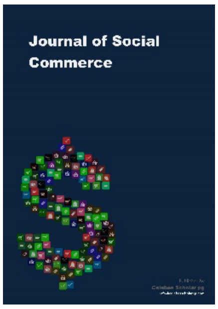

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Emotional Triggers and Self-Control in Digital Consumption within Islamic Communities

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Abstract

This study explores the psychological and spiritual dynamics underlying impulsive buying behavior within Islamic educational communities, focusing on how emotional triggers interact with financial literacy, platform trust, lifestyle orientation, and the use of financial technology. Drawing from a sample of teachers and staff in two pesantren in North Sumatra, the research applies Partial Least Squares Structural Equation Modeling to test a model that includes fear of missing out as a key emotional predictor, and self-control as both a direct influence and a moderating mechanism. The findings reveal that among all variables tested, only fear of missing out exerts a statistically significant effect on impulsive buying. Other factors such as Islamic financial literacy, fintech usage, trust, and lifestyle show no direct influence, highlighting the limited behavioral power of cognitive or infrastructural preparedness when emotional pressure dominates the decision-making process. Self-control emerges as a critical behavioral firewall, directly reducing impulsive tendencies and weakening the emotional force of fear of missing out. These results underscore a growing behavioral dissonance between ethical intention and digital action. They suggest that Islamic financial education must evolve beyond informational delivery to include the cultivation of emotional regulation, ethical habit, and behavioral resilience. In a commerce environment increasingly governed by acceleration and visibility, the preservation of Sharia-compliant financial behavior will depend less on what individuals know and more on how they manage what they feel and how they pause before they act.

Introduction

The architecture of consumption in digitally saturated environments is undergoing a fundamental shift, one that increasingly privileges emotional reactivity over deliberative reasoning. In this emerging pattern, consumer behavior is shaped not only by the availability of products or financial resources, but also by the structure of social visibility, the immediacy of digital offers, and the psychological atmosphere that frames each moment of choice. What drives individuals to engage in unplanned purchasing is no longer a matter of simple temptation

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or lack of discipline (Verplanken & Sato, 2011; Kapitan et al., 2021; Qahri-Saremi & Turel, 2023; Smith & Wedderburn, 2021; Faber & Vohs, 2004). It is more often the result of being drawn into a social rhythm that compresses reflection and amplifies urgency. As Luo et al. (2021) have shown, this shift is not incidental. It is the product of intentional interface design that encourages reactive behavior through countdowns, exclusivity cues, and ambient peer visibility. Muharam et al. (2023) add that the increasingly communal nature of online shopping spaces amplifies the emotional appeal of participation, where the act of buying becomes a form of social alignment. In such environments, the logic of individual choice gives way to a collective tempo, one that favors action over contemplation and speed over restraint. This reconfiguration of consumer space presents unique challenges for communities that place a high value on ethical restraint, including pesantren-based Islamic communities in Indonesia (Fauzi, 2012).

Within Islamic financial ethics, consumption is not merely a material act but a deeply moral one. It is bound to principles of proportionality, accountability, and the avoidance of excess. From the standpoint of Sharia accounting, every expenditure is subject to ethical evaluation, not only in terms of legal permissibility but also in light of its contribution to personal integrity and communal welfare (Wahyudi & Rosyidah, 2024; Zakiah, 2022). The Islamic tradition does not view consumption as a neutral economic behavior but as a site of spiritual responsibility. In this framing, impulsive buying poses not just a financial risk but a moral disruption, one that threatens the principle of maslahah and edges toward israf. Maharani & Hidayat (2020) argue that economic rationality in Islam is defined by spiritual intention rather than utility maximization, a view that challenges conventional assumptions in consumer behavior research. Yet as Moehadi et al. (2023) have observed, even among religiously committed individuals, the ease of digital transactions and the social tempo of online life can destabilize these ethical commitments. This is especially true in environments where consumption is increasingly mediated by peer influence, visual marketing, and emotionally driven interface designs (Feng & Zhao, 2024; Yadav & Pavlou, 2014; Spais & Jain, 2025).

The behavioral turn in consumer research has begun to account for these shifts by focusing more on emotional and social variables, particularly in digital contexts. Studies by Pratiwi et al. (2024) and Sari & Yozani (2022) suggest that affective states such as anticipation, anxiety, and desire now play a greater role in shaping economic behavior than do rational evaluations of need or value. These emotions are not incidental but structurally embedded within the design of digital platforms. They are invoked and sustained by flash promotions, influencer visibility, curated user reviews, and dynamic feedback loops that signal popularity in real time. Zakia et al. (2022) and Ratnawati (2023) note that this kind of behavioral architecture produces decision environments that systematically reward immediacy. In such spaces, the fear of missing out becomes not just a psychological bias but a behavioral condition, one that reorganizes attention and compresses the timeline between intention and action (Wei et al., 2024). Rahmadani et al. (2024) point out that this emotional compression erodes traditional mechanisms of self-regulation and ethical reflection. The result is a form of digitally induced impulsivity that is not simply the result of weak character, but of behavioral design.

