

THE EFFECT OF RELIGIOSITY, MATERIALISM AND SELF-ESTEEM ON IMPULSIVE BUYING BEHAVIOR OF THE MILLENNIAL GENERATION IN LAMONGAN REGENCY

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Article Info	ABSTRACT
Keywords: Religiosity; Materialism; Self-esteem; Impulsive Buying, Millennial Generation	The study to purpose determine the effect of religiosity, materialism and self-esteem on impulsive buying behavior in the millennial generation in Lamongan Regency. This type of research is quantitative research. The population in this study was the millennial generation in Lamongan Regency by distributing questionnaires with a sample of 96 respondents. Statistical analysis in this study includes validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis test, determination coefficient test, t test, and f test using SPSS 22 software analysis. The results of this study partially show that religiosity, materialism, and self-esteem have a significant effect on impulsive buying in the millennial generation in Lamongan Regency of t count > t table (t count $X_1 = 4.760$, $X_2 = 3.951$, $X_3 = 6.921$ > t table 1.986). Simultaneously f count (36.472) > f table (2.70), then the self-esteem variable has a dominant influence on impulsive buying behavior in the millennial generation in Lamongan Regency of ($X_3 = 0.722$) this shows that individuals who have low self-esteem are more easily influenced by impulsive buying urges.

INTRODUCTION

Generation are often associated with age, this influences how people view emerging technological changes, in general specific generation millennials is generation born from 1981 to 1996 until 2025 aged range 29 to with 44 years . Generation This can use progress technology For do online shopping via social media also does communication on the side through look at face , like through sender message or email and via various social media .

This study focuses on the theme of impulsive buying because the consumer purchasing process and behavior involve various factors with impulsive buying getting attention from researchers because of its unique, complicated and full of emotional conflict characteristics based on the desire to buy goods directly without thinking (Jalees et al., 2024) furthermore (Jiang et al., 2024) a person's tendency to make impulsive buying is caused by excessive use of social media and emotional factors based on the results of a literature review. Impulsive buying is a tendency that consumers do directly, undetected and

in a hurry because they are influenced by the psychological aspects of a particular product and influenced by the seller's offer of the goods. This purchase is hedonic and the consumer object is viewed symbolically and associated with an emotional response. (Jalees et al., 2024 and Jamil et al., 2023) explain the factors that form impulsive buying behavior so far caused by religiosity, materialism and self-esteem.

The context of religiosity can act as an internal controller that influences purchasing decisions. Individuals with a high level of religiosity will consider ethics and morals more in every consumption activity, including in terms of impulsive buying. Religiosity is a commitment that an individual has in the form of loyalty to their religion, so that it has a great influence on the individual (Tarmizi & Kamal, 2022.) Referring to an individual's commitment to the teachings and values of their religion that teach how to live life based on their beliefs including dress codes, food and drink consumption, and financial matters so that its impact on individual attitudes and behavior can ultimately influence decision making related to various aspects of life (Iryani RM & Kristanto RS, 2022)

Furthermore, this study conceptualizes materialism as one of the variables that influences impulsive buying. According to (Aisyahrani et al., 2020) a materialistic lifestyle is caused by internal factors, namely self-satisfaction and life goals because individuals feel satisfied with the acquisition of wealth, social status, and appropriate self-image, and external factors, namely the environment and social media that tend to influence individual behavior, recognition of social status obtained from personal wealth will have an impact on materialism that is difficult to separate. The basic substance that can be used through materialistic and natural processes, includes human emotional thinking. In addition, social and economic factors play an important role in determining materialistic behavior According to (Yusron et al., 2023). The research conducted is still limited to the knowledge of individuals who are able to control materialistic traits so that impulsive buying does not occur.

Finally, this study conceptualizes Self-esteem as a key variable that influences impulsive buying. Self-esteem is an individual's assessment of themselves which includes feelings of pride, worth, and self-confidence that reflect how much individuals feel about it, self-esteem plays an important role in the psychological well-being of individuals, generally considered positive because it can make individuals more optimistic and work harder to achieve their life goals. Low self-esteem can trigger compensatory behavior through consumption, where individuals try to increase their feelings of self-worth by buying certain items. According to (Sekarsari, 2023) each individual has a different level of self-esteem, with self-esteem determining how the individual will behave.

