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## The Effect of Discounts, Cashback and Promotions on Impulse Buying through Hedonic Shopping Motivation as an Intervening Variable in Shopee Consumers Islamic Perspective: A Case Study of Students in Banyuwangi Regency

Joharul Fathoni \*

\* Postgraduate Islamic Economics Study Program Kh Ahmad Siddiq State Islamic University Jember

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**Abstract:** The development of communication technology in the era of globalization makes it easier for people to access information, including in online shopping activities through e-commerce platforms. Shopee is one of the most popular e-commerce in Indonesia that offers a variety of products, ranging from fashion to daily needs. This study aims to analyze the influence of discounts and promotions on hedonic shopping motivation and impulse buying, as well as the effect of hedonic shopping motivation on impulse buying in an Islamic perspective on Shopee application users among Banyuwangi students. This research is included in the type of explanatory research, which aims to explain the causal relationship between variables through hypothesis testing. The analysis method used was multiple linear regression with the model:  $Y = a_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + e$ . The results of the study show that discounts do not have a significant effect on hedonic shopping motivation, but promotions have a significant influence. Meanwhile, discounts and promotions have a significant effect on impulse buying, while cashback has no significant effect. In addition, hedonic shopping motivation has been shown to have a significant effect on impulse buying. These findings reflect that impulsive shopping behavior among Shopee students in Banyuwangi is more influenced by hedonistic aspects of promotion and motivation than discounts or cashback alone, while still considering Islamic values in the decision-making process.

**Keywords:** Discount; Cashback; Promotion; Hedonic Shopping Motivation; Impulse Buying

Correspondence: Joharul Fathoni  
Address: Postgraduate Islamic Economics Study Program Kh Ahmad Siddiq State Islamic University Jember  
Email: [joharulfathoni14@gmail.com](mailto:joharulfathoni14@gmail.com)

## INTRODUCTION

Digital transformation has revolutionized the global economic landscape, creating fundamental changes in the way individuals interact, work, and shop. The industrial revolution 4.0 characterized by the integration of information technology, internet of things (IoT), artificial intelligence (AI), and big data has driven rapid changes in various sectors, including public consumption. The presence of technology has created disruption in traditional distribution and transaction systems, transforming the consumption process to be faster, more efficient, and more personalized (Schwab, 2016). This digitalization not only has an impact on large industries, but also touches people's daily lives down to the household and individual levels.

Access to the internet plays a key catalyst in these changes in consumption patterns. The ability to access information and make transactions in seconds provides significant time and cost efficiencies for consumers. This makes the distance between sellers and buyers even less relevant, as transactions can be made anytime and anywhere (Laudon & Traver, 2022). In this digital era, consumers have more control over the purchase process, including comparing prices, reading product reviews, and choosing the most convenient payment method.

Indonesia is one of the countries with the highest growth of internet users in Southeast Asia. According to the Digital 2023: Indonesia report released by We Are Social and Meltwater (2023), internet users in Indonesia reach 212.9 million people, or around 77% of the total national population. This growth shows the increasing level of digital literacy and makes Indonesia one of the most potential digital markets in the world. Increasingly even telecommunication infrastructure and increasingly affordable data costs have also encouraged this high internet penetration, both in big cities and suburban areas.

The growth of internet users has a direct impact on the increase in digital transactions, especially in the e-commerce sector. The Bank Indonesia report (2023) noted that the value of national e-commerce transactions in 2022 reached IDR 476.3 trillion, an increase of 18.71% compared to the previous year. This figure reflects that e-commerce has become the backbone of the national digital economy, which not only contributes to the growth of the Gross Domestic Product (GDP), but also changes people's consumption behavior as a whole.

The expansion of e-commerce is not only happening in big cities, but also reaching non-metropolitan areas. Areas such as Banyuwangi, for example, are experiencing a significant surge in e-commerce activity, driven by increased internet access and smartphone penetration. A survey conducted by the Banyuwangi Regency Government R&D (2022) noted that there has been an increase in shipments of goods from e-commerce platforms by 34% in the last two years. This proves that people in the regions are also starting to make online shopping a new habit in meeting their daily needs.

The Shopee platform has emerged as one of the dominant actors in the national e-commerce market. Data from iPrice Group (2022) shows that Shopee is the e-commerce with the highest visits in Indonesia, with an average of 158 million visits per month. Shopee's advantage lies in its aggressive marketing approach through massive discounts, cashback systems, gamification, and fast and secure digital payment integration. This

strategy has proven effective in attracting consumer interest, especially among the younger generation such as college students and students.

