Between life and the afterlife: The relation between Zuhud and students' impulsive buying

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Abstract: This study examines the relationship between the concept of zuhud and impulsive buying among students in Indonesia. The background of this research stems from the phenomenon of increasing impulsive spending habits due to the influence of modern consumer culture supported by digital technology, as well as the importance of applying spiritual values in controlling consumption. The research objective is to analyze the relationship between the level of zuhud, which is the attitude of self-restraint from excessive attachment to material things, and the tendency of impulsive buying. The method is a correlational quantitative approach using a Likert scale instrument to measure both variables. The research sample involves Muslim students from various universities in Indonesia, with data collected online and analyzed using the Pearson correlation test. The results showed a significant negative relationship, where students with a higher level of zuhud tend to have lower impulsive buying, although the relationship was weak. These findings indicate that the application of zuhud values plays a role in reducing impulsive buying urges and encouraging wiser financial management. The implications of this research suggest the importance of integrating spiritual values such as zuhud into financial education programs and character building for students to overcome consumer challenges in the digital era. Further research is expected to explore other factors influencing impulsive buying for the development of more effective financial management.

Kata Kunci:
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In the modern era, societal consumption patterns have become increasingly consumerist, in which numerous individuals more often buy goods based on desire, and not on the need. The modern lifestyle makes people willing to work hard to earn more income to fulfill their desire to own various goods they favor. The materialistic view itself considers the ownership of goods to be very important to present one's identity. In fact, people with high materialistic values believe that income and ownership of goods are the core symbols of success and the key to happiness (Ikhsantoro & Mujiasih, 2023). A high level of consumption is believed to increase happiness, thereby encouraging people to continue shopping. The increasing development of consumerism is visible across various social levels, both the upper-middle class and the lower-middle class, who are increasingly using their income to consume luxury goods. This results in the increasingly frequent phenomenon of impulsive buying, in which individuals buy goods suddenly without planning because they are triggered by promotions or discounts, and driven by emotions (Trisnawati, 2019).

Impulsive buying refers to purchases made without reasonable consideration and is often influenced by external stimuli or individual emotions (Marhumi, 2024). Impulsive buying can also be defined as consumer transactions for initially unintended goods, occurring spontaneously and without planning (Fahriansah et al., 2023). In this modern era, the phenomenon of impulsive buying is increasing due to the influence of online shopping. A survey in 2022 showed that Indonesia is among the top eight countries in e-commerce usage (Hardyansah et al., 2024). Several features in e-commerce applications, such as free shipping, flash sale, personal recommendations, and huge discounts, also significantly influence impulsive buying. A study stated that 73.6% of impulsive buying can be explained by the influence of e-commerce (Marhumi, 2024). As technology becomes more advanced, people have become easier tempted to shop. When individuals see discounts or attractive items, the urge to make a purchase arises. Ultimately, impulsive buying is becoming more difficult to control and can destabilize one's financial condition in the future (Trisnawati, 2019). Regarding the items purchased, a study showed that most young people aged 15-24 tend to buy items related to clothing (42.0%), followed by cosmetics (15.3%), and food and beverages (14.0%). A small percentage of young people also choose to buy toys (0.5%) and vehicles (0.8%) (Fahriansah et al., 2023).

Impulsive buying is clearly visible among the millennials, especially young families who still do not have any children. Individuals who hold materialistic views will consider material possessions as a source of happiness and a measurement of success (Ikhsantoro & Mujlatih, 2023). Consequently, they prioritize spending on luxury goods over making savings. In fact, research shows that impulsive buying has a significant relationship with the financial habits of the younger generation, such as saving (Trisnawati, 2019). This phenomenon is also experienced by university students. Among students, economic inequality is clearly visible when their lifestyle often does not match their family's financial condition. Many students compare themselves to financially more established individuals to maintain their prestige and avoid being left behind by trends. Subsequently, this fact becomes a habit of consumerist. The impact is that funds provided by their parents to meet living needs are actually used for temporary pleasure. This problem unconsciously erodes family trust. In addition, consumerist habits like impulsive buying also cause many students to be trapped in debt (Gunawan et al., 2024). Therefore, the topic of impulsive buying among students is very crucial to study.

