

## The Influence of Live Streaming Shopping and the FYP Algorithm on Impulsive Buying Behavior among TikTok Users of FEBI UINSU Students: Islamic Financial Literacy as a Moderating Variable

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### ABSTRACT

This study is motivated by the increasing trend of impulsive buying behavior among university students, driven by the development of TikTok features such as live streaming shopping and the FYP algorithm, which encourage spontaneous consumption. The aim of this study is to analyze the effect of live streaming shopping and the FYP algorithm on impulsive buying and to examine the role of Islamic financial literacy as a moderating variable among FEBI UIN North Sumatra students. This research uses a quantitative approach with an associative method through questionnaires distributed to 103 respondents and analyzed using PLS-SEM. The results show that live streaming shopping and the FYP algorithm have a positive and significant effect on impulsive buying, while Islamic financial literacy has a negative and significant effect. However, Islamic financial literacy does not act as a moderating variable. In conclusion, although students possess Islamic financial literacy, the influence of TikTok features remains strong in driving impulsive purchasing behavior.

### ABSTRAK

Penelitian ini dilatarbelakangi oleh meningkatnya perilaku *impulsive buying* di kalangan mahasiswa akibat perkembangan fitur TikTok seperti *live streaming shopping* dan algoritma FYP yang mendorong konsumsi spontan. Tujuan penelitian ini adalah untuk menganalisis pengaruh *live streaming shopping* dan algoritma FYP terhadap *impulsive buying* serta menguji peran literasi keuangan syariah sebagai variabel moderasi pada mahasiswa FEBI UIN Sumatera Utara. Penelitian ini menggunakan pendekatan kuantitatif dengan metode asosiatif melalui penyebaran kuesioner kepada 103

responden dan dianalisis menggunakan PLS-SEM. Hasil penelitian menunjukkan bahwa *live streaming shopping* dan algoritma FYP berpengaruh positif dan signifikan terhadap *impulsive buying*, sedangkan literasi keuangan syariah berpengaruh negatif dan signifikan. Namun, literasi keuangan syariah tidak berperan sebagai variabel moderasi. Kesimpulannya, meskipun mahasiswa memiliki literasi keuangan syariah, pengaruh fitur TikTok tetap kuat dalam mendorong pembelian impulsif.



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## INTRODUCTION

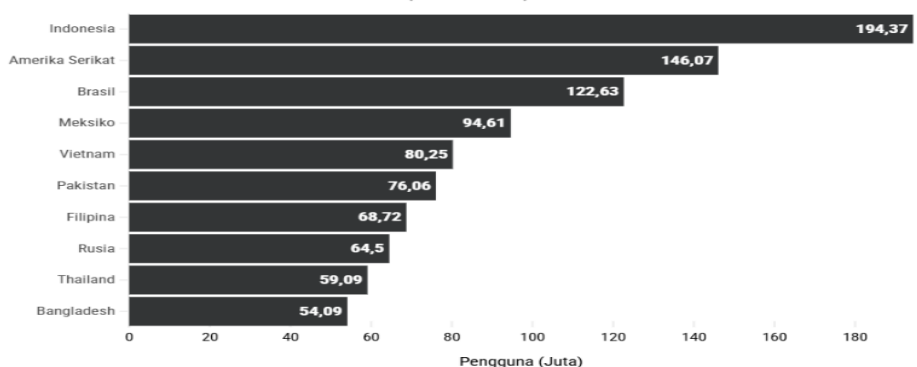
In the current digital era, business growth is advancing rapidly alongside technological development, making it easier for people to access information and conduct remote transactions through telecommunication devices and computers. Digitalization introduces various features and applications that provide convenience in many activities, including meetings and online shopping through digital platforms (Moudyla et al., 2025).

Changes in consumer behavior, particularly among the younger generation, are closely related to the rapid development of digital technology, which increasingly influences how individuals carry out purchasing activities (Dirayati et al., 2025). Social media has evolved into an effective marketing tool, not only as a means of communication and entertainment. One platform that has a significant impact on the consumption behavior of the younger generation is TikTok (Kharisma & Nawawi, 2023). This is evidenced by the high number of TikTok users in Indonesia, reaching 194.37 million users in July 2025, making Indonesia the country with the largest TikTok user base in the world (We Are Social & Meltwater, 2025).

**Figure 1. Countries with the Highest Number of TikTok Users Worldwide**

Source: dataloka.id (2025)

The dominance of TikTok users indicates that this platform plays an important role in (Juli 2025)



shaping digital consumption behavior, especially among the younger generation and university students. TikTok has evolved into a powerful social commerce medium through various features, one of which is live streaming shopping. This feature allows sellers to market products in real

time with direct interaction with the audience, while also offering limited-time promotions that can encourage impulsive buying. Research by Damayanti et al. (2023) shows that live streaming shopping can increase emotional arousal, urgency, and social influence that trigger impulsive buying behavior.

In addition, TikTok has a For You Page (FYP) algorithm system that serves as an important factor in content personalization. This algorithm works by displaying content based on users' interaction history, such as searches, watch duration, and other engagement activities (Fitrianto, 2025). This system causes users to be repeatedly exposed to promotional content aligned with their interests, thereby forming a perceived need or artificial demand that encourages impulsive purchasing decisions (Putri et al., 2024).