The student group showed the most active response to this digital ecosystem. Based on a survey by Populix (2022), around 68.5% of students in Indonesia admitted to shopping online at least twice a month. The majority of them choose Shopee as their main platform because they are considered to provide a fun, economical, and accessible shopping experience. The high interaction of students with e-commerce indicates that consumption behavior in the academic community is also experiencing massive digitalization. Shopee is the e-commerce platform with the highest visitation rate in Indonesia. Based on iPrice data (2022), Shopee recorded an average of 158 million visits per month, surpassing competitors such as Tokopedia and Lazada. Features such as flash sales, cashback, free shipping, and interactive interface design make Shopee the first choice for digital consumers in various regions. Students are among the dominant group of Shopee users. The use of Shopee in the student environment is influenced by discount factors, ease of transactions, and high promotional intensity. Based on an internal survey by Populix (2022), around 69% of students in Indonesia use Shopee as the main platform for online shopping, both for secondary and primary needs.

Banyuwangi Regency as a non-metropolitan area showed a significant increase in e-commerce activities. This growth can be seen from the high intensity of shipping goods from platforms such as Shopee facilitated by expeditions such as J&T, SiCepat and AnterAja. The average daily delivery in this region reaches 4,000 packages, with the concentration of recipients being among students. Students in Banyuwangi show a high tendency to impulse shopping. Observation data shows that unplanned purchasing behavior is increasingly prevalent, especially when there is a stimulus in the form of discounts or flash sales. Emotional and psychological factors are the dominant aspects that influence the purchase decision.

Impulse buying is a purchase action that is made spontaneously without any prior planning. Mowen and Minor (2010) define impulse buying as a consumption decision that occurs suddenly due to certain emotional stimuli. This phenomenon is very common in the digital context due to the existence of various visual and psychological stimuli packaged in the marketing strategy of e-commerce platforms.

Islam has a firm view against excessive consumption. Consumption in Islam is directed at the principles of balance, necessity, and benefit. Surah Al-Isra' verse 27 states that those who are extravagant are the brothers of Satan. Therefore, impulse purchases that are not based on need can violate Islamic values if done excessively or without ethical awareness. Students as a generation of young Muslims who are close to technology are in a dilemma between the interests of needs and emotional urges when shopping. The weak side of religiosity in consumption decisions can make impulsive behavior a new lifestyle that unconsciously contradicts the teachings of Islam. This perspective is important to study in the framework of contemporary Islamic economics.

One of the psychological factors that is an important mediator in impulse buying is hedonistic shopping motivation. According to Sangadji and Sopiah (2013), hedonic shopping motivation is the drive to get pleasure, relaxation, and emotional fulfillment

while shopping. Students who experience academic, social, and emotional stress have the potential to use online shopping as a coping mechanism for stress.

The Stimulus–Organism–Response (SOR) theory becomes a relevant framework for understanding this mechanism. The SOR model explains that external stimuli such as discounts, cashback, and promotions affect the internal conditions of consumers (organisms), which then generate a response in the form of a purchase decision. In this context, hedonic shopping motivation acts as an organism that bridges stimuli and responses. The three main variables in this study—discounts, cashback, and promotions—are external stimuli that Shopee often uses. Discounts provide a perception of cheaper prices, cashback provides post-transaction incentives, and promotions create a sense of urgency and exclusivity. All three have the potential to encourage consumers to make impulse purchases, especially when supported by hedonic motivation.

Previous studies support this framework. Research by Herawati (2017) found that hedonistic motivation has a significant effect on impulse buying among Shopee users. Ballestar et al. (2016) stated that cashback increases consumer loyalty as well as increases the likelihood of repeat transactions. These studies demonstrate the importance of a multidimensional approach in analyzing online shopping behavior.

This study is directed to deeply understand the relationship between discounts, cashback, and promotions to impulse buying behavior by considering the mediating role of hedonic shopping motivation among Shopee user students in Banyuwangi Regency. The analysis was carried out by tracing the extent to which these marketing variables affect the emotional impulses of hedonic consumers, as well as how these psychological conditions then drive spontaneous purchasing decisions. In addition, the focus of the discussion also includes the relevance of the findings to the principles of consumption in the Islamic economy, to ensure that the evolving digital consumption patterns remain in line with the ethical and spiritual values that are an important foundation in the lives of Muslim students.

