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Examining Impulse Purchases and Islamic Financial Literacy among Bruneian Youth

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1.1 Introduction

Since the mid-twentieth century, impulse buying has been widely examined within consumer behaviour research. The phenomenon has attracted attention across disciplines such as marketing, behavioural economics, and psychology due to its complex cognitive and emotional dimensions. While initially associated with physical retail environments, impulse purchasing behaviour has intensified with the rapid expansion of digital commerce. The growth of online marketing strategies, seamless electronic payment systems, and 24-hour retail accessibility has significantly transformed the retail landscape and increased opportunities for spontaneous consumption.[1] It is generally defined as unplanned or unintended purchasing behaviour that arises from both internal impulses and external stimuli.[2] These purchases are frequently motivated by the urge for instant satisfaction rather than a thoughtful assessment of necessity or long-term financial implications. In digital environments, the ease, speed, and automation of online and mobile transactions, combined with targeted advertising and social media exposure, further increase the likelihood of impulsive decision-making. Additionally, the presence of brands on social media platforms and targeted online marketing may encourage customers to make quick choices.[3] Brunei Darussalam records a very high internet penetration rate, estimated at approximately 99% in 2025.[4] With a relatively small population of around 469,775 people, digital connectivity is nearly universal across the country.[5] Additionally, the nation registered about 620,000 cellular mobile connections, or 133% of the total population, suggesting that many people have numerous mobile subscriptions. In addition, 299,000 social media user identities were documented, accounting for 64.4% of the population.[6] These numbers show not just broad digital access but also a deeply ingrained digital culture where using the internet is a regular part of life. The fact that there are more mobile connections than people indicates that access is always immediate and portable, thereby lessening the temporal and geographical constraints on consumption.[7] In the same way, significant social media penetration raises exposure to algorithm-driven content, influencer marketing, and tailored advertising. In such a setting, judgments about what to buy can be made quickly and frequently without much thought, which could exacerbate impulsive buying tendencies. A particularly important demographic segment in Brunei's highly digitalised society is the youth. About 153,100 people, or 32.6% of the overall population, are between the ages of 15 and 34.[8] This suggests that over one-third of the population is in a stage of life marked by ongoing financial development, changing spending patterns, and identity building. According to research, the majority of social media adoption is driven by young people, with emerging adults and adolescents adopting the platform earlier and engaging at higher levels than older cohorts.[9] Increased exposure to influencer marketing, consumption-oriented material, and tailored advertising could result from such intense digital engagement, making people more prone to impulsive purchases. In a predominantly Muslim society such as Brunei Darussalam, financial behaviour extends beyond economic decision-making and encompasses ethical and religious considerations. Within Islamic financial thought, discipline in spending is framed through principles of moderation, accountability, and the avoidance of excess. Concepts such as *wasatiyyah*, which emphasises balanced consumption, and the prohibition of *israf* (excess) and *tabdhir* (wastefulness), establish a normative ethical framework that guides responsible financial behaviour and consumption in Islamic economic thought.[10] While financial literacy has been widely examined in mainstream economic literature, limited empirical research has investigated how Islamic financial literacy may function as a behavioural mechanism in managing impulse purchasing, particularly among youth in highly digitalised Muslim contexts.[11] This study seeks to address that gap by examining impulse buying through an Islamic financial lens within the specific socio-economic setting of Brunei Darussalam. Therefore, the purpose

[1] Hong, L. M., Zulkiffli, W. F. W., Nawi, N. C., Md Radzi, S. N., & Redzuan, R. H. (2021, November). The chronology of impulse buying behaviour. In *International Conference on Business and Technology* (pp. 363-374). Cham: Springer International Publishing.
[2] Sofi, S. A., & Nika, F. A. (2017). Role of intrinsic factors in impulsive buying decision: An empirical study of young consumers. *Arab Economic and Business Journal, 12*(1), 29–43.
[3] Nyrhinen, J., Sirola, A., Koskelainen, T., Munnukka, J., & Wilska, T. A. (2024). Online antecedents for young consumers' impulse buying behavior. *Computers in Human Behavior, 153*, 108129.
[4] Kemp, S. (2025, March 3). *Digital 2025: Brunei Darussalam*. DataReportal. https://datareportal.com/reports/digital-2025-brunei-darussalam
[5] Department of Economic Planning and Statistics. (n.d.). *Statistical publications*. Ministry of Finance and Economy, Brunei Darussalam. from https://deps.mofe.gov.bn/statistical-publications/
[6] Kemp, S. (2025).
[7] Kemp, S. (2025).
[8] Department of Economic Planning and Statistics. (2026). *Population estimates 2025 report*. Ministry of Finance and Economy, Brunei Darussalam. https://deps.mofe.gov.bn/wp-content/uploads/2026/04/POP_2025_RPT.pdf
[9] Spies Shapiro, L., & Margolin, G. (2014). Growing up wired: Social networking sites and adolescent psychosocial development. Clinical Child and Family Psychology Review, 17, 1–18. https:// doi. org/ 10. 1007/ s10567- 013- 0135-1
[10] Biplob, H., & Abdullah, F. (2021). THE CONCEPT OF WASATIYYAH IN CONSUMPTION: AN ANALYSIS FROM ISLAMIC FINANCIAL JURISPRUDENCE. *Islam & Civilisational Renewal, 12*(1).
[11] Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of economic literature, 52*(1), 5-44.

of this study is to examine the relationship between Islamic financial literacy and impulse purchasing behaviour among Bruneian youth within a highly digitalised environment. Specifically, it aims to understand how Islamic financial principles may influence or regulate impulsive buying tendencies, thereby promoting more responsible financial behaviour.

1.2 Research Background

Brunei Darussalam's macroeconomic landscape provides an important context for understanding consumer behaviour. The economy recorded a strong expansion of approximately 4.2% in 2024, driven by both recovery in the oil and gas sector and diversification into non-oil activities. Household consumption accounts for a significant share of national output, representing roughly 28.5% of GDP, highlighting the importance of consumer spending in economic activity. Recent data indicate that Brunei's Consumer Price Index (CPI) decreased by 0.3% year-on-year in February 2026, further reflecting changes in the cost of living and price levels.[12] At the same time, inflationary pressures have fluctuated in recent years. Inflation peaked at 4.5% in 2022 before stabilising, with food prices reaching a high of 7% during the pandemic and contributing approximately 26% to the overall inflation basket. Given that around 80% of Brunei's food supply is imported, domestic price movements remain sensitive to global economic conditions.[13] Although inflation is projected to stabilise within a modest range, these trends reflect the vulnerability of household purchasing power to external shocks. In this context, prudent consumption and financial discipline are increasingly important, particularly for youth populations whose income stability and financial buffers may be limited.[14] Public discourse in Brunei has also emphasised responsible spending practices, highlighting growing public concern regarding spending habits and financial management in everyday life.[15] Although macroeconomic metrics provide insights into the broader economic environment, they do not fully capture the structural changes influencing consumer behaviour. The way people obtain goods and services has changed dramatically in recent years due to digital transformation, reshaping interactions between consumers and marketplaces. By the end of 2025, approximately 463,000 individuals were internet users, corresponding to 99% of the total population. Understanding this digital transformation is essential in analysing contemporary spending behaviour, particularly impulse buying. In addition, 554,000 cellular mobile connections were recorded, equivalent to 119% of the population, suggesting widespread multi-device connectivity. Importantly, all mobile connections are broadband-enabled, operating on 3G, 4G, or 5G networks. This widespread broadband access enhances portability and continuous connectivity to online platforms. Beyond basic access, the quality of connectivity further reinforces this digital environment. Median mobile internet speeds reached approximately 184.86 Mbps, reflecting significant improvements, while fixed broadband speeds also increased.[16] Such developments reduce technical barriers and facilitate seamless online engagement and transactions.

The expansion of digital connectivity is complemented by substantial participation in social media platforms. Approximately 300,000 active social media user identities were recorded in late 2025, representing 64.1% of the total population, with more than 85% of individuals aged 18 and above engaging with at least one social media platform.[17] This reflects the deep integration of digital interaction into daily life. Contemporary social media platforms increasingly integrate targeted advertising, algorithm-driven content curation, influencer endorsements, and embedded purchasing features, blurring the boundaries between social interaction and commercial activity. In such an environment, consumption opportunities are continuously embedded in everyday online behaviour. Financial awareness campaigns in Brunei also encourage mindful spending in order to avoid unnecessary purchases and impulsive consumption behaviour.[18] The combination of high-speed connectivity, mobile portability, and continuous exposure to marketing stimuli reduces barriers to purchasing decisions, thereby increasing the likelihood of impulse purchasing behaviour.[19] Youth constitute a significant proportion of Brunei Darussalam's population, accounting for approximately 31.4%,[20] and are especially relevant within this digitally saturated environment, where high levels of online engagement may increase exposure to marketing stimuli and susceptibility to impulse purchasing behaviour. Despite this strategic importance, labour market data indicate that the youth unemployment rate stood at 18.49% in 2024. Although the trend has fluctuated over time, youth unemployment has increased by 4.25 percentage points since 1991, suggesting ongoing employment challenges among young adults. Such conditions may influence income stability and financial security, thereby increasing the relevance of examining spending behaviour and financial discipline within this demographic group.[21] Research indicates that Bruneian youth are deeply immersed in digital technologies and social media platforms. Digitally connected young people actively engage with online communities, using social media for self-expression, civic participation, and cultural communication, reflecting high levels

