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Impulsive buying behavior of millennial TikTok users in the view of Al-Ghazali's maqasid syariah: A study of millennials in West Kalimantan

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Abstract The phenomenon of impulse buying on TikTok's Live Shopping feature is increasing among millennials, including in West Kalimantan, in line with the rise of visual-based marketing, flash sales, and real-time interactions. This behavior has the potential to lead to irrational purchasing decisions, so it needs to be studied from the perspective of Al-Ghazali's Maqasid Syariah, particularly in relation to the preservation of wealth (hifz al-mal) and self-control. This study aims to analyze the psychological influence of consumers, social media in purchasing, as well as financial planning and self-control on impulse buying among TikTok Live Shopping users, while assessing its suitability with the principles of Maqasid Syariah. The study uses a mixed method with a quantitative approach through SEM-PLS (SmartPLS 4) and a qualitative approach through in-depth interviews. The sample consisted of 140 millennial respondents in West Kalimantan who actively use TikTok. The outer model evaluation showed that all indicators were valid with a loading factor value ≥ 0.70. The inner model results showed that consumer psychology had a significant effect on impulse buying ($\beta = 0.288$; $p = 0.001$), social media significantly influences purchasing ($\beta = 0.301$; $p = 0.000$), and financial planning and self-control are the most dominant factors ($\beta = 0.386$; $p = 0.000$). Qualitative findings reinforce the statistical results, in which informants admitted to being driven to buy due to visual stimuli, social pressure from comments and shopping notifications, and weak self-control while watching live streams. The results of this study show that impulse buying behavior on TikTok tends to be inconsistent with Al-Ghazali's Maqasid Syariah, especially in terms of protecting property and controlling desires. The novelty of this research lies in the integration of digital consumer behavior analysis through SEM-PLS with a normative evaluation of Maqasid Syariah in the context of TikTok Live Shopping. This research is expected to contribute to the literature on digital Islamic economics and serve as a basis for financial literacy and Islamic consumption education for the millennial generation.
Keywords: Impulse Buying, TikTok Live Shopping, Millennials, Al-Ghazali's Maqasid Syariah, SEM-PLS, Consumer Behavior.

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Introduction

The development of digital technology and social media has brought about significant changes in consumer behavior, particularly among millennials. Increased internet access has driven a shift in shopping behavior from conventional to digital, marked by a rise in online shopping activity across various social media platforms. In West Kalimantan, internet penetration stands at 79.09% of the total population, making it the province with the largest number of internet users on the island of Kalimantan (APJII, 2024). This situation has created a highly conducive digital environment for the growth of social commerce practices, one of which is through the TikTok app.

TikTok no longer functions merely as an entertainment medium but has evolved into a marketing and transaction platform that influences its users' consumption behavior. Interactive visual features, creative content from influencers, and easy access to discount promotions and digital payment systems encourage users to make spontaneous purchases or engage in impulse buying. This phenomenon is particularly pronounced among millennials, who are classified as digital natives a generation that has grown up alongside digital technology and exhibits high levels of social media usage.

Impulsive buying is a form of purchasing that occurs without careful planning and is driven more by emotional impulses than by rational considerations. Visual stimuli, social media pressure, and the phenomenon of Fear of Missing Out (FOMO) are the main factors that trigger this behavior. Several studies indicate that the ease of shopping via digital platforms and the appeal of promotions significantly contribute to the rise in consumerist behavior, particularly among younger age groups (Fauzia, 2018). This trend is further reinforced by advancements in financial technology, which offer practical and fast digital payment systems, thereby reducing psychological barriers to making transactions (Halimah, Sudiarti, & Harapan, 2022).

Although it offers convenience and efficiency, impulsive buying has the potential to cause negative impacts, particularly for millennials who are generally in an economically unstable phase. Uncontrolled spending can affect the well-being of individuals and families, as well as encourage the formation of an excessively consumptive lifestyle. In the context of Muslim society, this phenomenon becomes increasingly relevant to examine from the perspective of Maqasid Syariah, which emphasizes the achievement of public interest and the avoidance of harm in every aspect of life, including consumption activities.