In the context of pesantren, these dynamics introduce a profound dissonance. Pesantren have long functioned as spaces of moral formation, emphasizing restraint, simplicity, and ethical vigilance in economic life (Putri et al., 2023). Yet the increasing adoption of fintech services and the growing penetration of digital marketplaces have brought new behavioral challenges into these traditionally disciplined spaces. Ardiyanto & Widana (2024) observe that while Islamic financial literacy is improving among younger Muslims, this has not necessarily translated into more disciplined spending. Kusuma & Asmoro (2020) further argue that access to Islamic financial services is often accompanied by an assumption of moral safety, leading consumers to underestimate their own behavioral vulnerabilities. Within this context, self-control must be reconceptualized not as a given disposition but as a skill under pressure, one that must be cultivated and protected in the face of emotionally saturated digital interfaces. Nanda et al. (2019) stress that Sharia financial education must integrate affective dimensions, otherwise it risks becoming abstract and performative.

Fear of missing out stands at the center of this emotional economy. Its psychological roots lie in the anxiety of exclusion and the desire for participation. Its behavioral effects are seen in rapid, unplanned consumption triggered by time-sensitive offers, peer activity, or visibility of others' purchases. Maharani Putri et al. (2024) show that the behavioral intensity of FOMO is particularly strong in environments where users share identity and values, because the cost of exclusion feels more socially charged. In pesantren communities, this effect may be even more pronounced, since shared values often amplify the visibility and perceived importance of collective behavior. Studies by Marwiyah et al. (2023) and Aprilya et al. (2024) confirm that impulsive buying in digital Islamic communities is rarely isolated. It often occurs within relational structures that normalize or even reward quick participation. The digital invitation to buy becomes a test not of financial capacity, but of emotional stamina and ethical clarity (Bucur-Teodorescu, 2021).

Despite the increasing availability of Islamic financial knowledge and tools, this study contends that the mechanisms governing digital behavior are more psychological than epistemic. As Devi et al. (2019) and Anita et al. (2023) emphasize, digital contexts alter the tempo of cognition, pushing users to act before they reflect. The implication is that financial education, while essential, cannot operate in isolation (Prete, 2022). It must be supplemented by behavioral interventions that address the tempo and pressure of online commercial environments. This includes the development of pedagogical models that integrate emotional regulation, decision-making simulations, and spiritual reflection within the framework of consumption. Fauziah et al. (2025) suggest that ethical consumption in Islam requires a synthesis of inner restraint and contextual awareness, an argument this study takes seriously by placing self-control at the center of its conceptual framework.

This research is situated within that behavioral landscape. It investigates how fear of missing out, Islamic financial literacy, fintech usage, lifestyle, and platform trust interact to shape impulsive buying behavior in pesantren communities, with self-control functioning as a potential moderating force. It addresses a growing need to move beyond structural and informational approaches to ethical finance and into the affective and behavioral domains where actual decisions are made. As Wahyudi and Rosyidah (2024) suggest, the integrity of Islamic finance cannot be maintained through doctrine alone. It must be enacted in daily life, in the heat of emotional and commercial pressure. The contribution of this study lies in revealing where that pressure is most acute, and what internal resources must be strengthened in order to meet it with ethical resolve.

Theoretical Framework

Consumption behavior refers to the way a person meets his needs through the use of goods and services (Anita et al., 2023). In the conventional economic system, this behavior is usually directed towards achieving maximum satisfaction, often without considering moral values or balance. However, Islamic economics views that consumption must be carried out proportionally, based on the principles of justice, blessings, and avoiding excess (israf) (Fauziah et al., 2025). In the context of Islamic accounting, healthy consumption behavior is part of the moral responsibility for managing assets. Every expenditure and consumption decision must be spiritually accountable and transparent, in line with the principles of accountability, trustworthiness, and openness in Islamic financial reporting (Januarti et al., 2025; Ahmad et al., 2023; Jaradat &Oudat, 2025; Rafie, 2023). Thus, consumption behavior not only impacts individuals, but also reflects financial integrity in accordance with Islamic values (Aprilya et al., 2024; Junaidi et al., 2022; Surbakti et al., 2024).

Islamic financial literacy is the understanding, skills, and attitudes of individuals in managing finances based on Islamic principles. This concept includes the ability to distinguish between Islamic and conventional financial systems, and to make economic decisions ethically and in accordance with Sharia (Ardiyanto & Widana, 2024). Apart from being a cognitive aspect, this literacy is also seen as a religious obligation because it supports the achievement of al-falah through the avoidance of ribawi practices, gharar, maisir, and non-halal investments (Nanda et al., 2019). The development of financial technology (fintech) is driving a major transformation in the consumption patterns of modern society. Innovations such as digital wallets, e-commerce platforms, and application-based credit services have accelerated the transaction process and created high ease of access for consumers (Kusuma & Asmoro, 2020). The spread of these technologies does not happen suddenly, but through a process of innovation diffusion that involves digital promotion, social recommendations, and interaction between users. Effective marketing communications, both through social media and other digital platforms, accelerate public acceptance of fintech services (Sari & Yozani, 2022; Abu Hmeidan & Masoud, 2025).