[12] Department of Economic Planning and Statistics. (2026). *Consumer price index (Jan 2015 = 100): February 2026*. Ministry of Finance and Economy, Brunei Darussalam. https://deps.mofe.gov.bn/wp-content/uploads/2026/03/CPI_FEB2026_RPT.pdf
[13] Centre for Strategic and Policy Studies. (2025). *Brunei economic outlook 2025*. http://www.csps.org.bn/wp-content/uploads/2025/05/BEO2025.pdf
[14] Centre for Strategic and Policy Studies. (2025).
[15] Kon, J. (2024, March 1). Minister urges responsible spending, investing. *Borneo Bulletin Online*. Retrieved March 9, 2026, from https://borneobulletin.com.bn/minister-urges-responsible-spending-investing/
[16] Kemp, S. (2025, November 8). *Digital 2026: Brunei Darussalam*. DataReportal. https://datareportal.com/reports/digital-2026-brunei-darussalam
[17] Kemp, S. (2025). *Digital 2026: Brunei Darussalam*.
[18] Standard Chartered Bank. (2025, March 6). Mindful spending and conscious budgeting. *Borneo Bulletin Online*. Retrieved March 9, 2026, from https://borneobulletin.com.bn/mindful-spending-and-conscious-budgeting/
[19] Kemp, S. (2025, November 8). *Digital 2026: Brunei Darussalam*.
[20] PopulationPyramids.org. (n.d.).
[21] O'Neill, A. (2025, November 6). *Youth unemployment rate in Brunei Darussalam*. Statista. https://www.statista.com/statistics/811724/youth-unemployment-rate-in-brunei-darussalam/

of digital involvement in daily life.[22] High internet and social media penetration rates in Brunei further support this observation, suggesting that youth in the country experience near-universal access to online platforms, which can shape consumption patterns and exposure to digital marketing stimuli.[23] Developmental research provides further explanation for why youth may be particularly susceptible to impulse purchasing behaviour. Emerging adulthood is characterised by identity exploration, emotional intensity, and ongoing development of self-regulation capacities.[24] From a developmental perspective, impulse control and long-term consequence evaluation continue to mature during late adolescence and early adulthood, potentially increasing sensitivity to immediate rewards.[25] Impulse buying itself is commonly understood as a spontaneous, affect-driven response to external stimuli rather than a product of deliberate planning.[26] Studies have further shown that individuals with higher impulsivity traits demonstrate a stronger tendency toward unplanned purchasing decisions.[27] Within digitally mediated environments where social comparison, lifestyle signalling, and targeted marketing are prevalent, these developmental characteristics may interact with technological stimuli to heighten vulnerability to impulsive consumption among youth. Contemporary consumer culture may also encourage the accumulation of goods that are not always necessary, reflecting broader patterns of discretionary consumption where purchases may provide short-term satisfaction but limited long-term value.[28] In the context of Brunei Darussalam, financial behaviour is embedded within a broader Islamic ethical framework. As a Muslim-majority nation, economic conduct is not solely evaluated in terms of efficiency or profitability but also in relation to normative principles derived from Shariah. Islamic economic thought emphasises moderation in consumption, the avoidance of excess, and responsible stewardship of wealth.[29] Religious guidance in Brunei frequently reiterates these values, with Friday sermons and public religious messages urging Muslims to practise financial discipline, avoid excessive debt, and manage resources responsibly in accordance with Islamic teachings.[30] Such principles discourage *israf* (extravagance) and promote balanced financial behaviour aligned with long-term well-being. In contemporary settings, Islamic financial literacy extends beyond conventional financial knowledge by integrating awareness of Shariah-compliant financial practices and ethical spending norms.[31] Recent national initiatives also highlight the growing importance of financial literacy in Brunei Darussalam. The National Financial Literacy Survey conducted by the Brunei Darussalam Central Bank in collaboration with the Centre for Strategic and Policy Studies aims to assess financial knowledge, attitudes, and financial behaviour among the population in order to support the development of targeted financial education policies and programmes.[32] Empirical research further suggests that Islamic financial literacy may influence financial attitudes and behavioural outcomes among Muslim consumers.[33] Within a digitally saturated consumption environment where impulse purchasing opportunities are pervasive, the integration of Islamic financial principles may therefore function as a moderating framework that encourages disciplined and reflective spending practices among youth.

1.3 Problem Statement

The rapid expansion of digital commerce, targeted online marketing, and seamless electronic payment mechanisms has significantly transformed contemporary consumer behaviour. In digitally saturated environments, purchasing decisions increasingly occur with immediacy and reduced deliberation, thereby facilitating impulse purchasing behaviour.[34] Empirical studies indicate that impulse purchases constitute a substantial portion of online consumer spending, with estimates suggesting that nearly 40% of e-commerce transactions are driven by impulsive buying decisions.[35] This shift reflects not merely a change in purchasing channels, but a deeper behavioural transformation in how consumers process choice, risk, and gratification in real time. Brunei Darussalam presents a particularly relevant context, with internet penetration at approximately 99% and mobile connectivity exceeding the total population. [36] Although the country recorded economic growth of approximately 4.2% in 2024, retail performance showed signs of contraction in early 2025, reflecting

[22] Mohamad, S. M. (2023). *Bruneian youths on social media: Key trends and challenges* (Trends in Southeast Asia, No. 9/23). ISEAS – Yusof Ishak Institute. https://www.iseas.edu.sg/wp-content/uploads/2023/04/TRS9_23.pdf
[23] Kemp, S. (2025, November 8). *Digital 2026: Brunei Darussalam*.
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[25] Steinberg, L. (2008). A social neuroscience perspective on adolescent risk-taking. *Developmental Review, 28*(1), 78–106. https://doi.org/10.1016/j.dr.3007.08.002
[26] Rook, D. W. (1987). The buying impulse. *Journal of Consumer Research, 14*(2), 189–199. https://doi.org/10.1086/209105
[27] Verplanken, B., & Herabadi, A. (2001). Individual differences in impulse buying tendency: Feeling and no thinking. *European Journal of Personality, 15*(S1), S71–S83. https://doi.org/10.1002/per.423
[28] Azahari, I. (2025, December 24). Collecting joy or collecting dust? *Borneo Bulletin Online*. Retrieved March 9, 2026, from https://borneobulletin.com.bn/collecting-joy-or-collecting-dust/
[29] Chapra, M. U. (1992). *Islam and the economic challenge*. The Islamic Foundation; Kahf, M. (1997). Consumption in Islam. In A. A. Islahi (Ed.), *Islamic economic studies* (pp. xx–xx). Islamic Research and Training Institute.
[30] Hayat, H. (2025, April 18). Friday sermon urges financial discipline and responsibility in managing debt. *Borneo Bulletin Online*. Retrieved March 9, 2026, from https://borneobulletin.com.bn/friday-sermon-urges-financial-discipline-and-responsibility-in-managing-debt/
[31] Abdullah, M. A., & Anderson, A. (2015). Islamic financial literacy among bank customers in Malaysia. *Journal of Islamic Accounting and Business Research, 6*(2), 154–170. https://doi.org/10.1108/JIABR-05-2012-0031
[32] Brunei Darussalam Central Bank. (2025). *National financial literacy survey 2025*. https://www.bdcb.gov.bn/publications/details?id=01kdc9rkcz89y0wsqqw8xcdxhs&utm
[33] Rahim, S. H. A., Rashid, R. A., & Hamed, A. B. (2016). Islamic financial literacy and its determinants. *International Journal of Economics and Financial Issues, 6*(7S), 32–35.
[34] Rook, D. W (1987)
[35] Invesp (2023)
[36] Kemp, S (2025)

shifts in household consumption patterns.[37] Recent local reports have also noted a decline in retail sales despite broader economic growth, suggesting that consumer spending patterns in Brunei are undergoing noticeable shifts and raising questions about how households allocate their expenditures.[38] At the same time, local media reports have increasingly highlighted concerns over rising living costs and the need for households to prioritise essential spending, indicating growing pressure on consumer financial decision-making.[39] In such an environment, understanding the behavioural factors of spending decisions becomes increasingly important. More critically, this divergence between macroeconomic growth and micro-level consumption behaviour signals a potential imbalance between income conditions and spending practices, warranting closer investigation of behavioural dynamics. Financial behaviour patterns in Brunei also highlight potential vulnerabilities in personal financial management. Findings from the BDCB–CSPS Financial Literacy Survey indicate that approximately 49% of Bruneians do not actively save, suggesting that a substantial proportion of the population may have limited financial buffers to cope with unexpected financial shocks.[40] Financial resilience among the population also remains a concern. A financial literacy survey conducted in Brunei further found that approximately 60% of individuals would be unable to cover their expenses for more than two months if they lost their income, indicating limited financial resilience and highlighting the importance of prudent financial management.[41] In digitally mediated marketplaces where purchasing opportunities are continuously embedded within online platforms, such financial vulnerabilities may be further exacerbated by impulse purchases and recurring micro spending behaviours that accumulate over time. Public financial awareness campaigns in Brunei have increasingly encouraged individuals to practise mindful spending and conscious budgeting in order to avoid unnecessary purchases and impulsive consumption behaviour.[42] For example, national campaigns and public advisories have emphasised the risks of overspending during festive periods and online sales events, reflecting growing institutional concern over impulsive and non-essential consumption among the population.[43] This suggests that impulse buying is not merely an individual behavioural issue, but a structurally reinforced pattern influenced by several key factors, namely digital environments, Islamic financial literacy, and socio- economic pressures. Youth aged 15–35, as defined under Brunei's National Youth Policy, constitute a substantial and strategically important segment of the population. They are recognised as key stakeholders in national development under Wawasan Brunei 2035 and have identified employment stability and economic participation as major concerns. Developmental research suggests that emerging adulthood is characterised by ongoing maturation of self-regulatory capacities and heightened responsiveness to immediate rewards. When combined with intensive digital engagement, these characteristics may increase susceptibility to impulse purchases and to frequent minor expenditures that accumulate over time. Recent discussions in local media and policy discourse have also highlighted concerns about youth spending habits, particularly in relation to online shopping and lifestyle consumption, suggesting a growing tendency toward convenience-driven, non-essential purchases among younger consumers.[44] Despite this convergence of digital exposure, developmental susceptibility, and economic concern, empirical research examining impulse buying among Bruneian youth remains limited. This lack of empirical attention is particularly concerning given that youth represent both a digitally immersed demographic and a future driver of national economic stability.