At the same time, it is also important to understand that students are not homogeneous. Differences in environment and demographics, such as age and education level, also influence the individual's condition and financial well-being (Rahayu et al., 2023). In other words, there is a possibility that there are differences in financial conditions among students at each education level, in which master's and doctoral degree students have different financial conditions from undergraduate degree students. Master's and doctoral students have different financial conditions from undergraduate students. This certainly affects the impulsive buying found among students. Several factors, such as the cost-of-living crisis, have caused some master's and doctoral students in various countries to experience financial difficulties and potentially lead them to drop out of their program (Wulandari, 2022). In fact, the cost of a doctoral degree in Indonesia is also quite expensive compared to other countries like Germany and the Netherlands (Azzuhri & Alkadzim, 2024). Therefore, differences in impulsive buying regarding the levels of students' education and other demographic conditions are important factors that must also be considered.

The global economic crisis has also had a real impact on individual financial conditions, including those of students. The increasing income seems can't afford the increasing price of basic necessities. Many companies are also downsizing the number of employees. In this situation, students, as the golden generation, have an important role in maintaining economic stability and people's purchasing power. However, the majority of them do not have a fixed income yet; thus, their ability to manage personal finances becomes crucial, not only for themselves but also to help their family's financial condition. Research shows that the level of financial literacy of students affects how they manage money, especially in facing a recession in a country that depends on the global economy (Hariyani & Prasetio, 2023).

To address the problem of impulsive buying in modern times, Islam has provided a solution through one of the Sufi concepts called zuhud. Linguistically, zuhud comes from the word *zaháda*, which means 'to abandon'. Muslim scholars like Ibnu Manzhur stated that this word is the opposite of *hirsud dunya*, which means 'love of the world' (Riyandi, 2013). The integration of zuhud values to prevent excessive impulsive buying should be a transformative paradigm in building more responsible financial habits. Zuhud guides individuals to be more ethical in managing wealth and utilize it according to Islamic teachings, leading to policies in both consumption and investment (Ihsan et al., 2025). The concept of zuhud offers a balanced approach between life and afterlife urgencies. This will certainly impact mental health quality and better economic stability (Qodim, 2021). From the perspective of modern Sufism, as taught by Hamka, zuhud can be a solution to erode spiritual emptiness and simultaneously build better morals in financial management (Susanti et al., 2024). In addition, the application of zuhud also forms honest and fair character in economic activities, thereby reducing the possibility of individuals falling into financial practices outside moral ethics (Wahid et al., 2023).

From a psychological perspective, impulsive buying can arise due to momentary urge and environmental pressures, such as peer influence or very easy access, connected with internal factors like low self-control. The principle of zuhud can restrain these impulsive urges because this principle can build awareness to make purchases according to needs and avoid wasteful spending forbidden in Islam (Anggraini et al., 2025; Zulfa, 2015).

A study also shows direct evidence of a significant negative relationship between the understanding of zuhud (asceticism) and impulsive buying tendencies among university students. The results of this study state that the higher the understanding and application of zuhud values, the lower the tendency for impulsive shopping. In fact, zuhud contributes around 22.3% in predicting the decrease in impulsive buying (Yuniar, 2023). Ihsan et al. (2025) also highlight that nowadays consumerist culture encourages shopaholism by emphasizing the pursuit of instant gratification through the purchase of non-essential items. In this study, zuhud emerged as a concrete solution to restrain consumerism.

Zuhud invites people to avoid extravagance and direct financial management to be more ethical and responsible, thereby breaking the cycle of impulsive buying and help to achieve more lasting happiness. In addition, normatively, excessive consumerist lifestyles also contradict Islamic principles such as the prohibition against extravagance (*mubazir*) (Anggraini et al., 2025). In Surah Al-Isra', verses 26-27, it is mentioned that extravagance is prohibited and condemned in Islam. Therefore, the practice of zuhud values can play an important role in limiting impulsive buying, especially among university students. Furthermore, a study also states that zuhud is the answer to the human tendency to follow desires and immerse themselves in worldly pleasures (Zulfa, 2015). By applying zuhud (asceticism) and *wara'* (cautious) attitude, individuals can reduce excessive behaviour to become more intentional and consider the spiritual benefits behind every consumer decision.

Unfortunately, in this modern era, many things encourage excessive behaviour. Research conducted by Amalliya et al. (2024) shows that easy access to online shopping and massive promotions make students become more consumerist.