This phenomenon is increasingly relevant among young people aged 18–24, who are considered digital natives individuals who are highly familiar with and dependent on digital technology in their daily lives (Siregar et al., 2025). In the context of consumption behavior, this group tends to be more easily influenced by emotional and visual digital stimuli. One of the consequences is an increase in impulsive buying behavior, which refers to unplanned purchases driven more by emotional rather than rational factors (Narwastu & Ramadhani, 2025). Although impulsive buying is not always seen as negative, it can become problematic when it occurs excessively and is not balanced with good financial management. This condition may lead to financial difficulties, especially for students with limited income (Batubara et al., 2024). Therefore, controlling factors are needed to reduce this tendency toward consumptive behavior.

In Islam, consumptive behavior that is unplanned and excessive contradicts the principle of moderation in the use of wealth. The Qur'an explicitly prohibits wasteful and excessive behavior (*israf*). Therefore, consumption should not only be viewed from an economic rationality perspective but also from moral and Islamic values. In this regard, Islamic financial literacy becomes important because it not only includes the ability to manage finances efficiently but also an understanding of Islamic economic principles such as justice, balance (*tawazun*), responsibility, and the prohibition of speculative and wasteful activities (Solikin et al., 2025). Islamic financial literacy is expected to serve as a controlling mechanism for consumptive behavior, especially among FEBI UIN North Sumatra students who have academically studied Islamic economic principles. This literacy functions not only as knowledge but also as an ethical guideline in economic decision-making, such as prudence and self-control in consumption (Pratama & Nisa, 2024).

Students of FEBI UIN North Sumatra, as part of the digital native generation, have an increasingly intensive use of social media, particularly TikTok. Their activities on the platform are often not only for entertainment but also as a medium for promotion, education, and even transactions. However, behind its benefits, the high level of interaction with shopping features such as live streaming shopping and FYP content has the potential to trigger impulsive behavior, especially when not accompanied by a good level of Islamic financial literacy. This phenomenon is interesting to study because it reflects the dynamics of Muslim students' consumption behavior amid the rapid digitalization of the economy.

Several previous studies have shown that digital features such as live streaming shopping can encourage impulsive buying through direct interaction, limited-time promotions, and emotional stimulation (Ramadhani & Nugroho, 2024; Gospa et al., 2024). In addition, the TikTok FYP algorithm has also been proven to influence impulsive buying behavior through exposure to personalized content (Tumangger & Munthe, 2025). However, most of these studies still focus on e-commerce platforms in general, and have not specifically examined TikTok as a more complex and interactive algorithm-based social commerce ecosystem. On the other hand, studies on internal factors show that financial literacy influences the control of consumptive behavior (Nazmeen & Vania, 2026; Annisa & Rahmi, 2025). Islamic economic literacy has also been shown to reduce consumptive behavior among e-commerce users (Lestari & Fikriyah, 2023). However, research that specifically integrates Islamic financial literacy as a moderating variable in the relationship between TikTok features (live streaming shopping and FYP algorithm) and impulsive buying is still very limited.

Thus, there is a research gap indicating that few studies have simultaneously examined the influence of TikTok's algorithm-based and social commerce features on impulsive buying behavior while considering the role of Islamic financial literacy as a moderating variable. Yet, integrating these three variables is important to better understand the consumption behavior of Muslim youth in the digital era in a more comprehensive way.

Based on these problems and research gaps, this study aims to analyze: (1) the effect of live streaming shopping on impulsive buying, (2) the effect of the FYP algorithm on impulsive buying, and (3) the role of Islamic financial literacy as a moderating variable in the relationship between these variables and impulsive buying among FEBI UIN North Sumatra students. Theoretically, this study is expected to contribute to the development of digital consumer behavior literature by integrating the concepts of algorithm-based social commerce and Islamic financial literacy. In addition, this study also expands the scope of Islamic financial literacy not only as a direct factor influencing financial behavior but also as a moderating variable that can weaken the influence of digital stimuli on impulsive buying behavior.

## RESEARCH METHOD

This study employs a quantitative approach using an associative research method. The quantitative approach is numerical in nature and emphasizes the objective measurement of social phenomena through structured data analysis (Kusumastuti et al., 2024). The associative method was selected because it enables researchers to analyze relationships and influences among variables, thereby providing a more comprehensive explanation of the phenomenon under investigation (Khan et al., 2024). In this study, live streaming shopping and the For You Page (FYP) algorithm serve as exogenous (independent) variables, impulsive buying acts as the endogenous (dependent) variable, and Islamic financial literacy functions as a moderating variable.

This study uses primary data collected through the distribution of questionnaires employing a 5-point Likert scale, ranging from strongly disagree to strongly agree. The research

instrument was developed based on indicators that have been previously used and validated in relevant studies for each construct. The live streaming shopping variable was measured using indicators reflecting streamer attractiveness, parasocial interaction, and information quality. The FYP algorithm variable was measured through indicators describing content personalization, content display frequency, user interaction, and popularity ranking. The impulsive buying variable was measured using indicators reflecting purchase spontaneity, positive emotional urges, lack of purchase planning, and limited rational consideration. Meanwhile, the Islamic financial literacy variable was measured based on knowledge of Islamic finance, financial attitudes, Islamic consumption ethics, and self-control in financial management. Before being widely distributed, the questionnaire was reviewed by experts (expert judgment) to ensure content validity, language clarity, and the relevance of the indicators to the constructs being measured. Subsequently, the validity and reliability of the instrument were assessed through outer model analysis during the data processing stage using Partial Least Squares Structural Equation Modeling (PLS-SEM).