## LITERATURE STUDY

### 1. Discount (X1)

Discounts are one of the marketing strategies used to attract consumer attention by offering prices below normal prices. According to Machfoedz (2005), a discount is a form of offer to consumers that is given with the aim of attracting buying interest through setting a price lower than the standard price. This strategy is considered effective in creating a perception of more value in the products offered, so that consumers are encouraged to make purchases, especially in the context of highly competitive e-commerce.

### 2. Cashback (X2)

Cashback is money that is returned to consumers in a certain amount virtually or in cash. Cashback has certain limits determined by the seller (Ballestar et al., 2016). The types of Shopee cashback that are in accordance with the cashback category according to Ballestar (2016) are as follows:

- Voucher Cashback (Cashback X-TRA)

That is the type of cashback that customers can use by doing one click activity (claim) on the Free Shipping & Voucher page. Cashback vouchers

allow customers to get cashback in the form of Shopee coins that can be used on their next purchase (Shopee Indonesia, 2022).

- Cashback Savings Voucher Package

Namely Shopee cashback vouchers which consist of various categories and can be purchased with ShopeePay at a certain price and can be used in future purchases.

3. Promotion (X3)

Promotion is a marketing communication activity that aims to convey the value of a product to potential consumers through various marketing strategies. According to Kotler and Keller (2009), promotion is very important in introducing new products and maintaining the existence of existing products. In the digital world, promotions are carried out through interactive media that are able to reach consumers widely and quickly, such as through flash sales, free shipping, and exclusive voucher systems. Intensive promotions can create a sense of urgency in consumers so as to encourage unplanned purchases.

4. Hedonic Shopping Motives (Z)

Definition of Hedonic Shopping Motives are impulses that arise from within or from outside oneself (environment) which is a driving factor towards the goals to be achieved. Related to consumers, motivation can be interpreted as an impulse that moves consumers to decide to act towards achieving goals, namely meeting various needs and desires (Sangadji & Sopiah, 2013). Promotion is a marketing communication activity that aims to convey the value of a product to potential consumers through various marketing strategies. According to Kotler and Keller (2009), promotion is very important in introducing new products and maintaining the existence of existing products. In the digital world, promotions are carried out through interactive media that are able to reach consumers widely and quickly, such as through flash sales, free shipping, and exclusive voucher systems. Intensive promotions can create a sense of urgency in consumers so as to encourage unplanned purchases.

5. Impulse Buying (Y)

Impulse buying is a consumption behavior that occurs spontaneously and without prior planning. Mowen and Minor (2010) define impulse buying as a purchase decision that is made suddenly without intention or plan from the beginning of the consumer's entry into a store or shopping platform. This phenomenon is increasingly occurring in the context of online shopping due to ease of access, attractive visual appearance, and aggressive promotional offers. In this study, impulse buying refers to the purchase action of Shopee consumers that occur due to emotional impulses or marketing stimuli, not based on planned needs.

## RESEARCH METHOD

The research method used in this study is included in the type of explanatory research, which is research that aims to explain the causal relationship between the variables studied through hypothesis testing. This approach was chosen because the research is focused on testing the relationship between free and bound variables, as well as the extent to which the influence of these variables occurs, either directly or indirectly.

In the process of data collection and processing, analysis is carried out systematically to produce meaningful and scientifically accountable information (Solimun et al., 2017).

The data analysis in this study includes the stages of processing, presentation, interpretation, and drawing conclusions from the data collected in the field. This stage aims to ensure that the data presented is not only descriptive, but can also provide meaning and answer the formulation of the problem that has been determined (Martono, 2011). For this reason, descriptive statistics are used to describe the characteristics of the data by presenting them in the form of tables, graphs, charts, or statistical measures such as averages, medians, modes, percentiles, and data spread sizes. These statistics are not intended to make generalizations, but rather to provide a preliminary idea of the state of the data obtained (Scott, 2008).

Before the data is further analyzed, a validity test is carried out on the research instrument to ensure that the measuring instrument used is really able to measure the variables in question. Validity refers to the extent to which the instrument can accurately measure the construct to be measured (Arikunto, 2006). An instrument is said to be valid if it has a significant correlation with the total score of the instrument. In addition, a reliability test was also carried out with an internal consistency technique to measure the internal consistency between items in one instrument (Azwar, 1997). This test aims to ensure that the measurement results are reliable and consistent when re-measured on the same subject under similar conditions. Validity and reliability tests were carried out with the help of the SPSS statistics program version 25 for Windows (Scott, 2017).