Al-Ghazali asserts that the primary purpose of Islamic law is to safeguard the five fundamental aspects of human life: religion, life, reason, lineage, and property (ḥifẓ al-dīn, ḥifẓ al-nafs, ḥifẓ al-'aql, ḥifẓ al-nasl, and ḥifẓ al-māl). Excessive and uncontrolled consumption behavior has the potential to conflict with the principle of ḥifẓ al-māl, as it can lead to wastefulness and disregard for the principles of balance and justice. Therefore, impulsive buying behavior influenced by social media such as TikTok needs to be critically analyzed within the framework of Al-Ghazali's Maqasid al-Sharia.

Several previous studies have examined consumptive behavior and impulse buying among millennials in a digital context. Widagdo (2020) demonstrated that the intensity of social media and e-commerce use contributes to the increasing consumptive tendencies of the younger generation. However, that study did not link consumption behavior to an Islamic normative perspective. Other studies by Fauzia (2018) and Halimah et al. (2022) also emphasize the role of technology and digital payment systems in driving impulse buying, but they remain focused on psychological and technological aspects, without in-depth analysis based on Maqasid Syariah.

Based on this review, there is a research gap in the form of a lack of studies that specifically analyze the impulsive buying behavior of millennial TikTok users from the perspective of Al-Ghazali's Maqasid Syariah, particularly in the local context of West Kalimantan. In fact, this region has high levels of internet penetration and digital literacy, making it a fertile ground for the development of social media-based consumption behavior.

Therefore, this study aims to analyze the impulsive buying behavior of millennial TikTok users in West Kalimantan and examine it from the perspective of Al-Ghazali's Maqasid Syariah. This study is expected to provide a theoretical contribution to the development of contemporary Islamic economic studies, as well as a practical contribution for consumers, digital business actors, and policymakers in promoting consumption practices that are wiser, more ethical, and in line with Islamic values in the digital age.

Method

This study employs a mixed-methods approach with a sequential explanatory design, in which the quantitative approach is conducted first, followed by the qualitative approach to explain and elaborate on the quantitative findings. This design was chosen based on the research objectives, namely to obtain an empirical picture of the level and factors of impulse buying among the millennial generation of

TikTok users, while also understanding its meaning and implications from the perspective of Al-Ghazali's Maqasid Syariah. Creswell (2018) explains that a sequential explanatory design is appropriate when quantitative results require contextual and normative explanation through qualitative data.

The first stage employed a quantitative approach using a survey method. Data were collected via a closed-ended questionnaire based on a five-point Likert scale that measured the variables of impulse buying behavior, the influence of the social media platform TikTok, psychological factors, and self-control. The study respondents were millennials aged 25–40 who actively use TikTok and reside in West Kalimantan. Sampling was conducted using purposive sampling, with a sample size of 140 respondents, in accordance with the minimum requirements for Structural Equation Modeling–Partial Least Squares (SEM–PLS) analysis. The SEM–PLS technique was selected because it can analyze relationships among latent variables simultaneously and remains robust with medium sample sizes (Hair et al., 2019). Construct validity was assessed through convergent validity and discriminant validity, while instrument reliability was tested using Cronbach's Alpha and Composite Reliability with a minimum value of 0.70 (Nunnally, 1994). The results of the quantitative analysis were used to identify the level of impulse buying as well as the dominant factors influencing it.

The second stage employed a qualitative approach to explain and interpret the quantitative results. Informants were selected through purposive sampling from survey respondents who exhibited high and moderate levels of impulse buying. Data collection was conducted through semi-structured interviews with college students and young professionals who are active TikTok users. Qualitative data analysis was conducted using the Miles & Huberman (2014) interactive analysis model, which includes data reduction, data presentation, and drawing conclusions. To ensure data validity, source triangulation was used by comparing interview results, survey findings, and supporting documentation. In this stage, the researcher did not employ multiple analytical techniques but focused on a single thematic analysis approach based on consistent conceptual categories.

