

EXPLORING THE DETERMINANTS OF ONLINE SHOPPING CONSUMPTIVE BEHAVIOR: A LITERATURE REVIEW FROM THE SOR THEORY PERSPECTIVE

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Abstract

This literature review examines the factors influencing online consumptive buying behavior, with a particular focus on lifestyle, financial literacy, self-control, and religiosity, within the Stimulus-Organism-Response (SOR) framework. It synthesizes existing empirical findings to explain how these variables interact in shaping online consumer decision-making, where lifestyle, financial literacy, and self-control operate as key psychological stimuli, while religiosity functions as an internal evaluative filter. The review identifies a notable research gap in the comprehensive examination of these multidimensional constructs within culturally and religiously embedded consumption contexts in the digital marketplace. Furthermore, this paper proposes directions for future research, including the application of mixed-method approaches and longitudinal designs, to deepen understanding of the dynamic relationships underlying online consumptive behavior.

Key words: Online Shopping Behavior, Lifestyle, Financial Literacy, Self-Control, Religiosity

Abstrak

Tinjauan pustaka ini mengkaji faktor-faktor yang memengaruhi perilaku pembelian konsumtif secara daring, dengan fokus khusus pada gaya hidup, literasi keuangan, pengendalian diri, dan religiusitas dalam kerangka Stimulus–Organism–Response (SOR). Kajian ini mensintesis berbagai temuan empiris untuk menjelaskan bagaimana variabel-variabel tersebut saling berinteraksi dalam membentuk pengambilan keputusan konsumen secara online, di mana gaya hidup, literasi keuangan, dan pengendalian diri berperan sebagai stimulus psikologis utama, sementara religiusitas berfungsi sebagai filter evaluatif internal. Tinjauan ini mengidentifikasi adanya kesenjangan penelitian yang signifikan, khususnya dalam kajian komprehensif terhadap konstruk multidimensional tersebut dalam konteks konsumsi digital yang dipengaruhi oleh budaya dan nilai-nilai religius. Selain itu, artikel ini juga mengusulkan arah penelitian selanjutnya, termasuk penerapan pendekatan metode campuran dan desain longitudinal, guna memperdalam pemahaman mengenai hubungan dinamis yang mendasari perilaku konsumtif online.

Kata kunci: Perilaku Belanja Online, Gaya Hidup, Literasi Keuangan, Pengendalian Diri, Religiusitas

Introduction

In recent years, the rapid growth of the digital economy has significantly transformed consumer purchasing behavior (Rahman et al., 2018). Online shopping has become

increasingly prevalent due to its convenience, accessibility, and extensive product variety. However, alongside these advantages, digital commerce has also intensified the emergence of online consumptive buying behavior, characterized by frequent, impulsive, and emotionally driven purchases that exceed actual needs (Lisdiana & Seiyono, 2022; Putra, 2024). Such behavior often results in unnecessary spending and financial strain, particularly among lower- and middle-income consumers (Ekonomist, 2012).

Lifestyle is widely recognized as a central driver of online consumptive behavior. In contemporary consumer culture, shopping is no longer solely a functional activity but also serves as a form of leisure, self-expression, and social signaling (Saepuloh et al., 2024). Individuals who adopt materialistic or hedonistic lifestyles tend to engage in online shopping for emotional gratification and entertainment rather than necessity (Quadri, 2021). The ease of digital transactions—often requiring only a single click—further amplifies this tendency, increasing the likelihood of unplanned and excessive purchases (A. Jain et al., 2023).

Financial literacy constitutes another critical factor shaping online purchasing behavior. Financial literacy refers to an individual's capacity to understand financial concepts, manage personal budgets, evaluate prices, and make informed spending decisions (Candra & Aulia Lutfi, 2022). Individuals with limited financial literacy often struggle to regulate expenditures, compare alternatives, or avoid debt accumulation, making them more vulnerable to impulsive online consumption (Katauke et al., 2023). In contrast, consumers with higher levels of financial knowledge tend to exercise greater caution, demonstrate stronger financial planning, and avoid wasteful spending (Jabar & Delayco, 2021).