In the social context, groups such as the younger generation and urban communities are quicker to adopt this technology, due to their high level of digital literacy and proximity to media developments. The ease of transactions through fintech has an impact on changing consumption patterns that are more spontaneous and practical, which indirectly increases the risk of impulsive buying behavior (Marwiyah et al., 2023; Yuwono et al., 2023). Therefore, understanding the mechanism of innovation diffusion is important in explaining how the use of fintech can contribute to less rational and momentary consumption patterns. Consumer trust reflects confidence in the credibility and reputation of a product or brand. When consumers feel satisfied and comfortable with a company's image, the level of trust increases (Islami et al., 2024). In the context of online shopping, this trust often drives quick purchase decisions without rational consideration. This can lead to impulsive buying behavior, where belief in the product replaces an objective evaluation process. Thus, the higher the trust, the more likely consumers are to make spontaneous purchases (Ratnawati, 2023).

Lifestyle reflects the way a person manages time, money, and activities according to their interests and values. Rapid lifestyle changes, such as following fashion or technology trends, often encourage individuals to shop without planning (Zakia et al., 2022). In this context, consumptive lifestyles contribute to increased impulsive buying behavior. Individuals are driven to purchase goods to maintain self-image or fulfill social expectations. As a result, consumption decisions are based more on emotions and momentary desires rather than real needs. Fear of Missing Out (FOMO) describes the anxiety of individuals who feel left behind from activities or opportunities that others are living. This feeling encourages a person to keep up with the latest trends or information, especially through social media (Rahmadani et al., 2024). FOMO is included in behavioral finance bias because it triggers consumption decisions based on the fear of missing opportunities, not real needs. The urge to always be connected and appear to be following the social flow often leads to impulsive buying behavior (Muharam et al., 2023). As a result, shopping decisions become less rational and more emotional.

Self-control is a person's ability to manage emotions and resist the urge to take unplanned actions, including in making consumption decisions (Pratiwi et al., 2024). In the context of shopping behavior, self-control is the main barrier to impulsive buying tendencies that arise due to the temptation of discounts, promotions, or social pressure. Individuals who have good self-control will be better able to distinguish between real needs and momentary desires. In

Islamic accounting, self-control reflects moral responsibility for the use of wealth (amanah) and the principle of prudence. Consumption is not only assessed in terms of economic benefits, but also in terms of blessings and compliance with sharia values. Therefore, self-control becomes an important instrument in maintaining personal financial integrity in accordance with Islamic principles of transparency and accountability.

Methods

This research uses a quantitative approach with an associative research type. The aim is to determine the relationship between several independent variables, namely financial literacy, the use of financial technology (fintech), trust, lifestyle, and the phenomenon of fear of missing out (FOMO), on the dependent variable, namely impulsive buying behavior, with self-control as a moderating variable.

This research was conducted in two large Islamic boarding schools in North Sumatra, namely Ar-Raudlatul Hasanah Islamic Boarding School in Medan City and Mawaridussalam Modern Islamic Boarding School in Deli Serdang Regency. The selection of this location is based on the characteristics of the pesantren community which is considered to have strong religious values but is also affected by technological developments and digital consumption trends. The population in this study were all teachers and employees of the two pesantrens, because they are considered to have an understanding and experience of consumption that can be studied objectively in the context of Islamic economics.

Sampling Technique

The sampling technique used was purposive sampling, with the following criteria: (1) being an active teacher or employee at the pesantren, (2) having online shopping experience in the last 6 months, and (3) willing to be a respondent. The total number of respondents in this study was 175 people, who were considered to have met the representative criteria for SEM-PLS analysis.

Types and Sources of Data

This study relied on both primary and secondary data sources to ensure a robust empirical foundation. Primary data were obtained directly through the administration of structured questionnaires to respondents affiliated with the selected pesantren communities. These instruments captured first-hand insights into consumption behaviors, fintech engagement, and psychological dispositions such as FOMO and self-control. Complementing these were secondary data drawn from a range of authoritative references, including scholarly journals, academic books, and official publications from institutions like the Indonesian Financial Services Authority (OJK). These secondary sources were instrumental in framing the conceptual model and providing theoretical grounding for the constructs investigated.

Data Collection Technique

The data collection technique was carried out by distributing questionnaires online to respondents. The questionnaire was designed in a closed form using a Likert scale of 1-5, which measures the extent to which respondents agree with the statements proposed. The questionnaire instrument was first tested for validity and reliability before being used for the main data collection.