The population of this study consisted of all students enrolled in the Faculty of Islamic Economics and Business (FEBI) at UIN Sumatera Utara. According to the SI-PANDAI academic database for the 2025 Academic Year, Even Semester, the total student population was 4,047. The sampling technique employed was non-probability sampling using a purposive sampling method, which involves selecting respondents based on specific criteria aligned with the objectives of the study (Sugiyono, 2013). This technique was chosen because not all members of the population possess characteristics relevant to the research objectives. The respondents were required to be active FEBI UIN Sumatera Utara students from the 2022 and 2023 cohorts who actively use the TikTok application. These cohorts were deliberately selected because students at this level have generally completed core courses such as Fiqh Muamalah and Islamic Microeconomics, providing them with sufficient foundational knowledge to assess aspects of Islamic financial literacy.

The sample size was determined using Slovin's formula with a margin of error of 10%. The use of a 10% margin of error was considered appropriate because this study is exploratory in nature and focuses on a relatively homogeneous population, namely students within the same faculty who share similar characteristics. Furthermore, this level of error remains acceptable in social and behavioral research aimed at identifying patterns of relationships among variables. Based on a population size of 4,047 students, the minimum required sample size was calculated to be 98 respondents using the following formula:  $\frac{N}{1+N(e)^2}$  where n represents the sample size, N denotes the population size, and e represents the margin of error set at 10%.

Although the minimum required sample size was 98 respondents, this study successfully obtained responses from 103 participants who met all the predetermined criteria. Therefore, all collected responses were deemed suitable for further analysis. Data were collected through both offline and online questionnaire distribution to undergraduate students of FEBI UIN Sumatera Utara. The data collection process was conducted over a period of eight days, from February 23, 2026, to March 2, 2026. In conducting the study, ethical considerations were carefully observed.

Before completing the questionnaire, respondents were provided with information regarding the purpose of the study, the voluntary nature of their participation, and assurances regarding data confidentiality and respondent anonymity. Informed consent was obtained at the beginning of the questionnaire prior to data collection.

The data were subsequently analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach with SmartPLS version 4.1.1.8. PLS-SEM was selected because it is capable of examining complex structural relationships, including moderating effects, and is suitable for studies with relatively small sample sizes. The analysis procedure consisted of evaluating the outer model to assess construct validity and reliability, followed by evaluating the inner model to examine the relationships and effects among variables within the proposed research model.

## RESULT AND DISCUSSION

### RESULT

#### Description of Data and Respondent Characteristics

The participants in this research were undergraduate students from the Faculty of Islamic Economics and Business (FEBI) at UIN Sumatera Utara, specifically selected for being active TikTok users who had completed purchases via the app. The study comprised a sample of 103 participants. The collection of data was carried out through questionnaires given both in person and online to FEBI undergraduate students at UIN Sumatera Utara for 8 days, from February 23, 2026, until March 2, 2026. This study involved 103 students as respondents, who were grouped based on the following characteristics:

**Table 1. Characteristics of Respondents**

| Characteristics               | Category           | Frequency | Percentage (%) |
|-------------------------------|--------------------|-----------|----------------|
| <b>Gender</b>                 | Male               | 16        | 15,5           |
|                               | Female             | 87        | 84,5           |
| <b>Age</b>                    | 17–20 years        | 11        | 10,7           |
|                               | 21–25 years        | 92        | 89,3           |
| <b>Study Program</b>          | Islamic Accounting | 30        | 29,1           |
|                               | Islamic Insurance  | 3         | 2,9            |
|                               | Islamic Economics  | 13        | 12,6           |
|                               | Islamic Banking    | 43        | 41,7           |
|                               | Management         | 14        | 13,6           |
| <b>Cohort (Year of Entry)</b> | 2022               | 98        | 95,1           |
|                               | 2023               | 5         | 4,9            |
| <b>TikTok Usage Duration</b>  | < 1 hour           | 11        | 10,7           |
|                               | 1–2 hours          | 31        | 30,1           |
|                               | 2–4 hours          | 28        | 27,2           |
|                               | > 4 hours          | 33        | 32,0           |
| <b>Total</b>                  |                    | 103       | 100,0          |

Source: Processed Primary Data (2026)

Based on Table 1, female respondents constitute the majority of the sample in this study (84.5%) compared to males (15.5%), indicating the dominance of female participation in social media use and digital shopping activities. Regarding age, the majority of respondents fall within the 21–25 years range age group (89.3%), compared to 17–20 years (10.7%), reflecting a digital native group with a high level of technological adaptation. Based on study program, the largest proportion of respondents comes from Islamic Banking (41.7%), followed by Islamic Accounting (29.1%), Management (13.6%), Islamic Economics (12.6%), and Islamic Insurance (2.9%), indicating that the majority have an Islamic finance educational background. In terms of cohort, respondents are dominated by the 2022 intake (95.1%) compared to 2023 (4.9%), suggesting a relatively more mature academic understanding of Islamic financial principles. In addition, regarding TikTok usage duration, most respondents use the application for more than 4 hours per day (32%), followed by 1–2 hours (30.1%), 2–4 hours (27.2%), and less than 1 hour (10.7%), indicating a high level of exposure to digital content. Overall, these characteristics suggest that the respondents are an active group, highly exposed to social media, and relevant for explaining the phenomenon of impulsive buying behavior among TikTok users.