Furthermore, while Islamic economic principles emphasise moderation in consumption and discourage extravagance,[45] conventional financial literacy frameworks often prioritise budgeting, saving, and debt management from a predominantly rational-economic perspective. Religious messages in Brunei similarly emphasise financial discipline, with Friday sermons urging Muslims to manage debt responsibly and avoid excessive or wasteful spending in accordance with Islamic teachings.[46] These recurring messages further indicate that imprudent financial behaviour, including excessive consumption, is a recognised social concern within the national context.[47] Islamic financial literacy, which encompasses knowledge and application of Shariah-compliant financial principles, remains underexplored as a behavioural mechanism influencing consumption decisions, particularly in digitally mediated environments. Recent national initiatives also highlight the growing importance of financial literacy in Brunei Darussalam. Programmes led by the Brunei Darussalam Central Bank aim to strengthen financial knowledge, promote responsible money management, and encourage prudent saving behaviour among the population, particularly among younger generations.[48] Emerging studies suggest that Islamic financial literacy may play a significant role in shaping consumption behaviour by promoting moderation (*wasatiyyah*) and discouraging excessive and impulsive spending; however, empirical evidence remains limited, particularly among youth in highly digitalised contexts· Few investigations have examined how such principles operate within highly digitalised contexts or among youth populations specifically. The absence of context-specific research that integrates youth digital

[37] Centre for Strategic and Policy Studies (2025)
[38] Department of Economic Planning and Statistics. (2025, March 20). Retail sales decline in 2024, but F&B services show growth in Q4. *Borneo Bulletin Online*. Retrieved March 9, 2026, from https://borneobulletin.com.bn/retail-sales-decline-in-2024-but-fb-services-show-growth-in-q4/
[39] Borneo Bulletin, "Managing Today's Spending for Tomorrow's Growth," *Borneo Bulletin*, 2024.
[40] Brunei Darussalam Central Bank. (n.d.). *Saving*. https://www.bdcb.gov.bn/consumer/financial-education/financial-management/saving
[41] Brunei Darussalam Central Bank
[42] Standard Chartered Bank (2025)
[43] Borneo Bulletin, "Spend Wisely This Ramadhan," 2024.
[44] Standard Chartered Bank (2025)
[45] Chapra, M. U. (1992); Kahf, M. (1997). Consumption in Islam. In A. A. Islahi (Ed.), *Islamic economic studies*. Islamic Research and Training Institute.
[46] Hayat, H (2025)
[47] Hayat, H (2025)
[48] Brunei Darussalam Central Bank. (2024). *Evolution of savings from traditional to digital*. https://cms.bdcb.gov.bn/storage/uploads/publications/17089426309773120.pdf

behaviour, impulse purchasing tendencies, micro spending patterns, and Islamic financial literacy within Brunei Darussalam, therefore, represents a significant gap in the literature. Accordingly, in light of the growing influence of digital environments on impulse buying behaviour, existing financial vulnerabilities, and the limited integration of Islamic financial literacy within empirical research, this study aims to examine the relationship between impulse purchasing behaviour and Islamic financial literacy among Bruneian youth. Addressing the gap is crucial not only for advancing academic understanding but also for informing policy, strengthening financial resilience, and aligning consumer behaviour with Brunei's broader socio-economic and Islamic developmental goals.

1.4 Research Question And Objective

Research Question	Research Objective
1. What are the primary factors influencing impulse purchasing behaviour among Bruneian youth in a highly digitalised environment?	1. To identify the primary factors of impulse purchasing behaviour among Bruneian youth in a digitalised consumption environment.
2. What is the level of Islamic financial literacy among Bruneian youth towards Shariah principles of moderation and responsible spending?	2. To assess the level of Islamic financial literacy among Bruneian youth, including their understanding of Shariah principles of moderation and responsible spending.
3. What is the level of the correlation between Islamic financial literacy and impulse purchasing behaviour?	3. To examine the level of the correlation between Islamic financial literacy and impulse purchasing behaviour.

1.5 Significance Of The Study

This study is significant as it addresses the increasingly relevant issue of impulse purchasing behaviour among youth in Brunei Darussalam within a highly digital consumer environment. By examining impulse purchasing behaviour among youth aged between 18 and 35, the research provides valuable insights into the financial decision-making patterns of a demographic group that plays a crucial role in the country's future economic development. The study also contributes to the growing body of knowledge by integrating behavioural economic perspectives with Islamic financial principles**,** particularly those emphasising moderation (*wasatiyyah*), avoidance of extravagance (*israf*), and responsible financial conduct. By focusing on Islamic financial literacy as a key explanatory factor, the study offers a more context-specific understanding of financial behaviour in a predominantly Muslim society such as Brunei Darussalam. Methodologically, this study contributes by employing a quantitative approach to systematically examine the relationship between Islamic financial literacy and impulse purchasing behaviour**.** The use of structured survey data and statistical analysis enables the identification of measurable patterns and relationships between variables, providing empirical evidence that can support future research and policy development in the area of youth financial behaviour. This study also holds practical significance for policymakers, educators, and financial institutions in Brunei Darussalam by providing insights into the financial behaviour of youth within an increasingly digital consumer environment. Understanding the factors that influence impulse purchasing and micro spending behaviours can support the development of more targeted financial literacy programmes and youth-focused financial education initiatives. Financial education initiatives led by the Brunei Darussalam Central Bank aim to enhance financial knowledge, promote responsible money management, and improve financial decision-making among the population.[49] Public discussions in Brunei have also increasingly emphasised the importance of practising mindful spending and conscious budgeting to avoid unnecessary purchases and improve personal financial management.[50] The findings of this study may therefore contribute to these ongoing efforts by providing evidence-based insights into how youth financial behaviour is shaped by digital consumption environments and by identifying areas where financial education strategies can be strengthened. Strengthening financial literacy and responsible financial behaviour is also aligned with Brunei's long-term national development agenda under Wawasan Brunei 2035, which aims to achieve a highly educated and skilled population, a high quality of life, and a dynamic and sustainable economy.[51] By improving understanding of youth financial behaviour and encouraging responsible consumption practices, this research supports broader national objectives of building financially resilient individuals who can contribute productively to the nation's long-term economic development. Government leaders have similarly encouraged citizens to practise responsible spending and investment behaviour to strengthen financial resilience and support sustainable economic growth in the country.[52]

[49] Brunei Darussalam Central Bank
[50] Standard Chartered Bank (2025)
[51] Government of Brunei Darussalam. (2007). *Wawasan Brunei 2035*. Prime Minister's Office.; Centre for Strategic and Policy Studies (2025)
[52] Kon, J (2024)

1.6 Scope And Limitations

This study examines impulse purchasing behaviour among youth in Brunei Darussalam within the context of an increasingly digital consumer environment. The study focuses on how impulse purchasing behaviour is influenced by Islamic financial literacy, particularly in shaping financial decision-making among youth. The study is motivated by growing concerns about digital consumption patterns and the financial decision-making practices of youth in highly connected societies.

1.7.1 Scope

The study targets youth aged between 18 and 35 years, consistent with the definition of youth outlined under Brunei's National Youth Policy.[53] Both students and young working adults across all districts in Brunei Darussalam are included in order to capture a broader representation of youth financial behaviour within the country. The research examines how impulse buying occurs within digital consumption environments, particularly those associated with online marketplaces and digital platforms such as e-commerce websites and social media. These environments include online shopping platforms such as Temu, as well as established e-commerce marketplaces such as Shopee and Lazada, and social commerce platforms including TikTok Shop and Instagram, which facilitate convenient and immediate purchasing opportunities. The study seeks to understand how such digital environments may influence unplanned spending behaviour among youth. Methodologically, this study adopts a quantitative research approach focusing on the collection and analysis of numerical data. Primary data will be collected through a structured online questionnaire distributed to 300 youth respondents across Brunei Darussalam. The questionnaire is designed to measure levels of impulse purchasing behaviour and Islamic financial literacy, allowing for statistical analysis of patterns and relationships between these variables. The study is conducted within the timeframe of the current research period and focuses on contemporary consumer behaviour in a digitalised environment. Secondary data sources, including national reports, financial literacy surveys, and relevant academic studies, will also be utilised to provide contextual support and strengthen the interpretation of findings related to youth financial behaviour and digital consumption trends in Brunei Darussalam.

