

The Influence Of Sharia Financial Literacy, Religiosity And Halal Lifestyle On Impulse Buying Of Halal Fashion Of Generation Z In Tuban Regency

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ABSTRACT

The development of digital commerce has increased the tendency of Generation Z to make spontaneous purchases, including halal fashion products. This study aims to analyze the influence of Islamic financial literacy, religiosity, and halal lifestyle on impulse buying of halal fashion among Generation Z. This quantitative study employed an explanatory research design using primary data collected through a structured questionnaire from 100 respondents. The data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS 4.0. The results indicate that Islamic financial literacy has a positive and significant effect on impulse buying, with a path coefficient of 0.650, t-statistic of 3.726, and p-value of 0.000. Religiosity has a negative but insignificant effect, with a path coefficient of -0.337, t-statistic of 1.562, and p-value of 0.118. Meanwhile, halal lifestyle has a positive and significant effect on impulse buying, with a path coefficient of 0.543, t-statistic of 2.601, and p-value of 0.009. These findings indicate that Islamic financial literacy and halal lifestyle do not necessarily reduce impulsive purchasing behavior, while religiosity is not a significant direct determinant of impulse buying in the context studied. This study contributes empirical evidence by examining these three factors simultaneously in the context of halal fashion consumption among Generation Z.

INTRODUCTION

Digital transformation has change pattern consumption public through development *e-commerce* that provides convenience in shopping. This condition also push emergence behavior *impulse buying*, especially among the active Generation Z using digital trading platforms. In Indonesia, Generation Z is one of the dominant consumer groups. in activity *e-commerce* and have trend do purchase impulsive, especially in fashion products.

Category halal *fashion* is becoming one of the sector with most significant growth in *e-commerce*. consumption *fashion* global Muslims reach approximately US\$327 billion in 2023 and is projected increase to US\$433 billion in 2028. Growth the show the more development industry *modest fashion* as part from global halal economy, supported by growth Muslim population and increasing interest to fashion *modest* in various circles (Administrator, 2026). In line with development said, the convenience get information and its diversity choice product through digital platforms, as well as marketing strategies like *flash sale*, *live shopping*, free shipping, and *cashback*, you can push consumer do purchase (Suwanti et al., 2023). Increasing interest to *fashion* can push consumer For follow development current trends popular. Condition the participate related with emergence behavior *impulse buying*, namely purchases made in a way spontaneous and not fully based on needs. Purchasing decisions product *fashion* can influenced by impulse emotional, so that consumer do purchase For fulfil desire certain outside urgent needs (Qibtia, 2023).

Impulse buying is behavior purchases made without planning or intention buy previously. This behavior is characterized by the emergence of decision buy in a way spontaneous and fast when consumer find something product, without through consideration need in a way deep (Purnamasari et al., 2021). Impulse buying is influenced by two factors. factor main, namely internal and external factors. Internal factors come from from characteristics and conditions individual, whereas factor external related with attribute product and the marketing strategies implemented (Kartika Sandra & Audia Fithrotunisa, 2023).

impulse buying behavior is viewed not only as a means of fulfilling consumer needs but also as a consideration of sharia values in consumption activities. Islam teaches that every consumption decision should be based on the principles of benefit (*maslahah*), balance (*wasathiyah*), and the avoidance of excess (*israf*) and waste (*tabdzir*) (Imawan et al., 2026).

Man own shared needs to be primary (*dharuriyat*), secondary (*hajiyyat*), and tertiary (*tahsiniat*) (Azizah et al., 2025). However, in in practice, decisions purchase No always based on needs main, but also can influenced by developments trend. Clothes that are basically is primary needs can purchased For follow current styles and fashions developing. Conditions This is also seen in Generation Z who tend to consider trend in do purchase product *fashion*. Trends the can push occurrence *impulse buying*, namely purchases made in a way spontaneous without planning previously. In the context halal *fashion*, behavior the important reviewed with consider literacy Islamic finance, religiosity, and lifestyle living halal as suspected factors related with behavior purchase consumers.