**Outer Model Testing (Measurement Model)**

**Convergent Validity Test**

This test aims to assess the level of correlation between indicators within a construct and to ensure that the indicators consistently reflect the measured variable (Sihombing et al., 2024). The assessment is carried out by analyzing the loading factor values of each indicator related to its respective construct, using a threshold value exceeding 0.70. A summary of the results from the convergent validity test is shown in Table 2 below:

**Table 2. Loading Factor Validity Test – Stage 1**

|      | <b>Live Streaming Shopping (X1)</b> | <b>FYP Algorithm (X2)</b> | <b>Impulsive Buying (Y)</b> | <b>Islamic Financial Literacy (M)</b> |
|------|-------------------------------------|---------------------------|-----------------------------|---------------------------------------|
| X1.1 | 0.820                               |                           |                             |                                       |
| X1.2 | 0.814                               |                           |                             |                                       |
| X1.3 | 0.808                               |                           |                             |                                       |
| X1.4 | 0.747                               |                           |                             |                                       |
| X1.5 | 0.807                               |                           |                             |                                       |
| X1.6 | 0.727                               |                           |                             |                                       |
| X1.7 | 0.677                               |                           |                             |                                       |
| X2.1 |                                     | 0.509                     |                             |                                       |
| X2.2 |                                     | 0.579                     |                             |                                       |
| X2.3 |                                     | 0.642                     |                             |                                       |
| X2.4 |                                     | 0.815                     |                             |                                       |
| X2.5 |                                     | 0.792                     |                             |                                       |
| X2.6 |                                     | 0.818                     |                             |                                       |

|     |       |       |
|-----|-------|-------|
| Y.1 | 0.830 |       |
| Y.2 | 0.806 |       |
| Y.3 | 0.863 |       |
| Y.4 | 0.854 |       |
| Y.5 | 0.805 |       |
| Y.6 | 0.831 |       |
| M.1 |       | 0.962 |
| M.2 |       | 0.717 |
| M.3 |       | 0.546 |
| M.4 |       | 0.673 |
| M.5 |       | 0.512 |
| M.6 |       | 0.609 |
| M.7 |       | 0.705 |

Source: SmartPLS 4 analysis output (2026)

In the initial stage of testing, several indicators had loading factor values below 0.70, including X7 (0.677), X2.1 (0.509), X2.2 (0.579), and X2.3 (0.642), as well as M.3 (0.546), M.4 (0.673), M.5 (0.512), and M.6 (0.609). Indicators with low loading values can be eliminated, especially if such elimination improves the AVE and construct reliability (Subhaktiyasa, 2024). Therefore, indicators with loading values below 0.70 were removed. After the elimination of these indicators, the test was re-run, and all remaining indicators met the ideal loading factor threshold, as shown in table 3 below.

**Table 3. Loading Factor Validity Test – Stage 2**

|      | <b>Live Streaming Shopping (X1)</b> | <b>FYP Algorithm (X2)</b> | <b>Impulsive Buying (Y)</b> | <b>Islamic Financial Literacy (M)</b> |
|------|-------------------------------------|---------------------------|-----------------------------|---------------------------------------|
| X1.1 | 0.830                               |                           |                             |                                       |
| X1.2 | 0.834                               |                           |                             |                                       |
| X1.3 | 0.807                               |                           |                             |                                       |
| X1.4 | 0.742                               |                           |                             |                                       |
| X1.5 | 0.802                               |                           |                             |                                       |
| X1.6 | 0.730                               |                           |                             |                                       |
| X1.7 | 0.677                               |                           |                             |                                       |
| X2.4 |                                     | 0.793                     |                             |                                       |
| X2.5 |                                     | 0.850                     |                             |                                       |
| X2.6 |                                     | 0.848                     |                             |                                       |
| Y.1  |                                     |                           | 0.830                       |                                       |
| Y.2  |                                     |                           | 0.797                       |                                       |
| Y.3  |                                     |                           | 0.860                       |                                       |
| Y.4  |                                     |                           | 0.858                       |                                       |
| Y.5  |                                     |                           | 0.812                       |                                       |

|     |       |
|-----|-------|
| Y.6 | 0.837 |
| M.1 | 0.965 |
| M.2 | 0.769 |
| M.7 | 0.730 |

Source: SmartPLS 4 analysis output (2026)

The results in Table 3 show that after eliminating indicators with low loading values in the initial stage, the remaining indicators in the research model are above 0.70. The next step is to examine the Average Variance Extracted (AVE) value as a complementary measure. The AVE value indicates the degree to which a construct is able to explain its overall indicators, with a criterion of > 0.50 (Sihombing et al., 2024). The calculation results are as follows:

**Table 4. AVE Validity Test**

|                            | AVE   |
|----------------------------|-------|
| Live Streaming Shopping    | 0.690 |
| FYP Algorithm              | 0.694 |
| Impulsive Buying           | 0.685 |
| Islamic Financial Literacy | 0.627 |

Source: SmartPLS 4 analysis output (2026)

From the results in Table 4, the AVE values for each construct are above 0.50. This indicates that the indicators in the research model are considered capable of adequately representing the research variables and have met the criteria for convergent validity, thus allowing the analysis to move on to the subsequent phase.