Self-control also plays a decisive role in regulating online consumptive behavior. Defined as the ability to resist temptation and delay gratification, self-control enables individuals to suppress impulsive urges when confronted with attractive online offers (Gulfranz et al., 2022). Consumers with strong self-control are generally better at regulating emotions and avoiding excessive purchases, even in high-stimulation digital environments (Baal et al., 2022; Iyer et al., 2020). Conversely, individuals with low self-control may use online shopping as a coping mechanism for stress, boredom, or social pressure, thereby reinforcing unhealthy consumption patterns (Saepuloh et al., 2024).

Beyond these psychological and cognitive factors, religiosity has been identified as an important internal mechanism influencing consumptive behavior. Religiosity reflects the extent to which individuals internalize religious beliefs and values in daily decision-making. Prior studies suggest that religiosity can reduce consumptive tendencies by promoting values

such as moderation, self-discipline, and the avoidance of excess (Subchi et al., 2022; Wijaya et al., 2024). In this sense, religiosity may function as an internal moral compass that encourages mindful consumption and restrains impulsive online purchasing, even in the presence of strong external stimuli.

Taken together, these factors lifestyle, financial literacy, self-control, and religiosity can be systematically understood through the Stimulus–Organism–Response (S-O-R) framework. Within this perspective, lifestyle, financial literacy, and self-control operate as external and internal stimuli shaping consumer exposure and vulnerability in digital environments, while religiosity functions as an organismic filter that interprets and regulates these stimuli before manifesting as consumptive responses. Despite the growing body of research examining these variables individually, existing studies remain fragmented and lack an integrated synthesis that clarifies their interrelationships within a unified theoretical structure.

Accordingly, this literature review aims to consolidate and synthesize prior empirical findings on online consumptive behavior by integrating lifestyle, financial literacy, self-control, and religiosity within the S-O-R framework. By systematically reviewing existing studies, this article seeks to clarify conceptual linkages, identify inconsistencies, and highlight theoretical and empirical gaps in the literature.

From a theoretical perspective, this review extends the application of the S-O-R framework by explicitly positioning religiosity as an organismic mechanism that shapes consumer responses to lifestyle-driven and financially induced stimuli in online shopping contexts. Methodologically, the structured synthesis offered in this review facilitates clearer identification of dominant research trends and underexplored areas, thereby supporting the development of more coherent conceptual models in future empirical studies. Practically, the findings provide insights for policymakers, financial educators, and digital platform stakeholders in designing interventions aimed at fostering responsible and sustainable online consumption, particularly in contexts where cultural and religious values play a meaningful role in consumer decision-making.

Literature Review

The present study adopts the Stimulus–Organism–Response (SOR) model originally proposed by Mehrabian and Russell, as its core theoretical framework (Hochreiter et al., 2023). The SOR model conceptualizes consumer behavior as a function of external stimuli (S), internal processing states (O), and behavioral outcomes (R) (Jornales, 2023). Fundamentally,

environmental stimuli trigger internal organismic reactions, which in turn drive behavioral responses (M. Jain et al., 2023). This framework has been widely applied in consumer behavior research, particularly in understanding decision making processes within the context of online shopping (T. Zhang. et al., 2019).

In the context of this study, the SOR model is operationalized with five key variables: lifestyle, financial literacy, and self-control as the stimuli; religiosity as the organism; and online shopping consumptive behavior as the response. Each construct is strategically positioned based on theoretical relevance and empirical precedence.

Stimuli are conceptualized as external or contextual factors that shape individual perceptions and decision-making processes (Kexin & Teo, 2023). In this research, lifestyle reflects personal values and daily practices; financial literacy captures one's level of understanding and skill related to financial matters, and self-control denotes the ability to regulate impulses and delay gratification. Although these variables, may appear internal to the individual, they function as antecedent stimuli that frame the consumer's environments and decision making contexts. Prior studies have acknowledged that self-control, despite being a personality trait, operates as a regulatory stimulus that moderates the impact of consumer temptations (M. Jain et al., 2023; Kexin & Teo, 2023; Ye et al., 2023; T. Zhang. et al., 2019).

The organism, traditionally defined as the internal affective or cognitive states, has evolved in recent literature to encompass deeply rooted internal belief systems, including cultural and religious orientations (T. Zhang. et al., 2019). This expanded interpretation is supported by research such as Kexin et al.(2023), which integrates personal values into the organism structure, and Yomiko (2024), who identified religiosity as a cognitive-affective filter influencing pro-environmental behavior. In line with Arif Rahmat et al. (2020), religiosity in this study is viewed not merely as an external cultural norm but as an internalized evaluative framework that mediates individual responses to consumption-related stimuli. Thus, positioning religiosity within the organism component of the SOR model is theoretically justified.