1.7.2 Limitations

Despite its contributions, several limitations should be acknowledged. First, the study focuses exclusively on youth residing in Brunei Darussalam, and therefore, the findings may not be fully generalisable to other countries with different socio-economic or cultural contexts. Second, the research relies partly on self-reported data obtained through a survey questionnaire. Participants may unintentionally provide inaccurate responses or may underreport certain spending behaviours due to recall bias or social desirability bias when discussing personal financial practices. Third, while the study examines the influence of digital consumption environments, it does not analyse specific platform algorithms, digital marketing systems, or commercial strategies used by online retailers. The research instead focuses primarily on behavioural patterns and perceptions among youth. Another limitation relates to the availability of publicly accessible national data on youth financial behaviour in Brunei. Existing statistical information on consumer spending and financial literacy is often limited, aggregated for the general population, or based on data that may not specifically focus on youth demographics. This constraint may limit the extent to which large-scale statistical comparisons can be conducted. Finally, while the study considers Islamic financial literacy as a key analytical perspective, other potential influences on spending behaviour, such as family financial background, peer influence, or broader socio-economic conditions, are not examined in depth within this research. These factors have the potential to provide valuable avenues for future studies investigating youth financial behaviour in digital consumption environments.

1.7 Operational Definition

1.8.1 Impulse Buying Behaviour

Impulse buying behaviour is defined as spontaneous purchasing driven by an immediate urge, occurring without prior intention or thoughtful evaluation of potential long-term financial implications.[54] For the purpose of this study, impulse buying refers to unplanned purchases made by youth to satisfy immediate desires, rather than based on careful planning, and may be influenced by factors such as digital exposure, emotions, and financial literacy.

1.8.2 Islamic Financial Literacy

The term Islamic financial literacy describes a person's comprehension of Shariah-compliant financial concepts and practices, such as ethical financial behaviour, allowed and forbidden financial transactions, and the capacity to make well-informed financial decisions that are consistent with Islamic teachings on moderation and wise wealth management. It includes both the theoretical comprehension and the real-world implementation of Islamic financial standards in routine financial conduct.[55]

[53] Ministry of Culture, Youth and Sports. (n.d.). *Basics National Youth Policy*. Government of Brunei Darussalam. https://www.kkbs.gov.bn/en/pages/Basics-National-Youth-Policy.aspx

[54] Nyrhinen, J. et al. (2024)

[55] Umi Widyastuti. (2021). The ISLAMIC FINANCIAL LITERACY: A THEORETICAL VIEW. *Jurnal Ilmiah Econosains, 19*(2), 30–40. https://doi.org/10.21009/econosains.0192.04

1.8.3 Youth in Brunei Darussalam

As described by UNESCO, youth are those between the ages of 15 and 35 in Brunei Darussalam. This age category is a period of transition from the dependence of childhood to adulthood's independence and awareness of our interdependence as community members.[56] However, as for this study, the age range is limited to 18 to 35 years, as individuals within this group are legally recognised as adults and are able to make independent financial decisions without parental consent.

2.0 Literature Review

2.1 Introduction

This chapter reviews the existing literature relevant to impulse purchasing behaviour, youth financial decision making, digital consumption environments, and Islamic financial literacy. Researchers from a variety of academic fields have given impulse buying a lot of attention since it has become more common in both traditional retail settings and online marketplaces.[57] From the standpoint of consumer psychology, impulse buying is typically defined as an instantaneous, unplanned purchase that is brought on by intense emotional responses to external stimuli. Subsequent research broadened this concept by acknowledging that consumers' internal emotional states and external environmental cues both have an impact on impulsive buying behaviour. Although the structure of online and offline shopping environments differs, the factors of impulsive behaviour tend to function similarly in both contexts, according to a systematic review, which also indicates that impulse buying involves abrupt and unplanned purchasing decisions stimulated by various situational factors. Building upon these foundations, this chapter examines several key themes related to impulse buying behaviour.

2.2 Impulse Buying Behaviour

Impulse buying describes a sudden and unplanned decision to purchase a product without prior intention.[58] Consumers' tendency for impulsive purchases is greatly increased by the use of social media, particularly within digitally connected environments.[59] This behaviour is often driven by emotional impulses that create a strong and immediate desire to make a purchase.[60] In many cases, such purchasing decisions occur with minimal consideration of long-term financial consequences, reflecting limited deliberate evaluation.[61] Impulsive buying behaviour is generally characterised by two fundamental features. The first is that impulsive purchases are typically spontaneous and unplanned, occurring without prior preparation or intention. The second characteristic is that such purchasing behaviour is largely driven by emotional reactions to environmental stimuli rather than careful cognitive evaluation.[62] Regarding the classification of impulse buying behaviour, Stern (1962) categorised impulse buying into four types: pure impulse buying, reminder impulse buying, suggestion impulse buying, and planned impulse buying.[63] However, some scholars have suggested that impulsive buying can also be understood through two different perspectives. The first is the cognitive perspective, which suggests that some level of evaluation may still occur, while the second is the emotional perspective, where impulse buying is driven by strong affective responses such as excitement or pleasure.[64] Consumers might engage in impulsive purchasing across a wide range of products, including everyday items such as confectionery, as well as higher-value goods such as automobiles and fashion products.[65] In this context, impulsive purchasing reflects an immediate response to external stimuli, resulting in unplanned acquisition without prior intention.[66] Similarly, impulsive buying behaviour may arise when consumers develop a strong emotional attachment to a product that is easily accessible, leading them to make spontaneous purchases that provide personal satisfaction.[67] Research findings also indicate that unplanned purchasing behaviour is common among consumers. Empirical evidence suggests that a substantial proportion of consumer spending is driven by impulsive purchasing

[56] UNESCO (2019), *What do we mean by Youth?*, http://www.unesco.org/new/en/social-and human-sciences/themes/youth/youth-definition/

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[59] Pahlevan Sharif, S., She, L., Yeoh, K. K., & Naghavi, N. (2022). Heavy social networking and online compulsive buying: The mediating role of financial social comparison and materialism. *Journal of Marketing Theory & Practice*, 30(2), 213–225. https://doi.org/10.1080/10696679.2021.1909425; She, L., Rasiah, R., Waheed, H., & Pahlevan Sharif, S. (2021). Excessive use of social networking sites and financial well-being among young adults: The mediating role of online compulsive buying. *Young Consumers*, 22(2), 272–289. https://doi.org/10.1108/YC-11-2020-1252

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[67] Hashmi, H., Attiq, S., & Rasheed, F. (2019). Factors affecting online impulsive buying behavior: A stimulus organism response model approach. *Market Forces*, *14*(1), 19–42.; Li, Y. (2015). Impact of impulsive buying behavior on post impulsive buying satisfaction. *Social Behavior and Personality*, *43*(2), 339–352. https://doi.org/10.2224/sbp.2015.43.2.339; Gaille, B. (2017, March 22). *19 dramatic impulse buying statistics*. Retrieved March 9, 2026, from https://brandongaille.com/18-dramatic-impulse-buying-statistics/

behaviour. In addition, marketing strategies such as promotional offers and sales discounts have been identified as major factors of impulse purchasing behaviour, contributing significantly to spontaneous consumer purchases.[68]
In the context of this study, impulse buying behaviour is particularly relevant among youth in Brunei Darussalam, who are highly exposed to digital platforms and social media marketing. While such environments increase the likelihood of spontaneous purchasing, the extent to which individuals engage in impulse buying may be influenced by their level of financial literacy. In particular, Islamic financial literacy, which emphasises moderation (*wasatiyyah*) and the avoidance of excessive consumption (*israf*), may serve as an important behavioural control mechanism in reducing impulsive purchasing tendencies.

2.3 Digital Consumption Environment

In recent decades, businesses have increasingly adopted sophisticated digital marketing techniques to encourage impulse purchases.[69] According to Redine et al. (2023), technological innovation has enhanced convenience in online shopping, thereby increasing the likelihood of unplanned purchases.[70] Easy access and a constant flow of instant consumption options are provided by new technologies, creating a highly stimulating digital consumption environment. The convenience and immediacy of digital platforms increase the likelihood of spontaneous purchasing behaviour. In the context of Brunei Darussalam, digital connectivity is exceptionally high, with approximately 463,000 individuals using the internet in 2025, representing about 99% of the total population. This indicates that nearly the entire population is exposed to digital platforms, increasing the likelihood of frequent interaction with online marketing and purchasing opportunities.[71] Furthermore, businesses rely heavily on impulsive purchases to boost sales and profitability.[72] Impulse buying is frequently associated with excessive purchasing behaviour that can negatively affect an individual's financial stability and overall well-being, particularly within online shopping environments.[73] The growth of digital commerce has intensified this phenomenon, as modern marketing strategies increasingly rely on targeted advertising. Through the use of consumer data such as browsing history, search patterns, and other online activities, companies are able to deliver advertisements that closely match individual consumer preferences.[74] In the Bruneian context, the widespread use of smartphones and digital applications further increases consumers' exposure to personalised marketing strategies, thereby enhancing the likelihood of spontaneous purchasing decisions.[75] Moreover, digital platforms continuously monitor users' online behaviour to identify consumption patterns and predict personal interests. This information enables firms to increase user engagement by delivering highly personalised marketing messages that are relevant to individual consumers.[76] As a result, social media platforms have become particularly effective channels for personalised advertising, which may further stimulate impulse purchasing behaviour among consumers.[77] According to Argoncillo and Orús, social media has a major impact on people's behaviour due to the diverse experiences and interactions.[78] These interactions include product exposure, evaluation, and endorsement, which may influence purchasing decisions. Research suggests that positive brand impressions can lead to impulsive buying decisions.[79]