Therefore, students must have an understanding of the importance of self-control and caution principles when making purchases in accordance with Islamic principles.

Generally, various previous studies have explained how asceticism, or what is more commonly known as zuhud, correlates with financial behaviour. The concept of zuhud plays a crucial role in financial control through a spiritual approach that directs individuals not to be attached to material possessions. Zuhud teaches how ideal inner peace comes from devotion to God, not from material wealth. This principle will have implications for the reduction of excessive consumer behaviour, such as compulsive shopping, which is usually driven by emotional impulses or social pressure (Ihsan et al., 2025). In addition, excessive attachment to material things often causes anxiety and depression, while the attitude of zuhud helps individuals build self-control and inner peace in facing the temptations of consumerism (Ilham et al., 2024).

Supported by zuhud values, good financial contributions to individuals' well-being, including students. In the economic context, zuhud does not mean rejecting wealth, but rather how wealth is managed ideally and wisely for the common good (Fahrurrozi & Munandar, 2024). Students applying zuhud values tend to be more disciplined in financial regulation, avoid waste, and focus more on essential needs. Thus, it will have an impact on the reduction of financial stress and the improvement of individual quality of life (Wahyudi et al., 2020).

Therefore, it can be inferred that zuhud has the potential to influence how someone behaves financially and directs them towards non-consumptive behavior. Considering the importance of studying impulsive buying and the lack of research on the impact of zuhud on impulsive buying in the younger generation, this study was conducted to examine the relationship between impulsive buying and zuhud, especially among university students.

METHOD

This research uses a correlational quantitative research design to determine the relationship between zuhud and impulsive buying in students. This quantitative research is expected to describe the extent of the relationship between the independent variable (zuhud) and the dependent variable (impulsive buying). This research examines all active Muslim students in various universities in Indonesia. The respondents obtained were 156 people and were obtained using the convenience sampling technique, which is the most common form of non-probability sampling. The data collection for this research was carried out through the distribution of questionnaires based on a psychological scale online via Google Forms. The online form is divided into three main parts: personal data, impulsive buying scale, and zuhud scale.

Two types of scales were used in this study. The first is the Buying Impulsiveness Scale developed by Rook and Fisher (1995). This scale is used to measure the impulsive buying variable. The form of this scale is a Likert scale with five answer choices and consists of nine items. The second scale is the zuhud Scale developed by Fujiati (2022). This scale is used to measure the zuhud variable. The original form of this scale is a likert scale with four answer choices and consists of 28 items. However, in order to standardize this study, the scale's answer choices in this study are five answer choices.

Regarding data analysis, the results of this study were analyzed using correlation tests to see the relationship between the two variables. More specifically, correlation tests were used in this study to identify the strength of the relationship between independent and dependent variables (Berman, 2016). However, Prerequisite tests, namely normality tests and linearity tests, were carried out first before conducting the correlation tests.

RESULT

This research was conducted to analyze the relationship between zuhud and impulsive buying among students. This correlational research was carried out by involving 156 student respondents through online Google Forms distributed via social media and various academic networks. Initially, responses from 159 respondents from various universities in Indonesia were obtained. However, three respondents were disqualified because they did not meet the research inclusion criteria, leaving 156 respondents. With the Jamovi 2.6.26 program assistance, this research data was further analyzed.