Literacy finance is ability individual in understand concepts and risks finance, which includes knowledge, belief self, motivation, and skills in manage information finance For take the right decision as well as increase welfare financial individuals and society (Rafidah et al., 2022). Management Islamic finance is based on sharia principles that are sourced from the Koran and Hadith as well oriented towards achieving welfare people. In practice, the management of Islamic finance must avoid prohibited elements in sharia, namely *maisir*, *gharar*, and *riba* (Rurkinantia, 2021).

Religiosity is level appreciation somebody to religious teachings that are reflected in beliefs, values, symbols, and behavior as well as influenced by spiritual urges in life daily (Rafidah et al., 2022). Consumers with level high religiosity tend more selective in do purchase with consider aspect halal, simplicity, and benefits product. On the other hand, the level of greater religiosity low can make consumer more easy influenced by impulse emotional and

factor external in do purchase. In an Islamic perspective, religiosity reflect internalization religious values that can influence attitudes and behavior consumption individual. With Thus, religiosity can be one of related factors with trend purchase impulsive (Maryati et al., 2021).

Lifestyle is pattern behavior reflected individual in activity everyday, including method shopping, use time, interests, and opinions (*activities, interests, and opinions*) (Surbakti et al., 2022). Lifestyle also reflects method individual arrange life personal and social as well as determine choice in activity consumption. In an Islamic perspective, lifestyle life the need based on halal principles, namely all something that is permitted and free from elements prohibited by sharia. With thus, *halal lifestyle* is pattern life that applies sharia principles in activity everyday, especially in obtain, consume, and utilize product or service in a halal manner (Rachim & Santoso, 2021).

Tuban Regency is one of the regions in East Java Province that is experiencing growth in the trade and services sector. Based on *Tuban Regency in Figures 2025*, the population of Tuban Regency in 2024 will reach 1,266,396 people, with the majority of the population being Muslim (around 98%), so it has great potential in the development of the halal industry, including halal *fashion*. In addition, based on the classification of the Central Statistics Agency (2020), Generation Z is a productive age group that dominates the structure of the Indonesian population, including in Tuban Regency, making it a potential market segment for the *fashion industry*. (Tuban, 2025).

This development is further strengthened by the presence of Citimall Tuban in 2025 as a modern shopping center that presents various *fashion*, lifestyle, and halal product tenants. The presence of a modern shopping center, accompanied by various promotional strategies such as discounts, *cashback*, and membership programs, provides easy access to *fashion products* while increasing the opportunity for *impulse buying*, especially among Generation Z who are known to be adaptive to trends and have a high intensity of digital media use.

Based on this phenomenon, it is important to examine the factors related to *impulse buying* Halal *fashion* among Generation Z. This study focuses on Islamic financial literacy, religiosity, and a halal lifestyle as factors suspected of influencing impulsive buying behavior. This research is expected to enrich the study of Generation Z's consumption behavior in the context of halal *fashion* and provide insights for business actors in understanding consumer behavior based on Islamic principles. The novelty of this study lies in the simultaneous testing of these three variables in the context of *impulse buying*. Halal *fashion* among Generation Z in Tuban Regency.

RESEARCH METHODS

This study was conducted to examine the *impulse buying phenomenon* among Generation Z in Tuban Regency from an Islamic consumption perspective. This phenomenon is important to examine by considering Islamic financial literacy, religiosity, and a halal lifestyle as factors that can influence *impulse buying behavior*. This study is expected to provide empirical evidence regarding the factors influencing *impulse buying* among Generation Z in Tuban Regency.