Furthermore, Brunei recorded approximately 300,000 social media user identities in 2025, representing about 64.1% of the total population, with a high proportion of adults actively engaging on platforms such as Instagram and TikTok. This highlights the significant role of social media as a key channel for marketing exposure and consumer influence.[80] Given that Bruneian youth are highly active in these digital environments, they are more likely to be influenced by online interactions, peer recommendations, and digital content, which may increase their susceptibility to impulse purchasing behaviour. While studies from various countries demonstrate how digital platforms and e-commerce environments can stimulate impulse purchasing behaviour, similar trends are also observable in highly connected societies. The widespread availability of internet access has also contributed to the expansion of e-commerce activities in the country. Surveys show

[68] Gaille, B. (2017). *19 dramatic impulse buying statistics*. from https://brandongaille.com/18-dramatic-impulse-buying-statistics/; Li, Y. (2015). Impact of impulsive buying behavior on post impulsive buying satisfaction. *Social Behavior and Personality*, *43*(2), 339–352. https://doi.org/10.2224/sbp.2015.43.2.339
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[70] Redine, A., Deshpande, S., Jebarajakirthy, C., & Surachartkumtonkun, J. (2023). Impulse buying: A systematic literature review and future research directions. *International Journal of Consumer Studies*, *47*(1), 3-41.
[71] Kemp, S. (2025). *Digital 2025: Brunei Darussalam*.
[72] Duarte, P., Raposo, M., & Ferraz, M. (2013). Drivers of snack foods impulse buying behaviour among young consumers. British Food Journal, 115(9), 1233–1254. https://doi.org/10.1108/BFJ-10-2011-0272
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[80] Kemp, S. (2025). *Digital 2026: Brunei Darussalam*.

that about 76% of Bruneians use e-commerce platforms for activities such as online shopping, banking, and bill payments, with many consumers preferring to shop through online websites and social media platforms. These developments indicate that digital technologies play a significant role in shaping consumer purchasing behaviour in Brunei, particularly by increasing exposure to marketing stimuli and facilitating immediate purchasing decisions. As online platforms continue to integrate marketing strategies such as targeted advertising and personalised recommendations, the digital environment may further influence spontaneous purchasing decisions among consumers, particularly among younger and highly connected populations. In the context of this study, the digital consumption environment is considered a key external factor that may increase impulse purchasing behaviour among Bruneian youth, particularly due to their high level of digital engagement and continuous exposure to personalised marketing strategies.

2.4 Youth Consumer Behaviour

Youth are often regarded as key factors of digital consumer culture due to their high levels of engagement with online shopping platforms and social media networks.[81] Their active presence in digital spaces also increases their exposure to various forms of online marketing and promotional content.[82] In addition, social media environments tend to amplify peer influence and social norms, thereby shaping young consumers' attitudes and purchasing behaviours.[83] Previous research suggests that younger consumers may be more prone to impulsive purchasing, whereas older individuals are generally more capable of exercising self-control in their spending decisions.[84] Consumption also plays a significant role in the formation of identity among young people, as purchasing choices often serve as a means of expressing personal values, social belonging, and lifestyle preferences.[85] As a result, young adults may be more vulnerable to developing unhealthy consumption habits, such as excessive spending, which can create long-term financial and psychological challenges.[86] Furthermore, the growing shift toward online shopping has largely been influenced by Generation Z, a cohort of digitally native individuals born between 1995 and 2010.[87] This generation is characterised by a high level of digital connectivity and a strong preference for technology-based interactions rather than traditional face-to-face communication.[88] Their extensive use of digital technologies for communication, entertainment, and information access has significantly shaped their consumption patterns and purchasing preferences.[89] As a result, the distinctive behavioural traits of Generation Z have transformed contemporary marketing strategies, increasing the importance of digital platforms in reaching consumers. In particular, social commerce plays a notable role in encouraging online impulse buying among this generation. Creative promotional strategies on social media platforms often trigger spontaneous purchasing behaviour by directly stimulating consumers' interest and motivation to buy.[90] These findings highlight the strong relationship between digital environments and impulsive purchasing tendencies among younger consumers, suggesting that youth populations in highly connected societies may be particularly susceptible to such behaviours.

2.5 Factors Influencing Impulse Buying

Numerous studies have attempted to identify the factors that encourage consumers to engage in impulse purchasing behaviour. Prior research suggests that several psychological and situational elements can influence impulsive buying decisions, including self-esteem, risk preference, and feelings of social isolation.[91] Other studies highlight the role of situational and experiential factors such as perceived scarcity, shopping value, and hedonic motivations in stimulating spontaneous purchasing behaviour.[92] In digital contexts, additional influences such as social presence within online environments have also been found to affect consumers' impulse purchasing tendencies.[93] Furthermore, marketing-related factors, including perceived trust, perceived usefulness, perceived value, and promotional incentives, have been identified

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[89] Rahilly, L., Finneman, B., & Spagnuolo, E. (2020, August 4). *Meet Generation Z: Shaping the future of shopping*. McKinsey & Company. https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/meet-generation-z-shaping-the-future-of-shopping
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[92] Akram, U., Hui, P., Khan, M. K., Yan, C., & Akram, Z. (2018). Factors affecting online impulse buying: evidence from Chinese social commerce environment. *Sustainability*, *10*(2), 352.
[93] Ming, J., Jianqiu, Z., Bilal, M., Akram, U., & Fan, M. (2021). How social presence influences impulse buying behavior in live streaming commerce? The role of SOR theory. *International Journal of Web Information Systems*, *17*(4), 300-320.

as important factors of impulsive buying behaviour in online shopping environments.[94] Numerous variables have been linked to impulsive buying behaviour in the past, especially in online shopping settings. These elements include societal influences, marketing tactics, and psychological cues that may encourage impulsive purchases. A recent study by Ngo et al. (2024) identifies several factors that contribute to impulse buying behaviour in online shopping environments, including time pressure, quantity pressure, economic incentives, social influence, and sensory stimuli such as visual and auditory cues.[95] These factors demonstrate how digital platforms create environments that encourage quick, emotionally driven purchasing decisions with reduced cognitive evaluation. Understanding these factors is essential for explaining impulse buying behaviour in contemporary online marketplaces.
The factors are based on Ngo et al. (2024):

1) Time Pressure
2) Quality Pressure (Scarcity)
3) Economic Incentives
4) Social Influence
5) Sensory Stimuli (Visual and Sound)

2.5.1 Time Pressure

Time pressure has been shown in numerous research to be a significant factor influencing impulsive purchasing behaviour.[96] Time pressure refers to the perceived urgency consumers experience when making purchasing decisions within a limited time frame. Marketing strategies such as flash sales and time-sensitive promotions are commonly used to create this sense of urgency, encouraging consumers to act quickly in order to avoid missing out on promotional offers.[97] In e-commerce environments, marketers frequently create time pressure through strategies such as flash sales, countdown timers, and limited-time promotions, which encourage consumers to make rapid purchasing decisions with reduced cognitive evaluation. Research indicates that when consumers face time constraints, emotional responses become more dominant than rational deliberation, increasing the likelihood of impulsive purchasing behaviour.[98] Van Dillen et al. claim that consumers may be less likely to make impulsive purchases if they are under more time pressure.[99] Time pressure can significantly influence consumers' purchasing behaviour by limiting the time available for information processing and decision making. Under time pressure, consumers are more likely to rely on intuition rather than careful evaluation, which may increase perceived benefits while reducing the perception of risks, thereby encouraging impulsive purchasing behaviour.[100] In online shopping environments, higher time pressure reduces the opportunity to gather relevant information, making consumers more susceptible to spontaneous buying decisions.[101]

2.5.2 Quality Pressure (Scarcity)

Scarcity refers to a marketing strategy in which products are presented as limited in quantity or availability, thereby increasing their perceived value and urgency among consumers. When consumers perceive that a product may soon become unavailable, they are more likely to experience a fear of missing out, which can encourage quicker and less deliberative purchasing decisions. Quantity pressure occurs when consumers perceive that a product is available in limited quantities. Scarcity cues can increase the perceived desirability of products and trigger fear of missing out, leading consumers to make spontaneous purchasing decisions.[102] Empirical research demonstrates that scarcity promotions in online markets can significantly increase consumers' likelihood of making impulsive purchases by creating a sense of urgency and competition for limited products.[103]

2.5.3 Economic Incentives

Economic benefits refer to the financial advantages consumers perceive when purchasing products, such as discounts, promotional offers, or price reductions. These incentives can increase consumers' perceived value of a product and create a sense of opportunity to save money, which may encourage quicker purchasing decisions. Such incentives can stimulate excitement and reduce rational evaluation, thereby increasing impulsive buying tendencies.[104] Research shows that online

[94] Zhang, Z., Zhang, N., & Wang, J. (2022). The influencing factors on impulse buying behavior of consumers under the mode of hunger marketing in live commerce. *Sustainability*, *14*(4), 2122.
[95] Ngo, T. T. A. et al. (2024).
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[97] Ngo, T. T. A. et al. (2024).
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[102] Ngo, T. T. A. et al. (2024).
[103] Wu, Y., Xin, L., Li, D., Yu, J., & Guo, J. (2021). How does scarcity promotion lead to impulse purchase in the online market? A field experiment. *Information & Management*, *58*(1), 103283.
[104] Ngo, T. T. A. et al. (2024).

