this study are based on a quantitative approach with an associative design. The population consisted of Muslim communities who made purchases on Tokopedia, with a sample of 138 respondents selected using purposive sampling. Data was collected by distributing questionnaires to the Muslim community in Jember Regency. Data analysis was performed using multiple linear regression analysis and hypothesis testing with SPSS software.

The reason for selecting this population and sample is to investigate the influence of religiosity, discounts, and cashback on impulsive purchases on Tokopedia among the Muslim community in Jember Regency. By choosing this specific population, the study aims to obtain relevant and representative data related to the factors influencing impulsive buying behavior of Muslim consumers on the Tokopedia platform.

The multiple linear regression equation is as follows:

$$PI = \beta_0 + \beta_1 Rel + \beta_2 Dis + \beta_3 Cb + e$$

Including the following:

PI = Impulse buying

Rel = Religiosity

Dis = Discount

Cb = Cashback

$\beta_1 \beta_2 \beta_3$ = The magnitude of the regression coefficient

β_0 = Constant

e = error

RESULT AND DISCUSSION

This research involved the distribution of questionnaires via a Google Form to Muslim communities in Jember Regency who had made purchases on Tokopedia. The study included a total of 138 respondents who met the following criteria:

1. Consumers of Tokopedia who have made at least one purchase through their smartphones.
2. Muslim individuals.
3. Users of promotions on Tokopedia.

The questionnaire consisted of nineteen statements, including seven statements related to consumer behavior, three statements regarding discounts, three statements on cashback, and six statements concerning impulse buying.

Table 1. Respondents Descriptive Statistics

Information	Gender	Age	Monthly Shopping Frequency
Gender			
Man	55 (39,9%)		
Woman	83 (60,1%)		
Age:			
12 - 24 years old		138 (100%)	
Shopping Frequency in month			
1 time			57 (41,3%)
2 - 5 times			64 (46,4%)
> 5 times			17 (12,3%)
Total (N)	138	138	138

Variable Description of Results

1. Description of the Religiosity Variable

The distribution of respondents' answers for each question related to the variable of religiosity is presented in the following table:

Table 2. Distribution Table of Religiosity Variables

Item	Questionnaire Answer										Total	Modus
	SA	%	S	%	N	%	DS	%	TDA	%		
Rel1	92	66,6	21	15,2	5	3,6	6	4,3	14	10,1	138	SA
Rel2	15	10,8	50	36,2	35	25,3	27	19,5	11	7,8	138	A
Rel3	76	55,0	34	24,6	15	10,9	7	5,07	6	4,34	138	SA
Rel4	34	24,6	27	19,5	43	31,15	21	15,2	13	9,42	138	N
Rel5	49	35,5	44	31,8	27	19,5	10	7,24	8	5,79	138	SA
Rel6	36	26,08	46	33,3	32	23,18	14	10,14	10	7,24	138	A
Rel7	21	15,2	29	21	56	40,5	21	15,2	11	7,97	138	N
M ₀ Σ Modus												SA

Based on the aforementioned table, it is evident that respondents answered seven questions related to religiosity. Out of the 138 respondents, their answer choices for each question are as follows:

1. For Rel1, 66.6% of respondents chose SS (Strongly Agree).
2. For Rel2, the mode is S (Agree) with 36.2%.
3. For Rel3, the mode is SS (Strongly Agree) with 55.0%.
4. For Rel4, the mode is N (Neutral) with 31.15%.
5. For Rel5, the mode is SS (Strongly Agree) with 35.5%.
6. For Rel6, the mode is S (Agree) with 33.3%.
7. For Rel7, the mode is N (Neutral) with 40.5%.

The highest mode value observed is SS (Strongly Agree). This indicates that respondents in the Jember area exhibit a high level of religiosity or religious belief. Therefore, when making impulsive purchases, they tend to consider it less important due to the Islamic prohibition against wasteful shopping.

