The Influence of Financial Literacy, Lifestyle, and Social Environment on Impulsive Buying Among Generation Z, with Self-Efficacy as a Mediating Effect

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ABSTRACT

This study aims to examine the effects of financial literacy, lifestyle, and social environment on impulsive buying behavior among Generation Z in Langsa City, with self-efficacy serving as a mediating variable. An explanatory research design with a quantitative approach was employed. The study involved 200 Generation Z respondents aged 17–28 years who actively used digital shopping platforms and had online purchasing experience. A multistage sampling procedure was applied by combining purposive sampling and stratified random sampling. Data were collected through a five-point Likert-scale questionnaire and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4.0. The results indicate that social environment had a positive and significant effect on impulsive buying ($\beta = 0.654$, $t = 5.337$, $p < 0.001$), whereas financial literacy ($\beta = -0.046$, $t = 0.744$, $p = 0.457$) and lifestyle ($\beta = 0.237$, $t = 1.874$, $p = 0.061$) did not significantly affect impulsive buying. Likewise, financial literacy ($\beta = 0.361$, $t = 1.739$, $p = 0.082$), lifestyle ($\beta = -0.049$, $t = 0.190$, $p = 0.849$), and social environment ($\beta = -0.023$, $t = 0.085$, $p = 0.932$) did not significantly influence self-efficacy, while self-efficacy also had no significant effect on impulsive buying ($\beta = 0.072$, $t = 0.791$, $p = 0.429$). Furthermore, the mediation analysis revealed that self-efficacy did not significantly mediate the effects of financial literacy ($\beta = 0.026$, $p = 0.494$), lifestyle ($\beta = -0.004$, $p = 0.897$), and social environment ($\beta = -0.002$, $p = 0.953$) on impulsive buying. The structural model explained 72.2% of the variance in impulsive buying ($R^2 = 0.722$), while social environment demonstrated the largest effect size ($f^2 = 0.627$). These findings suggest that impulsive buying among Generation Z is primarily shaped by external social influences rather than financial literacy or self-efficacy. From the perspective of Islamic financial management, the findings may serve as an ethical basis for strengthening responsible consumption behavior and financial decision-making, although Islamic financial literacy and Islamic consumption constructs were not directly measured in this study.

Keywords: *Financial Literacy, Lifestyle, Social Environment, Impulsive Buying, Self-Efficacy, Generation Z.*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, gaya hidup, dan lingkungan sosial terhadap perilaku *impulsive buying* pada Generasi Z di Kota Langsa dengan efikasi diri sebagai variabel mediasi. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian eksplanatori (*explanatory research*). Populasi penelitian adalah Generasi Z berusia 17–28 tahun yang aktif menggunakan platform digital atau *e-commerce*. Sampel penelitian berjumlah 200 responden yang dipilih menggunakan prosedur *multistage sampling*, yaitu melalui *purposive sampling* untuk menentukan responden yang memenuhi kriteria penelitian, kemudian dilanjutkan dengan *stratified random sampling*. Data dikumpulkan menggunakan kuesioner berskala Likert lima poin dan dianalisis menggunakan metode Structural Equation Modeling–Partial Least Squares (SEM-PLS) dengan bantuan perangkat lunak SmartPLS 4.0. Hasil penelitian menunjukkan bahwa hanya lingkungan sosial yang berpengaruh positif dan signifikan terhadap *impulsive buying* (β = 0,654; t = 5,337; p < 0,001). Sementara itu, literasi keuangan (β = −0,046; t = 0,744; p = 0,457) dan gaya hidup (β = 0,237; t = 1,874; p = 0,061) tidak berpengaruh signifikan terhadap *impulsive buying*. Selain itu, literasi keuangan (β = 0,361; t = 1,739; p = 0,082), gaya hidup (β = −0,049; t = 0,190; p = 0,849), dan lingkungan sosial (β = −0,023; t = 0,085; p = 0,932) juga tidak berpengaruh signifikan terhadap efikasi diri, sedangkan efikasi diri tidak berpengaruh signifikan terhadap *impulsive buying* (β = 0,072; t = 0,791; p = 0,429). Hasil uji mediasi menunjukkan bahwa efikasi diri tidak mampu memediasi pengaruh literasi keuangan (β = 0,026; p = 0,494), gaya hidup (β = −0,004; p = 0,897), maupun lingkungan sosial (β = −0,002; p = 0,953) terhadap *impulsive buying*. Model penelitian mampu menjelaskan 72,2% variasi perilaku *impulsive buying* (R^2 = 0,722), sedangkan lingkungan sosial merupakan variabel dengan ukuran efek terbesar (f^2 = 0,627). Temuan ini menunjukkan bahwa perilaku *impulsive buying* pada Generasi Z lebih dipengaruhi oleh faktor sosial eksternal dibandingkan faktor kognitif maupun psikologis. Dari perspektif Manajemen Keuangan Islam, hasil penelitian ini dapat menjadi dasar etis dalam memperkuat edukasi mengenai konsumsi yang bertanggung jawab dan pengambilan keputusan keuangan yang bijaksana, meskipun penelitian ini tidak mengukur secara langsung literasi keuangan syariah maupun perilaku konsumsi Islami.

Kata Kunci: Literasi Keuangan, Gaya Hidup, Lingkungan Sosial, *Impulsive Buying*, Efikasi Diri, Generasi Z.