Furthermore, to answer the research hypothesis, inferential statistics are used as an analysis tool that functions to test the significance of the influence between independent variables on bound variables, both partially and simultaneously. This test is carried out to find out whether the hypothesis that has been formulated previously can be accepted or rejected based on the empirical data obtained. The inferential statistics used in this study refer to the path analysis technique, which is a development of multiple regression analysis. Path analysis is used to test the causal relationship between independent and dependent variables, both direct and indirect through intervening variables. The analysis process was carried out using SPSS 25 for Windows software. The estimation results are displayed through a beta coefficient ( $\beta$ ) which shows the strength and direction of influence between variables, as well as their significance in the constructed path model (Riduwan & Kuncoro, 2013);(Suroso, 2014).

## RESULT

Data analysis showed that the discount variable did not have a significant influence on the motivation of hedonistic shopping among Shopee consumers in Banyuwangi Regency. The t-count value of 1.754 is below the t-table of 1.974 with a significance level of 0.081. This indicates that discounts are not able to increase the emotional shopping impulse.

### 1. Discount terhadap Hedonic Shopping Motivation

The results of the t-test: t-count = 1.754; Sig. = 0.081

➤ No significant effect

Discounts do not significantly affect hedonistic shopping motivation because Shopee users are more interested in seasonal discounts or certain times, so they do not consistently form an emotional urge to shop.

## 2. Cashback on Hedonic Shopping Motivation

The result of the t-test: t-count = 3.360; Sig. = 0.001

➤ Have a significant effect.

Cashback significantly affects the motivation of hedonistic shopping because it provides direct benefits in the form of Shopee coins that encourage a pleasant shopping experience.

## 3. Discount on Impulse Buying

The result of the t-test: t-count = 2.880; Sig. = 0.005

➤ Have a significant effect.

Discounts have a significant influence on impulse buying because lower price perceptions can trigger spontaneous shopping decisions.

## 4. Cashback on Impulse Buying

The result of the t-test: t-count = -0.193; Sig. = 0.847

➤ It has no significant effect.

Cashback does not have a significant effect on impulse buying because it is generally given after purchase, so it does not directly affect impulse decisions.

## 5. Promotion against Impulse Buying

The result of the t-test: t-count = 3.312; Sig. = 0.001

➤ Have a significant effect.

Promotions have a significant impact on impulse buying because intensive promotions such as flash sales or countdowns create time pressure and a sense of urgency.

## 6. Hedonic Shopping Motivation terhadap Impulse Buying

The result of the t-test: t-count = 5.271; Sig. = 0.000

➤ Have a significant effect.

Hedonic Shopping Motivation has proven to be an important factor in shaping impulse buying behavior, as consumers looking for emotional pleasure tend to make spontaneous purchases.

## 7. Direct Influence (Standardized Coefficient):

➤ Discount → Impulse Buying: 0,203

➤ Promotion → Impulse Buying: 0,279

➤ Hedonic Shopping Motivation → Impulse Buying: 0,427

The direct and indirect influence of promotion (through hedonistic motivation) is the most dominant factor in encouraging impulse buying behavior compared to discounts and cashback.

## 8. Effects on Hedonic Shopping Motivation:

➤ Cashback → Hedonic Shopping Motivation: 0,217

➤ Promotion → Hedonic Shopping Motivation: 0,574

## 9. Indirect Influence through Hedonic Shopping Motivation:

➤ Cashback → Impulse Buying: 0,093

➤ Promotion → Impulse Buying: 0,245

10. Total Influence through Hedonic Shopping Motivation:

- Discount → Impulse Buying: 0,203
- Cashback → Impulse Buying: 0,093
- Promotion → Impulse Buying: 0,819

11. Overall, hedonic motivation has proven to be a powerful mediator between external stimuli (discounts, cashback, promotions) and impulse purchase decisions.

## DISCUSSION

After testing and analyzing the data, in the first hypothesis, it was stated that the discount findings (X1) did not have a significant effect on hedonic shopping motivation (Z1) in Shopee consumers in Banyuwangi Regency. This is because the discount indicator (X1) is often given in certain seasons or months to Shopee consumers, so there is inequality and the need to make purchases at the Shopee online shop. This is evidenced by the results of the analysis of the t-test or partial test in this hypothesis, the results obtained are the t-calculated value of 1.754 and the significance value (Sig.) of 0.081. Therefore, from these results, it is known that t-count is  $1.754 \leq t\text{-table}$  is 1.974 and the significance value is  $0.081 \geq \alpha$  0.05. So the results of this study conclude that discounts do not have a significant effect on hedonic shopping motivation in Shopee consumers in Banyuwangi Regency.