2. Description of the Discount Variable

The distribution of respondents' answers on the discount variable from each question is presented in the following table:

Table 3. Distribution Table of Discount Variables

Item	Questionnaire Answer										Total	Modus
	S A	%	S	%	N	%	D S	%	TD A	%		
Dis1	47	34,0	43	31,15	20	14,49	17	12,31	11	7,97	138	SA
Dis2	30	21,7	43	31,15	39	28,29	18	13,04	8	5,79	138	A
Dis3	27	19,5	46	33,3	47	34,05	14	10,14	4	2,89	138	N
M _o Σ Modus												SA&A&N

Based on the table provided, the respondents' answers regarding discounts in Tokopedia e-commerce were based on three questions. Out of the 138 respondents, the answer choices for each question are as follows:

1. For Dis1, 34% of respondents chose SS (Strongly Agree).
2. For Dis2, the mode is S (Agree) with 31.5%.
3. For Dis3, the mode is N (Neutral) with 34.05%.

The most frequently occurring values from the mode column are SA (Strongly Agree), S (Agree), and N (Neutral). This suggests that consumers tend to exhibit some level of impulsiveness in response to discount stimuli, particularly when shopping on Tokopedia.

3. Description of the Cashback Variable

The distribution of respondents' answers to the cashback variable from each question is presented in the following table:

Table 4. Distribution Table of Cashback Variables

Item	Questionnaire Answer										Total	Modus
	SA	%	A	%	N	%	DA	%	SDA	%		
Cb1	26	18,84	42	31,15	44	31,88	20	14,49	6	4,34	138	N
Cb2	51	36,9	47	34,05	33	23,9	3	2,17	4	2,89	138	SA
Cb3	40	28,9	58	42,02	31	22,4	7	5,07	2	1,44	138	A
Σ												SA,A,N
Modus												

Based on the provided table, it is evident that respondents' answers regarding cashback in Tokopedia e-commerce were based on three questions. Out of the 138 respondents, their answer choices for each question are as follows:

1. For Cb1, the majority of respondents chose N (Neutral) with 31.88%.
2. For Cb2, the mode is SS (Strongly Agree) with 36.9%.
3. For Cb3, the mode is S (Agree) with 42.02%.

The most frequently occurring values from the mode column are SS (Strongly Agree), S (Agree), and N (Neutral). This indicates that consumers tend to exhibit some level of impulsiveness in response to cashback stimuli, particularly when shopping on Tokopedia.

4. Description of the Impulsive Purchases Variable

The distribution of respondents' answers to the impulsive buying variable from each question is presented in the following table:

Table 5. Distribution Table of Impulsive Purchases Variables

Item	Questionnaire Answer										Total	Modus
	SA	%	A	%	N	%	DA	%	SDA	%		
PI1	31	22,4	28	20,2	41	29,7	23	16,6	15	10,86	138	N
PI2	17	12,31	27	19,56	38	27,53	31	22,46	25	18,11	138	N
PI3	15	10,86	31	22,4	53	38,4	24	17,3	15	10,8	138	N
PI4	29	21,01	55	39,8	31	22,4	13	9,4	10	7,2	138	A
PI5	24	17,3	37	26,81	31	22,4	27	19,56	19	13,76	138	A
PI6	17	12,3	36	26,08	31	22,4	27	19,56	27	19,5	138	A
Σ												A&N
Modus												

Based on the table above, it can be seen that the respondents' answers regarding impulse buying used six questions. Of the 138 respondents, it can be seen that the respondent's answer choices for each question. PI1 questions respondents mostly choose N (Neutral) with 29.7%, PI2 question mode is N (Neutral) with 27.53%, PI3 question mode is N (Neutral) with 38.4%, PI4 question mode is S (Agree) with 39.8%, the PI5 question mode is S (Agree) with 26.81%, the PI6 question mode is S (Agree) with 26.08%. The most values that appear from the mode column are S (Agree) and N (Neutral). This report indicates that Jember consumers are impulsive and not impulsive in shopping at Tokopedia.