This study uses a quantitative approach with an explanatory design to analyze the influence of Islamic financial literacy, religiosity, and halal lifestyle on *impulse buying*. halal *fashion* among Generation Z in Tuban Regency. The data used were primary data obtained

through a structured questionnaire with a Likert scale of 1–5. The research population includes Generation Z who live in Tuban Regency, are Muslim, and have purchased halal *fashion products* at least once in their lifetime. One month final. The sample was determined using *purposive sampling techniques*, namely selecting respondents based on certain criteria that are in accordance with the research objectives. The sample size was determined based on Bentler and Chou's (1987) guidelines, which is approximately 5–10 times the number of indicators. With 20 indicators, the required sample size ranges from 100–200 respondents. This study used 100 respondents as the minimum sample size.

Data collection was carried out through distribution questionnaire The instrument was developed based on indicators used in previous research and adapted to the Muslim context. The literacy variable Islamic finance is measured through knowledge finance, behavior finance, attitude finance, and literacy levels financial. Variables Religiosity measured through beliefs, religious practices, experiences, and intellectuals. The Halal lifestyle variable is measured through activities, interests, and opinions. While impulse buying is measured through spontaneity purchase, purchase without consideration, purchase Because something interesting, and there is a feeling of wanting to immediately own the product being sold.

Table 1 Operationalization of Variables

Variable	Item	Indicator	Source
Literacy Islamic Finance	5	knowledge finance, behavior finance, attitude finance, literacy level finance	(Rafidah et al., 2022)
Religiosity	5	beliefs, religious practices, experiences, intellectuals	(Muflih, 2026)
Halal Lifestyle	5	activities, interests, opinions	(Surbakti et al., 2022)
Impulse Buying	5	spontaneity purchase, purchase without consideration, purchase Because something interesting, there is a feeling of wanting to immediately own the product being sold	(Maharani et al., 2023)

Adaptation process indicator done through *expert judgment* by two lecturers of Islamic Economics for ensure suitability indicator with context research and clarity terminology. All construct study measured in a way reflective, so that indicator viewed as representation from the construct being measured.

Data analyzed use statistics descriptive and *Structural Equation Modeling - Partial Least Square* (SEM-PLS) with help SmartPLS 4.0 Statistics descriptive used For describe characteristics respondents and variables research. SEM-PLS evaluation includes *outer model* and *inner model*. *Outer model* tested through *outer loading*, AVE, validity discriminant, *Composite Reliability*, and *Cronbach's Alpha*, whereas *inner model* evaluated through R^2 , f^2 , and *path coefficient*. Testing hypothesis done with *bootstrapping* at the level 5% significance and testing two direction. Hypothesis supported if *t-statistic* > 1.96 and *p-value* < 0.05.

RESULTS AND DISCUSSION

1. Outer Model Testing

Measurement model testing done use PLS-Algorithm procedure that produces mark *outer loading*, *Cronbach's Alpha*, *Composite Reliability*, and *Average Variance Extracted* (AVE). Evaluation First done to *convergent validity* with see mark *outer loading* on each indicators.

Convergent Validity

Validity convergent used For evaluate to what extent each indicator own strong correlation with the construct it measures as well as capable represent proportion variance construct in a way adequate. A indicator stated fulfil criteria validity convergent if own mark *outer loading* more from 0.7. Indicator with mark *outer loading* below 0.7 can considered For eliminated if its deletion can increase quality of measurement model.

Table 2. Output Outer Loading

	Literacy Islamic Finance (X1)	Religiosity (X2)	Halal Lifestyle (X3)	Impulse Buying (Y)
X1.1	0.883			
X1.2	0.898			
X1.3	0.884			
X1.4	0.855			
X1.5	0.850			
X2.1		0.860		
X2.2		0.839		
X2.3		0.862		
X2.4		0.878		
X2.5		0.891		
X3.1			0.867	
X3.2			0.870	
X3.3			0.865	
X3.4			0.865	
X3.5			0.876	
Y.1				0.806
Y.2				0.853
Y.3				0.839
Y.4				0.887
Y.5				0.855

Based on Table 2, it can be seen that loading factor value of each indicator from variables Literacy Islamic Finance, Religiosity, Halal Lifestyle, and Impulse Buying more

from 0.7. With thus all of the respective indicators can declared valid as gauge latent variables.

