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Understanding Impulse Buying through an Islamic Lens: The Roles of Time Pressure, Scarcity, and Economic Incentives

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Abstract
The proliferation of digital commerce has transformed consumer decision-making, making impulse buying an increasingly prominent phenomenon within contemporary consumption practices. Digital marketplaces employ persuasive mechanisms such as time-limited promotions, scarcity cues, and economic incentives to accelerate purchasing decisions and reduce the extent of deliberate evaluation. Although these mechanisms have been extensively examined within consumer behaviour research, their implications from an Islamic consumer ethics perspective remain comparatively underexplored. This paper examines the roles of time pressure, perceived scarcity, and economic incentives in shaping impulse buying behaviour through an Islamic lens. Drawing upon existing literature on impulse buying and Islamic consumer behaviour, the study critically examines how urgency, perceived product limitation, and financial inducements may stimulate spontaneous consumption while potentially challenging principles governing responsible consumption in Islam. In particular, the discussion situates impulse buying within Islamic ethical considerations concerning moderation, self-restraint, avoidance of extravagance (israf), and conscious consumption. Rather than viewing impulse buying solely as an individual psychological response or a consequence of contemporary marketing practices, this paper conceptualises it as a consumer behaviour that warrants consideration of both market-driven influences and ethical dimensions of consumption. By integrating established perspectives on impulse buying with principles of Islamic consumer ethics, the paper contributes to a more nuanced understanding of impulsive consumption in digital marketplaces. The study further highlights the relevance of Islamic ethical principles in encouraging more reflective, responsible, and balanced consumption practices within an increasingly persuasive digital retail environment.
Keywords: impulse buying, Islamic consumer ethics, time pressure, perceived scarcity, economic incentives, responsible consumption, digital commerce

Introduction

Impulse buying behaviour is characterised by spontaneous purchasing driven by an immediate urge, occurring without prior intention or careful consideration of the potential long-term financial implications (Nyrhinen et al., 2024). Numerous situational and external factors that provide an immediate stimulus to purchase can have an impact on such behavior. Time constraints, scarcity, and financial incentives are among the elements linked to impulse buying that are especially important in influencing customers' instant purchase decisions. While researchers have widely examined these factors from behavioural and marketing perspectives, an Islamic lens adds an ethical dimension to consumer decision-making. Islamic principles of wasatiyyah (moderation), avoidance of israf (excess), and tabdhir (wasteful expenditure) emphasise responsible and balanced consumption. Accordingly, examining time pressure, scarcity, and economic incentives from an Islamic perspective may provide a broader understanding of how consumers respond to purchasing stimuli while balancing immediate desires with responsible consumption principles.

Problem Statement

The rapid growth of digital commerce has created an environment in which impulse buying is increasingly encouraged through time-limited promotions, scarcity cues, and economic incentives. Among young consumers, frequent exposure to flash sales, limited-stock offers, discounts, and promotional content may encourage immediate purchasing without careful consideration of longer-term financial consequences. Although existing research has examined these factors as important drivers of impulse buying, the behaviour is often approached primarily from psychological, behavioural, and marketing perspectives. From an Islamic perspective, however, consumption is guided by principles of moderation, responsibility, and avoidance of excessive and wasteful expenditure. The limited integration of these principles into discussions of impulse buying highlights a need to examine how time pressure, scarcity, and economic incentives can be understood through an Islamic lens. Addressing this gap may contribute to a more comprehensive understanding of impulse buying that considers not only the factors that stimulate immediate consumption but also the ethical principles that may guide responsible purchasing decisions.

Objectives of the Study

This article aims to examine impulse buying through an Islamic lens, focusing on how time pressure, scarcity, and economic incentives contribute to spontaneous purchasing behaviour and how these drivers can be understood within Islamic principles of responsible
consumption.

Specific Objectives

To examine the role of time pressure as a driver of impulse buying.
To examine the role of scarcity as a driver of impulse buying.
To examine the role of economic incentives as a driver of impulse buying.
To discuss these drivers in relation to Islamic principles of moderation and responsible consumption.