Instrument Test Results

1. Validity Test

According to White (2018), the validity test can be carried out by correlating each question with a total score, then comparing the significance of 0.05 or known as Pearson's Product Moment Correlation.¹⁴

Table 6. Validity Test Results

Variable	Question items	r _{count}	r _{table} 5%	Information
Religiosity (Rel)	Rel1	0,704	0,1672	Valid
	Rel2	0,637		Valid
	Rel3	0,699		Valid
	Rel4	0,632		Valid
	Rel5	0,758		Valid
	Rel6	0,603		Valid
	Rel7	0,680		Valid
Discount (Dis)	Dis1	0,872	0,1672	Valid
	Dis2	0,856		Valid
	Dis3	0,732		Valid
Cashback (Cb)	Cb1	0,811	0,1672	Valid
	Cb2	0,855		Valid
	Cb3	0,862		Valid
Impulsive Purchase (PI)	PI1	0,736	0,1672	Valid
	PI2	0,656		Valid
	PI3	0,809		Valid
	PI4	0,707		Valid
	PI5	0,712		Valid
	PI6	0,705		Valid

Based on the provided table, it can be observed that respondents' answers regarding impulse buying were based on six questions. Out of the 138 respondents, their answer choices for each question are as follows:

1. For PI1, the majority of respondents chose N (Neutral) with 29.7%.
2. For PI2, the mode is N (Neutral) with 27.53%.
3. For PI3, the mode is N (Neutral) with 38.4%.
4. For PI4, the mode is S (Agree) with 39.8%.
5. For PI5, the mode is S (Agree) with 26.81%.
6. For PI6, the mode is S (Agree) with 26.08%.

The most frequently occurring values from the mode column are S (Agree) and N (Neutral). This report suggests that consumers in Jember exhibit both impulsive and non-impulsive shopping behaviors when shopping on Tokopedia.

¹⁴ Lynn H White, "Statistics Straight Up: The Essential Guide to Understanding and Using Statistics", (Linus Publications, 2018).

2. Reliability test

This study employs the Cronbach's alpha method (α) to assess its reliability. As stated by Adamson and Prion, the alpha method is utilized when the instrument has multiple correct answers.¹⁵

Table 7. Reliability Test Results

Variable	Cronbach Alpha	Cronbach Alpha Decree	Information
Religiosity	0,812	0,60	Reliabel
Discount	0,759	0,60	Reliabel
Cashback	0,791	0,60	Reliabel
Impulsive Purchase	0,812	0,60	Reliabel

Based on the table above, it is evident that the Cronbach's alpha values for each religiosity variable (Rel), discount (Dis), cashback (Cb), and impulse buying (PI) are 0.812, 0.759, 0.791, and 0.812, respectively. These values surpass the minimum threshold of 0.6 for Cronbach's Alpha determination. Therefore, we can conclude that this questionnaire is suitable for use as a data collection tool.

Multiple Linear Regression Analysis

Regression analysis is utilized to examine the impact of independent variables on the dependent variable, typically for prediction purposes. In this study, multiple linear regression analysis is employed, with religiosity, discount, and cashback as the independent variables, and impulse buying as the dependent variable. The outcomes of the multiple linear regression analysis are as follows:

Table 8. Multiple Linear Regression Analysis Results

Description	B	Standar	t	Sig
Constanta	9,542	2,624	3,637	0,000
Religiosity	-0,218	0,059	-3,669	0,000
Discount	0,863	0,142	6,078	0,000
Cashback	0,526	0,147	3,571	0,000

Description	R	R ²	Adjusted R ²	Std. Error
Value	0,765	0,585	0,575	3,47953

Based on the table above, a multiple linear regression equation model can be constructed as follows:

$$PI = 9,542 - 0,218Rel + 0,863Dis + 0,526Cb \dots\dots\dots(4.1)$$

Classic assumption test

1. Normality test

The data normality test is a procedure employed to assess whether the data from a population exhibits a normal distribution or is customarily

¹⁵ Lynn H White, "Statistics Straight..."

distributed.¹⁶ The normality test conducted in this study employed the Kolmogorov-Smirnov test. Data is considered to be normally distributed when the significance value is greater than 0.05 or 5%, as indicated below:

Table 9. Normality Test Results

Test Statistic	Asymp. Sig (2-Tailed)
0,073	0,072

Based on the table above, we observe that the significance value is 0.0, which is less than 0.05. Therefore, we can conclude that the residual values are not typically distributed. This outcome suggests that there may be a lack of relationship between the independent and dependent variables, and the data may not pass the normality test.