**Discriminant Validity Test**

After all indicators were confirmed to be convergently valid, the next step was to conduct the discriminant validity test. This test was performed to ensure that each latent construct is clearly distinct from other constructs in the research model. The Fornell–Larcker criterion was used to evaluate discriminant validity in this model. A construct demonstrates strong discriminant validity when the square root of the AVE exceeds its correlation with other constructs. The correlation values listed below were derived from the results of the data analysis:

**Table 5. Fornell–Larcker Validity Test**

|                            | FYP Algorithm | Impulsive Buying | Islamic Financial Literacy | Live Streaming Shopping |
|----------------------------|---------------|------------------|----------------------------|-------------------------|
| FYP Algorithm              | 0.831         |                  |                            |                         |
| Impulsive Buying           | 0.577         | 0.833            |                            |                         |
| Islamic Financial Literacy | 0.555         | 0.187            | 0.828                      |                         |
| Live Streaming Shopping    | 0.638         | 0.521            | 0.541                      | 0.792                   |

Source: SmartPLS 4 analysis output (2026)

According to the findings displayed in Table 5, it is evident that the square root of the AVE for each variable is 0.831 for the FYP Algorithm, 0.833 for Impulsive Buying, 0.828 for Sharia Financial Literacy, and 0.792 for Live Streaming Shopping. These values are higher than the

correlations between the variables shown in the same column. Therefore, the level of discriminant validity for each construct in this model is considered satisfactory.

**Reliability Test**

The reliability assessment was performed to evaluate the internal coherence of each latent construct. The results of the reliability test analysis are as follows:

**Table 6. Construct Reliability**

|                            | <b>Cronbach's alpha</b> | <b>Composite reliability</b> |
|----------------------------|-------------------------|------------------------------|
| FYP Algorithm              | 0.777                   | 0.870                        |
| Impulsive Buying           | 0.913                   | 0.931                        |
| Islamic Financial Literacy | 0.801                   | 0.865                        |
| Live Streaming Shopping    | 0.884                   | 0.910                        |

Source: SmartPLS 4 analysis output (2026)

From Table 6, it is evident that the values of Cronbach’s alpha and composite reliability this model are greater than 0.70. Therefore, it can be concluded that all variables in this model meet the reliability criteria and are considered reliable for further analysis.

**Inner Model Analysis (Structural Model)**

**R-Square Test**

The R-Square (R<sup>2</sup>) analysis was performed to evaluate the capability of the exogenous variables to explain the endogenous variables in the structural model. The following are the R-Square results of this study:

**Table 7. R. Square**

|                  | <b>R-square</b> | <b>R-square adjusted</b> |
|------------------|-----------------|--------------------------|
| Impulsive Buying | 0.424           | 0.395                    |

Source: SmartPLS 4 analysis output (2026)

According to the findings shown in Table 7, the R-Square value is 0.424, while the Adjusted R-Square value is 0.395. This shows that the capacity of the exogenous variables to account for the endogenous variable Impulsive Buying is 42.4%, whereas the leftover 57.6% is attributed to other variables not considered in the study model.

**Q-Square Test**

The Q-Square (Q<sup>2</sup>) test was conducted to evaluate the predictive relevance of the model in explaining the endogenous variables in the study. It indicates the extent to which the model is capable of predicting the available observed data. A Q<sup>2</sup> value exceeding 0 indicates that the model possesses strong predictive relevance. The Q-Square outcomes of this research are as follows:

**Table 8. Q. Square**

|                  | <b>Q<sup>2</sup>predict</b> |
|------------------|-----------------------------|
| Impulsive Buying | 0.361                       |

Source: SmartPLS 4 analysis output (2026)

According to the findings shown in Table 8, the Q<sup>2</sup>predict value for the Impulsive Buying variable is 0.361 (> 0). This result suggests that the model possesses sufficient predictive significance. In other words, the exogenous constructs included in the model are able to contribute to predicting the value of the endogenous variable.

**F-Square Test**

The F-Square (f<sup>2</sup>) test was performed to evaluate the extent of each exogenous variable's impact on the endogenous variable within the structural model. Typically, an f<sup>2</sup> value near 0.02 is seen as a weak effect, a value close to 0.15 reflects a moderate effect, and a value near or exceeding 0.35 signifies a strong effect (Ayesha & Muchtar, 2025). Here are the F-Square outcomes of this research:

**Table 9. F. Square**

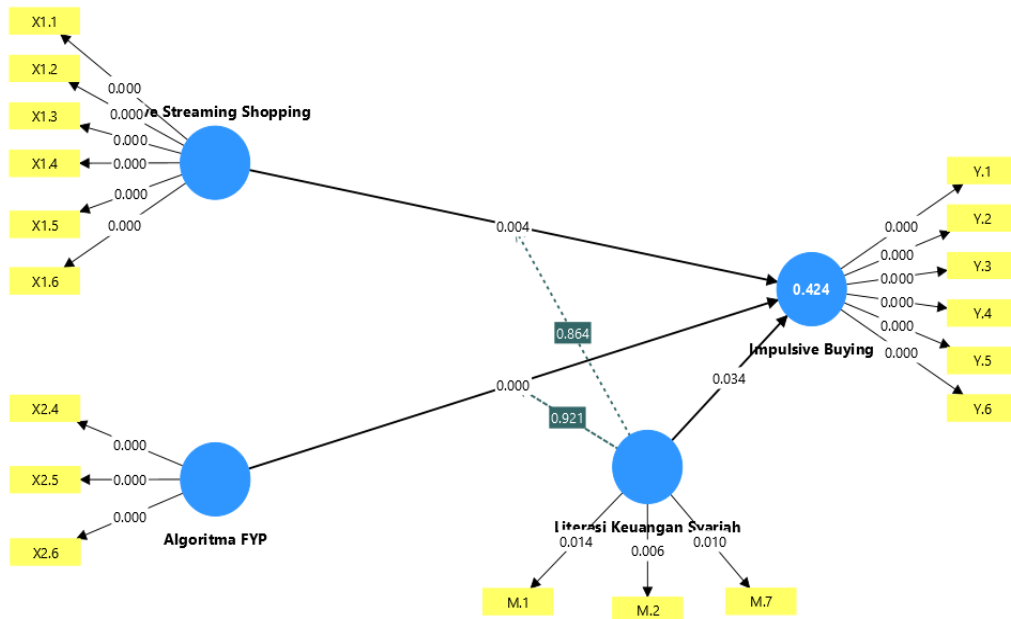
|  | <b>f-square</b> |
|--|-----------------|
| Live Streaming Shopping -> Impulsive Buying                              | 0.114           |
| FYP Algorithm -> Impulsive Buying  | 0.243           |
| Literasi Keuangan Syariah -> Impulsive Buying                            | 0.082           |
| Islamic Financial Literacy x FYP Algorithm -> Impulsive Buying           | 0.000           |
| Islamic Financial Literacy x Live Streaming Shopping -> Impulsive Buying | 0.000           |