Discriminant Validity

Validity discriminant used For ensure that every construct in the measurement model own difference in a way empirical with construct others. In this study, the validity discriminant evaluated through mark *cross loading* and ratio *Heterotrait-Monotrait* (HTMT). *Cross loading* value used For ensure that every indicator own more correlation tall with the construct it measures compared to with construct others. Next, the HTMT value is used as criteria main For test validity discriminant Because own greater sensitivity tall in detect problem validity discriminant compared to Fornell- Larcker criteria and *cross loading*. Validity discriminant stated fulfilled if HTMT value is below 0.85 as criteria strict or 0.90 as criteria conservative. In addition, the significance statistics verified through procedure *bootstrapping*, where the confidence interval (*confidence interval*) 95% no may covers number 1.

Table 3HTMT

Item	HTMT Original sample (O)	Validity Discriminant
Impulse Buying <-> Halal Lifestyle	0.903	Not Fulfilled
Literacy Islamic Finance <-> Halal Lifestyle	1,015	Not Fulfilled
Literacy Islamic Finance <-> Impulse Buying	0.901	Not Fulfilled
Religiosity <-> Halal Lifestyle	1,028	Not Fulfilled
Religiosity <-> Impulse Buying	0.855	Fulfilled
Religiosity <-> Literacy Islamic Finance	1,034	Not Fulfilled

Test results validity discriminant use *ratio Heterotrait-Monotrait* (HTMT) shows that level distinction between construct in the research model Still varies. Religiosity and *Impulse Buying* is the only one partner construct that meets criteria validity discriminant, whereas partner construct other Not yet fulfil the specified limits. Conditions the show existence proximity high empirical between Literacy Islamic Finance, Religiosity, Halal Lifestyle, and *Impulse Buying*. Proximity the can caused by the presence of intersection concepts, especially Because variables the You're welcome related with values and behavior consumption in sharia context. With Thus, validity discriminants in this research model have not been fully fulfilled, so that results the need considered together with testing *cross loading*, validity convergence, and reliability construct.

Table 4 Cross Loading

	Literacy Islamic Finance (X1)	Religiosity (X2)	Halal Lifestyle (X3)	Impulse Buying (Y)
X1.1	0.883	0.852	0.825	0.741
X1.2	0.898	0.886	0.865	0.813
X1.3	0.884	0.839	0.845	0.735
X1.4	0.855	0.783	0.770	0.690
X1.5	0.850	0.807	0.782	0.663
X2.1	0.802	0.860	0.784	0.604
X2.2	0.784	0.839	0.770	0.614
X2.3	0.836	0.862	0.825	0.706
X2.4	0.848	0.878	0.846	0.706
X2.5	0.858	0.891	0.865	0.794
X3.1	0.785	0.800	0.867	0.695
X3.2	0.804	0.832	0.870	0.724
X3.3	0.836	0.826	0.865	0.750
X3.4	0.809	0.801	0.865	0.685
X3.5	0.831	0.851	0.876	0.756
Y.1	0.568	0.538	0.615	0.806
Y.2	0.678	0.630	0.656	0.853
Y.3	0.640	0.602	0.633	0.839
Y.4	0.806	0.802	0.808	0.887
Y.5	0.812	0.763	0.783	0.855

From the results table 4 loading value of each indicator item to the construction more big from cross loading. This shows that all construct or latent variables have been fulfil Good discriminant *validity*. In other words, every indicators in block construction own high correlation with the construction Alone compared to with indicators on the block construct others. Apart from through analysis *cross loading*, validity discriminant can also evaluated use approach others, namely with study mark *Average Variance Extracted* (AVE), value *Composite Reliability* and value *Cronbach's Alpha*.

Average Variance Extracted (AVE)

In the evaluation of measurement models, the value *Average Variance Extracted* (AVE) is used For evaluate ability construct in explain variance indicators that form it. A construct stated fulfil criteria validity convergent if own AVE value is higher from 0.5.