Finally, the response component in this framework refers to online consumptive buying behavior, which encompasses frequent, often impulsive, and sometimes excessive purchasing tendencies facilitated by digital platforms. This behavior represent the ultimate outcome of the interaction between perceived stimuli and the internal organismic filters. By adopting the SOR model in this configuration, the study offers a comprehensive lens through which to analyze how external behavioral influencers and internalized religiosity interact to produce

consumptive online shopping behaviors.

Research Method

Research Design, this study adopts a systematic literature review (SLR) design to synthesize existing empirical research on online consumptive buying behavior. The review is conducted using the Stimulus-Organism-Response (SOR) framework as the primary analytical lens to structure and interpret prior findings related to lifestyle, financial literacy, self-control, and religiosity. This approach enables a comprehensive and theory-driven integration of fragmented empirical evidence within the online consumer behavior literature.

Data sources and search strategy, the literature search was conducted using peer-reviewed academic databases, including Scopus, Google Scholar, and ScienceDirect, to ensure the quality and credibility of the reviewed studies. A systematic search strategy was applied using combinations of relevant keywords such as online shopping behavior, online consumptive behavior, impulsive buying, lifestyle, financial literacy, self-control, religiosity, and Stimulus-Organism-Response (SOR). The search process aimed to capture empirical studies that examined behavior, psychological, and value-based determinants of online consumption.

To ensure relevance and consistency, specific inclusion and exclusion criteria were applied during the article selections process. Studies were included if they: (1) focused on online shopping or online consumptive behavior, (2) examined at least one of the key constructs, lifestyle, financial literacy, self-control, or religiosity, and (3) were published in peer-reviewed academic journals. Studies were excluded if they concentrated solely on offline consumption behavior, lacked empirical grounding, or addressed behavioral outcomes unrelated to consumptive or impulsive buying contexts.

Article Selection and Screening Process, The initial search yielded a broad set of articles, which were subsequently screened through title and abstract evaluation to eliminate irrelevant studies. Full-text screening was conducted to assess conceptual alignment with the SOR framework and the core research focus. Through this process, a final set of relevant studies was selected for systematic synthesis and analysis. This screening procedure ensured that only theoretically and empirically aligned articles were retained.

Data analysis and synthesis technique, the selected articles were analyzed using thematic synthesis, guided by the Stimulus-Organism-Response (SOR) framework. Study findings were categorized according to their conceptual roles as stimuli (lifestyle, financial literacy, self-control), organism (religiosity), and response (consumptive behavior). This analytical approach

facilitated the identification of dominant patterns, theoretical convergence, and inconsistencies across prior studies, enabling a structured and integrative understanding of online consumptive behavior.

Result

Online Shopping Consumptive Behavior

Online shopping consumptive behavior refers to excessive, irrational, or emotionally driven purchasing tendencies carried out through digital platforms, often without practical necessity or financial planning (Paylan & Kavas, 2022). Unlike functional online shopping, which is goal-oriented and rational, consumptive behavior is more spontaneous, hedonic, and driven by psychological or emotional gratification. This behavior is often characterized by impulsivity, compulsive buying, post-purchase guilt, and a tendency to shop in response to emotional triggers or social influence (Ngo et al., 2024; Tran, 2022).

The rapid expansion of e-commerce platforms, particularly mobile applications and social commerce, has drastically reshaped consumer behavior. Features such as flash sales, personalized recommendations, one-click purchases, and social media marketing have created an environment that not only facilitates shopping but encourages it habitually and emotionally. As a result, the line between needs and wants has increasingly blurred, especially among consumers from the emerging middle class who now have greater spending power and access to credit systems (Choy & Abd. Hadi, 2021; Tran, 2022).

Recent studies suggest that online shopping consumptive behavior is driven by a complex interplay of internal and external factors, such as psychological traits (e.g., low self-control), social influences (e.g., peer comparisons, influencer marketing), and technological stimuli (e.g., push notifications, targeted ads) (Harisandi & Wiyarno, 2023; Lisdiana & Seiyono, 2022; Rahmatika et al., 2024). Importantly, this behavior does not necessarily stem from economic necessity but rather from lifestyle aspirations, emotional compensation, or identity expression. For instance, individuals may shop online excessively to relieve stress, boredom, or to feel socially validated (Nalanan et al., 2025; Putri et al., 2025; Rahma et al., 2022).