Source: SmartPLS 4 analysis output (2026)

Based on the results presented in Table 9, the Live Streaming Shopping variable has an f<sup>2</sup> value of 0.114, indicating a small effect. The FYP Algorithm has an f<sup>2</sup> value of 0.243, indicating a moderate effect, while Islamic Financial Literacy has an f<sup>2</sup> value of 0.082, which also indicates a small effect.

Meanwhile, the moderating variables Islamic Financial Literacy × FYP Algorithm and Islamic Financial Literacy × Live Streaming Shopping each have an f<sup>2</sup> value of 0.000, indicating that the moderating effect is extremely weak or does not contribute to the influence on Impulsive Buying in this research model.

**Hypothesis Testing**



The findings from the hypothesis testing are shown in the next section:

**Figure 2. Bootstrapping Model Output**

Source: SmartPLS 4 analysis output (2026)

The analysis of path coefficient values in this study used a significance level of 0.05 as the basis for determining whether the hypotheses are accepted or rejected. The comprehensive findings of the hypothesis testing are shown in the table below:

**Table 10. Hypothesis Testing**

|  | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values |
|--|---------------------|-----------------|----------------------------|--------------------------|----------|
| Live Streaming Shopping -> Impulsive Buying                              | 0.349               | 0.336           | 0.121                      | 2.881                    | 0.004    |
| Algoritma FYP -> Impulsive Buying  | 0.514               | 0.507           | 0.109                      | 4.707                    | 0.000    |
| Islamic Financial Literacy -> Impulsive Buying                           | -0.284              | -0.233          | 0.134                      | 2.121                    | 0.034    |
| Islamic Financial Literacy x Live Streaming Shopping -> Impulsive Buying | 0.018               | 0.016           | 0.105                      | 0.172                    | 0.864    |
| Islamic Financial Literacy x FYP Algorithm -> Impulsive Buying           | -0.012              | -0.013          | 0.123                      | 0.100                    | 0.921    |

Source: SmartPLS 4 analysis output (2026)

The hypothesis testing results shown in Table 10, utilizing the bootstrapping method, indicate that Live Streaming Shopping positively influences Impulsive Buying, with a coefficient value of 0.349, a T-statistic of 2.881, and a P-value of 0.004 ( $< 0.05$ ). The FYP Algorithm also has a positive and significant effect on Impulsive Buying, with a coefficient of 0.514, a T-statistic of 4.707, and a P-value of 0.000 ( $< 0.05$ ). Meanwhile, Islamic Financial Literacy negatively impacts Impulsive Buying significantly, with a coefficient of -0.284, a T-statistic of 2.121, and a P-value of 0.034 ( $< 0.05$ ), indicating that higher levels of Islamic financial literacy reduce impulsive buying tendencies. However, the moderating role of Islamic Financial Literacy on the relationship between Live Streaming Shopping and Impulsive Buying, as well as between the FYP Algorithm and Impulsive Buying, is not significant, as both have P-values of 0.864 and 0.921 ( $> 0.05$ ), respectively. Thus, it can be concluded that Live Streaming Shopping and the FYP Algorithm increase Impulsive Buying behavior, while Islamic Financial Literacy reduces it, but does not function as a moderating variable in this research model.

## DISCUSSION

### Effect of Live Streaming Shopping on Impulsive Buying

According to the research results, Live Streaming Shopping has demonstrated a favorable impact on Impulsive Buying behavior. This means that the more frequently students engage in live streaming activities on TikTok, the more likely impulsive purchasing behavior tends to increase. This phenomenon can be explained through the main characteristics of live streaming shopping, namely streamer attractiveness, parasocial interaction, and information quality.

Streamer attractiveness plays an important role in capturing attention and generating initial consumer interest during the live streaming process. Streamers who are communicative, expressive, and persuasive are able to create an enjoyable atmosphere, making consumers feel more comfortable watching the session. This condition leads consumers to become more emotionally engaged and less likely to conduct in-depth evaluations of products, thereby increasing the likelihood of impulsive buying.

Parasocial interaction reflects a pseudo-relationship between consumers and streamers formed through communication during the live broadcast. In practice, this interaction often occurs when consumers ask questions about products, such as specifications or usage, which are then answered directly by the streamer. This condition makes consumers feel more confident because the information received is responsive and aligned with their needs. As trust increases, consumers tend to make purchasing decisions more quickly without extensive consideration, which ultimately increases impulsive buying tendencies.

Information quality in live streaming shopping includes the clear delivery of product-related information, such as product benefits and usage, as well as pricing, discounts, and promotional offers. Information presented in real time especially in the form of special deals such as live-only prices, discounts, and time-limited promotions encourages consumers to evaluate

products more quickly. This situation shortens the decision-making process, making consumers more likely to purchase spontaneously and without prior planning.