Research Methodology

This conceptual study examines impulse buying behaviour through an Islamic consumer ethics perspective, focusing specifically on the roles of time pressure, perceived scarcity, and economic incentives. This conceptual research approach integrates and synthesises existing scholarly knowledge to develop a coherent conceptual understanding of the phenomenon, rather than generate findings through primary empirical data collection (Reese, 2023). Conceptual research enables researchers to connect established concepts and theoretical perspectives to develop new conceptual insights and relationships, particularly when integrating existing literature to address an identified research problem (Hollebeek et al., 2024). Accordingly, this study draws upon existing literature on impulse buying, consumer behaviour, digital commerce, and Islamic consumer ethics to examine how contemporary purchasing stimuli may encourage spontaneous consumption and how such behaviour can be interpreted in relation to Islamic principles of responsible and balanced consumption. The study synthesises literature from consumer behaviour, digital commerce, marketing, and Islamic consumer ethics to establish thematic connections between the external stimuli that encourage impulse buying and the ethical principles that guide responsible consumption. Existing research defines impulse buying as an impulsive, unplanned purchase response influenced by promotional and situational cues (Rook, 1987; Stern, 1962; Ngo et al., 2024). Time constraints, perceived scarcity, and financial incentives are key purchasing motivators in digital consumption. Time pressure research shows that limited buying times can affect impulsive purchases by generating a sense of urgency and promoting quicker decision-making (Liu et al., 2022). Digital platforms also use time-limited promotions and deals to encourage quick purchases (Ngo et al., 2024; Kathuria & Bakshi, 2025). Concerning scarcity, existing research indicates that perceptions of limited availability can encourage impulse buying by creating urgency and fear of missing out (Zhang et al., 2022). Similarly, economic incentives such as discounts, promotional benefits, and free-shipping offers can increase the attractiveness of immediate purchases within digital shopping environments (Ngo et al., 2024; Rahmat et al., 2025; Kathuria & Bakshi, 2025). Islamic consumer ethics, where wasatiyyah emphasises moderation and balance in consumption (Kamali & Ramadan, 2015) and israf and tabhiir establish ethical boundaries against excessive and wasteful expenditure (Budiman, 2025), are then used to examine these behavioural mechanisms. Frugality and spiritually based consumption are further highlighted by recent research as elements of Islamic ethical consumption (Pusparini et al., 2026). Through this thematic synthesis, the study connects contemporary explanations of impulse buying with Islamic principles of moderation, self-restraint, and responsible consumption, providing an integrated conceptual basis for understanding impulse buying within digital marketplaces.

Literature Review and Past Review

Impulse Buying in the Digital Consumption Environment

Impulse buying is widely recognised as a spontaneous purchasing behaviour characterised by an immediate urge to acquire a product without extensive prior planning or deliberation. Early consumer behaviour research established impulse buying as a distinct form of purchasing behaviour, with Rook (1987) describing the buying impulse as a sudden and compelling desire to purchase; Stern (1962), on the other hand, distinguished different types of impulse buying according to the circumstances surrounding the purchasing decision. These foundational perspectives demonstrate that impulse buying involves more than an unplanned purchase, as it may also involve an immediate emotional response that encourages consumers to act on a purchasing urge. As consumption environments have increasingly shifted towards digital platforms, opportunities for such spontaneous decisions have become more frequent. E-commerce platforms provide consumers with continuous access to products, personalised recommendations, promotional content, and simplified purchasing processes, hence reducing the effort and time required to complete a transaction. Recent behavioural research further highlights that the psychological processes underlying impulse buying are particularly relevant within e-commerce environments, where digital stimuli can influence consumers' attention, emotions, and purchasing decisions (Chaudhary et al., 2025). Similarly, research on online purchasing environments identifies multiple situational and promotional factors that can stimulate impulse buying behaviour, demonstrating that spontaneous

purchasing is increasingly embedded within digitally mediated consumption practices (Ngo et al., 2024). Taken together, these studies suggest that impulse buying should be understood not only as an individual psychological response but also as a behaviour shaped by the characteristics of contemporary digital marketplaces. Within these environments, consumers are frequently exposed to stimuli designed to accelerate purchasing decisions, particularly through time-sensitive promotions, scarcity cues, and economic incentives. These three mechanisms therefore provide an important basis for examining how digital marketplace environments may stimulate impulse buying and how such behaviour can subsequently be interpreted through an Islamic ethical perspective.