INTRODUCTION

The rapid development of digital technology and increasingly widespread internet access have brought significant changes to consumer behavior. Digitalization has transformed the way individuals search for information, interact with products, and make purchasing decisions. This transformation is particularly evident among Generation Z, a generation that has grown up with digital devices, the internet, social media, and e-commerce platforms. Their intensive interaction with digital technology has created shopping patterns that differ from those of previous generations and has increased their exposure to various digital marketing stimuli (Ferdinand, 2025). The original thesis similarly identifies digital technology, internet expansion, and e-commerce growth as important contexts underlying the rise of impulsive purchasing among Generation Z.

The development of e-commerce has further simplified purchasing activities by providing continuous access to products and services. Digital shopping platforms offer attractive product displays, promotional programs, product recommendations, flash sales, and other marketing strategies that can encourage consumers to make immediate purchasing decisions. Among Generation Z, these conditions are increasingly relevant because digital shopping has become integrated into everyday lifestyles. Devina et al. (2025) explain that digital shopping features, particularly interactive features such as live shopping, can encourage impulsive purchasing behavior. Ferdinand (2025) also highlights the role of celebrity endorsement, flash sales, and *fear of missing out* (FOMO) in shaping impulsive buying among Generation Z. Thus, digital consumption environments provide convenience while simultaneously increasing consumers' vulnerability to spontaneous purchasing decisions.

Impulsive buying refers to purchasing behavior that occurs suddenly and is characterized by a strong desire to acquire a product without careful prior planning. Solomon (2018) explains that impulsive purchasing involves a strong and sudden urge to make a direct purchase without adequate consideration or planning. In this situation, purchasing decisions tend to be dominated by immediate affective responses rather than comprehensive rational evaluation. The conceptual explanation in the thesis also emphasizes that visual stimuli, promotional offers, and other shopping-environment stimuli may create emotional responses that trigger sudden purchasing urges. Verplanken and Herabadi (2001) further demonstrate that impulse buying tendency is closely associated with affective aspects and a reduced tendency to engage in cognitive consideration during purchasing decisions.

The phenomenon of impulsive buying is increasingly important when examined among Generation Z because this generation faces extensive exposure to digital trends and consumption stimuli. The ease of accessing online stores, the development of cashless transactions, and continuous interaction with social media may create consumption patterns that prioritize immediacy. Products are no longer consumed solely on the basis of functional needs but may also represent lifestyle, identity, social image, and participation in current trends. McGinnis (2020) explains that *fear of missing out* can influence individuals when making decisions in an environment that provides numerous choices. Similarly, Sahabuddin et al. (2025) associate flash sales, impulsivity, and FOMO with excessive spending tendencies among students. These conditions indicate that Generation Z's consumption behavior requires attention not only from a marketing perspective but also from the perspective of financial management.

One factor expected to influence impulsive buying is financial literacy. Financial literacy reflects an individual's understanding and ability to use financial knowledge in making financial decisions. Lusardi and Mitchell (2011) emphasize the importance of financial literacy in financial planning and individual economic well-being. Furthermore, Lusardi and Mitchell (2014) explain that financial literacy plays an important role in supporting rational economic decision-making. Individuals with adequate financial literacy are theoretically better able to distinguish needs from wants, plan expenditure, understand financial risks, and establish financial priorities.

However, financial knowledge does not necessarily eliminate impulsive purchasing behavior. Generation Z may understand the importance of saving, financial planning, and responsible expenditure while continuing to face strong emotional and external consumption stimuli. Wahyuandari et al. (2024) examined the relationship between financial literacy, lifestyle, and impulsive buying in e-commerce. Their study indicates that the relationship between financial understanding and impulsive purchasing behavior must be examined alongside other consumer characteristics. Septiansa et al. (2025) also examined Islamic financial literacy, financial behavior, and lifestyle in relation to impulsive buying among Generation Z by incorporating self-control as a mediating variable. These studies demonstrate that financial knowledge alone may not provide a complete explanation of spontaneous consumption behavior.

Lifestyle is another factor that may shape Generation Z's purchasing decisions. Lifestyle represents patterns of activities, interests, and opinions expressed by individuals in their daily lives. Engel et al. (2005) describe lifestyle through activities, interests, and opinions, which reflect how individuals allocate their time and resources. In consumer behavior, lifestyle can influence product preferences and the meaning attached to consumption. Generation Z's interaction with social media and digital trends can create a lifestyle that is increasingly oriented toward fashion, technology, entertainment, and contemporary consumption.

A lifestyle oriented toward trends may encourage consumers to purchase products not merely because of functional necessity but because consumption becomes part of self-expression and social identity. Ristiana (2016) examined shopping lifestyle and fashion involvement in relation to impulsive purchasing behavior. Putri and Lestari (2021) also investigated lifestyle and impulsive buying, demonstrating the relevance of consumption patterns in explaining spontaneous purchasing behavior. In addition, Tiara (2025) discusses lifestyle phenomena among Generation Z, indicating that financial and consumption patterns have become an important issue in understanding the behavior of this generation. Therefore, lifestyle may create conditions in which purchasing decisions become increasingly connected to pleasure, trends, and personal image.

The social environment also has an important position in explaining consumer behavior. Social environments include interactions with family, friends, peer groups, communities, and the norms prevailing in an individual's social life. Sahertian (2020) explains that family, social environments, and peer associations can contribute to the formation of individual behavior. From a consumer perspective, social interaction can influence preferences, attitudes, and purchasing decisions because individuals continuously observe and respond to the behavior of people around them.