Table 1

Respondent Demographic Data

Characteristic		n	% of Total	% Cumulative
Gender				
	Female	108	69.2%	69.2%
	Male	48	30.8%	100%
Age				
	≤ 18 years	4	2.6%	2.6%
	19 years	39	25.0%	27.6%
	20 years	67	42.9%	70.5%
	21 years	35	22.4%	92.9%
	22 years	7	4.5%	97.4%
	23 years	1	0.6%	98.1%
	24 years	1	0.6%	98.7%
	≥ 25 years	2	1.3%	100.0%
University Origin (Based on Province)				
	No data	3	1.9%	1.9%
	DIY	125	80.1%	82.1%
	West Java	4	2.6%	84.6%
	Central Java	5	3.2%	87.8%
	Central Kalimantan	1	0.6%	88.5%
	South Sulawesi	1	0.6%	89.1%
	East Jawa	2	1.3%	90.4%
	Banten	1	0.6%	91.0%
	Lampung	1	0.6%	91.7%
	Jakarta	10	6.4%	98.1%
	West Sumatra	3	1.9%	100.0%
Original Region (Based on Island)				
	Java	116	74.4%	74.4%
	Sumatra	17	10.9%	85.3%
	Sulawesi	3	1.9%	87.2%
	Kalimantan	11	7.1%	94.2%
	NTB	3	1.9%	96.2%
	Riau Islands	6	3.8%	100.0%
Type of Residence				
	Apartment	1	0.6%	0.6%
	House	40	25.6%	26.3%
	Dormitory	42	26.9%	53.2%
	Boarding house	73	46.8%	100.0%
Education Level				
	Bachelor Degree	147	94.2%	94.2%
	Diploma IV	7	4.5%	98.7%
	Masters Degree	0	0.0%	98.7%
	Doctoral Degree	2	1.3%	100.0%
Semester Level				
	1-2	37	23.7%	23.7%
	3-4	97	62.2%	85.9%
	5-6	17	10.9%	96.8%
	7-8	4	2.6%	99.4%
	>8	1	0.6%	100.0%

From all respondents, findings show that 108 are female (69.2%) and 48 are male (30.8%). Subsequently, it was found that the most common age of respondents is 20 years old (42.9%), the most common type of residence for respondents is living in a boarding house (46.8%), the most common origin university of respondents is the Special Region of Yogyakarta (80.1%), the most common regional origin of respondents is Java (74.4%), the most common education level of respondents is bachelor's degree (94.2%), and the most common semester level of respondents is semester 3-4 (62.2%).

In addition to analyzing respondent demographic data, the study also used descriptive statistical analysis on both research variables. Research data related to the variables of zuhud (asceticism/detachment) and impulsive buying were further analyzed descriptively. Specifically, the minimum and maximum score, mean, and standard deviation can be seen in Table 4.

Table 2

Respondent Demographic Data

	Impulsive Buying	Zuhud
Mean	25.2	93.5
Median	25.0	93.0
Standard Deviation	5.88	8.68
Range	29	57
Minimum	12	75
Maximum	41	132
N	156	156

Later, the variables of impulsive buying and zuhud were also divided into several categories so that the empirical data obtained could be put into the appropriate categories. The categorization norming for impulsive buying and zuhud variables is hypothetical norming. To obtain this categorization, several hypothetical data points are needed. More details can be seen in the following table.

Table 3

Hypothetical Statistical Data of Zuhud and Impulsive Buying Variables

Variable and Categories	Zuhud	Impulsive Buying
N	156	156
Mean	84	27
Standard Deviation	18.6	6
Range	112	36
Minimum	28	9
Maximum	140	45

Afterward, hypothetical norming can be conducted using the hypothetical statistical data described previously. The categories formed in each variable to group respondent data are high, medium, and low. Then, the previously obtained respondent data is categorized based on the categories. The distribution of respondent data is based on the categories that can be seen in details in the following table.

Table 4

Distribution of Data based on Categories

Variable and Category		% from Total	% Cumulative
Zuhud			
High	18	11.5%	11.5%
Medium	138	88.5%	100.0%
Low	0	0%	100.0%
Impulsive Buying			
High	16	10.3%	10.3%
Medium	103	66.0%	76.3%
Low	37	23.7%	100.0%

Note. N=156

Based on the data, findings show that most students have a medium level of zuhud (76.3%), and most students have a medium level of impulsive buying (66%). This indicates that most active students from various universities throughout Indonesia are not spontaneous and impulsive in spending and have adequate zuhud. The concerning aspect is the absence of students with a low level of zuhud. It shows that Indonesian students are generally capable of practicing zuhud. In general, the level of zuhud among respondents are in the medium and high categories, while the level of impulsive buying among respondents are in the low, medium, and high categories.

In addition, demographic data can also be incorporated into the categorization of zuhud and impulsive buying. Furthermore, a Chi-Square test was conducted to examine the demographic relationship with the levels of both variables. The grouping can be seen more specifically in the following table.