Time Pressure and Impulse Buying

Time pressure represents a situational stimulus that creates a sense of urgency and encourages consumers to make purchasing decisions within a limited period. In digital commerce, this pressure is commonly created through flash sales, countdown timers, limited-time offers, and other promotional mechanisms that encourage consumers to act before an opportunity expires. Liu et al. (2022) demonstrate that time pressure can significantly influence impulsive buying by constraining the time available for consumers to evaluate their purchasing decisions. The reduction in deliberation may encourage consumers to rely more heavily on immediate emotional responses and situational cues when deciding whether to purchase. This relationship is particularly relevant within digitally mediated shopping environments, where consumers can encounter time-sensitive purchasing opportunities and complete transactions almost instantaneously. Kong et al. (2025) further extend this understanding to live-streaming e- commerce, demonstrating that time pressure can promote consumers' impulse buying while its influence may vary according to product type and consumers' regulatory focus. Similarly, Ngo et al. (2024) identify time pressure as one of the factors associated with online impulse buying behaviour, highlighting the role of digital shopping stimuli in accelerating purchasing decisions. Kathuria and Bakshi (2025) likewise examine limited-time deals within online impulse buying, demonstrating how promotional conditions that emphasise temporal limitations can contribute to spontaneous purchasing responses. Collectively, these studies indicate that time pressure can change the purchasing environment by reducing the opportunity for deliberate evaluation and increasing the urgency to act. In this conceptual study, time pressure is therefore considered an important external stimulus through which digital marketplaces may encourage impulse buying, providing a basis for subsequently examining whether such consumption behaviour is consistent with Islamic principles of moderation, self-restraint, and responsible consumption.

Perceived Scarcity and Impulse Buying

Perceived scarcity refers to consumers' perception that a product or purchasing opportunity is available only in limited quantities or for a restricted period. In digital marketplaces, scarcity is frequently communicated through limited-stock notifications, low-inventory messages, and other promotional cues that signal that an opportunity may not remain available. Such cues can increase the perceived value and urgency of a purchase, encouraging consumers to act before the product or offer becomes unavailable. Wu et al. (2021), through a field experiment in an online market, demonstrate how scarcity promotion can stimulate impulse purchases, highlighting the influence of scarcity-based promotional strategies on consumers' purchasing responses. Similar to this, Zhang et al. (2022) use the Stimulus–Organism–Response (S-O-R) perspective to investigate how scarcity cues in the consumption environment can cause internal psychological reactions that lead to impulsive buying. These findings are further supported by Ngo et al. (2024), who identify scarcity as one of the factors influencing online impulse buying behaviour within a social-commerce environment. In digital marketplaces, the effectiveness of scarcity cues may be further strengthened by the speed and convenience of online transactions, allowing consumers to respond immediately to perceived opportunities before they disappear. Thus, scarcity represents more than a simple product-availability condition; it functions as a psychological and marketing stimulus that can alter consumers' perceptions of urgency and opportunity. From an Islamic perspective, however, the desire to secure a scarce product warrants consideration beyond the immediate purchasing response, particularly where scarcity-driven decisions may result in unnecessary or excessive consumption. This provides a basis for examining scarcity alongside Islamic principles of moderation, self-restraint, and responsible use of wealth.

Economic Incentives and Impulse Buying

Economic incentives represent another important incentive within digital marketplaces, particularly where consumers are presented with discounts, promotional offers, free shipping, and other financial benefits that increase the perceived attractiveness of an immediate purchase. Unlike time pressure and scarcity, which primarily create urgency or a perception of limited opportunity, economic incentives influence consumers by making a purchase appear financially advantageous. Online sales promotions can therefore encourage consumers to perceive products as offering greater value, potentially reducing hesitation towards an otherwise unplanned purchase. Obiso et al. (2025), examining Gen Z consumers, found that online sales promotions are associated with impulsive buying behaviour, highlighting the relevance of promotional incentives within digitally mediated consumption. Similarly, Rahmat et al. (2025) show that free-shipping incentives drive impulse buying on TikTok Shop, illustrating how reduced perceived purchase costs can increase the appeal of immediate consumption. Ngo et al. (2024) likewise identify economic incentives as a factor influencing online