The influence of the social environment has become increasingly complex in the digital era. Social interaction no longer occurs exclusively through direct encounters but also through social media, online communities, influencers, product reviews, and digital content. Generation Z can easily observe products used by peers, receive purchasing recommendations, and participate in consumption trends. Wulandari (2023) found that economic literacy and the social environment were relevant to impulsive purchasing behavior through the Shopee marketplace. Pujiastuti et al. (2022) also examined economic literacy and the social environment in relation to impulsive purchasing among students. These findings strengthen the argument that purchasing behavior is influenced not only by individual considerations but also by social interactions and external pressures. The thesis itself identifies peer pressure, digital communities, product recommendations, and the need for social recognition as potential drivers of impulsive consumption among Generation Z.

The relationship between financial literacy, lifestyle, social environment, and impulsive buying also requires consideration of internal psychological factors. One psychological construct relevant to this relationship is *self-efficacy*. Bandura (1997) defines self-efficacy as an individual's belief in his or her ability to organize and perform actions required to achieve certain outcomes. Self-efficacy affects the way individuals think, motivate themselves, and behave. In this context, individuals who believe in their capacity to control their actions may be better prepared to face consumption pressures and make independent financial decisions.

Self-efficacy can be particularly relevant to financial behavior because financial knowledge needs to be translated into actual behavior. Individuals may understand financial management principles but experience difficulties in consistently applying them. Wasita et al. (2022) examined financial literacy and financial attitudes toward financial behavior by incorporating self-efficacy as a mediating variable. Herawati et al. (2018) also indicate that self-efficacy is associated with financial behavior, as individuals with stronger confidence in their abilities tend to demonstrate greater commitment and responsibility in managing financial resources. The thesis similarly places self-efficacy as a psychological construct associated with confidence, motivation, and individual behavior.

Nevertheless, self-efficacy does not always directly determine impulsive purchasing behavior. Badgaiyan and Verma (2014) argue that impulsive buying can be strongly influenced by emotional, situational, and marketing factors. Verplanken and Herabadi (2001) also emphasize that impulse buying is closely associated with affective tendencies and limited cognitive consideration. Therefore, an individual's confidence in his or her ability may not necessarily eliminate spontaneous purchasing urges. This theoretical inconsistency creates an important opportunity to examine whether self-efficacy functions as an intermediary mechanism between financial and social factors and impulsive buying. The prior studies cited in the thesis also demonstrate that cognitive confidence is not always the principal determinant of impulsive purchasing.

From the perspective of Islamic financial management, impulsive buying is also relevant to the principles governing the management and utilization of wealth. Islamic financial management does not merely emphasize financial outcomes but integrates ethical values, moral responsibility, and the objective of achieving *falah*. Financial resources should therefore be managed according to Islamic principles and directed toward responsible and beneficial utilization. The theoretical foundation of the thesis explicitly places financial management within a sharia framework that emphasizes ethical responsibility and the achievement of worldly and spiritual welfare.

Islam prohibits excessive and wasteful consumption through the principles of *israf* and *tabdhir*. Consumption should be proportional and based on genuine benefit rather than uncontrolled desire. The principle of *amanah* also emphasizes that wealth is entrusted by Allah and must therefore be managed responsibly. From the perspective of *maqashid al-shariah*, responsible financial management contributes to the protection of wealth (*hifz al-mal*). Consequently, impulsive purchasing that is dominated by temporary desire and ignores financial priorities may be inconsistent with Islamic consumption ethics. The thesis specifically links impulsive consumption with proportionality, *maslahah*, *amanah*, and the avoidance of *israf* in financial management.

The state of the art of previous research indicates that impulsive buying has been examined from several perspectives. Wahyuandari et al. (2024) analyzed financial literacy and lifestyle in shaping impulsive buying habits in e-commerce. Pujiastuti et al. (2022) examined economic literacy and the social environment as determinants of impulsive purchasing among students. Wulandari (2023) investigated economic literacy and the social environment in impulsive purchases through the Shopee marketplace. Wasita et al. (2022) positioned self-efficacy as a mediator in the relationship between financial literacy, financial attitudes, and financial behavior. Meanwhile, Septiansa et al. (2025) examined Islamic financial literacy, financial behavior, and lifestyle toward impulsive buying by using self-control as a mediating variable. These studies demonstrate that financial, lifestyle, social, and psychological factors are relevant to consumer financial behavior.

However, a research gap remains. Previous studies tend to examine financial literacy, lifestyle, and social environment separately or focus on their direct effects on impulsive buying. Studies involving psychological mediation have more commonly used self-control or positive emotion. For example, Septiansa et al. (2025) used self-control as a mediating variable, while Oskar et al. (2024) demonstrated the role of positive emotion in mediating the relationship between shopping lifestyle and impulse buying. The literature used in the thesis also indicates that the effectiveness of mediation depends on the psychological mechanism employed. Thus, limited research has simultaneously integrated financial literacy, lifestyle, and social environment within a single model by positioning self-efficacy as a mediating variable in explaining impulsive buying among Generation Z.

Another gap concerns the context of Islamic financial management. Existing studies predominantly explain impulsive buying through conventional consumer behavior perspectives. However, spontaneous consumption is also related to the management of wealth, consumption priorities, and financial responsibility. Therefore, the integration of impulsive buying behavior with Islamic principles of *amanah*, *maslahah*, avoidance of *israf*, and protection of wealth provides an important analytical perspective. In addition, empirical studies specifically focusing on Generation Z in Langsa City remain limited. The regional social environment and consumption patterns may provide different characteristics from those observed in larger urban areas.