Table 5AVE

Variables	Average Variance Extracted (AVE)
Literacy Islamic Finance (X1)	0.764
Religiosity (X2)	0.750
Halal Lifestyle (X3)	0.755
Impulse Buying (Y)	0.720

Based on Table 5, the Average Variance Extracted (AVE) value for Literacy Islamic Finance, Religiosity, Halal Lifestyle, and Impulse Buying are at the top minimum limit of 0.5. So that can concluded that all over construct has fulfil criteria validity convergent.

Composite Reliability

Composite reliability used For measure level internal consistency of indicators in reflect construct being measured. A construct can stated own adequate reliability if mark *composite reliability* is above 0.6. This value show that indicators used own level good consistency in measure construct study.

Table 6Composite Reliability

Variables	Composite Reliability
Literacy Islamic Finance (X1)	0.927
Religiosity (X2)	0.920
Halal Lifestyle (X3)	0.924
Impulse Buying (Y)	0.912

Based on Table 6, the value *Composite Reliability* on construct Literacy Sharia Finance, Religiosity, Halal Lifestyle, and Impulse Buying are above 0.6, so that all over construct stated own good reliability.

Cronbach's Alpha

Cronbach's Alpha used For ensure internal consistency of the instrument research. A construct stated own level good reliability if mark *Cronbach's Alpha* obtained more big of 0.7. The value show that indicators in construct own adequate internal consistency in measure variables study.

Table 7Cronbach's Alpha

Variables	Cronbach's Alpha
Literacy Islamic Finance (X1)	0.923
Religiosity (X2)	0.917
Halal Lifestyle (X3)	0.919
Impulse Buying (Y)	0.903

Based on Table 7, the Variable Values Literacy Finance, Religiosity, Halal Lifestyle and Impulse Buying are above 0.7. Test results show that all over construct in study has fulfil criteria reliability based on mark *Cronbach's Alpha*. With Thus, the instrument study can stated own good internal consistency, so that indicators used assessed capable measure each construct in a way consistent.

2. Inner Model Testing

Testing *inner model* done through mark coefficient determination (R^2), *effect size* (f^2), *predictive relevance* (Q^2), *path coefficient*, as well as mark *t - statistic* and *p-value* obtained through procedure *bootstrapping*. Here is description from each component the test :

R-Square Test Analysis (R^2)

R-square (R^2) value is used For measure ability variables independent in explain variations in variables dependent. The more tall R^2 value, the more big proportion variation variables dependents that can explained by variables independent in the research model.

Table 8R-Square

Variables	R-Square
Impulse Buying (Y)	0.727

Based on Table 8, the R^2 value for the variable *Impulse Buying* of 0.727. This value show that Literacy Islamic Finance, Religiosity, and Halal Lifestyle in General together capable explain amounting to 72.7% variation *Impulse Buying*, whereas 27.3 % is explained by other factors outside the research model. The R^2 value is show that the model has ability high explanation to endogenous variables.

F-Square Test Analysis (F^2)

The F^2 value is used For measure size *effect size* of each variable predictor in explain changes in endogenous variables. Interpretation F^2 value can categorized become three levels, namely mark of 0.02 indicates weak effect, a value of 0.15 indicates moderate effect, and a value of 0.35 indicates strong effect (Rachman, 2021) . With Thus, the F^2 value gives information about contribution relative to each variable predictor to endogenous constructs in structural models.

Table 9F-Square

Variable Relationship	F value ²	Information
Literacy Islamic Finance Against Impulse Buying	0.121	Weak
Religiosity Against Impulse Buying	0.027	Weak
Halal Lifestyle Against Impulse Buying	0.099	Weak

Test results *F-Square* show mark of 0.121 for Literacy Islamic Finance, 0.027 for Religiosity, and 0.099 for Halal Lifestyle towards *Impulse Buying*. Third variables own size

effect weak Because F^2 value < 0.15 . Although Thus, Literacy Islamic Finance has size effect relatively the largest compared to variables other.