impulse buying behaviour, suggesting that promotional mechanisms are an important component of the digital purchasing environment. By analysing the factors influencing online impulse buying behavior, including promotional circumstances within digital commerce, Kathuria and Bakshi (2025) add even more to this conversation. Collectively, these studies indicate that economic incentives can function as external purchasing stimuli by increasing perceived value and reducing the perceived cost of acting on an immediate purchasing desire. However, from an Islamic consumer ethics perspective, the presence of a financial benefit does not necessarily make a purchase economically or ethically justified. A discount, free-shipping offer, or promotional reward may reduce the monetary cost of a transaction while still encouraging unnecessary consumption. Economic incentives therefore warrant consideration alongside Islamic principles of moderation, responsible expenditure, and avoidance of excessive or wasteful consumption.

Islamic Consumer Ethics and Responsible Consumption

Islamic perspectives on consumption extend beyond the satisfaction of material needs by emphasising ethical responsibility, moderation, and the appropriate use of resources. Within Islamic thought, consumption is generally situated within a broader moral framework in which individuals are expected to balance personal needs and desires with responsibility towards themselves, society, and the resources entrusted to them. The principle of wasatiyyah, or moderation, provides an important foundation for this perspective by encouraging balance and discouraging excessive behaviour. Kamali and Ramadan (2015) explain wasatiyyah as a Qur'anic principle of moderation that promotes balance in individual and social conduct. Applied to consumption, this principle provides an ethical basis for distinguishing between reasonable consumption and purchasing behaviour driven primarily by excessive desire. Consequently, consumer decisions may be evaluated not only according to whether an individual can afford a product, but also according to whether the purchase reflects balance, necessity, and responsible use of financial resources. The Islamic ethical perspective is further strengthened by the concepts of israf and tabdhir, which establish boundaries concerning excessive and wasteful expenditure. Budiman (2025) highlights israf and tabdhir as important ethical boundaries within everyday economic behaviour, particularly in relation to patterns of consumption that exceed reasonable needs or involve wasteful expenditure. Contemporary consumer culture may create tension with these principles when purchasing decisions become increasingly driven by promotional stimuli, social pressures, and immediate gratification. Assamarqondi (2026), through a Qur'anic ethical critique of contemporary consumerism, further demonstrates the relevance of Islamic ethical principles in evaluating modern patterns of consumption. These perspectives suggest that the ethical assessment of consumption cannot be separated from the manner in which desires are managed, and financial resources are utilised.

The Maqāṣid al-Sharīʿah perspective provides an additional dimension by positioning consumption within broader objectives of human wellbeing and responsible resource utilisation. Sholihin and Shalihin (2023) examine Muslim consumption intelligence through a Maqāṣid-based perspective, emphasising the importance of understanding consumption through objectives that extend beyond immediate material satisfaction. Such an approach encourages consumers to consider the broader consequences and purposes of their consumption decisions. Similarly, Pusparini et al. (2026) frame frugality within an Islamic ethical consumption framework, demonstrating how restrained and purposeful consumption can be understood as part of a broader spiritual and ethical orientation. Taken together, these studies indicate that Islamic consumer ethics provide a framework through which consumption can be assessed according to moderation, responsibility, purpose, and avoidance of excess rather than solely according to economic affordability or personal satisfaction. These principles are particularly relevant when considering impulse buying in digital marketplaces. Time-limited offers may encourage consumers to prioritise urgency over deliberation, scarcity cues may stimulate the desire to secure products before they become unavailable, and economic incentives may make immediate purchases appear financially attractive. Although these mechanisms may be effective from a marketing perspective, Islamic consumer ethics encourage individuals to exercise self-restraint and consider whether consumption remains consistent with moderation and responsible expenditure. Therefore, wasatiyyah, avoidance of israf and tabdhir, and broader principles of ethical consumption provide a useful lens for evaluating how consumers respond to digital purchasing stimuli. Rather than assuming that every spontaneous purchase constitutes unethical behaviour, the Islamic perspective allows impulse buying to be examined according to the extent to which purchasing decisions remain balanced, purposeful, and responsible.