The integration of quantitative and qualitative data was conducted during the results interpretation stage. Quantitative findings from SEM–PLS were used as the basis for developing interview guidelines, while interview results served to explain why and how impulse buying behavior occurs. Thus, qualitative data did not stand alone but served as an explanatory framework for the quantitative findings. Al-Ghazali's Maqasid al-Shari'ah framework is used as a normative analytical tool during the results and discussion stage. Quantitative and qualitative results are interpreted by relating them to the five primary objectives of Shari'ah: ḥifẓ al-dīn (religion), ḥifẓ al-nafs (life), ḥifẓ al-'aql (intellect), ḥifẓ al-nasl (progeny), and ḥifẓ al-māl (wealth). This analysis aims to assess whether the impulse buying behavior of the millennial generation of TikTok users tends to support public interest or, conversely, has the potential to cause harm, particularly in terms of safeguarding wealth and maintaining consumption balance. With this structured and integrative mixed-methods design, the study is expected to yield findings that are not only empirically robust but also normatively relevant for the development of research on Islamic consumption behavior in the digital age.

Results and Discussion

Overall, the qualitative findings from in-depth interviews serve to reinforce, explain, and confirm the results of the quantitative analysis using SEM–PLS. The integration of these two types of data demonstrates that this study consistently employs a mixed-methods approach with a sequential explanatory design, where quantitative results serve as the foundation for qualitative data exploration, thereby yielding a more comprehensive and holistic understanding of the impulse buying behavior of millennial TikTok users from the perspective of Al-Ghazali's Maqasid Syariah. Psychological factors, social media, and self-control consistently emerge in the informants' narratives:

1. Consumer Psychology (X1): Triggered by positive emotions, visuals, and discounts as seen in Suryana's story.
2. Social Media in Purchasing (X2): Influenced by social pressure, user comments, and purchase notifications as explained by Maya.
3. Financial Planning and Self-Control (X3): Emerged in acknowledgments regarding poor financial management while watching live streams expressed by Dina.

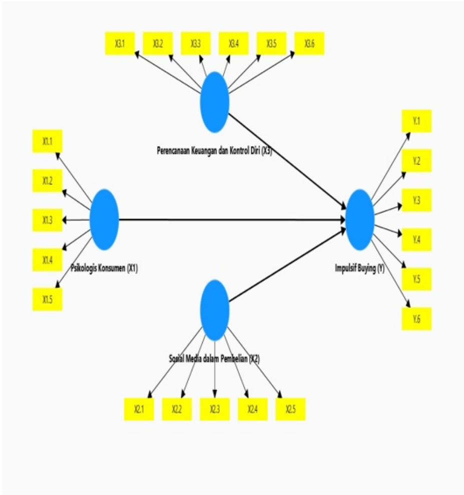

Figure 1. Research Flowchart

Thus, this interview section provides a deeper understanding that impulsive buying on TikTok is not merely an individual decision, but rather the result of the interaction between psychological and social factors and self-control within the context of a digital platform that significantly influences consumer behavior.

Consumer Psychology and Impulsive Buying

The results of the SEM PLS analysis indicate that consumer psychological factors have a significant influence on impulsive buying behavior. This finding indicates that emotional drives, mood, and consumers' affective responses play a crucial role in unplanned purchasing decisions. In the context of the TikTok platform, these psychological influences are amplified by the visual, brief, and persuasive nature of the content, as well as the algorithm that repeatedly presents content tailored to users' preferences. Exposure to promotional content from influencers, viral trends, and creatively presented discount offers can evoke positive emotions such as pleasure and the desire to own, while simultaneously triggering the Fear of Missing Out (FOMO), thereby encouraging consumers to make spontaneous purchases without deep rational consideration. with a coefficient value of 0.288, a t-statistic of 3.211, and a p-value of 0.001. This means that an individual's psychological state influenced by emotions, mood, or spontaneous impulses plays a significant role in driving unplanned consumer behavior.