In many societies, particularly those undergoing rapid modernization and digital transformation, consumptive online shopping is increasingly normalized. This phenomenon is particularly visible in cultures with strong social comparison tendencies or materialistic orientations. In Southeast Asia, for example, studies have shown that online shopping festivals and payday sales significantly influence young and middle-income consumers to indulge in

unnecessary purchases, often leading to financial stress or regret (Fong, 2025; Jabar & Delayco, 2021; Le et al., 2022; Moschis & Ong, 2011; Yusak et al., 2022).

Understanding online shopping consumptive behavior is crucial not only for consumer welfare but also for public policy, digital marketing ethics, and financial education. As this behavior can lead to long-term economic harm such as debt accumulation, overspending, and financial vulnerability it is essential to explore how personal, cultural, and technological factors interact to reinforce it. This study, therefore, seeks to investigate how variables such as financial literacy, self-control, religiosity, and lifestyle influence such behavior, particularly among consumers navigating a digital economy (Afifah, 2023; Lisdiana & Seiyono, 2022; Misi et al., 2023).

Lifestyle

Lifestyle refers to the patterns of behavior that individual adopt in their daily, lives encompassing their choices, routines, an interactions the surrounding environment. It reflects an integrated system of beliefs, values, and activities that shape one's everyday conduct. According to Kotler (2022), lifestyle significantly influences consumer behavior by shaping preferences, motivations, and decision making processes all of which play a central role in consumption patterns. This concept has long been widely studied in consumer behavior literature, particularly in relation to how lifestyle orientations impact purchasing decisions, especially within the domain of online shopping.

In the context of online consumption, lifestyle plays a pivotal role in determining both the frequency and nature of online purchased. Consumers with more digitally engaged lifestyle, marked by regular interaction with technology and online platforms, tend to exhibit higher levels of online shopping behavior. Numerous studies have highlighted that the increasing integration of the internet based technologies into daily life has reshaped purchasing habits, particularly among middle class consumers where technology adoption is accelerating (Misi et al., 2023). Additionally, individuals who prioritize convenience, time- efficiency, and the ability to compare products online are more inclined toward impulsive or excessive online shopping (Halimahtussakdiyah et al., 2019; Misi et al., 2023).

Tech driven convenience as a lifestyle attribute may amplify impulsive purchasing behavior, especially when reinforced by external stimuli such as flash sales, limited time offers, and aggressive online promotions. As Julita et al. (2023) argue, a consumer's lifestyle is directly correlated with their consumption patterns. For instance, individuals embracing a "digitally

prioritized” lifestyle, where most activities are conducted online, are more likely to make rapid, unreflective purchase, further reinforcing consumptive tendencies.

furthermore, lifestyle interacts with other psychological and financial factors such as self control and financial literacy. Individual who adopt certain lifestyle patterns may exhibit differing levels of behavioral regulation over their spending. A lifestyle that emphasizes instant gratification, social visibility, or technological immersion can reduce one’s resistance to online consumption cues. Therefore, understanding lifestyle in the context of online shopping behavior is crucial for identifying why certain demographic groups or consumer segments are more vulnerable to consumptive purchasing practices.

Financial Literacy

Financial literacy refers to an individual’s ability to understand and make informed decisions regarding personal financial matters, including budgeting, saving, investing, and managing debt (Wahyuni et al., 2019). In the digital era marked by the rapid expansion of e-commerce, financial literacy has emerged as a critical determinant of consumer behavior, particularly in online shopping contexts. Individual with high levels of financial literacy tend to exhibit greater discipline in financial management and are more capable of resisting impulsive buying temptations. In contrast, those with limited financial knowledge are often more vulnerable to excessive spending, especially in online environments that offer ease of transactions and aggressive promotional strategies (Bayu, 2024).

The relationship between financial literacy and consumptive behavior in online shopping can be analyzed from both cognitive and behavioral perspectives. Cognitively, financially literate consumers are more capable of evaluating the value of products and service, comparing prices across platforms, and distinguishing between needs and wants. Such individuals are inclined to make rational and efficient purchasing decisions based on economic utility rather than emotional impulse (Rahmatika et al., 2024). This rationality plays a significant role in curbing unnecessary expenditures, as purchases are more likely driven by calculated necessity than by momentary desire.