Hypothesis Testing Analysis

testing hypothesis in PLS-SEM aims For know whether hypothesized relationship between construct in the structural model supported in a way statistics. Testing done through procedure *bootstrapping* with evaluate coefficient path (*path coefficient*) and mark *T-statistic* and *P-value*. Coefficient track used For show direction and strength connection between variables, whereas *T-statistic* and *P-value* used For determine significance influence. At the level of significance of 5% with testing two direction, relationship intervariable stated significant if mark *T-statistic* more big of 1.96 and *P-value* more small from 0.05. On the other hand, if *T-statistic* not enough of 1.96 and *P-value* more big from 0.05, the relationship the stated No significant. With Thus, the results testing the become base in determine whether hypothesis study supported or No supported.

Table 10Path Coefficient Test Results

	Original Sample	Sample Mean	Standard deviation	T Statistics	P Value	Information
Literacy Islamic Finance	0.650	0.647	0.174	3,726	0.000	Supported
Religiosity Halal Lifestyle	-0.337	-0.312	0.216	1,562	0.118	Not supported
	0.543	0.520	0.209	2,601	0.009	Supported

Hypothesis Test 1

H01: None influence Literacy Islamic Finance on Impulse Buying

Ha1: There is an influence Literacy Islamic Finance on Impulse Buying

Based on results testing, literacy Islamic finance has an impact positive and significant to *Impulse Buying Halal fashion* among Generation Z in the Regency Tuban. This is indicated by the value *path coefficient* of 0.650, *t-statistic* of $3.726 > 1.96$, and *p-value* of $0.000 < 0.05$. With Thus, H1 is supported, which indicates that the more tall Literacy Islamic Finance, increasingly tall *Impulse Buying Halal fashion* among Generation Z in the Regency Tuban.

The results show that Generation Z with literacy more Islamic finance Good precisely own trend more *impulse* buying high. This condition can happen Because understanding about management Islamic finance does not always remove encouragement purchase spontaneous, especially when consumer still own interest to product halal *fashion*. With thus, literacy Islamic finance in this research has not been fully become controller behavior *impulse buying*. In this context, Generation Z with literacy good Islamic finance still can do *impulse buying* when interested in halal *fashion*. With thus, literacy Islamic finance has not yet fully become controller behavior *impulse buying*.

Hypothesis 2

Ho2: None influence Religiosity against Impulse Buying

Ha2: There is an influence Religiosity against Impulse Buying

Religiosity influential negative to *impulse buying*, but influence the No significant in Generation Z in the Regency Tuban. This is indicated by the value *Original Sample* of -0.337, *T-Statistic* of $1.562 < 1.96$, and *P-Value* of $0.118 > 0.05$. With however, although improvement religiosity tend followed by a decline *impulse buying*, relationships the Not yet Enough strong in a way statistics For prove existence significant influence. These results indicate that religiosity Not yet become factors that are direct determine behavior *impulse buying* Halal *fashion* among Generation Z in the Regency Tuban.

The results of this study can explained through Glock and Stark's theory of dividing religiosity into five dimensions, namely ideological, ritual, intellectual, experiential, and consequential. The insignificance of influence religiosity can show that understanding and practice religious Not yet Of course in a way direct reflected in behavior consumption. If religiosity more dominant in aspects beliefs and rituals, without realized in consequence behavior consumption, then its influence to *impulse buying* can become limited.

In an Islamic perspective, behavior purchase excessive impulsiveness can associated with draft *israf*, namely behavior consumption that exceeds limits. However, the behavior the still can occurs in individuals who have mark religious if values the Not yet fully implemented in behavior consumption daily.

Hypothesis 3

Ho3: None The Influence of Halal Lifestyle on Impulse Buying

Ha3: There is an influence of Halal Lifestyle on Impulse Buying

Test results show that style halal living has an impact positive and significant to *impulse buying* Halal *fashion* among Generation Z in the Regency Tuban, with *path coefficient* of 0.543, *T-statistic* $2.601 > 1.96$, and *P-value* $0.009 < 0.05$.