Researchers refer to the theory of planned behavior or known as (TPB) developed by Ajzen (1980) this theory explains the three main components, namely attitudes, subjective norms and perceived behavioral control. Attitudes include the basic beliefs of individuals both in terms of religion or a person's behavior, both positive and negative. Religiosity is the basis for individual beliefs to make a decision, the assumption of the TPB theory related to attitudes will significantly tend to form certain behaviors, one of which is impulsive buying (Imran Zaman et al., 2023). In addition to the assumption of subjective norms, it is also formed from the behavior of society or culture which is important in determining a person's behavior. A person acts based on subjective norms, one of which is financial conditions (materialism). Materialism plays an important role in determining a person's behavior (Aisyahrani et al., 2020). In addition, behavioral control also involves individuals to consider certain factors in the formation of impulsive buying behavior such as personal skills, psychological conditions, resources and self-esteem (in this case as individual personal characteristics). This study discusses more comprehensively the interaction of religiosity, materialism and self-esteem, this study examines the interaction of the three variables that can form behavioral intentions, especially in impulsive buying behavior.

The purpose of this study is to determine the influence of religiosity, materialism and self-esteem both partially, simultaneously and dominantly on impulsive buying behavior in the millennial generation in Lamongan. This study has theoretical benefits in the development of educational science, especially in understanding the influence of religiosity, materialism and self-esteem on impulsive buying behavior. In addition, this study broadens insight into the impact of these factors and can be a reference for further research. Practically, the results of this study are useful for Lamongan Islamic University as a source of academic reference, helping authors in implementing their ideas, providing

readers with a broader understanding of the relationship between the three factors and impulsive buying behavior, and contributing to further researchers in developing theories in this field.

RESEARCH METHODS

The method used in this study is a quantitative method, namely using data in the form of numbers which are then processed to conduct analysis and research studies on something that has been studied. Quantitative research is research on a particular community or sample, data collection using survey methods, and hypothesis formulation using questionnaire distribution (Sugiono, 2019). The population in this study is the millennial generation of social media users in Lamongan Regency with an unlimited number, which is said to be a population area of generalization consisting of an object or subject that has certain qualities and characteristics determined by the researcher (Sugiyono, 2019). The sample is part of the number and characteristics possessed by the population (Sugiyono, 2019), The sample in this study focused on the millennial generation of social media users in Lamongan Regency, in determining the sample used in this study as many as 96 respondents using the lemeshow formula because the sampling technique uses purposive sampling technique. The respondent criteria in this study are Muslim respondents, millennials aged 29-44 years who use social media to make impulsive purchases at least 3 times. Sample data were collected online via Google Form. Data analysis techniques used in this study include validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis test, determination coefficient test, t test, and f test.

RESULTS AND DISCUSSION

Validity Test

Table 1. Validity Test Results

Variable	Item	R _{count}	R _{table}	Description
<i>Religiosity (X₁)</i>	X1.1	0.376	0,200	Valid
	X1.2	0.721	0,200	Valid
	X1.3	0.351	0,200	Valid
	X1.4	0.394	0,200	Valid
	X1.5	0.283	0,200	Valid
<i>Materialism (X₂)</i>	X2.1	0.388	0,200	Valid
	X2.2	0.485	0,200	Valid
	X2.3	0.601	0,200	Valid
	X2.4	0.604	0,200	Valid
<i>Self-Esteem (X₃)</i>	X3.1	0.674	0,200	Valid
	X3.2	0.566	0,200	Valid
	X3.3	0.710	0,200	Valid
	X3.4	0.543	0,200	Valid
	X3.5	0.649	0,200	Valid
<i>Impulsive Buying (Y)</i>	Y1	0.637	0,200	Valid
	Y2	0.605	0,200	Valid
	Y3	0.636	0,200	Valid
	Y4	0.620	0,200	Valid
	Y5	0.618	0,200	Valid

Source: Processed Primary Data, 2025

Reliability Test**Table 2. Reliability Test Results**

Variable	Cronbach Alpha	Description
<i>Religiosity</i> (X ₁)	0,738	Reliable
<i>Materialism</i> (X ₂)	0,625	Reliable
<i>Self-Esteem</i> (X ₃)	0,767	Reliable
<i>Impulsive Buying</i> (Y)	0,788	Reliable

Source: Processed Primary Data, 2025

The variables studied showed a Cronbach alpha value > 0.60 so that it can be said that all indicators used in each variable of religiosity, materialism, self-esteem, and impulsive buying can be declared reliable because they are greater than the minimum value set.

Normality Test**Table 3. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		96
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.60186274
Most Extreme Differences	Absolute	.087
	Positive	.085
	Negative	-.087
Test Statistic		.087
Asymp. Sig. (2-tailed)		.071 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed Primary Data, 2025

Based on the normality test table above, this study can be normally distributed, indicated by the asymp. Sig. (2 tailed) value of 0.71 with a significance value of 0.05, so it can be said that $0.71 > 0.05$.