In the second hypothesis, it is stated that producing cashback findings has a significant effect on hedonic shopping motivation in Shopee consumers in Banyuwangi Regency. This is evidenced by the results of the analysis of the t-test or partial test on this hypothesis, the results obtained are the t-calculated value of 3.360 and the significance value (Sig.) 0.001. Therefore, from these results, it is known that t-count is  $3.360 \geq t\text{-table}$  is 1.974 and the significance value is  $0.001 \leq \alpha$  0.05. So the results of this study conclude that cashback has a significant effect on hedonic shopping motivation in Shopee consumers in Banyuwangi Regency.

In the fourth hypothesis, it is stated that producing discount findings has a significant effect on impulse buying among Shopee consumers in Banyuwangi Regency. This is evidenced by the results of the analysis of the t-test or partial test in this hypothesis, the results obtained are the t-calculated value of 2.880 and the significance value (Sig.) 0.005. Therefore, from these results, it is known that t-count is  $2.880 \geq t\text{-table}$  is 1.974 and the significance value is  $0.005 \leq \alpha$  0.05. So the results of this study conclude that discounts have a significant effect on impulse buying among Shopee consumers in Banyuwangi Regency.

Furthermore, the fifth hypothesis is mentioned, resulting in cashback findings that do not have a significant effect on impulse buying among Shopee consumers in Banyuwangi Regency. This is evidenced by the results of the analysis of the t-test or partial test in this hypothesis, the results obtained are the t-calculated value of -0.193 and the significance value (Sig.) of 0.847. Therefore, from these results, it is known that t-count  $-0.193 \leq t\text{-table}$  is 1.974 and the significance value is  $0.847 \geq \alpha$  0.05. So from the results of this study, it is concluded that cashback does not have a significant effect on impulse buying among Shopee consumers in Banyuwangi Regency.



Then the sixth hypothesis is mentioned, resulting in the finding that promotions have a significant effect on impulse buying among Shopee consumers in Banyuwangi Regency. This is evidenced by the results of the analysis of the t-test or partial test in this hypothesis, the results obtained are a t-calculation value of 3.312 and a significance value (Sig.) of 0.001. Therefore, from these results, it is known that t-count is  $3.312 \geq t\text{-table}$  is 1.974 and the significance value is  $0.001 \leq \alpha$  0.05. So from the results of this study, it is concluded that promotions have a significant effect on impulse buying among Shopee consumers in Banyuwangi Regency.

Furthermore, the seventh hypothesis is mentioned, resulting in the finding that hedonic shopping motivation has a significant effect on impulse buying in Shopee consumers in Banyuwangi Regency. This is evidenced by the results of the analysis of the t-test or partial test in this hypothesis, the results obtained are the t-calculation value of 5.271 and the significance value (Sig.) 0.000. Therefore, from these results, it is known that t-count is  $5.271 \geq t\text{-table}$  is 1.974 and the significance value is  $0.000 \leq \alpha$  0.05. So from the results of this study, it is concluded that hedonic shopping motivation has a significant effect on impulse buying among Shopee consumers in Banyuwangi Regency.

Based on the results of data analysis, it is known that the direct influence of discount (X1) on impulse buying (Y1) of Shopee consumers is 0.203 (20.3%), the promotion variable (X3) on impulse buying (Y1) of Shopee consumers is 0.279 (27.9%) and the hedonic shopping motivation variable (Z1) is on impulse buying (Y1) of Shopee consumers is 0.427 (42.7%). From the three value variables (Standardized Coefficients), it can be concluded that the hedonic shopping motivation (Z1) variable is the largest of the two variables, namely discount and promotion with a Standardized Coefficients value of 0.427 (42.7%) of Shopee consumer impulse buying.

From the results of the data analysis, it is known that the direct influence of cashback (X2) on the hedonic shopping motivation (Z1) of Shopee consumers is 0.217 (21.7%) and the promotion variable (X1) on the hedonic shopping motivation (Z1) of Shopee consumers is 0.574 (57.4%), from the value (Standardized Coefficients) of the above explanatory variable, it can be concluded that the promotion variable is greater than the cashback variable with a Standardized Coefficients value of 0.574 (57.4%) on hedonic shopping motivation Shopee consumers.