The novelty of this study lies in integrating financial literacy, lifestyle, and social environment as determinants of impulsive buying while positioning self-efficacy as a mediating variable. Unlike previous research that predominantly employs self-control or positive emotion as mediating mechanisms, this study examines whether individual confidence in controlling behavior, emotions, and financial decisions can explain the indirect relationship between financial, lifestyle, and social factors and impulsive purchasing behavior. The study further interprets Generation Z's consumption behavior from the perspective of Islamic financial management, particularly the principles of responsible wealth management, *amanah*, *maslahah*, and avoidance of excessive consumption.

The significance of this study is both theoretical and practical. Theoretically, the research contributes to consumer behavior and financial management literature by integrating external factors and internal psychological beliefs within a mediation model. The study also extends the discussion of self-efficacy from general and financial behavior toward impulsive purchasing behavior. From an Islamic financial management perspective, this research provides an empirical basis for examining whether contemporary Generation Z consumption patterns are consistent with responsible wealth management principles. Practically, the findings are expected to provide insights for Generation Z, educational institutions, and financial literacy stakeholders in developing financial education that strengthens not only financial knowledge but also the capacity to make independent and responsible consumption decisions.

Accordingly, this study aims to analyze the effects of financial literacy, lifestyle, and social environment on impulsive buying among Generation Z; examine their effects on self-efficacy; analyze the effect of self-efficacy on impulsive buying; and evaluate the mediating role of self-efficacy in the relationships between financial literacy, lifestyle, social environment, and impulsive buying among Generation Z in Langsa City. Through this integrated framework, the study seeks to provide a more comprehensive understanding of impulsive consumption and its relevance to Islamic financial management.

METHODS

This study employed an explanatory research design with a quantitative approach. Explanatory research was selected because the study sought to explain the relationships and effects among the variables through hypothesis testing. According to Sugiyono (2018), explanatory research examines the position and relationship of research variables and tests the proposed hypotheses. The quantitative approach was used because the relationships among financial literacy, lifestyle, social environment, self-efficacy, and impulsive buying were measured using numerical data and statistically analyzed. Quantitative research provides a systematic framework for examining phenomena and relationships among variables through measurement and hypothesis testing (Hardani et al., 2020).

Although Generation Z is generally defined as individuals born between 1997 and 2012, this study focused on respondents aged 17–28 years because this age range represents the economically active segment of Generation Z that has direct experience with digital shopping platforms, e-commerce, and independent purchasing decisions. To minimize socio-economic heterogeneity, respondents were further restricted to individuals who actively used e-commerce and had purchasing experience during the previous six months.

The study was conducted among Generation Z in Langsa City, Indonesia, particularly individuals who actively used digital platforms and e-commerce. Data collection was carried out by distributing an online questionnaire through Google Forms. The population consisted of Generation Z individuals aged 17–28 years residing in Langsa City. The exact size of the population was not specifically known. The selection of this population was based on the relevance of Generation Z to contemporary digital consumption patterns and online purchasing activities. The research location, population characteristics, and digital questionnaire distribution were determined in accordance with the original research design.

The sample size was determined based on the guidelines proposed by Hair et al. (2010) for Structural Equation Modeling (SEM), which recommend a minimum of five to ten respondents for each research indicator. The research instrument consisted of 30 indicators; therefore, the minimum sample requirement was 150 respondents, calculated by multiplying 30 indicators by five respondents. However, this study involved 200 respondents to increase estimation stability, minimize potential data processing bias, reduce parameter estimation errors, and strengthen the statistical power of the model. The use of 200 respondents was considered adequate for representing the research model and supporting SEM analysis. The sampling calculation and final number of respondents followed the procedure established in the thesis.

A multistage sampling procedure was employed. First, purposive sampling was used to identify Generation Z respondents who met the research criteria (aged 17–28 years and active users of digital shopping platforms). Subsequently, stratified random sampling was applied within the eligible respondent groups to ensure proportional representation across demographic strata.

The study used both primary and secondary data. Primary data were obtained directly from Generation Z respondents through questionnaires measuring financial literacy, lifestyle, social environment, impulsive buying, and self-efficacy. Secondary data were collected through literature studies and other relevant sources supporting the theoretical and empirical framework of the research. The classification of primary and secondary data followed the research data source framework described by Manullang (2014).

Data were collected using a structured questionnaire consisting of written statements answered by respondents. The questionnaire was distributed electronically to facilitate access to Generation Z respondents who actively interact with digital platforms. According to Sugiyono (2016), questionnaires are a data collection technique in which respondents are provided with written questions or statements to answer. All questionnaire items were measured using a five-point Likert scale consisting of *strongly agree* (5), *agree* (4), *less agree* (3), *disagree* (2), and *strongly disagree* (1). The questionnaire was subsequently evaluated through validity and reliability testing before the structural relationships among variables were interpreted. The original research instrument explicitly applies a five-point Likert scoring system.

The research model consisted of three exogenous variables, one endogenous variable, and one mediating variable. Financial literacy (X1), lifestyle (X2), and social environment (X3) were positioned as exogenous variables. Impulsive buying (Y) was the endogenous variable, while self-efficacy (Z) served as the mediating variable. The model examined both direct effects and indirect effects through self-efficacy.

Financial literacy was operationalized as an individual's knowledge and ability to understand and manage financial matters. Its indicators included financial planning, the ability to distinguish needs from wants, understanding saving and investment, understanding credit or PayLater risks, and knowledge of sound financial principles. Lifestyle reflected individual consumption patterns, activities, interests, opinions, and preferences. Its indicators included following fashion, gadget, and entertainment trends; shopping to increase confidence; prioritizing pleasure over saving; following social media recommendations; purchasing new products to avoid being left behind; and using consumption as an expression of identity.