Thus, these three indicators jointly contribute to encouraging impulsive buying, where streamer attractiveness and parasocial interaction build emotional engagement and consumer trust, while information quality serves as an important factor in influencing purchasing decisions.

This condition is consistent with consumer behavior theory, which states that emotional and social stimuli can influence spontaneous purchasing decisions without thorough rational consideration (Kadek et al., 2025). In addition, relatively lower price offers during live streaming further strengthen consumers' urge to make immediate purchases before the promotion ends. Consequently, live streaming shopping serves not only as a source of information but also as a convincing instrument that can hasten purchasing choices and stimulate impulsive buying tendencies. This aligns with the research conducted by Ramadhani & Nugroho (2024), which states that direct interaction and attractive offers during live streaming tend to make individuals more impulsive in their purchasing behavior.

### **Effect of FYP Algorithm on Impulsive Buying**

According to the research results, the FYP Algorithm positively and significantly influences Impulsive Buying. The aspect that most strongly represents the FYP algorithm variable in this study is content popularity, such as the number of likes, comments, and overall virality level. Thus, the findings indicate that perceptions of popularity are a key factor influencing consumer purchasing decisions.

Content with high popularity and engagement tends to shape the perception that the product is widely favored and trusted by other users. This perception encourages the emergence of social proof, where consumers assume that products liked and purchased by many people hold greater value. In such conditions, consumers are less likely to conduct in-depth evaluations and instead are more influenced by emotional impulses and socially constructed perceptions.

In addition, the FYP algorithm's content distribution, which repeatedly exposes users to viral content, increases consumer exposure to certain products. This continuous exposure strengthens interest and curiosity, thereby accelerating the decision-making process. As a result, consumers are more likely to make spontaneous purchases without prior planning.

The FYP algorithm significantly influences impulsive consumption behavior by distributing viral content. This result aligns with the research conducted by Tumangger & Munthe (2025), which found that personalization and content popularity on the FYP page can increase the tendency of impulsive buying among social media users.

### **Effect of Islamic Financial Literacy on Impulsive Buying**

The study results indicate that Islamic Financial Literacy adversely and significantly impacts Impulsive Buying. A negative relationship indicates that the better an individual's understanding and ability to manage finances according to Islamic principles, the lower their tendency to engage in impulsive purchasing behavior.

In this study, this influence is reflected in aspects of Islamic financial knowledge, financial attitude, and self-control. A strong understanding of financial management based on Islamic teachings encourages individuals to be more prudent in using their wealth and to avoid excessive consumption behavior (israf). In addition, a positive financial attitude leads individuals to consider their financial condition and actual needs before making a purchase.

On the other hand, self-control plays an important role in restraining emotional impulses when facing various marketing stimuli in digital media, particularly on the TikTok platform. Individuals with strong self-control are less likely to be influenced by promotions, discounts, or trends that continuously appear on social media.

Theoretically, this negative relationship can be explained through consumer behavior concepts, which state that purchasing decisions are influenced by how individuals consider their needs, benefits, and financial conditions before consumption. Individuals with strong Islamic financial literacy tend to manage their consumption behavior more rationally, making them less likely to engage in spontaneous purchasing. This ability enables individuals to be more cautious in prioritizing expenditures and better control desires triggered by digital marketing stimuli. This finding is consistent with Lutfiyah (2025), which determined that financial literacy exerts a negative and substantial impact on impulsive buying among Generation Z. The study explains that the higher a person's level of financial literacy, the lower their tendency to engage in impulsive buying, as individuals are better able to consider their financial condition and needs before making purchases.

### **Moderating Role of Islamic Financial Literacy on the Effect of Live Streaming Shopping on Impulsive Buying**

The results indicate that Islamic Financial Literacy is unable to moderate the effect of Live Streaming Shopping on Impulsive Buying. The p-value of 0.864 ( $> 0.05$ ) suggests that the level of Islamic financial literacy possessed by students neither strengthens nor weakens the relationship between live streaming shopping and impulsive buying behavior.

This finding can be explained through the Stimulus-Organism-Response (S-O-R) Theory, which is widely applied in consumer behavior research. In the context of live streaming shopping, features such as real-time interaction, live product demonstrations, limited-time offers, and persuasive communication serve as powerful stimuli (S). These stimuli generate affective responses within consumers (O), including excitement, enjoyment, and a sense of urgency, which subsequently lead to behavioral responses (R) in the form of impulsive purchases. The intensity of emotional stimulation during live streaming sessions causes purchasing decisions to be driven more by affective reactions than by rational evaluation. This finding is consistent with the study by Huo et al. (2023), which explains that such stimuli can enhance consumers' flow experience, a condition in which individuals feel highly engaged, enjoy the shopping process, and partially lose self-control while participating in live-streaming sessions. This condition subsequently increases consumers' tendency to engage in impulsive buying behavior. Therefore, the stronger

the stimuli provided in live-streaming shopping, the greater the likelihood that consumers will experience emotional responses that ultimately lead to impulsive purchasing behavior.

From a digital marketing perspective, live streaming shopping represents an interactive marketing strategy that creates immersive shopping experiences and fosters a sense of social closeness between consumers and streamers. As a result, consumers tend to focus on the immediate shopping experience rather than on long-term financial considerations. Consequently, the financial knowledge and principles derived from Islamic financial literacy may not be fully activated when consumers are exposed to highly engaging and emotionally charged purchasing situations.