Table 5

Grouping of Demographic Data in Variable Categories

Characteristic	Impulsive Buying			p	Zuhud			p
	High	Medium	Low		High	Medium	Low	
Gender				.167				.404
Male	12	75	2100%		14	94	0	
Female	4	2800%	16		4	44	0	
Age				.237				.550
≤ 18 years	0	4	0		0	4	0	
19 years	5	27	7		3	36	0	
20 years	5	43	19		10	57	0	
21 years	4	23	8		4	31	0	
22 years	1	5	1		0	7	0	
23 years	1	0	0		0	1	0	
24 years	0	0	1		0	1	0	
≥ 25 years	0	1	1		1	1	0	
University origin (Based on Province)				.409				.438
No data	0	2	1		0	3	0	
DIY	14	83	28		15	110	0	
West Java	0	2	2		0	4	0	
Central Java	1	4	0		1	4	0	
Central Kalimantan	0	1	0		0	1	0	
South Sulawesi	1	0	0		0	1	0	
East Java	0	2	0		0	2	0	
Banten	0	1	0		0	1	0	
Lampung	0	1	0		1	0	0	
Jakarta	0	6	4		1	9	0	
West Sumatra	0	1	2		0	3	0	
Original Region (Based on Island)				.287				.882
Java	9	79	28		15	101	0	
Sumatra	3	11	3		1	16	0	
Sulawesi	1	0	2		0	3	0	
Kalimantan	1	8	2		1	10	0	
NTB	0	2	1		0	3	0	
Riau Island	2	3	1		1	5	0	

Type of Residence				.982				.007
Apartment	0	1	0		1	0	0	
House	4	25	11		1	39	0	
Dormitory	5	2800%	9		7	35	0	
Boarding House	700%	49	17		9	64	0	
Education Level				.598				.076
Undergraduate	15	99	33		15	132	0	
Diploma	1	3	3		2	5	0	
Master	0	0	0		0	0	0	
Doctoral	0	1	1		1	1	0	
Semester Level				.601				.739
1-2	5	25	7		6	31	0	
3-4	8	64	25		11	86	0	
5-6	2	11	4		1	16	0	
7-8	1	3	0		0	4	0	
>8	0	0	1		0	1	0	

Note. N=156

Both female and male, most of them fall into the medium category of zuhud and impulsive buying. Generally, across all demographics, the Chi-Square test based on a significance value ($p > .05$) did not show significant values. It means there is no sufficient statistical evidence to conclude that there is a significant relationship between each type of demographic and the level of zuhud and impulsive buying. However, there is one exception. It is the existence of a relationship between the type of residence and zuhud with a significance level of .007 ($p < .05$).

Before conducting the correlation test, prerequisite tests had to be conducted first. The prerequisite tests conducted in this study consist of normality tests and linearity tests. The explanation regarding each of these tests will be provided in more detail in the next section.

Normality Test

Tabel 6

Normality Test Results

Variable	KS-Z Score	Significance Coefficient (p)	Note
Impulsive Buying	.0683	.460	Normal
Zuhud	.0717	.399	Normal

The normality test aims to determine whether the sample distribution from a population is normal or not. In this study, the normality test used the one-sample Kolmogorov-Smirnov (KS-Z) technique through the Jamovi 2.6.26 for Windows program due to the suitability of this technique with the relatively large number of respondents. Based on the normality test results, it is known that the normality index (KS-Z) of the impulsive buying variable is .0683 with a significance level (p) of .460 (p > .05), so it can be concluded that this variable is normally distributed. For the zuhud (asceticism) variable, the normality index (KS-Z) is .0717 with a significance level (p) of .399 (p > .05), so it can be inferred that this variable is normally distributed. Thus, it can be concluded that the data distribution of both variables is normally distributed.

Linearity Test

Tabel 7

Linearity Test Results

Variables	Linearity		Deviation from Linearity		
	F	p	F	p	Note
Impulsive Buying * Zuhud	18,767	< .001	.665	.925	Linear

The results of the linearity test on the impulsive buying variable show that the relationship between the variables tested meets the assumption of linearity. This is indicated by a linearity significance value of .000 (P < .05), which indicates a significant linear relationship. In addition, the deviation from linearity value of .665 with a significance of .925 (P > .05) indicates no deviation from linearity. Thus, it can be concluded that the Pearson correlation test is suitable for further analysis because the prerequisite tests have been met.