Form a behavioral standpoint, financial literacy shapes consumption patterns by fostering intentional and goal oriented spending habits. Individuals with adequate financial knowledge are more likely to prioritize long term financial goals, such as saving for retirement, establishing emergency funds, or repaying debts (Novia, 2023). These goals serve as psychological buffers against excessive consumerism. In the other hand, individuals with low financial literacy often

disregard the long term consequences of their spending behavior and are more prone to falling into cycles of debt and financial distress, particularly within online shopping platforms that promote easy credit access and limited time offers (Pratnyawati & Mardiana, 2023).

Moreover, financial literacy consumers are better equipped to manage psychological pressures and marketing stimuli commonly found in online shopping environments, such as flash sales, free shipping promotions, and urgency based messaging. This reflects not only cognitive awareness but also a heightened sense of self regulation and budgeting discipline. These individuals often employ strategic financial tools such as digital budgeting apps, pre set spending limits, and purchase planning to ensure that their online consumption remains within rational and sustainable boundaries (Lanciano et al., 2025)

In conclusion, financial literacy significantly moderates online shopping behavior by empowering individuals with the knowledge and skills necessary for prudent financial decision making. It serves as a protective factor against impulsive spending, helping consumers navigate the complexities of the digital marketplace financial literacy is essential not only for individual financial well being but also for mitigating excessive consumer behavior in the broader digital economy.

Self-Control

Self-control refers to an individual's capacity to regulate impulses, emotions, and behaviors in pursuit long-term goals, rather than succumbing to immediate gratification (Hartiningih, 2023). In the domain of online shopping, self-control emerges as a crucial psychological factor influencing whether consumers can resist the allure of impulsive purchases, particularly under the influence of external marketing stimuli such as flash sales, push notifications, and limited-time offers. A lack of self-control is frequently associated with excessive and compulsive buying, which are core elements of consumptive behavior (Sudarisman & Vadila, 2021).

Within the Stimulus-Organism-Response (SOR) framework, self-control is often conceptualized as a pre-existing trait situated within the stimulus component, as it moderates how individuals cognitively and emotionally respond to external triggers. Empirical studies have demonstrated that individual with lower levels of self control are more susceptible to persuasive marketing tactics and immediate reward, making them more likely to engage in unplanned and impulsive online purchases (Baal et al., 2022; Dhewi et al., 2023). For instance, a consumer with diminished self control may find it difficult to resist app-based promotions or

social media advertisements, resulting in spontaneous purchases driven by emotional or situational triggers.

Furthermore, self control act as buffer against environmental stimuli that encourage consumerism. When confronted with the convenience and ubiquity of online shopping platforms, individuals with high self control are more likely to pause, reflect, and evaluate the necessity of a potential purchase. This reflective pause enable them to assess both immediate desires and long term financial consequences, thereby mitigating impulsive urges and reducing the likelihood of excessive consumption (Hartiningsih, 2023).

It is important to note that self control is not a static trait, it can be strengthened or weakened depending on emotional state, stress levels, and cognitive fatigue. The architecture of online shopping environments, often designed to be frictionless and stimulating, reduces the mental effort required for transactions and lowers the psychological defenses that support self regulation. Consequently, consumers experiencing emotional exhausting or decision fatigue may have a reduced capacity to resist online shopping temptations, resulting in higher levels of consumptive behavior (Lisdiana & Seiyono, 2022)

In conclusion, self control plays a vital role in shaping online shopping behavior by moderating individuals responses to external stimuli. Enhancing this psychological capacity can promote more deliberate and restrained consumption patterns, thereby mitigating the risks of excessive spending in digital marketplace.

Religiosity

Religiosity refers to the extent to which an individual adhere religious beliefs, engages in religious practices, and allow these convictions to influence their daily lives and decision-making processes (Saskia & Fikry, 2021). Within consumer behavior research, religiosity has gained increasing recognition as a salient internal factor shaping individual's values, attitudes, and behavioral choices, including their engagement in consumption activities (Rahmat et al., 2020). In the context of online shopping, religiosity potentially function as a moral compass, encouraging consumers to act with greater reflection, responsibility, and restraint in their purchasing behavior.