2. Heteroscedasticity Test

The following assumption that must be satisfied is homoscedasticity, which indicates that the error variance remains constant.¹⁷ This study employs statistical methods for testing as follows:

Table 10. Heteroscedasticity Test Results

Variable	Sig
Religiosity	0,071
Discount	0,573
Cashback	0,473

The results from the table above indicate that the variables of religiosity, discount, and cashback do not exhibit heteroscedasticity, as the significance values for all variables are above 0.05. Specifically, the significance value for the religiosity variable is 0.071 (> 0.05), the discount variable is 0.573 (> 0.05), and the significance value for the cashback variable is 0.473 (> 0.05).

3. Multicollinearity Test

The multicollinearity test is conducted to assess whether there is a strong or near-perfect correlation among the independent variables in the regression model. A reliable regression model should not exhibit a perfect correlation among the independent variables. The test is indicated by the VIF (Variance Inflation Factor) being less than 10 and the tolerance value greater than 0.1, indicating the absence of multicollinearity. Based on the results, the findings of the multicollinearity test are as follows:

Table 11. Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Religiosity	0,781	1,280	There is no multicollinearity
Discount	0,566	1,766	There is no multicollinearity

¹⁶ Gregory W. Corder and Dale I. Foreman, *Nonparametric Statistic: A Step by Step Approach*, (Wiley: 2014).

¹⁷ K. Nirmal Ravi Kumar, "Econometrics", (Narendra Publishing House: 2020).

Cashback	0,641	1,560	There is no multicollinearity
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Based on the table above, it is evident that all independent variables, namely religiosity (Rel), discount (Dis), and cashback (Cb), do not exhibit any signs of multicollinearity. This is indicated by the tolerance values of religiosity (0.781), discount (0.566), and cashback (0.641), which are all greater than 0.1. Furthermore, the VIF values for religiosity (1.280), discount (1.766), and cashback (1.560) are all below 10. Hence, we can conclude that there is no multicollinearity among any of the independent variables.

Hypothesis testing

1. t-test

The t-test is conducted to assess the significance of each independent variable's effect on the dependent variable. The t-test involves comparing the t-value (t count) with the critical t-value (t-table). If the t count is less than the t-table value with a significance level of 5% (0.05), the null hypothesis (H0) is accepted. Conversely, if the t count is greater than the t-table value with a significance level of 5%, the null hypothesis (H0) is rejected. In this study, there were 138 respondents, resulting in a t-table value of 1.977826. The results are presented below:

Table 12. t-test Results

Variable	t-count	t-table	Sig	description
Religiosity	3,669	1.977826	0,000	H ₁ accepted
Discount	6,078	1.977826	0,000	H ₁ accepted
Cashback	3,571	1.977826	0,000	H ₁ accepted

Based on the table above, the results of the t-test can be explained as follows:

- In the case of the religiosity variable (Rel), the t-count value is 3.669, which is higher than the t-table value of 1.977826, indicating a significant negative effect. Therefore, it can be concluded that the religiosity variable has a partial impact on impulsive buying at Tokopedia.
- For the discount variable (Dis), the t-count value is 6.078, exceeding the t-table value of 1.977826. Thus, it can be concluded that the discount variable has a significant effect on impulsive purchases at Tokopedia.
- Regarding the cashback variable (Cb), the t-count value is 3.571, which is higher than the t-table value of 1.977826.

Hence, it can be inferred that the cashback variable has a partial effect on impulsive purchases at Tokopedia..

2. F Test

The F-test is conducted to determine whether there is a collective effect of the independent variables, namely religiosity, discount, and cashback, on the dependent variable, which is impulse buying. The F-test involves comparing the F-value (F-count) with the critical F-value (F-table). If the F-count is less than the F-table value with a significance level of 5% (0.05), the null hypothesis (H0) is accepted. Conversely, if the F-count is greater than the F-table value with a

significance level of 5%, the alternative hypothesis (H1) is accepted. The results are presented below:

Table 13. F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2282,555	3	760,852	62,843	,000 ^b
	Residual	1662,351	134	12,107		
	Total	3904,906	137			

a. Dependent Variable: Impulsive Purchase

b. Predictors: (Constant), *Cashback*, Religiosity, Discount

Based on the table above, we observe that the F-count value is 62.843 with degrees of freedom (df1) of 2 and degrees of freedom (df2) of 134. The critical F-table value is 3.06. Therefore, since the F-count (62.843) is greater than the F-table value (3.06), we accept the alternative hypothesis (H1). This means that the variables of religiosity, discount, and cashback collectively and significantly influence the impulse buying variable.

