ABSTRACT

Pujianti Amalia, 2025. The Effect of Income Level, Lifestyle, and Self-Control on Impulsive Buying Among Women at the Bumi Lestari Religious Study Group in Tasikmalaya, Sharia Economics Study Program, Faculty of Islamic Studies, Siliwangi University.

The phenomenon of impulsive buying is increasingly prevalent in modern society, particularly among housewives who play a strategic role in managing family finances. Consumerist behavior influenced by high income levels, lifestyle, and low self-control can lead to household financial imbalance and the potential accumulation of unused goods. This study aims to analyze the effect of income level, lifestyle, and self-control on impulsive buying among members of the Pengajian (religious study group) at Perum Bumi Lestari, Tasikmalaya.

This research employs a quantitative approach with data collected through questionnaires. The respondents in this study were the members of the Pengajian group at Perum Bumi Lestari. The sampling technique used was purposive sampling, determined using Slovin's formula.

The results show that simultaneously, income level, lifestyle, and self-control have a significant effect on impulsive buying. Based on the t-test, the income level variable has a positive and significant partial effect on impulsive buying, as indicated by a t-value of 5.705 with a significance level of 0.000 < 0.05. For the lifestyle variable, the t-value was 9.421 with a significance level of 0.000 < 0.05. For the self-control variable, the t-value was 7.593 with a significance level of 0.000 < 0.05.

Keywords: Impulsive Buying, Income Level, Lifestyle, Self-Control, Quantitative