Research result show that the more strong style the halal lifestyle that is implemented, the more tall trend Generation Z does *impulse buying* halal *fashion*. This can happen Because style life that drives consumer For follow development halal *fashion* as well choose suitable product with halal value can increase interest to products and encourage purchase in a way spontaneous.

The results of this study are in line with theory behavior Kotler's consumer who places style life as one of the factor influential person behavior purchasing. Lifestyle reflect method individual allocate time and resources Power in fulfil his needs. In the context of this research, the application style halal living can increase interest Generation Z towards product halal *fashion* so that push occurrence *impulse buying*.

Discussion

1. Influence Literacy Islamic Finance on Impulse Buying

Based on the results of testing the first hypothesis, Sharia Financial Literacy has a positive and significant effect on *impulse buying*. Halal *fashion* among Generation Z in Tuban Regency. This is indicated by a *path coefficient* of 0.650, a *T-statistic* of $3.726 > 1.96$, and a *P-value* of $0.000 < 0.05$. Thus, H1 is supported. These results indicate that the higher the Sharia Financial Literacy, the higher the tendency of Generation Z in Tuban Regency to engage in *impulse buying*. Halal *fashion*. These findings indicate that knowledge and understanding of Islamic financial principles does not necessarily prevent someone from making impulsive purchases. Generation Z who understands Islamic financial management principles can still make impulsive purchases when they find products they deem compliant with their needs, desires, and halal values. This situation can occur because Islamic financial literacy relates not only to the ability to manage finances but also to an understanding of how to use assets according to Islamic principles.

Teguh Imansyah et al. (2026) showed that Islamic financial literacy has a positive and significant effect on *impulsive buying behavior*. This finding indicates that Islamic financial literacy has not yet fully acted as a consumption control mechanism, but in certain contexts is actually associated with an increased tendency for impulsive buying. The results of this study are also consistent with the research of Pratnyawati and Mardiana (2023), which showed that financial literacy has a significant effect on *impulsive buying*. These findings indicate that financial literacy can be related to the tendency for impulsive buying in students, especially in the use of digital services such as ShopeePayLater. Conversely, the results of Muflih's (2026) study showed that Islamic financial literacy has a negative and significant effect on impulsive buying. The better the understanding of the principles of halal and haram, the ability to set financial priorities, and attitudes toward consumer debt, the lower the tendency to make impulsive purchases.

These differences indicate that the relationship between Islamic financial literacy and *impulse buying* can yield different findings depending on respondent characteristics and consumption context. This study provides additional empirical evidence that among Generation Z in Tuban Regency, Islamic financial literacy is positively and significantly associated with *impulse buying*. Halal *fashion*. These findings extend previous research by demonstrating that understanding Islamic finance does not always translate into lower impulse purchases, particularly in the context of halal *fashion consumption in the digital age*.

2. Influence Religiosity against Impulse Buying

Based on results testing hypothesis second, religiosity influential negative to *impulse buying*, but influence the No significant in Generation Z in the Regency Tuban. This is indicated by the value *Original Sample* of -0.337, *T-Statistic* of $1.562 < 1.96$, and *P-Value* of $0.118 > 0.05$. With Thus, H0₂ is accepted and Ha₂ is rejected. The test results *f-square* show mark of 0.027 which is classified as in category influence small. This finding indicates that although improvement religiosity tend followed by a decline *impulse buying*, influence the relatively weak and not yet Enough strong in a way statistics. This shows that religiosity Not yet become factors that are direct determine trend *impulse buying* Halal *fashion* among Generation Z in the Regency Tuban. Although Generation Z can own level good religiosity, behavior purchase still can influenced by factors others, such as trend *fashion*, promotions, discounts, influencer recommendations, appearance products, as well as convenience digital

transactions. In addition, purchases halal *fashion* can viewed as form appropriate consumption with religious values, so that consumer No always consider purchase the as excessive behavior or contradictory with mark religiosity.