The social environment variable reflected the influence of individuals and groups on attitudes, perceptions, and purchasing decisions. Its indicators included the influence of friends and family, purchasing to gain social acceptance, the influence of influencers and social media, exposure to digital advertising and promotions, seeking social support in purchasing decisions, and the influence of online reviews or testimonials. Self-efficacy was defined as an individual's belief in the ability to control behavior, emotions, and financial decisions. The indicators included the ability to control shopping urges, reject unnecessary shopping invitations, manage finances according to priorities, remain disciplined when exposed to promotions, delay purchases, and independently make financial decisions. The operational indicators of lifestyle, social environment, and self-efficacy are specified in the thesis instrument.

Impulsive buying was operationalized as spontaneous and unplanned purchasing behavior influenced by emotional impulses and limited rational consideration. The indicators measured spontaneous purchasing without prior planning, shopping due to temporary emotional conditions, realizing after purchasing that the product was unnecessary, post-purchase regret, and responsiveness to promotional stimuli such as flash sales. These operational constructs were developed based on the theoretical references used in the thesis and adapted to the digital consumption characteristics of Generation Z.

Data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS 4.0. SEM-PLS was selected because the research model involved multiple latent variables and simultaneously examined direct and indirect relationships. PLS is a variance-based structural equation modeling approach that can be used to explain predictive relationships among latent constructs (Ghozali, 2014). The analysis consisted of two main stages: measurement model evaluation (*outer model*) and structural model evaluation (*inner model*). The thesis explicitly applies these two stages and tests direct and indirect effects among the research constructs.

The measurement model was evaluated through convergent validity, discriminant validity, and construct reliability. Convergent validity was assessed using outer loading values. Indicators with outer loading values of 0.70 or higher were considered to demonstrate strong convergent validity. The Average Variance Extracted (AVE) was also used to evaluate construct validity, with an AVE value greater than 0.50 indicating adequate convergent validity. Discriminant validity was examined through cross-loading and the Fornell-Larcker criterion by comparing the square root of AVE with correlations among latent constructs. These validity criteria followed the SEM-PLS evaluation procedure described in the research methodology (Rifai, 2015).

Construct reliability was evaluated using Cronbach's alpha and composite reliability. A construct was considered reliable when Cronbach's alpha and composite reliability values exceeded 0.70. These criteria were applied to assess the accuracy, consistency, and stability of the indicators in measuring their respective latent constructs (Tentama, 2018).

The structural model was evaluated using R-Square (R^2), F-Square (f^2), and path coefficients. R-Square was used to evaluate the explanatory power of the exogenous variables toward the endogenous variables. R^2 values of 0.75, 0.50, and 0.25 were interpreted as strong, moderate, and weak explanatory power, respectively. F-Square was employed to measure the effect size of each exogenous construct on the endogenous construct. Effect sizes were interpreted according to the SEM-PLS criteria for small, medium, and large effects. The structural evaluation framework was based on the SEM-PLS procedure adopted in the thesis.

Hypothesis testing was performed using the bootstrapping procedure in SmartPLS 4.0. The significance of the direct relationships among financial literacy, lifestyle, social environment, self-efficacy, and impulsive buying was evaluated based on path coefficients, T-statistics, and P-values. A relationship was considered statistically significant when the T-statistic exceeded 1.96 and the P-value was below 0.05. The indirect effect analysis was also conducted through bootstrapping to determine whether self-efficacy mediated the effects of financial literacy, lifestyle, and social environment on impulsive buying. Thus, the mediation analysis evaluated three indirect paths: financial literacy → self-efficacy → impulsive buying; lifestyle → self-efficacy → impulsive buying; and social environment → self-efficacy → impulsive buying.

RESULTS AND DISCUSSION

Measurement Model Evaluation

The measurement model was evaluated to determine the validity and reliability of the constructs used in the research model. Convergent validity was assessed through the outer loading values of each indicator. Indicators with loading values of at least 0.70 were considered valid, while loading values between 0.50 and 0.69 were still acceptable in the measurement model.

The results showed that the financial literacy indicators had outer loading values ranging from 0.634 to 0.895, indicating that the indicators were generally acceptable. Lifestyle indicators had loading values ranging from 0.812 to 0.885, while impulsive buying indicators ranged from 0.755 to 0.891. These results indicate adequate convergent validity. However, indicator X3.1 of the social environment construct had an outer loading value of 0.287, while Z1 and Z5 of the self-efficacy construct had loading values of 0.390 and 0.349, respectively. These indicators did not satisfy the minimum loading criterion and therefore required particular attention in the measurement model. The detailed outer loading evaluation reported in the thesis identifies X3.1, Z1, and Z5 as indicators below the acceptable 0.50 threshold.

Discriminant validity was subsequently assessed using the Fornell-Larcker criterion. The results are presented in Table 1.