Based on the results of the data analysis conducted by the author, it can be seen that the indirect influence of cashback (X2) on impulse buying (Y1) through hedonic shopping motivation (Z1) has a value of 0.093 (9.3%) and promotion (X3) on impulse buying (Y1) through hedonic shopping motivation (Z1) has a value of 0.245 (24.5%). Looking at the data, it shows that there are impulse buying purchases at the Shopee online shop among students in Banyuwangi Regency who are influenced by the hedonic shopping motivation of Shopee consumers. It can be concluded that impulse buying is inseparable from the culture of hedonic shopping motivation among students in Banyuwangi Regency.

Furthermore, for the results of data analysis, the effect of the total discount variable (X1) on impulse buying (Y1) through hedonic shopping motivation (Z1) of Shopee consumers was 0.203 or 20.3%, then the cashback variable (X2) on impulse buying (Y1) through hedonic shopping motivation (Z1) of Shopee consumers was 0.093 or 9.3%

and the promotion variable (X3) was on impulse buying (Y1) through hedonic shopping motivation (Z1) of Shopee consumers was 0.819 or 81.9%. So it can be concluded that these three variables in total have a significant influence on impulse buying (Y1) through the hedonic shopping motivation (Z1) of Shopee consumers.

The tendency of impulse purchases among Shopee consumers among students cannot be separated from the characteristics of the digital generation that is responsive to visual and emotional stimuli. The existence of promotional features such as flash sales, countdown timers, and free shipping provides psychological pressure in the form of fear of missing out which indirectly affects the purchase decision-making process. This is in line with the Stimulus-Organism-Response (SOR) theory, where promotion acts as an external stimulus that triggers an impulsive response through the intermediary of the consumer's psychological state.

Cashback as a marketing strategy has proven to be more effective in building customer loyalty than encouraging spontaneous purchases. Although cashback provides a post-transaction economic benefit, this form of incentive does not create urgency in the purchase process. Consumer behavior suggests that spontaneous decisions are more influenced by stimuli that are immediate and can be felt instantly, such as direct discounts or limited-time promotions. These findings support the study of Ballestar et al. (2016) which stated that cashback functions more as a long-term retention tool than a momentary purchase trigger.

From an Islamic economic point of view, impulsive buying behaviors triggered by hedonistic motivations need special attention. Consumption based on emotional impulses without rational considerations risks plunging individuals into extravagant attitudes that are contrary to the principle of *wasathiyah* (simplicity) in Islam. The values of Islamic teachings emphasize the importance of mindfulness in shopping, avoiding *israf* (excess), and ensuring that consumption is done on the basis of real needs. Students as the Muslim generation who are familiar with digital technology need to be equipped with spiritual literacy and Islamic consumer ethics in order to be able to balance the modern lifestyle with the principle of blessings in spending.

## CONCLUSION

This study aims to analyze the influence of discounts, cashback, and promotions on impulse buying with hedonic shopping motivation as an intervening variable in Shopee user students in Banyuwangi Regency. The results of the analysis showed that cashback and promotions had a significant effect on hedonistic shopping motivation, while discounts did not have a significant effect on this motivation. In the context of impulse buying, discounts and promotions have been proven to have a significant influence, while cashback does not. In addition, hedonistic shopping motivation acts as a powerful mediator in strengthening the influence of promotions and cashback on impulse buying behavior. These findings confirm that emotional aspects and urgency-based marketing strategies are more dominant in influencing spontaneous purchasing decisions than post-transaction financial incentives.

This research has advantages in terms of focusing on the digital consumer segment of students, as well as a path analysis model approach that provides an in-depth picture of the direct and indirect relationships between variables. In addition, the

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alignment between empirical findings and Islamic economic principles makes a theoretical and practical contribution to understanding the consumption behavior of the younger generation of Muslims in the digital age. However, this research also has limitations. The research object is limited to one area, namely Banyuwangi Regency, so the results cannot be generalized to the student population nationally. The use of quantitative methods also limits the understanding of emotional motivations and religious values more deeply, as it does not involve a qualitative approach.

Based on these findings and limitations, further research is recommended to expand the scope of the study area and combine quantitative and qualitative approaches to capture the psychological and spiritual aspects of consumers more comprehensively. E-commerce marketing practitioners are expected to leverage these findings to design promotional strategies that are more ethical and in line with Islamic values. In addition, educational institutions and student organizations are advised to improve Islamic financial literacy to encourage smart, moderate, and responsible consumption behavior among students.

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