Variable Operational Definition

The variables analyzed in this study were operationalized with precise definitions aligned to both Islamic accounting perspectives and behavioral science frameworks. The dependent variable, impulsive buying, was conceptualized as spontaneous purchasing behavior that bypasses rational evaluation. Sharia financial literacy, serving as an independent variable, was defined as the individual's capability to comprehend and apply Islamic principles in financial decision-making. Another independent variable, fintech usage, referred to the frequency and intensity with which respondents engaged digital-based financial services. Trust was described as a consumer's confidence in digital service providers and online platforms, while lifestyle captured daily consumption patterns reflective of personal values and social influences. The study also included FOMO (Fear of Missing Out), understood as the anxiety stemming from a perceived need to keep up with prevailing trends, particularly those propagated through social media. The moderating variable, self-control, was defined as an individual's ability to regulate impulsive actions, especially in the context of emotional or situational triggers related to consumption.

Data Analysis Technique

To analyze the collected data, the study employed the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method, facilitated by the use of SmartPLS version 3.0 software. This analytical approach was selected for its suitability in handling complex models involving multiple latent constructs, particularly under conditions of moderate sample sizes and non-normally distributed data. The SEM-PLS analysis was conducted in two primary stages. The first involved the evaluation of the outer model, focusing on construct validity and reliability to ensure the robustness of measurement instruments. The second stage assessed the inner model, where hypothesis testing was conducted to examine both direct and moderating effects among the variables. Through this two-step procedure, the model's predictive power and the significance of its proposed relationships were rigorously assessed.

Research Object Profile

Ar-Raudlatul Hasanah Islamic Boarding School was established in 1982 in Medan City and is a member of HEBITREN (Pesantren Business Economics Association). This pesantren is known to have an integrated curriculum between religious and general education and is active in character building. One of its flagship units is RIESC (Raudhah Islamic Economic Study Club), a sharia economic study club that has won several awards in Islamic economic science and debate competitions. The large number of students and strong Islamic values make this pesantren relevant for the study of Islamic economic behavior. The environment also supports the development of sharia-compliant consumption. Pesantren Mawaridussalam is located in Deli Serdang Regency and is also an active member of HEBITREN. Established in 2004, this pesantren implements an integrated Islamic education system that emphasizes the balance between general knowledge, religion, and character building. Students are equipped with spiritual insights, technology, and life skills in a disciplined and religious atmosphere. As part of the pesantren economic network, Mawaridussalam plays a role in strengthening Islamic economic literacy and practice within the pesantren. This makes it a suitable object for research on fintech, self-control, and consumption behavior.

Respondent Profile

Based on the sampling formula, namely the Slovin formula, the sample taken from this study amounted to 175. This number is considered sufficient for analysis with Structural Equation Modeling-Partial Least Square (SEM-PLS), given the number of indicators in this study as many as 35 items.

Table 1. Respondent Sample

No	Origin pe$ santre n $	Fre$ cake nsi $	Pe rse$$ ntase$
1	Ar-Raudlatul Hasanah	107 people	61 %

2	Mawaridussalam	68 people	39%

The respondent sample for this study was drawn from two prominent Islamic boarding schools in North Sumatra: Ar-Raudlatul Hasanah in Medan City and Pesantren Mawaridussalam in Deli Serdang Regency. A total of 175 respondents participated in the study, selected through purposive sampling based on three inclusion criteria: being an active teacher or employee at one of the pesantren, having recent experience with online shopping within the past six months, and expressing willingness to complete the questionnaire. According to the demographic breakdown, 107 respondents (61 percent) were affiliated with Ar-Raudlatul Hasanah, while 68 respondents (39 percent) were from Mawaridussalam. This composition ensured representation from both pesantren communities and provided a contextually rich dataset for examining the intersection of Islamic values, digital behavior, and consumption tendencies.

Results and Discussion

Outer Model Test

The outer model test was conducted to evaluate the validity and reliability of the constructs used in the research model. Convergent validity is assessed through the outer loading value, where the indicator is declared valid if it has a loading value above 0.70. In this study, the evaluation process was carried out in stages until all indicators met these criteria.

Table 2. Outer Loading Value

Variable	Indicator	Loading factor	Description
Lite$ration to uangan$	X1.3	1,000	Valid
Pe$ finte use$ ch	X2.4	1,000	Valid
	X3.1	0,745	Valid
	X3.2	0,917	Valid
To$ pe trust$	X3.3	0,820	Valid
	X3.4	0,889	Valid
	X3.5	0,883	Valid
	X3.1	0,814	Valid
Lifestyle	X3.2	0,941	Valid
	X3.3	0,926	Valid
	X5.1	0,870	Valid
	X5.2	0,741	Valid
	X5.3	0,798	Valid
	X5.4	0,877	Valid
Fomo	X5.5	0,905	Valid
	X5.6	0,887	Valid
	X5.7	0,891	Valid
	X5.8	0,890	Valid
	Z3	0,827	Valid
Se$ lf control	Z4	0,888	Valid
	Z5	0,867	Valid
	Y1	0,878	Valid
Impulsive$ buying	Y2	0,866	Valid
	Y3	0,870	Valid
	Y4	0,861	Valid

Referring to the tabulated values above, it can be known that the entire outer loading value of each indicator is less than 0.70. Then all indicators are declared valid.