Hypothesis Test

After conducting assumption tests, namely normality and linearity tests, it is found that the impulsive buying and zuhud data have a normal distribution. In addition, both data from the impulsive buying variable and the zuhud variable are also known to have a linear relationship. Therefore, hypothesis testing can then be performed using the parametric Pearson correlation technique. The results of the hypothesis test analysis that has been conducted can be seen in the following table.

Tabel 8

Correlation Between Impulsive Buying and Zuhud

Variables	r	r²	p	Note
Impulsive Buying * Zuhud	$-.342^{***}$	.116	< .001	Significant

*Note. * p < .05, ** p < .01, *** p < .001, one-tailed*

The hypothesis test results show a very significant negative relationship between zuhud and impulsive buying (r = -.342; *p* < .001). This indicates that the higher one's level of zuhud, the lower their tendency to make impulsive purchases. However, a correlation coefficient of -.342 suggests that although there is a significant negative relationship, it is considered a weak relationship. The determination coefficient value of .116 (11.6%) indicates that zuhud can explain 11.6% of the variation in impulsive buying, while the remaining 88.4% is influenced by other factors outside this research. The very strong significance level (*p* < .001) confirms a significant negative relationship between the zuhud and impulsive buying. Thus, the alternative hypothesis stating that there is a significant negative correlation between asceticism and students' impulsive buying is acceptable.

DISCUSSION

This research was conducted to examine the relationship between zuhud (asceticism) and impulsive buying. Based on the results of data categorization, it is known that most respondents have a medium level of zuhud (76.3%), while others have a high level of zuhud (23.7%), and none are at a low level. This indicates that most students in this study are quite capable of protecting themselves from attachment to material goods. This can be attributed to Indonesia generally upholding religious and spiritual values. Thus, the orientation of Indonesian society in general and Indonesian students in particular is not merely material wealth, but happiness in the afterlife. This is aligned with a survey conducted by the Indonesian

Survey Institute (2023), which found that 74.8% of Indonesian society considers itself religious.

Furthermore, from the aspect of impulsive buying, most students are at a medium level (66%), while others are at both extreme levels, namely low (23.7%) and high (10.3%). This indicates that although the students in this study are generally able to restrain themselves from excessive attachment to the world, they still occasionally follow their urge and engage in impulsive financial behavior. It is because of the modernization influence, making it easier for people to make online purchases, such as through e- commerce (Hardyansah et al., 2024).

Furthermore, although Indonesian students come from diverse environmental and demographic backgrounds, there is no significant relationship found between gender, age, origin, university of origin, education level, and semester level with the levels of zuhud and impulsive buying. This findings show that the demographic differences mentioned do not significantly relate to the level of zuhud and impulsive buying. This is due to the relatively even modernization across universities throughout Indonesia, where access to information, lifestyles, and consumption values are also becoming more consistent among students. Internet access, social media, e-commerce, and online promotions expose students, both male and female, from urban or rural areas, from public or private universities, to similar consumption cultures. These findings are supported by previous research stating that Indonesia is among the top eight countries in e-commerce service usage (Hardyansah et al., 2024).

However, one demographic aspect was proven to have a significant relationship with one of the variables. Based on the analysis, the type of residence and the level of zuhud have a significant relationship, with a significance level of .007 ($p < .05$). This indicates that although most other demographic aspects do not have a relationship with impulsive buying and zuhud levels, the type of residence is significantly related to a person's level of zuhud. More specifically, someone living in a boarding house, dormitory, or house mostly has a medium level of zuhud, while someone living in an apartment has a high level of zuhud. It aligns with the view of Sheikh Nawawi in Ihsan et al. (2025), stating that zuhud is not interpreted as a rejection of wealth, but rather as an individual's way of viewing wealth, which is merely a tool, not a life goal. Someone living in an apartment may appear more financially established. However, their heart condition may be completely unattached to the wealth they possess.

Based on further data analysis, it was found that the results of the Kolmogorov-Smirnov normality test showed that the impulsive buying variable had a significance level (p) of .460 ($p > .05$) and the zuhud variable had a significance level (p) of .399 ($p > .05$). Thus, we can conclude that both variables are normally distributed. In addition, the linearity test also showed a linearity significance value of $p < .001$, which indicates a significant linear relationship and a deviation from linearity value of .665 with a significance of .925 ($P > .05$), which indicates no deviation from linearity. With these two prerequisite tests fulfilled, the correlation test was carried out using the Pearson correlation test.