Positioned within the Organism component of the Stimulus-Organism-Response (SOR) framework, religiosity operates as an internal effective and cognitive filler that interprets external stimuli such as advertisements or promotional content — through the lens of religious values. Individuals with high degree of religiosity are more inclined to exhibit self discipline,

contentment, and a sense for moderation, all of which can mitigate susceptibility to impulsive buying and excessive consumption (Rafidah et al., 2022). For example, a devout Muslim may avoid unnecessary purchases not only to prevent *israf* (wastefulness), but also to uphold financial integrity and ethical conduct, in line with religious teachings.

Moreover, religiosity can influence consumption by instilling virtues such as modesty, gratitude, and financial responsibility. Highly religious individuals often perceive materialism as incompatible with spiritual growth, which leads them to avoid unnecessary or ostentatious purchases (Rahmat et al., 2020). This inner orientation creates a natural resistance to modern consumerist culture, which is frequently amplified by online platforms through constant exposure to trends and lifestyle marketing.

Religiosity also fosters psychological mechanisms that prioritize long-term contentment over immediate gratification. A spiritual emphasis on self-regulation and ethical accountability—in both worldly and eschatological contexts—empowers religious consumers to make more deliberate and conscientious choices, especially when faced with enticing yet excessive purchase opportunities (Saskia & Fikry, 2021). This ethical dimension becomes particularly relevant in digital shopping environments, where temptation is just a few clicks away and often accompanied by a sense of anonymity and detachment from consequences.

In summary, religiosity serves as a powerful internal moderator of online shopping consumptive behavior. It functions not only as a source of moral guidance but also as a psychological shield against impulsive and excessive consumerism. Understanding the role of religiosity is thus essential in predicting and mitigating consumptive tendencies, particularly in increasingly digitalized and materialistic societies.

Based on this theoretical framework, the following section systematically reviews empirical studies that examine online consumptive behavior and its determinants. These studies are synthesized to demonstrate how prior empirical finding align with the Stimulus-Organism-Response (SOR) structure.

Table 1. Summary of Previous Empirical Studies Based on the Stimulus-Organism-Response (SOR) Framework.

Author (Year)	Method	Key Finding
Le, et al(2022)	Meta-analysis (37 studies, SOR framework)	Marketing stimuli and intrinsic motivation (ease of use, enjoyment, flow) significantly enhance hedonic value, which in turn increases online impulse buying behavior.

Author (Year)	Method	Key Finding
Huo, et al(2023)	Online Survey (n=375), SOR model with moderation analysis	Social presence and sales promotion positively affect flow experience, which in turn increases impulse buying behavior. Money and time availability strengthen these relationships
Yusak et al(2022)	Online survey (n=256), convenience sampling, SOR framework	Shopping enjoyment and impulse buying tendency significantly influence online impulsive buying behavior among millennial consumers
Chan et al(2017)	Systematic literature Review (SOR based Conceptual Synthesis)	Online impulse buying factors can be systematically classified within the SOR framework, and their interrelationships are explained through a conceptual model, highlighting research gaps and future research directions
Zhang et al(2022)	Survey-based quantitative study SEM (SPSS & AMOS)	Interactivity, vividness, and media richness positively influence social presence, which in turn has a direct positive effect on online impulse buying behavior
Syastra & Wangdra (2018)	Survey (n=105) with descriptive analysis and interviews (n=10, SOR framework)	Promotional stimuli (discounts, flash sales, popular items, hot lists, and installment facilities) drive online impulse buying, with discounts identified as the most influential factor.
Lin et al(2023)	Online survey (n = 335), PLS-SEM, SOR framework	Demand, convenience, interactivity, and playfulness positively influence perceived enjoyment, which in turn directly drives impulsive purchase intention in live streaming shopping
Jornales (2023)	Online Survey (n = 385), SEM, SOR framework	The study suggests that the consumers lack ample knowledge and capacity to use their familiarity and awareness on the existence of energy label on making sound decisions when purchasing refrigerators.
Hetharie (2019)	Online survey (n = 223) SEM, SOR framework	Consumer's decisions related to products and brands are strongly influenced by economic resources, like money and time, which greatly determine consumer behavior,
Jain et al (2023)	Online survey (n = 639) correlation and mediation analysis	Self-control directly influences compulsive buying behavior, while ill-being perception negatively effects and mediates the relationship between self-control and compulsive buying
Paylan (2022)	Online survey (n = 405), convenience sampling, regression and mediation analysis	Financial literacy significantly affects compulsive and impulsive buying behavior but does not mediate the relationship between personality traits and irrational buying behaviors.
Tran (2022)	Survey (n = 249) structural model	Social comparison increases materialism, which subsequently drives negative affect and impulsive buying, while confidence