Reliability Test

A construct is said to be reliable if it has a composite reliability value above 0.60 and Cronbach's Alpha exceeds 0.70. The results of testing the two reliability indicators are shown in the following table.

Table 3. Reliability Test Results

	Cronbach's Alpha	Composite Reliability
X1	1,000	1,000
X2	1,000	1,000
X3	0,914	0,930
X4	0,881	0,923
X5	0,949	0,957
Y	0,891	0,925
Z	0,826	0,896

Based on the data in the table above, all latent variables show a composite reliability value above 0.60 and Cronbach's Alpha exceeds 0.70. Thus, all constructs in the model are declared reliable and suitable for use in further analysis.

Discriminant Validity Test

Discriminant validity is evaluated to ensure that each construct can be clearly distinguished from other constructs. The assessment is done by comparing the cross-loading value of each indicator, which must be higher on the measured construct than other constructs. The test results are presented in the following table based on analysis using SmartPLS 3.

Table 4. Discriminant Validity Test Results

	X1	X2	X3	X4	X5	Y	Z
X1	1,000						
X2	0,409	1,000					
X3	0,425	0,496	0,853				
X4	0,263	0,382	0,631	0,895			
X5	-0,092	-0,040	0,219	0,266	0,859		
Y	-0,104	-0,102	0,123	0,190	0,856	0,869	
Z	-0,072	-0,019	0,157	0,194	0,656	0,640	0,861

Based on the table above, the Fornell-Larcker Criterion value and the square root of the AVE of each construct are higher than the correlation between other constructs. This shows that the model has met the criteria for discriminant validity and can be declared valid.

Inner Model Test

Inner model testing is carried out to assess the strength of the causal relationship between latent variables in the structural model. This process aims to test whether the relationship between the proposed constructs is in accordance with the hypothesized direction of influence. Evaluation is done through analysis of the R-square value and path coefficient. The results of this test are the basis for drawing conclusions about the direct and indirect effects between variables in the model.

Determination Test

The determination test is carried out to assess how much the independent variable is able to explain the dependent variable, which is measured through the R-square (R^2) value. An R^2 value of 0.75 indicates a strong model, 0.50 is classified as medium, and 0.25 is in the weak category.

Table 5. Determination Test Results

	R Square	R Square Adjusted
Y	0,767	0,751

Based on the table above, the Adjusted R-square value for the impulsive buying variable is 0.751, which is in the strong category. This means that the variables X1 to Z are able to explain 75.1% of the variation in impulsive buying, while the remaining 24.9% is influenced by other factors outside this research model.

Hypothesis Test

After the measurement and structural models are evaluated, the next stage is hypothesis testing through the bootstrapping method. This test is carried out by paying attention to the regression coefficient value, t-statistic, and p-value. The relationship between variables is declared significant if the t-statistic value> 1.974 and p-value <0.05 at the 5% significance level. A positive coefficient value indicates a unidirectional relationship, while a negative value indicates the opposite direction. The results of bootstrapping testing with SmartPLS 3.0 are presented in the following section.

Table 6. Boot Straping Test Results

	Original Sample (O)	Standard Deviation	T Statistics (|O/STDEV|)	P Values
X1 -> Y	0,004	0,051	0,069	0,945
X2 -> Y	-0,071	0,049	1,436	0,152
X3 -> Y	-0,071	0,073	0,960	0,337
X4 -> Y	0,008	0,062	0,126	0,900
X5 -> Y	0,632	0,110	5,729	0,000
Z -> Y	0,165	0,073	2,272	0,024
Z*X1 -> Y	-0,035	0,084	0,418	0,676
Z*X2 -> Y	-0,041	0,076	0,533	0,594
Z*X3 -> Y	-0,064	0,086	0,748	0,455
Z*X4 -> Y	0,026	0,072	0,358	0,720
Z*X5 -> Y	0,143	0,065	2,212	0,027

Based on the results of hypothesis testing using the bootstrapping method, only three of the eleven hypotheses are accepted. FOMO (X5) and self-control (Z) variables have a positive and significant influence on impulsive buying, as evidenced by the t-statistic value> 1.974 and p-value < 0.05. In addition, the interaction of FOMO with self-control (X5*Z) is also significant, indicating that self-control moderates the effect of FOMO on impulsive buying behavior. Meanwhile, financial literacy, fintech usage, trust, and lifestyle, both directly and in interaction with self-control, did not show a significant effect on impulsive buying.

Interpreting the Behavioral and Technological Drivers of Impulsive Buying

This study reveals a striking contrast between what is expected from ethically guided consumers in religious environments and how they actually behave when caught in emotionally intensified digital contexts. The finding that fear of missing out exerts the most significant influence on impulsive buying among pesantren communities is not merely a statistical anomaly. It illustrates a growing behavioral pattern where decision-making is increasingly driven by psychological immediacy rather than rational reflection. Research by Luo et al. confirms that time-limited offers and scarcity signals significantly accelerate spontaneous buying, even among otherwise cautious consumers. Muharam et al. (2023) expand this by showing how peer engagement on platforms like TikTok creates a kind of collective urgency, prompting users to act less from need and more from a fear of social exclusion. In pesantren communities, this dynamic becomes particularly potent, not in spite of religious cohesion but because of it. As Rahmadani et al. (2024) argue, high-context social settings amplify FOMO, not diminish it, because visibility and collective endorsement replace private deliberation.