Findings This research strengthens results Hazmi's research (Hazmi, 2023) shows that religiosity influential negative However No significant to *impulse buying*. On the other hand, this finding is different with study Adawiyah & Latifah (2026) who found influence positive and significant. This finding indicates that the more tall religiosity, increasingly tall trend *impulse buying*. Difference results study show that influence religiosity to *impulse buying* can different in each group and condition consumption. This study provides proof empirical that in Generation Z in the Regency Tuban who bought halal *fashion*, religiosity Not yet proven influential in a way direct to *impulse buying*. This finding complements study previously with show that level religiosity somebody No always determine behavior purchase impulsive, because decision purchases can also be made influenced by various other factors in environment digital consumption.

3. The Influence of Halal Lifestyle on Impulse Buying

Based on the results of testing the third hypothesis, a halal lifestyle has a positive and significant effect on *impulse buying*. halal *fashion* among Generation Z in Tuban Regency. This is indicated by a path coefficient of 0.543, a *T-statistic* of $2.601 > 1.96$, and a *P-value* of $0.009 < 0.05$. Thus, H3 is supported. These results indicate that the stronger the implementation of a halal lifestyle in daily life, the higher the tendency of Generation Z to *impulse buy halal fashion* products. This condition can occur because a halal lifestyle encourages consumers to habitually choose products that align with halal values and principles. When the *fashion products* offered are perceived as being in line with this lifestyle, consumers can be more easily attracted to make purchases, including spontaneous purchases.

The results of this study are in line with research Adawiyah & Latifah (Adawiyah & Latifah, 2026) which shows that *lifestyle* has a positive and significant influence on impulsive buying among Generation Z in Garut Regency. These findings indicate that the stronger the consumerist lifestyle, the higher the tendency for Generation Z to make spontaneous purchases. The results of this study are also in line with the research of Jelena Ika Setiyawati et al. (Setiyawati et al., 2026) which shows that *lifestyle* has a positive and significant effect on *impulse buying of sharia fashion*. These findings suggest that an increasingly consumerist lifestyle can increase consumers' tendency to make impulsive purchases of sharia *fashion products*. Findings this is also selajan with research Angela & Paramita (2020) Research on *lifestyle* and *impulse buying* among Shopee Generation Z consumers shows that *lifestyle* has a positive and significant effect on *impulse buying*. These results indicate that consumer lifestyle can increase the tendency to make impulsive purchases. The stronger the lifestyle reflected in a consumer's activities, interests, and preferences, the greater the tendency to make impulsive purchases.

The similarity of these results suggests that lifestyle, reflected in activities, interests, preferences, and consumption habits, can drive impulsive purchasing tendencies. In the context of this study, the adoption of a halal lifestyle is not only related to adherence to halal values but also shapes consumption preferences for *fashion products* that align with these principles. When consumers find products that align with their lifestyle and preferences, the

tendency to make impulsive purchases can increase. Thus, the results of this study reinforce previous empirical findings and demonstrate that the relationship between lifestyle and *impulse buying* is also relevant in the context of *halal fashion consumption* among Generation Z in Tuban Regency.

CONCLUSION

Study This show that literacy Islamic finance and lifestyle halal living has an impact positive and significant to *impulse buying* *halal fashion* in Generation Z, whereas religiosity influential negative but No significant. Findings the show that literacy more Islamic finance tall No always followed by low trend purchase impulsive, while style halal living can related with increasing trend purchase spontaneous to suitable product with halal preferences. On the other hand, religiosity Not yet proven become factors that are direct determine behavior *impulse buying*. Research This give addition proof empirical that connection between literacy Islamic finance, religiosity, lifestyle halal living, and *impulse buying* No always leading to control consumption. Testing third variables in a way simultaneous in context *Halal fashion in* Generation Z provides greater understanding contextual about behavior consumption impulsive in development of the *halal fashion* market.

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