Integrating Impulse-Buying Drivers with Islamic Consumer Ethics

The literature demonstrates that impulse buying within digital commerce is influenced by a combination of situational and economic stimuli that can encourage consumers to make immediate purchasing decisions. Time pressure creates a sense of urgency and reduces the opportunity for deliberate evaluation, while perceived scarcity increases the perceived importance of securing a product or offer before it becomes unavailable (Liu et al., 2022; Wu et al., 2021; Zhang et al., 2022). Economic incentives, including sales promotions and reductions in perceived purchasing costs, can further increase the attractiveness of immediate consumption (Obiso et al., 2025; Rahmat et al., 2025). Recent studies therefore demonstrate that digital marketplaces do not merely provide consumers with access to products but also incorporate

persuasive mechanisms that can shape purchasing responses (Ngo et al., 2024; Kathuria & Bakshi, 2025). However, the existing literature largely approaches these mechanisms from behavioural, psychological, and marketing perspectives, focusing on how particular stimuli increase consumers' likelihood of engaging in impulse buying. An Islamic perspective introduces an additional dimension by considering whether consumption decisions remain consistent with principles of moderation, responsibility, and purposeful use of financial resources. The principle of wasatiyyah encourages balanced conduct, while the concepts of israf and tabdhir establish ethical boundaries against excessive and wasteful expenditure (Kamali & Ramadan, 2015; Budiman, 2025). Contemporary Islamic consumer scholarship further emphasises the importance of purposeful and ethically responsible consumption through Maqāṣid-oriented consumption intelligence and frugal consumption practices (Sholihin & Shalihin, 2023; Pusparini et al., 2026). Thus, the same purchasing stimulus may be interpreted differently when viewed through an Islamic ethical framework: a discount may represent genuine economic value when applied to a necessary purchase, but may also encourage unnecessary expenditure when it stimulates consumption beyond one's needs.

The integration of these perspectives suggests that impulse buying can be understood as an interaction between external marketplace stimuli and the consumer's capacity for ethical self-regulation. Time pressure, scarcity, and economic incentives may create immediate purchasing impulses, but Islamic consumer ethics provide principles through which consumers can evaluate and regulate their responses to such stimuli. This conceptual relationship shifts the discussion from simply identifying the factors that encourage impulse buying towards considering how purchasing behaviour can be assessed according to moderation, responsibility, and avoidance of excess. Accordingly, an Islamic lens does not necessarily imply that every spontaneous purchase is unethical; rather, it provides criteria for evaluating whether consumption remains balanced, purposeful, and consistent with responsible financial conduct. This integrated perspective provides the conceptual foundation for examining impulse buying through an Islamic lens and highlights the need for further research that connects established digital consumer-behaviour mechanisms with Islamic ethical principles.

Findings and Discussions

Time Pressure as a Driver of Impulse Buying

The literature indicates that time pressure is an important situational stimulus influencing impulse buying by creating a sense of urgency and limiting the opportunity for deliberate evaluation. In digital marketplaces, this mechanism is commonly implemented through flash sales, countdown timers, limited-time offers, and time-sensitive promotions. Liu et al. (2022) found that time pressure can influence impulsive buying by encouraging consumers to make faster purchasing decisions, while Kong et al. (2025) further demonstrate that time pressure can promote impulse buying in live-streaming e-commerce, with its effect varying according to product type and consumers' regulatory focus. Similarly, Ngo et al. (2024) identify time pressure as one of the factors influencing online impulse buying behaviour. These findings suggest that when consumers perceive that an opportunity is temporary, they may prioritise immediate action over careful consideration of whether the purchase is necessary. From an Islamic consumer ethics perspective, the urgency created by time-limited promotions raises questions regarding self-restraint and responsible decision-making. The principle of wasatiyyah encourages balance and moderation in consumption, while Islamic teachings discourage excessive expenditure through the concepts of israf and tabdhir (Kamali & Ramadan, 2015; Budiman, 2025). Thus, the ethical importance of a limited-time offer depends on the consumer's intention, need, and financial capability rather than necessarily making a purchase improper. A consumer who purchases a genuinely needed product during a flash sale may still demonstrate prudent consumption, whereas repeatedly purchasing unnecessary products because of urgency may encourage excessive spending. Conceptually, this suggests that Islamic ethical principles can provide a form of reflective restraint against the psychological urgency generated by digital purchasing environments.