What makes this even more revealing is the absence of significance in variables long considered central to consumer rationality. Financial literacy, fintech usage, trust, and lifestyle all failed to predict impulsive behavior in this context. This aligns with Pratiwi et al. (2024), who caution against overvaluing financial knowledge as a behavioral safeguard in digitally mediated environments. As Sari and Yozani (2022) explain, the velocity of digital interaction leaves little room for deliberation, rendering knowledge inert at the moment of action. In Islamic economic discourse, Wahyudi and Rosyidah (2024) have emphasized the importance of transparency and accountability, yet this study underscores that these principles do not naturally translate into real-time decisions unless emotional triggers are addressed directly. Kusuma and Asmoro (2020) suggest that while fintech platforms offer structural convenience, they do not automatically instill behavioral discipline. Instead, the platforms remain passive until activated by psychological drivers such as FOMO. This is consistent with Moehadi et al. (2023), who found that fintech usage alone does not predict spending spikes unless combined with social validation or affective persuasion.

The insignificance of lifestyle as a predictor also deserves close attention. Typically, lifestyle serves as a proxy for self-expression or identity signaling in consumer research, but within pesantren contexts, this variable becomes diluted. Zakia et al. (2022) argue that lifestyle is a function of individualism, and when that individualism is suppressed in favor of communal alignment, lifestyle loses its behavioral weight. This finding is echoed by Anita et al. (2023), who suggest that in highly structured environments, consumption patterns become synchronized and lose their expressive diversity. Aprilya et al. (2024) have made a similar point, noting that within Islamic educational institutions, purchasing behaviors are often framed by modesty and function, not visibility or novelty. Still, impulsive buying persists. Moehadi et al. (2023) clarify this tension by arguing that the impulse to purchase is not always about aspiration or status but about momentary emotional relief and alignment with perceived group momentum.

Fintech usage, while commonly seen as a gateway to impulsive behavior, showed no significant effect. This confirms earlier observations by Ardiyanto and Widana (2024), who explain that fintech adoption among Muslim users tends to be normative rather than transformative. In other words, the technology itself does not incite behavior unless layered with emotional or social cues. Marwiyah et al. (2023) support this by demonstrating that fintech becomes behaviorally relevant only when linked to urgent promotional content or communal prompts. What this study reveals is that fintech may have become too normalized to serve as a stimulus. It is no longer novel or emotionally charged in itself. It simply exists as infrastructure. As Nanda et al. (2019) argue, unless Islamic fintech explicitly integrates ethical reflection into its design, it cannot reshape user behavior at the affective level.

This brings us to the underperformance of financial literacy. The finding that Islamic financial literacy did not buffer against impulsivity challenges the foundational assumption in Islamic finance education that knowledge leads to behavior. Maharani and Hidayat (2020) contend that knowledge must be internalized through habituation and emotional reflection, not merely understood at the surface. Devi et al. (2019) add that digital interfaces compress the gap between awareness and decision, often overriding cognitive restraint. This aligns with the present study's finding that participants, despite having literacy in Sharia finance, still yielded to immediate consumption impulses. Fauziah et al. (2025) propose that effective Sharia consumption behavior requires a synthesis of maslahah orientation and emotional regulation. Without both, literacy alone cannot serve as an ethical anchor.

Trust, similarly, did not shape impulsive buying decisions. This contradicts the dominant assumption that digital trust is a prerequisite for engagement. Ratnawati (2023), however, provides a clue by noting that when platforms are repeatedly used or endorsed within trusted circles, trust becomes ambient and invisible. Rahmadani et al. (2024) reinforce this by suggesting that in high-trust communities, users no longer evaluate credibility during each transaction. Trust becomes an assumption rather than a calculation. This behavioral simplification creates space for FOMO to operate unchecked. Users act not because they distrust less but because they trust by default and act under emotional pressure. In this context, FOMO does not need to overcome rational skepticism. It only needs to intercept users before any skepticism arises.

The behavioral tension captured in this study is therefore not between informed and uninformed consumers, but between emotional response and cognitive readiness. As Putri et al. (2023) explain, pesantren culture emphasizes moral restraint and collective ethics, but it does not insulate its members from digital saturation. In fact, the increasing accessibility of online commerce through smartphones and peer-based channels means that emotional stimuli penetrate even the most ethically regulated spaces. Maharani Putri et al. (2024) underscore how flash sales and short-term offers manipulate perception of time and urgency, reducing space for ethical deliberation. This is precisely where emotional triggers overpower rational comprehension. The impulsivity is not driven by ignorance but by design. The system of digital commerce rewards speed over reflection, and even spiritually grounded individuals are not exempt.