These findings are supported by interview results showing that the majority of informants made purchases based on emotional impulses rather than actual needs. For example, Sarah Fitriani stated that she often buys products simply because she is influenced by persuasive reviews and the way content creators present them, even though the products are not actually urgent. This indicates that psychological factors specifically fleeting positive emotional impulses are more dominant than rational considerations. Previous research by Rook & Fisher (1995) has confirmed that impulsive buying is a strong emotional response that often disregards planning. Similarly, the study by Badgaiyan & Verma (2014) confirmed that psychological factors such as mood and hedonic value are the primary determinants of impulsive behavior. Thus, the results of this study are consistent with previous findings that emphasize the importance of psychological aspects in explaining the consumption patterns of the younger generation.

Social Media in Purchasing and Impulsive Buying

Furthermore, the social media variable in purchasing also has a significant effect on impulsive buying, with a coefficient of 0.301, a t-statistic of 3.539, and a p-value of 0.000. TikTok, as one of the social media platforms, has proven to be a key factor influencing users' consumption behavior particularly among millennials through its algorithmic mechanisms and platform features designed to boost engagement. The For You Page (FYP) algorithm works by personalizing content based on users' viewing history, interactions, and preferences, ensuring that relevant promotional content and products are repeatedly displayed. This repeated exposure reinforces psychological triggers and increases the tendency toward impulsive buying. Additionally, the live shopping feature creates a real-time and interactive shopping experience, where limited-time offers, countdown timers, and direct interaction with sellers or influencers create a sense of urgency and the Fear of Missing Out (FOMO). Flash sales and exclusive discounts further shorten consumers' rational decision-making process, while influencer endorsement strategies play a role in building trust, social identification, and product legitimacy. The combination of personalization algorithms and these persuasive features makes TikTok not just an entertainment platform, but also a social commerce ecosystem that systematically drives consumer behavior and impulse buying.

The interview results corroborate these quantitative findings. Informants such as Dian Lestari admitted to frequently buying more products than planned because they got caught up in the excitement of flash sales, while Arfan Rizky stated that even as a business owner, he is often tempted to buy aesthetically pleasing items for his café even when they aren't strictly necessary. These findings demonstrate that social media, particularly TikTok, not only influences users' consumption behavior as consumers but also shapes business owners' strategies and marketing approaches. For consumers, exposure to personalized and persuasive content increases vulnerability to impulse buying, making it essential to strengthen digital literacy and self-control when responding to promotional stimuli. Meanwhile, for business owners, these findings indicate that the success of digital marketing increasingly depends on leveraging platform algorithms, interactive features, and the credibility of influencers to build trust and drive purchasing decisions. However, the dominance of emotion-based marketing strategies also demands ethical responsibility from business owners to ensure they do not merely pursue sales growth but also prioritize maintaining sustainable relationships with consumers. From the perspective of Maqasid al-Sharia, these implications underscore the importance of striking a balance between achieving economic gains and safeguarding the public interest, particularly in terms of protecting the mind (ḥifẓ al-'aql) and property (ḥifẓ al-māl), so that digital marketing practices do not encourage excessive consumerism.

The literature supports this phenomenon. A study by Lim et al. (2018) shows that social media plays a significant role in creating impulse buying through a combination of visuals, interactivity, and the speed of information. In fact, social media algorithms that present content relevant to user preferences further increase the likelihood of spontaneous purchasing decisions. Thus, the results of this study reinforce the position of social media as a primary catalyst for impulsive buying, particularly among millennials who are very active on TikTok.