marketing strategies highlighting economic benefits can stimulate impulse buying behaviour by increasing consumers' motivation to take advantage of promotional deals.[105]

2.5.4 Social Influence

Social influence plays an important role in shaping consumer purchasing behaviour, particularly in online environments where consumers are exposed to peer recommendations, influencer endorsements, and online reviews.[106] Exposure to peer opinions, online reviews, and influencer endorsements can create social pressure and normative cues that encourage individuals to make spontaneous purchasing decisions. Social media platforms amplify these effects by facilitating rapid interaction and comparison, increasing susceptibility to impulse buying.[107]

2.5.5 Sensory Stimuli (Visual and Sound)

Digital platforms increasingly use sensory elements such as visual presentation and sound effects to enhance consumer engagement. Visually appealing product presentations and audio cues can stimulate emotional responses that encourage spontaneous purchasing behaviour.[108] Multi-sensory marketing elements can also influence impulsive buying behaviour by stimulating consumers' sensory experiences during the shopping process. Visual and auditory cues, such as appealing product displays, colours, music, and other sensory stimuli, can enhance emotional responses and increase consumers' engagement with products. When these sensory stimuli generate excitement or pleasure, consumers may be more inclined to make spontaneous purchasing decisions without extensive evaluation.[109]

2.6 Islamic Financial Literacy And Consumer Behaviour

Islam provides comprehensive guidance on financial management, including principles related to responsible spending and debt management. These guidelines apply not only to individuals but also to creditors and society as a whole, emphasising ethical financial conduct.[110] Islamic teachings discourage excessive indebtedness and promote financial prudence, encouraging individuals to earn their livelihood through lawful means and manage their financial resources responsibly. Debt is generally viewed as a burden in Islam, particularly when it remains unsettled, as financial obligations are considered a matter of accountability not only in this world but also in the Hereafter.[111] Consequently, Muslims are encouraged to avoid unnecessary financial commitments and to practice moderation in their spending behaviour. In this context, Islamic financial literacy plays a crucial role in shaping individuals' financial behaviour. Islamic financial literacy can be understood as the ability to apply financial knowledge, skills, and attitudes in managing financial resources in accordance with Islamic teachings.[112] It extends beyond knowledge of Shariah-compliant financial products to encompass broader financial practices such as saving, responsible borrowing, and responsible and Shariah-compliant wealth management.[113] In this study, Islamic financial literacy is operationalised in terms of individuals' financial knowledge, skills, and attitudes, while ethical values are considered as guiding principles that influence financial behaviour rather than components of financial literacy itself. As a form of human capital, financial literacy has been recognised as an important factor influencing individuals' financial decisions and behavioural outcomes, particularly in relation to spending behaviour.[114] The primary distinction between conventional financial literacy (CFL) and Islamic financial literacy (IFL) lies in their underlying philosophical foundations and ethical frameworks.[115] While conventional financial literacy focuses on wealth accumulation and efficient financial decision-making within a secular economic system, Islamic financial literacy is guided by the principles of Maqāṣid al-Sharī'ah, which aim to promote overall well-being (*maslahah*) at both the individual and societal levels.[116] Unlike conventional systems that rely on interest-based mechanisms, IFL is grounded in the prohibition of *Riba* (interest), *Gharar* (uncertainty), and *Maysir* (speculation), requiring financial activities to be conducted through Shariah-compliant and asset-backed transactions.[117] In addition to fundamental financial skills such as budgeting and saving, IFL incorporates knowledge of Islamic financial instruments and obligations, including contracts such as *Mudharabah* and *Murabaha*, as well as practices like *Zakat*, *Waqf*, and *Takaful*.[118] Importantly, IFL frames wealth as an *amanah* (trust) from

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[117] Nathie, M., Mahdzan, N. S., Hanifa, M. H., Ahmad, W. M., & Zainudin, R. (2023). Islamic and conventional financial literacy: Systematic and bibliometric literature analyses. *Journal of King Abdulaziz University: Islamic Economics*, *36*(2), 29–60. https://doi.org/10.4197/Islec.36-2.2; Antara, P. M., & Musa, R. (2020).; Nawi, F. A. M., et al. (2018). Islamic financial literacy: A conceptualization and proposed measurement. *International Journal of Academic Research in Business and Social Sciences*, *8*(12), 629–641.
[118] Nathie et al. (2023).; Nawi et al. (2018).

Allah, positioning financial decision-making as both an economic and moral responsibility.[119] In the context of this study, this ethical orientation may influence individuals' self-control and spending behaviour by encouraging moderation (*wasatiyyah*) and discouraging excessive consumption (*israf*).[120] The growing availability of Islamic financial products and services has further highlighted the importance of enhancing Islamic financial literacy among consumers.[121] In contemporary digital consumption environments, Islamic financial literacy may contribute to more disciplined financial behaviour. By encouraging responsible financial decision-making, Islamic financial literacy enables individuals to evaluate their spending choices more carefully. Ethical values function as guiding principles that shape how financial knowledge is applied in practice. This suggests that individuals with higher levels of Islamic financial literacy are more likely to regulate impulsive purchasing behaviour and engage in responsible consumption practices. In addition, Islamic financial literacy is conceptually linked to broader principles of Islamic consumption ethics, which emphasise fairness and social responsibility in financial behaviour. These ethical principles complement financial literacy by guiding individuals towards more responsible consumption practices. Islamic teachings encourage individuals to fulfil their needs through *halal* means while avoiding excess, reinforcing self-control in financial decision-making. Concepts such as *qanā'ah* (contentment) further support this by promoting satisfaction with one's existing resources rather than pursuing unnecessary desires.[122] However, existing studies also highlight that the application of Islamic financial principles in consumer behaviour is not always consistent. While some Muslim consumers demonstrate strong adherence to ethical considerations such as halal consumption and moderation, others may overlook these principles, particularly in non-food product categories such as fashion and cosmetics. This inconsistency suggests that external influences, particularly digital marketing and social media exposure, may weaken the application of Islamic financial principles in actual purchasing behaviour. As a result, impulse buying behaviour may still occur despite the presence of religious and ethical guidelines.[123] Despite the growing body of literature on impulse buying behaviour and financial literacy, existing studies have largely focused on conventional financial literacy and general consumer behaviour, with limited attention given to Islamic financial literacy in the context of digital consumption environments. Furthermore, there is a lack of empirical research examining how Islamic financial literacy influences impulse purchasing behaviour among youth, particularly in highly connected societies such as Brunei Darussalam. Therefore, this study seeks to address this gap by examining the relationship between Islamic financial literacy and impulse buying behaviour among Bruneian youth. Therefore, higher levels of Islamic financial literacy are expected to enhance financial self-control and reduce the likelihood of impulse purchasing behaviour among consumers.

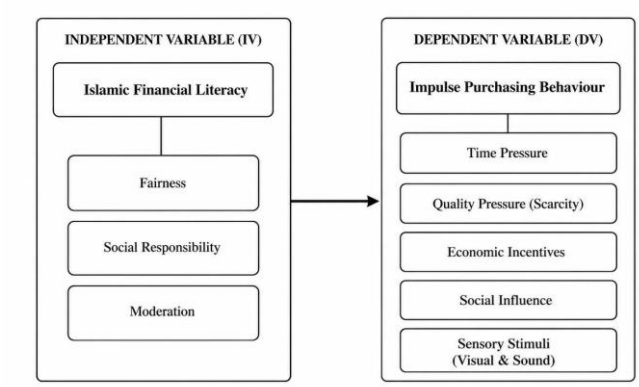
2.7 Theoretical Framework Of The Study

Impulse purchasing behaviour has become increasingly prevalent within contemporary consumer environments characterised by rapid digitalisation and continuous exposure to online marketing stimuli. The expansion of digital marketplaces, targeted advertising, and seamless online purchasing mechanisms has created conditions that facilitate spontaneous consumer decisions. These developments are particularly relevant among youth, who demonstrate high levels of engagement with digital technologies and social media platforms. In Brunei Darussalam, where internet penetration exceeds 99 per cent, and digital connectivity is nearly universal, young consumers are continuously exposed to digital consumption environments that may encourage impulsive purchasing behaviour. At the same time, financial discipline and responsible consumption are strongly emphasised within Islamic teachings, which promote moderation (*wasatiyyah*) and discourage extravagance (*israf*) and wastefulness (*tabdhir*).[124] This contrast between digitally stimulated consumption and Islamic ethical guidance highlights the need for a theoretical framework that explains both behavioural factors and ethical moderation in consumer decision-making. To understand these dynamics, this study draws upon three complementary theoretical perspectives: the Theory of Planned Behaviour (TPB), Behavioural Finance Theory, and Islamic Consumption Theory. Together, these theories provide a comprehensive explanation of how impulse purchasing behaviour emerges within digitally mediated environments and how Islamic financial literacy may influence financial decision-making among youth. The Theory of Planned Behaviour (TPB), developed by Ajzen, proposes that human behaviour is primarily influenced by behavioural intentions, which are shaped by three key determinants: attitudes toward the behaviour, subjective norms, and perceived behavioural control.[125] In the context of impulse purchasing, attitudes may reflect individuals' perceptions of the enjoyment or satisfaction derived from spontaneous purchases. Subjective norms represent social pressures arising from peers, influencers, and social media communities that may encourage consumption-oriented behaviour. Perceived behavioural control refers to an individual's ability to regulate spending behaviour and resist impulsive urges. Within highly digitalised environments, these factors may interact to strengthen consumers' intentions to