Scarcity as a Driver of Impulse Buying

The reviewed literature demonstrates that perceived scarcity can stimulate impulse buying by creating the perception that a product or purchasing opportunity may soon become unavailable. Digital platforms frequently communicate scarcity through limited-stock indicators, low-inventory notifications, limited-edition products, and messages suggesting that only a small number of items remain. Wu et al. (2021), through a field experiment in an online market, found that scarcity promotion can lead to impulse purchases, while Zhang et al. (2022) demonstrate that scarcity influences impulse buying through consumers' psychological responses within the Stimulus–Organism–Response framework. Ngo et al. (2024) similarly identify scarcity as an important factor influencing online impulse buying behaviour. Collectively, these studies suggest that scarcity can increase the perceived attractiveness and urgency of a product, encouraging consumers to secure an item before it becomes unavailable rather than taking sufficient time to evaluate the necessity of the purchase. From an Islamic perspective, however, perceived scarcity should not automatically determine the appropriateness of consumption. The principle of wasatiyyah promotes balanced consumption, while israf and tabdhir discourage expenditure that is excessive or wasteful (Kamali & Ramadan, 2015; Budiman, 2025). The perception that an item is scarce may create a strong desire to purchase, but scarcity itself does not establish that the product is needed or that

acquiring it represents responsible use of financial resources. This is particularly relevant when consumers purchase multiple or unnecessary products because of fear of missing out on a limited opportunity. The conceptual implication is that Islamic consumer ethics can encourage consumers to distinguish between genuine value and scarcity-driven desire, allowing purchasing decisions to remain purposeful and proportionate even when digital platforms create strong perceptions of limited availability.

Economic Incentives as a Driver of Impulse Buying

The literature indicates that economic incentives can increase the attractiveness of immediate purchases by creating a perception of financial benefit. In digital marketplaces, these incentives commonly take the form of discounts, sales promotions, free shipping, vouchers, and other monetary benefits that reduce the perceived cost of purchasing. Obiso et al. (2025) demonstrate the relevance of online sales promotions to impulsive buying among Generation Z consumers, while Rahmat et al. (2025) highlight the role of free-shipping incentives in stimulating impulse buying on TikTok Shop. Similarly, Ngo et al. (2024) identify economic incentives as one of the factors influencing online impulse buying, while Kathuria and Bakshi (2025) emphasise the importance of promotional and contextual factors within contemporary online purchasing environments. Collectively, these findings suggest that economic incentives can function as external stimuli that increase perceived value and reduce hesitation, particularly when consumers encounter attractive offers that can be acted upon immediately. However, the perception of saving does not necessarily indicate that the consumer has made a financially beneficial decision, as promotional incentives may encourage purchases that were neither planned nor necessary. From an Islamic consumer ethics perspective, economic incentives should therefore be evaluated according to the purpose and outcome of consumption rather than their monetary attractiveness alone. The principle of wasatiyyah encourages moderation and balance, while israf and tabdhir establish ethical boundaries against excessive and wasteful expenditure (Kamali & Ramadan, 2015; Budiman, 2025). Pusparini et al. (2026) similarly position frugality within Islamic ethical consumption, emphasising restrained and purposeful use of resources. Thus, purchasing a necessary product at a discounted price may reflect prudent financial behaviour, whereas purchasing an unnecessary product simply because it is discounted may represent consumption driven by promotional appeal rather than genuine need. The conceptual finding is therefore that economic incentives may strengthen the impulse to purchase, but Islamic principles provide an ethical basis for distinguishing between genuine financial prudence and promotion-driven expenditure.