Financial Planning, Self-Control, and Impulsive Buying

The results of the study indicate that financial planning and self-control are the most dominant factors influencing impulsive buying behavior among millennial TikTok users. These findings reinforce previous research indicating that weak self-control and poor financial planning increase the tendency toward impulsive buying in digital environments. However, this study also expands upon prior findings by demonstrating that the dominance of these two variables is even stronger in the context of algorithm-based social media platforms like TikTok, where intense and repetitive exposure to promotional content tends to weaken rational decision-making processes. Thus, this study not only confirms the relevance of internal consumer factors in impulsive behavior but also underscores that the effectiveness of financial planning and self-control becomes increasingly crucial in navigating the dynamics of social commerce in the digital age, with a coefficient of 0.386, a t-statistic of 4.756, and a p-value of 0.000.

Interviews support this finding, with many informants admitting that impulse buying has a direct impact on their financial situation. For example, some respondents mentioned that their emergency funds were depleted, their business capital was reduced, and even their monthly salaries were insufficient because they were diverted to discretionary spending. Although some informants have begun implementing control strategies, such as keeping shopping logs or separating accounts for needs and wants, this control remains inconsistent. This inconsistency in controlling impulsive buying behavior stems from a combination of internal psychological factors and external pressures from the digital environment. Internally, some informants acknowledged that financial planning and self-control have not yet been fully internalized as sustainable habits, but remain situational and reactive. Meanwhile, externally, the characteristics of the TikTok platform such as intense exposure to promotional content, the FYP algorithm that displays products based on personal preferences, and the presence of limited-time promotions repeatedly undermine the initial commitment to shop rationally. This situation is exacerbated by emotional factors, such as stress, fatigue, or the desire for instant gratification, which make financial control strategies easy to overlook. Thus, although some informants have demonstrated awareness and made efforts to exercise control, the imbalance between short-term emotional urges and long-term financial planning causes impulsive behavior to persist and remain inconsistent.

Research by Verplanken & Herabadi (2001) confirms that self-control is a key variable in curbing impulsive behavior. In line with this, Ridgway et al. (2008) found that individuals with good financial management skills are better able to avoid unplanned consumerist behavior. The results of this study add to the evidence that self-control and Islamic financial literacy need to be a primary focus in addressing the consumerist behavior of the millennial generation.

Integration from the Perspective of Maqasid al-Sharia

Interestingly, although the majority of informants possess a religious awareness that impulsive purchasing contradicts the principles of Maqasid al-Sharia, particularly hifz al-maal (preserving wealth) and ‘iffah (self-restraint), these findings indicate that the consumption practices of the millennial generation of TikTok users are still characterized by a gap between value awareness and actual behavior (value–behavior gap). Although most respondents are aware of the importance of financial management, self-control, and balanced consumption values, this awareness has not yet been fully realized in their daily consumption behavior. The main contribution of this study lies in revealing that this gap is not solely caused by a lack of knowledge or attitude, but rather by a complex interaction between internal psychological factors and systemic pressures from algorithm-based digital platforms. By integrating quantitative and qualitative findings within Al-Ghazali’s Maqasid al-Sharia framework, this study expands the understanding that strengthening Islamic consumption values must not stop at the normative level but must be accompanied by structural mechanisms and digital literacy capable of helping individuals translate value awareness into consistent and sustainable consumption practices. Some informants even expressed guilt after making excessive purchases, yet continued to repeat the behavior when faced with visual stimuli and digital promotions.

Within the context of Maqasid al-Sharia, the impulsive buying behavior identified in this study can be analyzed through several key dimensions. First, the aspect of hifz al-maal (preserving wealth) is highly relevant, as the majority of informants acknowledged that spontaneous purchases often disrupt their financial stability, even depleting emergency funds and business capital. This clearly contradicts the principle of safeguarding wealth from wasteful spending.