The inability of Islamic Financial Literacy to moderate this relationship suggests that cognitive factors are not always effective in controlling consumption behavior when consumers encounter strong digital stimuli. This finding extends the literature on impulsive buying by demonstrating that Islamic financial literacy functions more effectively as a direct determinant that reduces impulsive buying tendencies rather than as a moderating mechanism capable of altering the influence of interactive digital environments.

Therefore, the theoretical contribution of this study goes beyond merely confirming the positive relationship between live streaming shopping and impulsive buying. It highlights the limitations of Islamic financial literacy as a behavioral control mechanism within the context of digital commerce. The findings imply that consumer behavior models in digital environments should place greater emphasis on affective and experiential factors, which may diminish the influence of cognitive considerations during the decision-making process. This result is consistent with Moudyla et al. (2025), who argued that psychological and cognitive variables do not always moderate the influence of digital stimuli on impulsive buying due to the strong emotional engagement generated during live-streaming activities.

### **Moderating Role of Islamic Financial Literacy in the Effect of the FYP Algorithm on Impulsive Buying**

The findings also reveal that Islamic Financial Literacy does not moderate the effect of the FYP Algorithm on Impulsive Buying. The significance value of 0.921 ( $> 0.05$ ) indicates that Islamic financial literacy neither strengthens nor weakens the influence of the FYP algorithm on impulsive buying behavior.

Theoretically, this finding can be interpreted through the concepts of social proof in consumer behavior theory and personalization theory in digital marketing. TikTok's FYP algorithm is designed to deliver content that is perceived as highly relevant and engaging based on users' previous interactions. In this study, the FYP algorithm construct was primarily reflected through content popularity indicators, such as views, likes, comments, and overall virality. High levels of popularity create the perception that a product has gained widespread social approval and acceptance.

According to social proof theory, individuals tend to perceive products as more valuable when they are endorsed or favored by a large number of people. Consequently, purchasing

decisions are often influenced by social cues rather than by careful rational evaluation. Furthermore, repeated exposure to personalized content increases product familiarity and attractiveness, thereby enhancing the likelihood of impulsive purchasing behavior.

The inability of Islamic Financial Literacy to moderate this relationship indicates that algorithmic influence operates through mechanisms that differ from those addressed by financial literacy. Although individuals may possess strong financial knowledge, positive financial attitudes, and self-control, repeated exposure to personalized and socially validated content can still trigger impulsive responses. In other words, the personalization process embedded within social media algorithms continuously reinforces purchase intentions, thereby reducing the relative importance of cognitive considerations in consumer decision-making.

This finding contributes theoretically to the growing literature on digital consumer behavior by demonstrating that the protective role of Islamic financial literacy has limitations in algorithm-driven social media environments. While previous studies have generally emphasized the importance of financial literacy in reducing impulsive consumption, the present study reveals that algorithmic personalization and social validation can diminish its moderating capacity. Thus, this research not only confirms the positive influence of the FYP algorithm on impulsive buying but also highlights the dominance of algorithmic and emotional mechanisms over cognitive factors in contemporary digital consumption contexts. These findings are consistent with Siddiqui et al. (2024), who reported that impulsive purchasing can still occur among financially literate individuals when emotional and situational influences are sufficiently strong.

## CONCLUSIONS

Based on the findings of the study entitled *The Influence of Live Streaming Shopping and FYP Algorithm on Impulsive Buying Among FEBI UINSU TikTok Users: Islamic Financial Literacy as Moderator*, it can be concluded that both Live Streaming Shopping and the FYP Algorithm have a positive and significant impact on impulsive buying behavior among FEBI UINSU students who use TikTok. The higher the level of students' engagement with live shopping broadcasts on TikTok, the greater their tendency to make spontaneous purchasing decisions. Similarly, exposure to personalized content through the FYP Algorithm encourages impulsive buying behavior, as high levels of user interaction and engagement can create perceptions of product attractiveness and value, leading to unplanned purchases. In contrast, Islamic Financial Literacy has a negative and significant effect on impulsive buying behavior, indicating that students with a higher level of Islamic financial literacy tend to exercise greater self-control in their consumption decisions. However, Islamic Financial Literacy was not found to moderate the relationship between either Live Streaming Shopping or the FYP Algorithm and impulsive buying behavior. These findings suggest that although students may possess adequate financial knowledge and awareness, the emotional appeal and persuasive nature of interactive, real-time digital marketing on social media remain powerful influences on spontaneous purchasing decisions, often overriding rational consideration during the buying process. This study is expected to contribute to students by encouraging them to manage their finances more wisely

and not be easily influenced by social media promotions such as TikTok, while still considering their needs and financial conditions before making purchasing decisions. For educational institutions, particularly FEBI, it is expected that Islamic financial literacy can be further enhanced through seminars, training programs, and the integration of learning materials so that students are able to manage their finances in accordance with Sharia principles. Meanwhile, future research is recommended to include additional variables, expand the research scope, and employ more diverse analytical methods in order to obtain more comprehensive and robust findings.

### AUTHOR CONTRIBUTION

- Author 1: Ikhwanul Khair was responsible for conceptualizing the research, collecting and analyzing data, and drafting the manuscript.
- Author 2: Marliyah (Supervisor) provided guidance in developing the research framework, supervising the overall research process, and reviewing the manuscript.
- Author 3: Nur Ahmadi Bi Rahmani (Examiner) contributed by providing critical evaluation, suggestions, and academic input to improve the quality of the study.

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