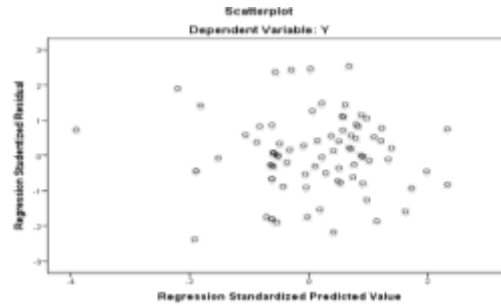
Multicollinearity Test**Table 4. Multicollinearity Test Results**

Variable	Tolerance	Value VIF	Description
<i>Religiosity</i> (X ₁)	0,855	1,170	No multicollinearity symptoms
<i>Materialism</i> (X ₂)	0,581	1,721	No multicollinearity symptoms
<i>Self-Esteem</i> (X ₃)	0,557	1,797	No multicollinearity symptoms

Source: Processed Primary Data, 2025

The test results on the independent variables show a tolerance value of >0.010 and a VIF value of <10 . In the religiosity variable, a tolerance value of 0.855 is obtained, more than 0.10 and a VIF value of 1.170 is less than 10. Then in the materialism variable, a tolerance value of 0.581 is obtained, more than 0.10 and a VIF value of 1.721 is less than 10. In the self-esteem variable, a value of 0.557 is obtained, more than 0.10 and a VIF value of 1.926 is less than 10.

Heteroscedasticity Test



Source: Processed Primary Data, 2025
Figure 1. Heteroscedasticity Test Results

Multiple Linear Regression Analysis Test

Table 5. Results of Multiple Linear Regression Analysis Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
	1 (Constant)	1,006	2,026		
X1	.069	.091	.058	4,760	.049
X2	.115	.121	.088	3,951	.044
X3	.722	.104	.654	6,921	.000

a. Dependent Variable: Y

Source: Processed Primary Data, 2025

Result of analysis multiple linear regression show formula $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$ ($Y = 1,006 + 0.069X_1 + 0,115X_2 + 0,772X_3$). From the results of multiple linear regression tests show If the most dominating variable impulse buying behavior is variable self-esteem value that shows highest number namely 0.772. (Look table 5)

Coefficient of Determination Test

Table 6. Results of the Determination Coefficient Test

Model	Model Summary ^b			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.737 ^a	.543	.528	2.64394

a. Predictors: (Constant), X3, X1, X2
 b. Dependent Variable: Y

Source: Processed Primary Data, 2025

The magnitude of R 2 show value 0.543 which means 54.3% of impulsive buying behavior is influenced by three variable namely religiosity, materialism and self-esteem , meanwhile the rest influenced by variables others.

Partial t-test

Table 7. t-Test Results

Model	Coefficients ^a			T	Sig.
	Unstandardized		Standardized		
	B	Std. Error	Beta		
1 (Constant)	1,006	2,026		2,497	
X1	.069	.091	.058	4,760	.049
X2	.115	.121	.088	3,951	.044
X3	.722	.104	.654	6,921	.000

a. Dependent Variable: Y

Source: Processed Primary Data, 2025

Based on table 7 shows that if the religiosity variable has a t-value of 4.760 greater than the t table of 1.986 with a significance value of 0.049 <0.05, it means that the religiosity variable has a positive and significant influence on impulsive buying behavior, then the materialism variable has a t-value of 3.951 greater than the t table of 1.986 with a significance value of 0.044 <0.05, it means that the materialism variable has a positive and significant influence on impulsive buying behavior, then the self-esteem variable shows a t-value of 6.921 greater than the t table of 1.986 with a significance value of 0.000 <0.05, it means that the self-esteem variable has a positive and significant influence on impulsive buying behavior. This means that an increase in religiosity, materialism and self-esteem will be followed by an increase in impulsive buying.

Simultaneous f-test

Table 8. F-test Results

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	764,869	3	254,956	36,472	.000 ^b
Residual	643.121	92	6,990		
Total	1407.990	95			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Processed Primary Data, 2025

The results of the study indicate that simultaneously the three variables have a positive and significant influence on impulsive buying behavior (see table 8). The results of the study indicate that the calculated F is greater than the F table, namely 36.472 > 2.70.

CONCLUSION

This study underlines that religiosity, materialism and self-esteem is predictor significant in the influence behavior impulsive buying . This is based on the results of the t-test and f-test which produce influence positive significant . However from third variable said , variable Self-esteem is a variable that has the most effective stimulus that influences impulsive buying behavior in the Regency. Lamongan . This is because of three component main that is attitudes , subjective norms and control perceived behavior . Attitude covers the basic beliefs of an individual, whether in terms of religion or a person's behavior, whether positive or negative, norms formed from the behavior of society or culture are important in determining a person's behavior, behavioral control also involves individuals in considering certain factors in the formation of impulsive buying behavior such as personal skills.

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