Discussion

1. The Impact of Religiosity on Impulse Buying at Tokopedia.

Based on the regression analysis conducted, it was found that religiosity has a negative impact on impulse purchases in the e-commerce platform Tokopedia. This conclusion is supported by the multiple regression equation in formula 4.1, where the religiosity variable has a negative coefficient value. The t-test, presented in table 12, further confirms that the null hypothesis (H0) is rejected, while hypothesis one (H1) is accepted, indicating that religiosity significantly affects impulsive buying. Therefore, it can be concluded that religiosity has a detrimental effect on impulse buying at Tokopedia, meaning that an increase in the religiosity variable leads to a decrease in the value of the impulsive buying variable at Tokopedia.

Based on table 2, the distribution of responses regarding the religiosity of Tokopedia consumers in Jember Regency indicates a positive perception. This is evident from the mode of each research question, where the majority of respondents strongly agreed. The high level of religiosity among the people of Jember makes them less inclined to engage in impulse purchases. This behavior aligns with the Islamic teachings that prohibit extravagance, excessiveness, and *israf* (wastefulness) in spending.

Islam forbids its followers from engaging in excessive consumption and instead encourages them to adhere to reasonable limits, avoiding wastefulness and stinginess. This guidance is found in Surah Al-Furqan, verse 67. Excessive consumption is closely related to consumerist behavior, where individuals spend money beyond their financial means. This behavior reflects a tendency to waste money unnecessarily, driven only by momentary desires rather than actual needs. From a religious perspective, consumerist behavior is considered

prohibited due to its excessive nature. This means that religiosity influences purchasing decisions¹⁸, playing a crucial role in curbing wasteful tendencies and encouraging consumers to take a more cautious approach by planning their purchases rather than making impulsive buys.¹⁹

Regarding the use of pay later, it is notable that a majority of the respondents strongly agree that deferring payment is not appropriate in transactions. This phenomenon indicates that Muslim consumers in Jember Regency are aware that deferred payment is prohibited due to its association with usury transactions. Paying later is considered usury because it involves the provider paying consumers to fulfill their needs. This arrangement creates additional conditions at the outset of the agreement, specifically involving entering into a debt arrangement by receiving benefits or *qardlu jara naf'an*. This condition represents a key characteristic of usury, where individuals accumulate debt while obtaining benefits. Any form of debt that includes supplementary elements, such as an initial penalty, would be considered usury, which is strictly prohibited.²⁰ The Muslim consumers of Tokopedia in Jember predominantly exhibit high levels of religiosity, which contributes to their awareness regarding the prohibition of paying later. Consequently, individuals with higher levels of religiosity are more likely to consider deferred payment as *usury*, leading to a decreased tendency to engage in impulse purchases.

2. The Impact of Discounts on Impulse Buying at Tokopedia

Based on the results of the regression analysis conducted, it was observed that discounts have a positive influence on impulse purchases in the e-commerce platform Tokopedia. This finding is supported by the multiple regression equation in formula 4.1, where the discount variable exhibits a positive coefficient value. Furthermore, the results of the t-test presented in table 12 indicate that the null hypothesis (H0) is rejected, while the alternative hypothesis (H1) is accepted. Thus, it can be concluded that discounts have a significant impact on impulse buying. Specifically, discounts contribute positively to impulsive purchases at Tokopedia, implying that an increase in the discount variable value leads to an increase in the value of the impulse buying variable at Tokopedia.

Based on distribution table 3 for the discount variable, it is evident that there is a positive relationship between the discount amount and impulsive purchases made at Tokopedia. This is indicated by the mode of each research question, where respondents tend to agree or remain neutral. Companies often

¹⁸ Arasy Fahrullah, et al, "The Influence of Islamic Branding , Religiosity, and Fashion Trends on Islamic Fashion Purchase Decisions", *Iqtishoduna: Jurnal Ekonomi Islam*, vol.12 No.1 (2024).

¹⁹ Ali Ramazani and Mahdi Kermani, "Spiritualism versus materialism: can religiosity reduce conspicuous consumption?", *Journal of Islamic Marketing*, vol. 13, no. 8. (2021).