[119] Nathie et al. (2023).; Antara, P. M., & Musa, R. (2020).; Wahyuni, E., Rizal, & Sari, C. I. (2026). Islamic sustainable financial literacy: Offering the concept of sustainable financial literacy based on Maqashid Shariah. *Al-Intaj: Jurnal Ekonomi dan Perbankan Syariah*, *12*(1), 1–21.
[120] Nathie et al. (2023).; Antara, P. M., & Musa, R. (2020).; Kaweesa, Y., & Rosman, R. (2024).
[121] Ab Rahman, S., Tajudin, A., & Tajuddin, A. F. A. (2018). Determinant Factors of Islamic Financial Literacy In Malaysia. *American Journal of Humanities and Social Sciences Research (AJHSSR)*, *2*(10), 125-132.
[122] Armina. (2022). Pengendalian Impulsive Buying Melalui Konsep Qudwah dan Qana'ah Dalam Perspektif Etika Konsumsi. *Jurnal Al-Tsarwah*, *5*(1), 1–16. https://doi.org/10.30863/altsarwah. v5i2.3295; Desky, A. F., Jailani, M., & Kamal, A. (2025). Impulse Buying Behavior in E-Commerce Users: A Study of Consumptive Society and Islamic Consumption Ethics in a Sociological Perspective. *Fikri: Jurnal Kajian Agama, Sosial Dan Budaya*, *10*(1), 165-189.
[123] Desky, A. F., Jailani, M., & Kamal, A. (2025).
[124] Khan, M. F. (2003). Consumer behavior, sustainable development, and Islam.
[125] Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211.

make spontaneous purchases, particularly when social influence and convenience reduce barriers to purchasing. Behavioural Finance Theory, as developed by Kahneman and Tversky (1979) and further expanded by Thaler (1985), explains why consumers often deviate from rational economic decision-making.[126] Behavioural finance recognises that emotional responses, cognitive biases, and psychological triggers frequently influence financial behaviour.[127] Impulse purchasing represents a clear example of such behaviour, as decisions are often driven by emotional stimuli rather than deliberate planning. Factors such as time pressure, scarcity promotions, economic incentives, and social influence can create psychological conditions that encourage spontaneous purchases. These behavioural mechanisms are particularly prominent in digital marketplaces where purchasing opportunities are immediate and easily accessible. While these theories explain why impulsive purchasing behaviour occurs, Islamic Consumption Theory, as discussed by Chapra (1992) and Kahf (1997), provides an ethical framework for understanding how such behaviour may be moderated within Muslim societies.[128] Islamic economic thought emphasises responsible consumption guided by moral and spiritual principles. Scholars highlight that consumption should fulfil legitimate needs while avoiding excess and waste. The concept of moderation (*wasatiyyah*) encourages balanced spending, while the prohibition of extravagance (*israf*) discourages excessive consumption.[129] Within this framework, financial decisions are viewed as both economic and ethical responsibilities. Islamic financial literacy, therefore, plays an important role in shaping financial behaviour by increasing awareness of Shariah-compliant financial practices and ethical spending principles. In the context of this study, Islamic financial literacy is expected to influence how young consumers interpret and respond to consumption stimuli within digital environments. Youth who possess a stronger understanding of Islamic financial principles may demonstrate greater financial discipline and self-control when confronted with impulse purchasing opportunities. Conversely, limited awareness of these principles may increase vulnerability to spontaneous consumption behaviour driven by digital marketing stimuli. This study develops a conceptual framework to examine impulse buying behaviour among Bruneian youth by focusing on Islamic financial literacy as a multidimensional construct. Drawing on the Theory of Planned Behaviour, Behavioural Finance Theory, and Islamic Consumption Theory, Islamic financial literacy is conceptualised through key ethical dimensions that guide financial behaviour. Specifically, this study operationalises Islamic financial literacy into three core components: moderation (wasatiyyah), fairness, and social responsibility. Moderation refers to balanced spending and the avoidance of excess (israf), fairness reflects ethical and just financial conduct, and social responsibility emphasises accountability towards society and the wider community in financial decision-making. These dimensions collectively represent the practical application of Islamic financial principles in everyday consumption behaviour. Rather than treating Islamic financial literacy as a single construct, this study examines how these ethical components influence consumers' ability to regulate impulsive tendencies.

Figure 2.1 Conceptual Framework of the Study



This figure presents the conceptual framework of the study, illustrating Islamic financial literacy as a multidimensional construct comprising moderation, fairness, and social responsibility, and its relationship with impulse buying behaviour among Bruneian youth.

[126] Kahneman, D., & Tversky, A. (2013). Prospect theory: An analysis of decision under risk. In *Handbook of the fundamentals of financial decision making: Part I* (pp. 99-127).; Thaler, R. H. (1993). *Advances in behavioral finance*. Russell Sage Foundation.
[127] Thaler, R. H. (1993).
[128] Chapra, M. U. (1992); Kahf, M. (1997).
[129] Zaman, A. (2019). Islam's gift: An economy of spiritual development. *American Journal of Economics and Sociology, 78*(2), 443–491.

3.0 Research Methodology

3.1 Introduction

This chapter outlines the research methodology adopted to examine the relationship between Islamic financial literacy and impulse purchasing behaviour among Bruneian youth. It describes the research design, sampling techniques, data collection methods, and data analysis procedures employed in the study. A quantitative approach is utilised to enable the systematic collection and analysis of numerical data, allowing for objective measurement of variables and the identification of relationships between them. The chapter also presents the research timeframe and ethical considerations to ensure that the study is conducted in a structured and responsible manner.

3.2 Research Design

This study adopts a quantitative research approach to examine the relationship between impulse purchasing behaviour and Islamic financial literacy among Bruneian youth. A quantitative approach is appropriate as it allows for the systematic collection and analysis of numerical data, enabling the researcher to identify patterns, measure variables, and objectively determine relationships between them. The study employs a cross-sectional survey design, where data are collected at a single point in time through a structured questionnaire. This design is commonly used in social science research to examine relationships between variables within a specific population, as it provides a snapshot of respondents' behaviours, perceptions, and characteristics at a given time.[130] The use of a cross-sectional approach is particularly suitable for this study as it aims to assess the current levels of impulse purchasing behaviour and Islamic financial literacy among youth in a rapidly evolving digital environment. The study focuses on Bruneian youth aged 18 to 35 years old and uses a structured survey questionnaire to collect the required data. The questionnaire consists primarily of closed-ended and Likert-scale questions, allowing respondents' responses to be quantified and statistically analysed. The use of a structured questionnaire also ensures consistency in data collection across all respondents. While previous studies highlight various external factors influencing impulse buying behaviour, this study focuses specifically on Islamic financial literacy as the primary explanatory variable. By employing a structured questionnaire, the study ensures consistency in data collection and allows for statistical analysis to test relationships between variables. In this research, impulse purchasing behaviour is treated as the dependent variable, while Islamic financial behaviour serves as the independent variable. Islamic financial literacy is operationalised through three dimensions: moderation (*wasatiyyah*), fairness, and social responsibility. Impulse purchasing behaviour is examined through five factors: time pressure, scarcity and quality appeal, economic incentives, social influence, and sensory stimuli. The key variables of the research design are presented in Figure 3.1.

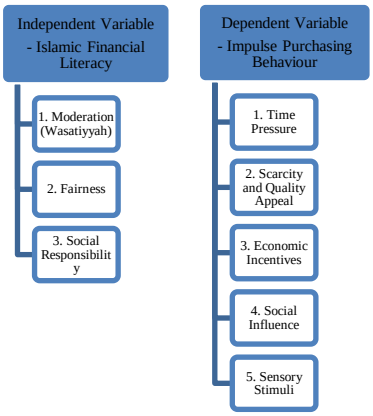


Figure 3.1: Key variables of Research Design

By using structured survey questionnaires, the study will quantify the factors influencing impulse purchasing behaviour and the level of Islamic financial literacy among Bruneian youth. The questionnaire is designed using closed-ended and Likert-scale questions, allowing the study to quantify the variables identified in the research framework. The questionnaire items are structured according to the research objectives, as presented in Table 3.1.

Research Objective	Variable Measured	Questions
RO 1.	Impulse Purchasing Behaviour can be measured by: 1. Time Pressure, 2. Scarcity, 3.	• To what extent do flash sales or limited-time offers encourage you to make unplanned purchases?

[130] Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.

	Economic Incentives, 4. Social Influence, and 5. Sensory Stimuli	• How do countdown timers or urgent promotional messages influence your purchasing decisions? • To what extent does limit product availability or scarcity encourage you to purchase immediately? • How do discounts, vouchers, promotions, or free-shipping offers influence your impulse purchases? • To what extent do influencers, peer recommendations, customer reviews, or social media trends influence your unplanned purchases? • How do attractive product images, videos, or product presentation influence your impulse purchasing decisions?
RO 2.	IFL can be measured by: 1. Moderation (Wasatiyyah), 2. Fairness, and 3. Social Responsibility	• How well do you understand the Islamic principle of moderation (wasatiyyah) in spending? • To what extent do you consider the difference between needs and wants before making a purchase? • How well do you understand the importance of avoiding excessive or wasteful spending in Islam? • To what extent do Islamic principles of fairness influence your financial and purchasing decisions? • To what extent do you consider your financial responsibilities towards yourself, your family, and society when making purchasing decisions? • How important is responsible spending in accordance with Islamic principles when making purchasing decisions?
RO 3.	Relationship between IFL and IPB measured by: 1. Islamic Financial Literacy score and 2. Impulse Buying Behaviour score	• Does a higher level of Islamic financial literacy correspond with differences in impulse purchasing behaviour? • Is there a statistically significant relationship between Islamic financial literacy and impulse purchasing behaviour among Bruneian youth?