Table 1. Fornell-Larcker Criterion

Construct	Self-Efficacy	Lifestyle	Impulsive Buying	Social Environment	Financial Literacy
Self-Efficacy	0.649				
Lifestyle	-0.099	0.858			
Impulsive Buying	-0.046	0.733	0.827		
Social Environment	-0.119	0.763	0.833	0.816	
Financial Literacy	0.369	-0.090	-0.148	-0.163	0.748

Source: Primary data processed using SmartPLS 4.0

The Fornell-Larcker results demonstrate that most constructs showed adequate discriminant validity. The diagonal values for self-efficacy, lifestyle, impulsive buying, social environment, and financial literacy were 0.649, 0.858, 0.827, 0.816, and 0.748, respectively. Nevertheless, the correlation between social environment and impulsive buying was 0.833, exceeding the diagonal value of social environment at 0.816. This result indicates a very strong empirical relationship between the social environment and impulsive buying constructs. Therefore, discriminant validity between these two constructs was not fully established. The same issue is explicitly identified in the original analysis.

Structural Model Evaluation

The structural model was evaluated using the coefficient of determination or R-Square (R^2). The R-Square value represents the explanatory ability of the exogenous constructs in predicting the endogenous constructs.

Table 2. R-Square and AVE Values

Construct	AVE	R-Square
Financial Literacy	0.421	–
Lifestyle	0.736	–
Social Environment	0.684	–
Impulsive Buying	0.666	0.722
Self-Efficacy	0.560	0.141
Average	0.613	0.432

Source: Primary data processed using SmartPLS 4.0

The R-Square value for impulsive buying was 0.722. This result indicates that 72.2% of the variation in impulsive buying among Generation Z in Langsa City can be explained by financial literacy, lifestyle, social environment, and self-efficacy. The remaining 27.8% is explained by variables outside the research model. Thus, the model has strong explanatory power in predicting impulsive buying.

In contrast, the R-Square value for self-efficacy was 0.141. This indicates that financial literacy, lifestyle, and social environment explain only 14.1% of the variation in self-efficacy. Consequently, 85.9% of the variation in self-efficacy may be associated with other factors not included in this research model. The thesis categorizes the explanatory power for impulsive buying as strong and the explanatory power for self-efficacy as weak.

The F-Square evaluation further demonstrated that social environment had the largest effect on impulsive buying, with an effect size of 0.627. This result suggests that the social environment constitutes the most dominant predictor of impulsive buying behavior in the research model. The magnitude of this effect also strengthens the argument that Generation Z consumption behavior is closely related to external social influences.

Hypothesis Testing

Hypothesis testing was performed using the bootstrapping procedure. Relationships were considered statistically significant when the T-statistic exceeded 1.96 and the P-value was less than 0.05.

Table 3. Direct Effect Hypothesis Testing

Hypothesis Path	β	T-Statistics	P-Values	Decision
Self-Efficacy → Impulsive Buying	0.072	0.791	0.429	Rejected
Lifestyle → Self-Efficacy	-0.049	0.190	0.849	Rejected
Lifestyle → Impulsive Buying	0.237	1.874	0.061	Rejected
Social Environment → Self-Efficacy	-0.023	0.085	0.932	Rejected
Social Environment → Impulsive Buying	0.654	5.337	0.000	Accepted
Financial Literacy → Self-Efficacy	0.361	1.739	0.082	Rejected
Financial Literacy → Impulsive Buying	-0.046	0.744	0.457	Rejected

Source: Primary data processed using SmartPLS 4.0

The hypothesis testing results indicate that social environment was the only variable that had a statistically significant direct effect on impulsive buying. The relationship had a path coefficient of 0.654, T-statistic of 5.337, and P-value of 0.000. Meanwhile, financial literacy, lifestyle, and self-efficacy did not significantly affect impulsive buying. Financial literacy, lifestyle, and social environment also did not significantly affect self-efficacy. These path coefficient values are reported directly in the SmartPLS hypothesis testing results of the thesis.

The mediation analysis demonstrated that self-efficacy did not significantly mediate the relationships between financial literacy, lifestyle, and social environment on impulsive buying among Generation Z in Langsa City. The indirect effect of financial literacy through self-efficacy was positive but statistically insignificant (β = 0.026; t = 0.683; p = 0.494). Likewise, the indirect effects of lifestyle (β = −0.004; t = 0.129; p = 0.897) and social environment (β = −0.002; t = 0.059; p = 0.953) through self-efficacy were also insignificant. These findings indicate that self-efficacy does not function as an intervening mechanism in explaining impulsive buying behavior. In other words, although financial literacy, lifestyle, and social environment may influence consumers' financial behavior, these relationships are not transmitted through respondents' confidence in managing their financial decisions. Consequently, all mediation hypotheses proposed in this study were rejected, suggesting that impulsive buying among Generation Z is more directly shaped by external social influences than by self-efficacy.

The Effect of Financial Literacy on Impulsive Buying

The relationship between financial literacy and impulsive buying had a path coefficient of -0.046, indicating a negative relationship. However, the T-statistic of 0.744 was lower than 1.96 and the P-value of 0.457 was greater than 0.05. Therefore, financial literacy did not have a significant effect on impulsive buying, and the first hypothesis was rejected.

This finding indicates that financial knowledge possessed by Generation Z respondents in Langsa City has not directly reduced their tendency to make impulsive purchases. Individuals may understand financial planning, saving, and responsible financial management but fail to consistently translate such knowledge into actual consumption behavior.

From the perspective of behavioral finance, financial decisions are not always completely rational. Although financial literacy theoretically encourages more rational financial decisions, purchasing behavior may still be influenced by emotional, psychological, and situational factors. The result suggests a gap between financial knowledge and actual financial behavior. The thesis similarly argues that financial knowledge may not consistently be applied in everyday consumption decisions.