This confirms the broader claim by Aprilya et al. (2024) that Sharia-based consumption must no longer be studied only through normative ideals but also through actual behavioral exposure. Consumption in the digital age, particularly within social commerce ecosystems, reflects emotional coordination more than it reflects economic logic. It is not what users know that determines how they act. It is how fast they are pulled into movement by the social and emotional tempo of their digital surroundings. Wahyudi and Rosyidah (2024) remind us that transparency in Islamic finance must be behavioral, not just procedural. And for that to happen, interventions must be restructured to confront not only what users understand, but what they feel, how they respond, and how they manage emotional saturation in the spaces between scrolling and spending.

The Moderating Role of Self-Control as a Spiritual and Psychological Firewall

The role of self-control in this study cannot be overstated. It emerges not only as a direct inhibitor of impulsive buying but also as a critical moderator that weakens the emotional sway of fear of missing out. That dual function is significant because it speaks to a deeper psychological and spiritual dynamic. In the context of pesantren life, self-control is not an abstract concept. It is something cultivated daily through ritual, discipline, and internalized religious norms. Yet what this study confirms is that self-control, when activated at a behavioral level, provides more than moral orientation. It operates as a cognitive gatekeeper that disrupts reactive tendencies before they materialize into consumption. This observation resonates with findings by Pratiwi et al. (2024), who argue that self-control moderates the influence of social stimuli not by suppressing desire altogether but by delaying behavioral response. That delay, brief as it may be, often provides just enough space for ethical reflection. In digitally mediated spaces, such moments are increasingly rare. The significance of self-control here suggests that certain forms of spiritual training may have behavioral utility that extend far beyond their theological intentions. Maharani and Hidayat (2020) have emphasized that Islamic economic agents must practice restraint rooted not only in knowledge but also in the ethics of the heart. This study gives that proposition empirical weight.

The moderating effect of self-control specifically on the FOMO impulsive buying pathway adds another layer of insight. While self-control does not appear to influence all predictors equally, it does significantly weaken the power of FOMO. That asymmetry is not surprising. FOMO operates at the level of emotion, and self-control, when deeply internalized, addresses emotion directly. It functions not as a counter-argument but as a behavioral pause, a kind of ethical friction that slows the emotional loop. Rahmadani et al. (2024) describe this dynamic as an emotional circuit breaker. Within Islamic pedagogy, this maps closely to the concept of nafs regulation restraining the ego's desires through consciousness and intention. Wahyudi and Rosyidah (2024) frame this as a practical manifestation of amanah, or stewardship, where consumption must reflect not only personal desire but accountability to divine principles. The moderation observed in this study demonstrates that when emotional triggers such as FOMO are active, it is not logic or literacy that intervenes effectively. It is the practiced habit of self-restraint, something that does not emerge from formal instruction alone but from repeated ethical engagement. Moehadi et al. (2023) also note that in digital consumer behavior, cognitive defenses are often too slow to respond, whereas affective habits formed through religious practice can operate pre-reflectively. This suggests that spiritual training, when deeply habituated, may be one of the few mechanisms that retain behavioral potency in high-speed digital environments.

That self-control did not moderate the effects of other variables such as lifestyle, fintech, or trust invites further reflection. This finding suggests that self-control is most effective when the behavioral trigger is emotional, not structural. In the case of lifestyle or fintech, the impulse to purchase is shaped by routines or social conformity. These are slow-form influences, not acute pressures. As such, self-control is less likely to intervene. However, when the trigger is psychological urgency, such as the anxiety of being excluded or the anticipation of missing a deal, the intervention of self-control becomes crucial. This echoes the findings of Nanda et al. (2019), who argue that emotional drivers require emotional regulators. Rational structures cannot contain behavioral responses that are not rationally generated. Kusuma and Asmoro (2020) reinforce this by noting that digital consumption is increasingly governed by emotional economies environments designed to provoke immediate, unfiltered responses. Within that context, self-control is not a marginal virtue. It is a survival mechanism. And when embedded within a spiritual system that emphasizes reflection, patience, and accountability, it becomes more than a personality trait. It becomes an ethical technology.

The practical implications for Islamic financial education are both clear and urgent. If impulsive buying in digital environments is driven more by emotion than information, then educational programs must shift their focus. Traditional models that prioritize cognitive development and rule-based instruction are insufficient. As Aprilya et al. (2024) argue, the new frontier of ethical education lies in emotional training. This includes teaching young Muslims how to recognize their emotional states, how to manage digital saturation, and how to pause before acting. Such an approach does not dilute the religious content of financial literacy but strengthens it. Maharani Putri et al. (2024) show that when spiritual reflection is integrated with behavioral simulations such as role-playing digital purchasing scenarios the result is a deeper internalization of ethical boundaries. This is especially relevant in pesantren settings, where moral authority is already established. Embedding financial ethics into existing spiritual routines would not require a pedagogical overhaul. It would simply mean extending the space of reflection from prayer and study to consumption. Rahmadani et al. (2024) propose using digital tools to simulate consumer temptations, thereby allowing students to rehearse ethical decision-making in controlled environments. This moves education from theory to practice, from instruction to encounter.