²⁰ Mohammad Abdullah, "Analysing the moral aspect of qard: a shariah perspective" *International Journal of Islamic and Middle Eastern Finance and Manegement*, vol.8 no. 2 (2015).

utilize the discount system as a promotional strategy to attract consumers and stimulate their impulsive buying behavior.²¹

The price variable indeed influences the consumer behavior variable in determining the intention to repurchase in the marketplace²². Meanwhile, according to Islamic Law regarding trade, it generally allows the practice unless there is clear evidence that specifically prohibits it. One practice that is permissible (halal) is offering discounts. Discounts are considered permissible as long as they adhere to the principles of Shariah. This means that discounts should not involve forbidden elements, such as alcohol (*khamr*) or pork products. Additionally, discounts should not incorporate other forbidden elements, such as deception (*tadlis*), impurity (*najasy*), or excessive uncertainty (*gharar*), beyond their essential nature.

Tokopedia offers a range of discounts, including those provided during the "Indonesia Shopping" event (WIB) that occurs from the 25th of each month until the end, which includes free shipping coupons. This type of discount is considered permissible (halal) as it does not involve the element of *tadlis*. Both parties involved are aware of the transaction details, and there is transparency, eliminating any deception. Moreover, there is no excessive uncertainty (*gharar*) since the marketing process is clear and well-defined.

3. The Impact of Cashback on Impulse Buying at Tokopedia

Based on the results of the regression analysis conducted, it was determined that cashback has a positive effect on impulsive purchases in the e-commerce platform Tokopedia. This finding is supported by the multiple regression equation in formula 4.1, which demonstrates a positive coefficient value for the cashback variable. The t-test results presented in table 12 further confirm that the null hypothesis (H0) is rejected, while hypothesis one (H1) is accepted, indicating that cashback has a significant impact on impulsive purchases. In other words, cashback has a positive influence on impulsive buying behavior at Tokopedia, implying that an increase in the value of the cashback variable leads to an increase in the value of the impulse purchase variable at Tokopedia.

Based on the data presented in table 4, it is evident that Tokopedia consumers in Jember Regency perceive cashback favorably. This is indicated by the mode of the responses, which include strongly agree, agree, and neutral, for each research question. Consumers tend to exhibit a certain level of impulsiveness when it comes to cashback incentives, particularly on Tokopedia. Consequently, a higher cashback amount is associated with an increase in impulse purchases made at Tokopedia.

²¹ Ben Lowe, Fanny Chan Fong Yee and Pamela Yeow "Price promotions and their effect upon reference prices". *Journal of Product & Brand Management*, vol.23 no.4/5 (2014).

²² Mangasa Panjaitan and Hotlan Butar-Butar, " Price, Service Quality and Shipping Costs as Intervening Factors on Consumer Behavior To Determine Repeat Purchase Intentions on The Shopee Marketplace in Indonesia" *Iqtishoduna: Jurnal Ekonomi Islam*, Vol.12 No.2 (2023).

There are differing opinions within Islamic jurisprudence regarding the permissibility of cashback. Some scholars, such as Syafi'i et al., allow it with certain conditions, while others prohibit it. Those who permit cashback consider it a form of gift contract, where the seller provides funds to the buyer in an agreed-upon nominal amount. This perspective supports the notion that cashback can be considered within the framework of a gift contract.²³ On the contrary, Susilawati and Hartawan argue that cashback becomes prohibited when consumers are required to make an initial top-up of a specific amount and then utilize those funds from the top-up balance. According to their viewpoint, this practice is considered prohibited in Islam.²⁴ In the case of Gopay coin cashback on Tokopedia, there is no requirement for consumers to top up their balance first. As a result, consumers will still receive cashback regardless of the payment method they choose to use. This indicates that the cashback offered on Tokopedia is considered halal (permissible) in accordance with Islamic principles.

4. Examining impulsive purchases among Muslim consumers in Jember Regency on Tokopedia from an Islamic consumption behavior perspective

Al Ghazali in *Ihya Ulum ad-Din* mentions that consumption related to eating is essential for Muslim life and religion.²⁵ In essence, consumption refers to the act of spending on products, including goods and services, to meet human life's necessities. Islamic teachings associate all human activities, including consumption, with the purpose of worshiping Allah. As a result, Islam regulates matters of muamalah, such as consumption, in fulfilling human needs. Adhering to the ethics of Muslim consumption, it is important to avoid *israf* (excessive behavior), *tabzir* (wastefulness), and to prioritize needs over wants.