The result also indicates that impulsive buying cannot be understood solely through cognitive financial capability. Generation Z is exposed to digital promotions, consumption trends, and social stimuli that may encourage spontaneous purchasing. Therefore, possessing financial knowledge does not automatically guarantee the ability to avoid impulsive consumption.

The Effect of Lifestyle on Impulsive Buying

Lifestyle had a positive path coefficient of 0.237 toward impulsive buying. However, the relationship was statistically insignificant, with a T-statistic of 1.874 and a P-value of 0.061. Thus, the second hypothesis was rejected.

The positive direction indicates that a trend-oriented and consumption-oriented lifestyle tends to increase impulsive buying. Nevertheless, the statistical result demonstrates that lifestyle alone is not sufficient to explain impulsive buying among Generation Z in Langsa City. Respondents who follow contemporary fashion, technology, entertainment, and digital trends do not necessarily make spontaneous purchases.

This finding is consistent with Putri and Lestari (2021), who explain that lifestyle does not always directly determine impulsive buying behavior. Other considerations, including purchasing needs, financial ability, and rational evaluation, may affect consumer decisions. Thus, lifestyle should be considered one component of consumer behavior rather than an independent determinant of impulsive buying. The original discussion explicitly compares this result with Putri and Lestari's study.

The Effect of Social Environment on Impulsive Buying

Social environment had a positive and significant effect on impulsive buying, with a path coefficient of 0.654, T-statistic of 5.337, and P-value of 0.000. Therefore, the third hypothesis was accepted.

This finding represents the most important empirical result of the study. A stronger social influence is associated with a higher tendency toward impulsive buying among Generation Z in Langsa City. Social interactions with friends, family members, peer groups, influencers, and digital communities can influence product preferences and purchasing decisions.

The finding supports Kotler and Keller (2016), who state that social factors, including family, reference groups, and social relationships, influence consumer purchasing decisions. Social interaction allows individuals to receive information, recommendations, evaluations, and consumption norms that may shape their preferences. The original thesis also links the significant social-environment effect to Kotler and Keller's explanation of family, friends, and reference groups.

For Generation Z, social influence is increasingly strengthened by digital interaction. Social media recommendations, online testimonials, influencers, and peer consumption patterns can create social pressure to purchase particular products. Consumers may make spontaneous purchases to maintain social acceptance, follow trends, or avoid the feeling of being left behind.

The result also demonstrates that external factors are more dominant than internal factors in explaining impulsive buying in this study. The conclusion of the thesis similarly identifies the social environment as the only significant predictor of impulsive buying.

The Effect of Financial Literacy on Self-Efficacy

Financial literacy had a positive coefficient of 0.361 toward self-efficacy. However, the T-statistic was 1.739 and the P-value was 0.082. Therefore, financial literacy did not significantly affect self-efficacy.

The positive coefficient suggests that higher financial literacy may be associated with stronger confidence in financial decision-making. Nevertheless, this relationship was not statistically sufficient to demonstrate a significant effect. Financial knowledge alone may not automatically develop an individual's confidence in controlling consumption behavior.

Self-efficacy is related to an individual's belief in their capacity to perform specific actions and overcome particular challenges. Therefore, knowledge about financial management may differ from confidence in applying financial discipline. Individuals may understand budgeting and financial priorities but remain uncertain about their ability to resist promotions or delay purchasing decisions.

The Effect of Lifestyle on Self-Efficacy

Lifestyle had a negative coefficient of -0.049 toward self-efficacy, with a T-statistic of 0.190 and a P-value of 0.849. Consequently, lifestyle did not significantly affect self-efficacy.

This finding demonstrates that changes in respondents' lifestyles do not necessarily increase or reduce their confidence in controlling consumption behavior. A modern or trend-oriented lifestyle does not automatically indicate low self-efficacy. Conversely, a simpler lifestyle does not necessarily reflect stronger confidence in financial decision-making.

The result suggests that self-efficacy may be shaped by more complex psychological factors. Consequently, the formation of self-efficacy cannot be explained solely by individual consumption patterns or lifestyle orientation.

The Effect of Social Environment on Self-Efficacy

Social environment had a coefficient of -0.023 toward self-efficacy. The T-statistic was 0.085 and the P-value was 0.932. Thus, social environment did not significantly affect self-efficacy.

Although the social environment significantly influenced impulsive buying, it did not significantly shape respondents' confidence in controlling their behavior. This distinction is important because it indicates that social influence operates directly on purchasing behavior rather than through the development of individual self-belief.

The result implies that respondents may immediately react to social stimuli, trends, recommendations, or peer consumption without experiencing meaningful changes in their perceived ability to control financial decisions. Therefore, social environment appears to function as a direct behavioral stimulus in this research model.

The Effect of Self-Efficacy on Impulsive Buying

Self-efficacy had a positive coefficient of 0.072 toward impulsive buying. However, the T-statistic of 0.791 and P-value of 0.429 demonstrate that the relationship was not significant. Therefore, the seventh hypothesis was rejected.

This finding is consistent with Badgaiyan and Verma (2014), who found that impulsive buying may be more strongly associated with emotional and situational factors and marketing stimuli than individual self-efficacy. Verplanken and Herabadi (2001) also explain that impulse buying tendency is closely associated with affective processes and limited cognitive deliberation. The thesis uses both studies to interpret the insignificant relationship between self-efficacy and impulsive buying.

The findings suggest that confidence in one's ability does not necessarily prevent spontaneous purchasing. Impulsive buying frequently occurs rapidly and is driven by immediate emotional responses. Consequently, an individual may believe that they are capable of managing financial decisions but still respond impulsively to promotional and situational stimuli.