Second, the aspect of ‘iffah (self-restraint and preserving one’s dignity) also appears weak in everyday consumption practices. Informants admitted that it is difficult to resist visual temptations, flash sales, or the influence of TikTok trends. This failure to exercise self-restraint indicates serious challenges in implementing Sharia values in the consumption behavior of the millennial generation.

Third, from the perspective of hifz al-nafs (preserving the soul) and hifz al-‘aql (preserving the mind), excessive consumer behavior also has the potential to cause psychological stress and buyer’s remorse. Some informants stated they felt uneasy or regretful after overspending, indicating that emotional and mental well-being are also affected.

Fourth, the aspect of maslahah (benefit) serves as a crucial foundation. Islam emphasizes that wealth should be used for things that are beneficial, productive, and support the sustenance of life. However, the interviews revealed that impulsive purchases are more often directed toward aesthetic products or fleeting trends that do not always provide long-term benefits.

These findings reveal a gap between the normative awareness of Sharia values and the empirical actual consumption practices among millennial TikTok users. Although respondents understand the principles of Islamic consumption which emphasize balance, self-control, and the stewardship of wealth their application in the context of digital shopping still faces significant challenges due to emotional impulses and systemic pressures from social media platforms. Thus, this study enriches the literature on Islamic consumption behavior in the digital age by demonstrating that the primary challenges lie not only in the understanding of values but also in the ability of individuals and digital systems to translate these Sharia values into consistent and sustainable consumption practices. This aligns with the phenomenon of the attitude-behavior gap in consumer behavior literature, where individuals recognize the importance of controlling financial behavior in accordance with religious values but have not yet succeeded in consistently applying them in daily life.

From a literature review perspective, Hasan’s (2019) study notes that Islamic financial literacy can curb consumerist behavior, as religious values can serve as a form of self-regulation. However, the findings of this study indicate that even when religious awareness is present, strong stimuli from social media and psychological pressures often prove more dominant. Therefore, it can be concluded that the implementation of the Maqasid Syariah principles in digital consumption still faces significant challenges and needs to be supported by practical Islamic financial literacy as well as strategies to strengthen self-control.

Conclusion

This study concludes that the impulsive buying behavior of millennial TikTok users in West Kalimantan is significantly influenced by psychological factors, social media platform characteristics, and financial planning and self-control abilities. Quantitative analysis using SEM–PLS indicates that financial planning and self-control are the most dominant variables in curbing impulsive buying tendencies, while psychological influences and exposure to TikTok content reinforce the urge for spontaneous consumption. Qualitative findings from in-depth interviews confirmed these results by demonstrating the tangible impact of impulsive behavior on respondents’ financial conditions, such as reduced emergency funds, disrupted business capital, and unmet monthly needs.

The application of a mixed-methods approach with a sequential explanatory design enables this study not only to empirically measure the relationships among variables but also to gain a deeper understanding of the meaning and dynamics of consumption behavior. The integration of quantitative and qualitative data reveals that although some respondents are aware of the importance of financial planning and the values of Islamic consumption, their practices of consumption control remain inconsistent. This indicates a gap between value awareness and actual behavior, influenced by emotional factors as well as systemic pressures from TikTok’s algorithms and persuasive features.

From the perspective of Al-Ghazali’s Maqasid al-Shari’ah, uncontrolled impulsive buying behavior has the potential to conflict with the objectives of safeguarding wealth (ḥifẓ al-māl) and reason (ḥifẓ al-‘aql).

This study emphasizes that strengthening Islamic consumption in the digital age requires not only an enhanced understanding of normative principles but also the cultivation of self-control, sustainable financial planning, and digital literacy capable of helping individuals respond to social media pressures more wisely.

Overall, this study enriches the body of research on Islamic consumer behavior in the digital age by highlighting the complexity of the interaction between internal consumer factors and the characteristics of social media platforms. These findings are expected to serve as a foundation for the development of financial education strategies, more responsible digital marketing, and policies that support the creation of a consumer ecosystem aligned with Sharia values and the public good.

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