This data-driven approach ensures that the findings are statistically measurable and allows the study to systematically assess impulse purchasing behaviour and Islamic financial literacy among Bruneian youth. The findings will provide empirical evidence on the factors associated with impulse purchasing behaviour and the relationship between Islamic financial literacy and impulse purchasing behaviour.

3.3 Sampling Of The Study

The target population of this study consists of Bruneian youth aged between 18 and 35 years, as individuals within this age group are legally able to make independent financial decisions.

A sample size of 300 respondents will be used, which is considered adequate for statistical analysis and ensures sufficient representation for identifying relationships between variables.

The study adopts a non-probability sampling method, specifically convenience sampling with purposive criteria. Respondents will be selected based on accessibility and relevance to the research objectives. To qualify for participation, respondents must:

- Be a Bruneian citizen or resident
- Be aged between 18 and 35 years
- Have experience using digital platforms such as e-commerce or social media

3.4 Instrumentation Development

Section	Question	Author / Basis of Item Development
Section A: Background of Respondents	1. What is your age? 2. What is your gender? 3. Which district do you currently live in? 4. What is your current occupation status? 5. What is the highest level of education you have completed? 6. What is your approximate monthly personal income? 7. How often do you purchase products through online shopping platforms?	Researcher
Section B: Impulse Purchasing Behavior – Time Pressure	1. I am more likely to make an unplanned purchase when an offer is available for a limited time. 2. Countdown timers or flash sales make me feel that I need to purchase immediately. 3. I sometimes purchase an item because I am afraid that a promotion will end.	Beatty and Ferrell (1998); Akram et al. (2018)
Impulse Purchasing Behavior - Scarcity and Quality Appeal	4. I am more likely to purchase a product when its availability appears limited 5. A product that looks high-quality can encourage me to purchase it without planning. 6. I am more likely to make an unplanned purchase when a product appears attractive or appealing.	Akram et al. (2018); Liao et al. (2009)
Impulse Purchasing Behavior - Economic Incentives	7. Discounts can encourage me to buy something that I did not plan to buy. 8. Vouchers or promotional codes can encourage me to make an unplanned purchase. 9. Free-shipping offers can encourage me to make an unplanned purchase.	Xu and Huang (2014); Akram et al. (2018)
Impulse Purchasing Behavior -Social Influence	10. I am more likely to purchase a product after seeing it recommended by an influencer. 11. Reviews or recommendations from other customers can encourage me to make an unplanned purchase. 12. Social media trends can influence me to purchase products that I had not planned to buy.	Zhang et al. (2018); Rook and Fisher (1995)
Impulse Purchasing Behavior – Sensory Stimuli	13. Attractive product images can encourage me to make an unplanned purchase. 14. Product videos or attractive online displays can make me want to purchase immediately. 15. The way a product is presented online can influence me to make an impulse purchase.	Liao et al. (2016)
Islamic Financial Literacy – Moderation (Wasatiyyah)	1. Which statement best describes *wasatiyyah* in financial behaviour? 2. What does *israf* mean in the context of spending? 3. Which approach is most consistent with responsible spending in Islam? 4. I consider whether something is a need or a want before spending money. 5. I try to avoid unnecessary or excessive spending. 6. I believe that spending should be balanced rather than excessive.	Antara et al. (2016); Ramlee et al. (2019); Hanapi et al. (2019); Antara and Musa (2020)
Islamic Financial Literacy - Fairness	7. Which of the following best reflects fairness in financial dealings? 8. I consider honesty and fairness when making financial decisions.	Ramlee et al. (2019); Hanapi et al. (2019)

	9. I believe that financial decisions should respect the rights of others. 10. I consider Islamic principles of fairness when making purchasing decisions.	
Islamic Financial Literacy – Social Responsibility	11. Which statement best reflects social responsibility in financial decisions? 12. I consider my financial responsibilities towards my family when making spending decisions. 13. I believe that money should be used responsibly rather than wasted. 14. I consider how my spending decisions may affect others and society.	Hanapi et al. (2019)
Islamic Financial Literacy – Responsible Financial Behaviour	15. Which statement best reflects responsible financial behaviour?	Hanapi et al. (2019)
Open Ended Questions	1. In your opinion, what is the main reason young people in Brunei make impulse purchases? 2. In your opinion, how can Islamic financial principles help young people make more responsible purchasing decisions?	Researcher

The questionnaire items were adapted and reworded from previous literature to suit the context of online purchasing among Bruneian youth. Where no single existing instrument fully captured the study's conceptual dimensions, items were researcher-developed based on relevant literature and subsequently subjected to expert validation and pilot testing.

3.5 Data Collection Method

Primary data for this study will be collected using a structured online questionnaire consisting of items that are aligned with the research objectives. The questionnaire is designed to measure impulse purchasing behaviour and Islamic financial literacy among Bruneian youth, with all items adapted from established literature to ensure validity and reliability.

The study focuses on Bruneian youth aged between 18 and 35 years, as this group represents a highly digitally engaged population and is more likely to be exposed to online purchasing environments. Respondents will be recruited using convenience sampling through digital platforms, including WhatsApp, Telegram, Instagram, and other social media channels, which are widely used among youth in Brunei. This approach allows for efficient distribution and access to the target population. The data collection process is expected to take place over a period of approximately four to six weeks, depending on the response rate. The questionnaire will be self-administered, allowing respondents to complete it at their own convenience. This method is suitable as it ensures flexibility and encourages participation, particularly among digitally active youth. All items in the questionnaire will be measured on a 5-point Likert scale, ranging from "strongly disagree" to "strongly agree," to capture respondents' attitudes, behaviours, and levels of financial literacy in a structured, measurable way.

The questionnaire is divided into three sections:

- Section A: Demographic information (e.g., age, gender, education level, employment status)
- Section B: Impulse purchasing behaviour
- Section C: Islamic financial literacy

The questions in Sections B and C are designed to capture respondents' tendencies towards impulsive purchasing as well as their understanding and application of Islamic financial principles such as moderation (*wasatiyyah*), avoidance of extravagance (*israf*), and responsible financial behaviour. Additionally, an optional open-ended question is included at the end of the questionnaire to allow respondents to provide additional insights; however, responses to this question will not be included in the statistical analysis and are used only for supplementary understanding.

3.6 Data Analysis

The data collected from the questionnaire will be analysed using the Statistical Package for the Social Sciences (SPSS). The analysis will be conducted systematically to examine patterns, relationships, and the influence of Islamic financial literacy on impulse purchasing behaviour among Bruneian youth. Initially, the data will be screened and organised to ensure completeness and accuracy. Responses will be coded and entered into SPSS, and any incomplete or invalid responses will be excluded from the final dataset. This preliminary step is important to ensure the quality and reliability of the analysis. Descriptive statistical analysis will first be conducted to summarise the characteristics of the respondents and to provide an overview of the data. This includes the use of frequency, percentage, mean, and standard deviation to describe

demographic variables as well as the overall levels of impulse purchasing behaviour and Islamic financial literacy. These measures help in identifying general trends and patterns within the sample. Subsequently, Pearson correlation analysis will be employed to examine the strength and direction of the relationship between Islamic financial literacy and impulse purchasing behaviour. This analysis is useful in determining whether a significant association exists between the two variables. In addition, simple linear regression analysis will be conducted to assess the extent to which Islamic financial literacy influences impulse purchasing behaviour. This method allows the researcher to evaluate the predictive effect of the independent variable on the dependent variable and to determine whether Islamic financial literacy significantly contributes to variations in impulse buying behaviour among Bruneian youth. The findings from the statistical analyses will then be interpreted in relation to the study's research objectives and theoretical framework. This includes examining whether the results support the expected relationship between Islamic financial literacy and impulse purchasing behaviour, as well as understanding how the findings align with existing theories such as the Theory of Planned Behaviour, Behavioural Finance Theory, and Islamic Consumption Theory.

3.7 Research Timeframe

The planned schedule of research activities is summarised in the Gantt chart below, outlining each phase of the study from proposal development to final submission.

Activity	Jan–Jun 2026	Jul–Aug 2026	Sep–Oct 2026	Nov–Dec 2026	Jan–Mar 2027	Apr–Jun 2027	Jul–Sep 2027	Oct–Dec 2027
Proposal & Literature Review	✓							
Questionnaire Development		✓						
Data Collection			✓					
Data Analysis				✓				
Results Writing					✓			
Discussion & Conclusion						✓		
Revision & Editing							✓	
Final Submission								✓

3.8 Ethical Consideration

Participation in this study is entirely voluntary. Respondents will be provided with clear information regarding the purpose of the study, and informed consent will be obtained before participation. All responses will be treated with strict confidentiality and anonymity. No personal identifying information will be collected, and all data will be used solely for academic purposes.

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