The Mediating Role of Self-Efficacy

The indirect effect analysis was conducted to determine whether self-efficacy mediated the effects of financial literacy, lifestyle, and social environment on impulsive buying.

Table 4. Indirect Effect Hypothesis Testing

Indirect Relationship	β	T-Statistics	P-Values	Mediation
Lifestyle → Self-Efficacy → Impulsive Buying	-0.004	0.129	0.897	Not Supported
Social Environment → Self-Efficacy → Impulsive Buying	-0.002	0.059	0.953	Not Supported
Financial Literacy → Self-Efficacy → Impulsive Buying	0.026	0.683	0.494	Not Supported

Source: Primary data processed using SmartPLS 4.0

The mediation analysis demonstrates that self-efficacy did not mediate any relationship proposed in the model. All indirect relationships had T-statistics below 1.96 and P-values above 0.05. The indirect-effect results reported in the thesis show coefficients of -0.004, -0.002, and 0.026 for the three mediation paths.

First, self-efficacy did not mediate the relationship between financial literacy and impulsive buying. The indirect coefficient was 0.026, with a T-statistic of 0.683 and a P-value of 0.494. This finding is consistent with Septiansa, Maftuhah, and Virana (2025), who found that Islamic financial literacy did not indirectly influence impulsive buying through self-control. Financial knowledge may not automatically strengthen the psychological ability required to resist spontaneous consumption.

Second, self-efficacy did not mediate the relationship between lifestyle and impulsive buying. The indirect coefficient was -0.004, with a T-statistic of 0.129 and a P-value of 0.897. Oskar, Mariana, and Wahyuni (2024) indicate that the relationship between shopping lifestyle and impulse buying may operate through positive emotion rather than self-efficacy. This result confirms that not every psychological construct can function as an effective mediator of lifestyle-related consumption behavior.

Third, self-efficacy did not mediate the relationship between social environment and impulsive buying. The indirect coefficient was -0.002, with a T-statistic of 0.059 and a P-value of 0.953. Although social environment directly influenced impulsive buying, its effect was not transmitted through self-efficacy. This finding suggests that social influence operates directly through exposure, interaction, recommendations, and social consumption pressure.

Overall, the findings demonstrate that self-efficacy does not function as a mediating mechanism in the proposed model. The most prominent mechanism explaining impulsive buying among Generation Z in Langsa City is the direct influence of the social environment. The thesis reaches the same conclusion: although social environment significantly affects impulsive buying, this effect is not transmitted through self-efficacy.

Implications from the Perspective of Islamic Financial Management

From the perspective of Islamic financial management, impulsive buying requires particular attention because excessive and unplanned consumption may lead individuals toward *israf* and *tabzir*. Islamic consumption principles emphasize balance and the prioritization of needs according to *dharuriyyah*, *hajiyyah*, and *tahsiniyyah*. The thesis explains that *israf* occurs when consumption exceeds reasonable needs, particularly when secondary and tertiary consumption is fulfilled excessively.

The significant influence of the social environment indicates that financial behavior cannot be improved only through increasing financial knowledge. Islamic financial education for Generation Z should also strengthen responsible consumption values and the ability to critically respond to social consumption pressure. The principle of *amanah* in managing wealth requires individuals to recognize that financial resources should be managed responsibly rather than merely used to satisfy temporary desires.

Therefore, the findings extend the discussion of Generation Z financial behavior by demonstrating that external social pressure is more influential than financial literacy and self-efficacy in explaining impulsive buying. In the context of Islamic financial management, efforts to reduce impulsive consumption should combine financial education with the internalization of moderate consumption, avoidance of *israf* and *tabzir*, and the development of responsible digital consumption behavior.

CONCLUSIONS

This study examined the effects of financial literacy, lifestyle, and social environment on impulsive buying among Generation Z in Langsa City, with self-efficacy as a mediating variable. The findings indicate that **social environment was the only variable that exerted a positive and statistically significant direct effect on impulsive buying** ($\beta = 0.654$, $t = 5.337$, $p < 0.001$), demonstrating that external social influences play a dominant role in shaping spontaneous purchasing behavior among Generation Z. In contrast, **financial literacy and lifestyle did not significantly influence impulsive buying**, although financial literacy showed a negative relationship and lifestyle showed a positive relationship. Likewise, **financial literacy, lifestyle, and social environment did not significantly affect self-efficacy**, and **self-efficacy itself did not significantly influence impulsive buying**.

Furthermore, the mediation analysis revealed that **self-efficacy did not mediate the relationships between financial literacy, lifestyle, social environment, and impulsive buying**. All indirect effects were statistically insignificant, indicating that respondents' confidence in managing financial decisions did not function as an intervening mechanism in the proposed structural model. These findings suggest that impulsive buying among Generation Z is influenced more directly by external social pressures than by internal psychological factors represented by self-efficacy.

From the perspective of Islamic financial management, the present findings **should be interpreted as an ethical implication rather than an empirical finding**, because Islamic financial literacy and Islamic consumption constructs were not directly measured in this study. Nevertheless, the significant influence of the social environment suggests that programs aimed at reducing impulsive buying may benefit from integrating financial education with values of responsible consumption, moderation, and prudent financial decision-making that are consistent with Islamic ethical principles. Future studies are encouraged to incorporate specific Islamic financial literacy and Islamic consumption variables to empirically examine their influence on impulsive buying behavior.

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Write your acknowledgments to the parties involved in completing your research here.

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