Islamic Ethical Boundaries and Responsible Consumption

The literature on Islamic consumption emphasises that consumer behaviour is not solely concerned with satisfying wants but is also guided by ethical responsibility and appropriate use of resources. The principle of wasatiyyah promotes moderation and balance in consumption, while israf and tabdhir establish boundaries against excessive and wasteful expenditure (Kamali & Ramadan, 2015; Budiman, 2025). Sholihin and Shalihin (2023) further discuss Muslim consumption intelligence from a Maqāṣid perspective, highlighting the importance of purposeful and responsible consumption. More recent work by Pusparini et al. (2026) similarly connects frugal lifestyles with Islamic ethical consumption, suggesting that responsible consumption involves restraint and conscious decisions regarding the use of economic resources. Assamarqondi (2026) further highlights the relevance of Qur'anic ethical principles in critically evaluating contemporary consumerism. Collectively, these perspectives indicate that Islamic consumption provides an ethical framework through which consumers can evaluate not only what they purchase but also their motivations, level of consumption, and use of financial resources. Applied to impulse buying, these principles provide an ethical basis for responding to the pressures created by contemporary digital marketplaces. Time-limited offers, scarcity cues, and economic incentives can generate immediate purchasing desires, but Islamic ethics encourage consumers to exercise self-restraint and consider whether a purchase is genuinely necessary and proportionate. Importantly, Islamic principles do not imply that all spontaneous or promotional purchases are inherently wrong; rather, the ethical concern arises when consumption becomes excessive, wasteful, or disconnected from genuine needs. The conceptual implication is therefore that wasatiyyah, avoidance of israf and tabdhir, and purposeful consumption can serve as ethical boundaries through which impulse-buying tendencies are evaluated. This perspective complements behavioural explanations of impulse buying by introducing a moral dimension in which consumers are encouraged to balance immediate desires with responsible financial and consumption practices.

Integrated Conceptual Understanding

The synthesis of the literature suggests that time pressure, perceived scarcity, and economic incentives represent interconnected external stimuli that can encourage impulse buying within digital marketplaces. Time pressure creates urgency and reduces the opportunity for deliberation, scarcity increases the perceived value and immediacy of obtaining a product, while economic incentives make the purchase appear financially attractive (Liu et al., 2022; Wu et al., 2021; Zhang et al., 2022; Ngo et al., 2024). These mechanisms may also operate simultaneously, as digital platforms can combine countdown promotions with limited-stock messages and discounts within a single purchasing environment. Recent research on online and live-streaming commerce further demonstrates how these digitally embedded stimuli can

influence consumers' spontaneous purchasing responses (Kong et al., 2025; Kathuria & Bakshi, 2025). The conceptual finding is therefore that impulse buying should not be viewed as the result of a single stimulus but as a behavioural response that can emerge from the combined influence of urgency, perceived limitation, and economic attractiveness.
From an Islamic perspective, the interaction between these external stimuli and consumer behaviour highlights the importance of ethical self-regulation. While time pressure, scarcity, and economic incentives may increase the strength of an immediate purchasing impulse, Islamic principles of wasatiyyah, avoidance of israf and tabdhir, and purposeful consumption provide a basis for consumers to assess and regulate that impulse (Kamali & Ramadan, 2015; Sholihin & Shalihin, 2023; Budiman, 2025; Pusparini et al., 2026). This suggests a conceptual relationship in which marketplace stimuli may create the temptation to purchase, while Islamic ethical principles encourage consumers to introduce reflection and restraint before acting. The significance of this perspective lies in moving beyond the question of why consumers purchase impulsively towards considering how such behaviour can be evaluated within an ethical framework. Accordingly, the Islamic lens does not eliminate the influence of digital marketing stimuli but provides principles through which consumers can determine whether responding to those stimuli is necessary, proportionate, and consistent with responsible consumption.