At the institutional level, pesantren have the potential to lead a new discourse on behavioral Islamic economics one that moves beyond doctrinal assertions into the psychological and social realities of digital life. They are uniquely positioned to do so. Unlike secular schools or state universities, pesantren possess both the moral framework and the communal structure to shape not just what students know but how they live. Putri et al. (2023) note that pesantren education already emphasizes character development, emotional discipline, and daily spiritual reflection. By incorporating behavioral insights into this existing framework, they can cultivate a new generation of financially literate, emotionally grounded, and ethically resilient Muslim consumers. This goes beyond teaching how to budget or avoid riba. It involves developing the capacity to recognize when one is being manipulated, to feel the pull of FOMO and still not act, to hold space between stimulus and response. Wahyudi and Rosyidah (2024) describe this as the behavioral embodiment of taqwa, where the fear of Allah informs the small decisions that form one's economic life. This is not a utopian goal. It is a behavioral objective, and one that this study helps to define.

Ultimately, what this research reveals is not a simple relationship between variables but a dynamic interplay between structure, emotion, and ethical agency. Self-control operates at the point where spiritual intention meets psychological resistance. It is not a passive disposition but an active force that interrupts behavior shaped by digital urgency. In a world where speed, novelty, and emotional saturation have become the norms of consumption, self-control remains one of the few mechanisms that can challenge that current. As Devi et al. (2019) have pointed out, resisting impulsive buying is not about being better informed. It is about being more aware, more emotionally literate, and more spiritually anchored. That anchoring does not come from knowledge alone. It comes from practice, from presence, and from the ongoing effort to live ethically in a system designed to encourage the opposite.

Conclusion

This study has revealed a crucial tension within contemporary Islamic economic life, one that cannot be reduced to a gap in knowledge or infrastructure. The persistence of impulsive buying among members of pesantren communities, despite their grounding in religious discipline and access to Sharia-compliant literacy, suggests that the dominant forces shaping consumer behavior are neither cognitive nor material. They are affective, social, and ambient. The decisive power of fear of missing out in triggering impulsive decisions illustrates that in today's commerce environment, urgency has displaced reasoning, and emotional visibility has overshadowed ethical awareness. Even in spaces committed to moderation and moral restraint, the behavioral tempo of digital culture penetrates through the architecture of social interaction and the micro-patterns of everyday life.

What emerges is not simply the triumph of desire over doctrine. It is the realization that ethical behavior cannot be assumed from ethical instruction. The presence of financial literacy, access to fintech tools, trust in digital systems, and adherence to modest lifestyle values did not in themselves inoculate individuals against consumption driven by emotional intensity. These variables failed not because they are irrelevant, but because they are structurally overmatched by the immediacy and emotional salience of platform-generated stimuli. In the face of algorithmic precision and peer-induced urgency, knowledge recedes into abstraction. What remains is response. And what determines whether that response becomes action is not literacy but restraint.

Self-control proved to be the only consistent behavioral counterforce in this model. Its significance, both as a direct and moderating factor, invites a fundamental reconsideration of how Islamic economics conceives ethical behavior. Rather than treating self-control as a moral residue or internal trait, it must be recognized as a cultivated competence, one that is behavioral in practice and deeply situated in context. This study demonstrates that self-control is not merely the absence of desire but the presence of a habit of delay. It allows for the reentry of judgment into moments otherwise governed by emotional compulsion. It creates a space in which ethical reasoning can occur before action is taken. In this way, it functions not only as a moral virtue but as a behavioral technology, one that must be built, practiced, and sustained.

The findings demand that Islamic financial education begin to move beyond its traditional focus on jurisprudential content and technical literacy. They call for a reorientation toward behavioral formation. It is not sufficient to teach principles of halal and haram, or to outline the mechanics of Islamic finance. One must also train students to inhabit those principles under pressure, to carry them through the immediacy of digital life, and to enact them within moments that are structured to bypass reflection. This will require new pedagogical tools, including behavioral simulations, emotional regulation exercises, and critical media engagement. The goal is not only to inform but to immunize. Not only to instruct but to prepare. Within the pesantren, this vision is not alien. The foundations already exist in the rhythms of worship, the ethics of modesty, and the collective memory of spiritual discipline. What remains is to extend these formations into the economic realm, where urgency and desire now seek to unmake what the tradition labors to form.

The contribution of this study lies not in confirming or rejecting a set of hypotheses but in reasserting that Islamic economics must take seriously the affective and technological conditions in which moral agency now operates. The market no longer waits for judgment. It accelerates. It whispers in the language of loss, in the fleeting image of what others already possess. In such a world, the greatest threat to ethical consumption is not ignorance, but speed. And the most powerful remedy is not more information, but the recovery of time. This is the task that lies ahead. To shape not just the content of economic decisions, but the temporal and emotional ground on which those decisions are made. Only then can Sharia-based economic life remain not only normatively intact, but behaviorally alive.

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