The results of the Pearson correlation test showed a significant negative relationship between the level of zuhud and impulsive buying among students (r = -.342; p < .001). This means that the higher the level of zuhud possessed by students, the lower their tendency to make impulsive purchases. The coefficient of determination (r^2 = .116) indicates that the zuhud variable is able to explain 11.6% of the variation in impulsive buying behavior, while the remaining 88.4% is influenced by other factors outside of this study.

The findings aligned with previous theories and research, namely research conducted by Yuniar (2023) and Ihsan et al. (2025), stating that the values of zuhud help restrain emotional impulses to buy goods impulsively and excessively. Zuhud applied in students' life can provide awareness to live simply, focus on needs, and not be trapped by momentary satisfaction from materialistic consumption. Furthermore, with a normal distribution, it can be inferred that the results of this study can be generalized to the entire population, namely, students in all higher education institutions in Indonesia.

The dominance of respondents with a medium (76.3%) to high (23.7%) level of zuhud indicates that Indonesian students generally have a sufficient spiritual and ethical foundation to face the temptations of consumer behaviour. The absence of respondents with low levels of zuhud shows that spiritual values such as zuhud are deeply rooted among students of this research. Factors contributing to the high spiritual values of students can be studied in future research.

On the other hand, the level of impulsive buying is dominated by the medium category (66%) and low (23.7%), with only 10.3% falling into the high category. It indicates that the majority of students have sufficient control over their consumption behaviour, although there is still a small group vulnerable to impulsive behaviour, most likely due to external factors such as promotions, discounts, or ease of access to online shopping (Amalliya et al., 2024).

The weak correlation coefficient (r = -.342) indicates that although zuhud has a relationship with impulsive buying, other factors need to be considered in controlling impulsive buying behaviour, such as self-control, financial literacy, and environmental influences (Ilham et al., 2024; Hariyani & Prasetio, 2023). It presents an opportunity for further research to explore these variables. Furthermore, this can also be interpreted as consistent with the concept in Islamic psychology and Sufism that zuhud does not imply completely rejecting wealth, or in other words, it is completely contrary to impulsive buying, but rather about the ability to place material things as a means, instead of a final goal (Ihsan et al., 2025). Thus, zuhud can provide an adequate moral and spiritual framework to face the urge for excessive consumption and consumerist behaviour, such as impulsive buying, which is one of the challenges for the younger generation in this digital era.

CONCLUSIONS

Based on the research results, it can be concluded that there is a significant negative relationship between the level of zuhud and impulsive buying in college students (r = -.342; p < .001). It implies that the alternative hypothesis of the study, stating that the higher a person's zuhud level, the lower their tendency to behave impulsively in buying, is acceptable. Furthermore, the coefficient of determination (r^2 = .116) indicates that zuhud contributes 11.6% to the variation in impulsive buying, while the remaining 88.4% is influenced by factors outside this study.

Through descriptive statistical analysis, it was also found that the majority of college students were categorized in the medium (76.3%) and high (23.7%) categories of zuhud, and impulsive buying was categorized in the low (10.3%), medium (66%), and low (23.7%) categories. It indicates that college students tend to have adequate control over their consumerist behavior.

Ultimately, this study strengthens evidence from previous studies regarding the importance of internalizing the values of zuhud as a means of suppressing attachment to material things. Regarding human attachment to material things, this is represented by the consumer behaviour inherent in the concept of impulsive buying in this study. Thus, it is expected that in the future, healthier financial management among students will integrate the concept of zuhud into its implementation.

SUGGESTION

Several suggestions can be offered for future research according to the findings of this study. First, future research is able to focus on examining zuhud asceticism and impulsive buying in conjunction with other variables, allowing for further research development. Therefore, possible extraneous variables emerging in this study can be identified, and the relationships between variables can be clarified.

Second, selecting a larger and more diverse set of research subjects from various levels of society. Thus, it might also strengthen zuhud, the asceticism construct. Furthermore, a larger sample size would further support population representation. Hence, it would ease zuhud to construct more easily generalizable results into the population.

Eventually, other research methods, such as multiple linear regression analysis or different research designs, such as quantitative experimental research, could also be conducted to scientifically develop and strengthen the zuhud construct. Thus, it would present a more obvious understanding of the causal relationships associated with the zuhud construct.

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