Implications and Recommendations

The conceptual findings have implications for consumers, digital commerce platforms, and Islamic financial education. For consumers, awareness of how time pressure, scarcity, and economic incentives influence purchasing decisions may encourage greater reflection before completing an online transaction. Islamic financial education can strengthen this awareness by incorporating practical principles of wasatiyyah, responsible spending, and avoidance of israf and tabdhir into everyday digital consumption. Rather than focusing only on financial knowledge such as budgeting and saving, Islamic financial literacy can also encourage consumers to evaluate whether a purchase is necessary, affordable, and proportionate to their needs. This approach is consistent with the broader Islamic emphasis on purposeful and responsible consumption (Sholihin & Shalihin, 2023; Pusparini et al., 2026). For digital commerce platforms, the findings also suggest the importance of considering the ethical implications of highly persuasive promotional strategies, particularly when urgency and scarcity cues are repeatedly used to encourage immediate purchases. At the practical level, consumers may adopt simple reflective practices before responding to digital purchasing stimuli, such as distinguishing between needs and wants, evaluating the actual financial saving offered, and considering whether the purchase would still be made without the time limit or scarcity message. Islamic financial education providers and youth programmes could incorporate these practices into financial literacy initiatives to strengthen responsible digital consumption. Digital platforms and marketers could likewise promote greater transparency in promotional messages by clearly communicating the actual duration, availability, and conditions of offers. Such approaches do not require the elimination of promotional strategies but encourage a more balanced relationship between commercial persuasion and consumer welfare. Overall, integrating Islamic ethical principles with contemporary understanding of impulse-buying mechanisms may provide a culturally relevant framework for encouraging more conscious, moderate, and financially responsible consumption in digital marketplaces.

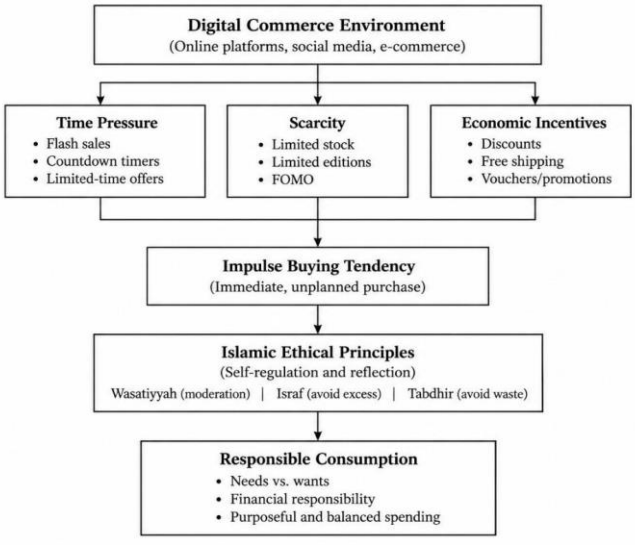


Figure 1. Conceptual Framework of Impulse Buying Through an Islamic Ethical Lens

The above figure illustrates the conceptual relationship between digital marketplace stimuli, impulse buying, and Islamic ethical consumption. Time pressure, perceived scarcity, and economic incentives represent key external stimuli that may encourage consumers to make spontaneous purchasing decisions. These stimuli can increase urgency, perceived attractiveness, and the desire to purchase without extensive deliberation. The framework then introduces Islamic ethical principles as a basis for evaluating and regulating such purchasing tendencies. In particular, wasatiyyah encourages moderation and balance, while the principles of avoiding israf and tabdhir discourage excessive and wasteful expenditure. The framework therefore conceptualises responsible consumption as a process of balancing immediate purchasing impulses with ethical reflection, financial responsibility, and purposeful consumption.

Conclusion

This conceptual study highlights that time pressure, perceived scarcity, and economic incentives are important mechanisms through which digital marketplaces can stimulate impulse buying. While these factors can create urgency, increase perceived value, and encourage immediate purchasing decisions, their influence should also be considered within the ethical boundaries of responsible consumption. From an Islamic perspective, principles of wasatiyyah (moderation), avoidance of israf (excess) and tabdhir (wasteful expenditure) provide a framework for consumers to reflect on whether their purchasing decisions are necessary, proportionate, and financially responsible. By bringing behavioural explanations of impulse buying together with Islamic consumer ethics, this study provides a broader conceptual understanding of impulsive consumption in increasingly persuasive digital environments. The study therefore proposes that Islamic consumer ethics can complement conventional approaches to understanding impulse buying by encouraging greater self-restraint and conscious decision-making. Rather than rejecting digital commerce or promotional activities, an Islamic approach emphasises maintaining balance between consumer desires and responsible use of financial resources. Future empirical research may further examine how these Islamic principles influence consumers' responses to time-limited offers, scarcity cues, and economic incentives, particularly among Muslim youth in digital marketplaces. This conceptual perspective provides a foundation for understanding impulse buying not only as a behavioural phenomenon, but also as an ethical issue involving moderation, financial responsibility, and purposeful consumption.

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