Table 5 represents the distribution of impulsive buying behavior among Tokopedia's Muslim consumers in Jember Regency. The respondents exhibit a mode of N (Neutral) and S (Agree) when it comes to impulsive buying, indicating the influence of three variables: religiosity, discount, and cashback. Consequently, two groups of consumers can be identified: those who agree with impulsive purchases and those who remain neutral but have experienced impulsive buying behavior. By examining distribution tables 2, 3, 4, and 5, it can be concluded that the Muslim consumers in this study belong to the rationalist type. They make decisions based on parameters of usefulness and also fall into the universalist type, considering religiosity and Islamic values before

²³ Alfian Syafi'i, Dina Madinah and Dedeh Nurdaimah, "Islamic Law Overview on The Cashback System and The Use of Shopee Coins in Buying Transactions in The Shopee Application". *Journal of Applied Business, Taxation and Economics Research*, vol. 1 no.2 (2021)

²⁴ Meyla Prima Susilawati, "Cashback and Split Payment as an E-Commerce Marketing Strategy from the Perspective of Islamic Ethics," *European Journal of Humanities and Social Sciences*, vol.3 issue.2 (2023).

²⁵ Muhammad Sholihin, "Islamic Rationality of Muslim Consumers: New Insight from text analytics and Al-Ghazali's thought," *Journal of Islamic Accounting and Business Research*. (2022).

purchasing discounted products. In Islam, it is recommended to think ahead and evaluate the worthiness of a product by considering the fundamental concepts of human needs, namely *dharuriyah* (primary needs), *hajiyyah* (secondary needs), and *tahsiniyah* (tertiary needs).

CONCLUSION

Based on the research findings and discussions, the t-test results reveal significant effects of the variables on impulsive buying behavior among Muslim consumers in Jember Regency on Tokopedia.

Firstly, the religiosity variable demonstrates a t-count value of 3.669, which surpasses the t-table value (1.977826). This indicates a significant negative effect, implying that higher levels of religiosity are associated with lower levels of impulse buying. This result aligns with the religious understanding that emphasizes the prohibition of wasteful and consumptive behaviors.

Secondly, the discount variable exhibits a t-count value of 6.078, surpassing the t-table value (1.977826) in a positive direction. Hence, the discount variable has a significant positive effect on impulsive buying among Muslim consumers in Jember Regency on Tokopedia. Increased discounts correspond to higher levels of impulse buying.

Lastly, the cashback variable demonstrates a t-count value of 3.571, which exceeds the t-table value (1.977826) in a positive direction. As a result, the cashback variable has a significant positive effect on impulsive purchases among Muslim consumers in Jember Regency on Tokopedia. Higher cashback amounts lead to increased impulse purchases.

Muslim consumers in Jember Regency exhibit a combination of religiosity and practicality in their decision-making process. Most of them fall into the category of rationalist consumers, who prioritize usability parameters when selecting a product, as well as universalist consumers, who consider religious parameters in their purchasing decisions.

Suggestions

Future research should consider incorporating the moral aspects from a Sharia perspective related to *qard* (loan) in the context of impulsive buying behavior. Investigating the ethical dimensions and the influence of Islamic finance principles on consumer behavior could provide deeper insights into the factors affecting Muslim consumers' purchasing decisions on e-commerce platforms.

Limitations

This study has several limitations. There is a possibility of a weak relationship between the independent and dependent variables. Additionally, the data may not have passed the normality test, which could affect the reliability of the results. These limitations suggest that the findings should be interpreted with caution.

Further Research

Further research could explore more comprehensive factors influencing impulsive buying behavior among Muslim consumers on e-commerce platforms. Expanding the scope to include different regions and larger sample sizes could enhance the generalizability of the findings. Moreover, longitudinal studies could provide insights into the changes in consumer behavior over time and the impact of various promotional strategies on impulsive buying in the long term.

Author's Contribution

Hari Sukarno, : Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Naufal Azzam, Aulia Arifatu Diniyya: Contributing to writing systematics, research methods.

Umi Cholifah: Contributing to analyzing interpretation results, the language proofread.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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