Author (Year)	Method	Key Finding
	with moderation analysis	positively moderates the effects of social comparison on materialism and impulse buying.
Ngo et al (2024)	Quantitative survey (n = 438), Non-Probability sampling, PLS-SEM	External stimuli significantly influence arousal, while arousal and pleasure mediate the effect of product presentation cues on online impulsive buying among generation Z user.
Rahmatika (2024)	Quantitative survey (n = 178), descriptive statistics, multiple linear regression	Cashless society and financial literacy significantly influence consumptive behavior among generation Z, both partially and simultaneously.
Harisandi & hariyono (2023)	Quantitative survey (n= 100), PLS-SEM	Online shopping significantly influences consumptive behavior, encouraging unplanned and excessive purchases due to convenience and accessibility.
Nalenan et al (2025)	Quantitative survey (n = 392), random sampling, validated scales, multiple linear regression	Lifestyle significantly increases impulsive buying among student, while conformity does not show a significant direct effect.
Rahmat et al(2020)	Quantitative survey (n = 363), cluster sampling, multiple regression	Hedonism positively influences consumptive behavior, whereas religiosity has a significant negative effect, reducing students' consumptive tendencies.

Source: Data Processed (2025)

Overall, the finding from the 17 reviewed studies indicate that impulsive and consumptive buying behavior in digital environments can be effectively explained using the SOR framework. The majority of empirical evidence suggests that digital and marketing-related stimuli play a central role in triggering psychological responses, which subsequently lead to impulsive or consumptive purchasing behavior.

From the stimulus perspective, prior studies consistently highlight the influence of technological and promotional cues. The meta-analysis conducted by le et al(2022) demonstrates that marketing stimuli such as perceived ease of use, enjoyment, and flow experience significantly enhance hedonic value, which in turn increases online impulsive buying. These finding are supported by empirical studies in e-commerce and live-streaming contexts, where social presence, sales promotion, interactivity, and convenience are identified as strong external triggers of impulsive buying behavior (Huo et al., 2023; M. Zhang & Shi, 2022). Similarly, promotional elements such as discounts, flash sales, and ease of transaction

have been shown to encourage unplanned and excessive purchasing behavior (Harisandi & Wiyarno, 2023; Syastra & Wangdra, 2018).

At the organism level, the literature emphasizes the mediating roles of emotional and cognitive processes. Several studies confirm that internal psychological states, including enjoyment, arousal, flow experience, and hedonic value, serve as key mechanisms through which external stimuli influence impulsive buying behavior (Jornales, 2023; Lin et al., 2023; Ngo et al., 2024; W et al., 2021). Beyond emotional responses, individual control-related factors also play a significant role, for instance, Jain et al (2023) find that self-control directly affects compulsive buying behavior, while ill-being perception acts as a mediator that weakens such tendencies. In a similar vein, studies on financial literacy suggest that individuals with higher financial knowledge tend to exhibit lower levels of impulsive and consumptive behavior, although the mediating effects of financial literacy remain inconsistent across studies (Paylan & Kavas, 2022; Rahmat et al., 2020; Rahmatika et al., 2024).

Importantly, several studies highlight the role of internal value-based control mechanisms in mitigating consumptive behavior. Rahmat et al (2020) provide empirical evidence that religiosity has a significant negative effect on consumptive behavior, whereas hedonism increases such tendencies. This finding suggests that although digital environment are rich in persuasive stimuli, individual moral and value orientations remain effective buffers against excessive consumption.

In synthesis, existing literature suggests that impulsive and consumptive buying behavior in digital contexts result from the interaction between external technological and marketing stimuli, internal psychological and cognitive processes, and individual value-based control factors. However, despite extensive examination of digital stimuli and emotional mechanisms, limited attention has been given to the role of religiosity and other internal control variables within the SOR framework. This gap underscores the need for further empirical investigation into how internal value systems moderate or attenuate the effects of digital stimuli on consumptive behavior, particularly among younger generations in rapidly digitalizing societies.

Literature Synthesis and Discussion

The growing prevalence of online consumptive behavior has spurred a wide array of studies investigating its antecedents across psychological, financial, cultural, and behavioral dimensions. Synthesizing findings from variables such as financial literacy, self-control, religiosity, lifestyle, and their interplay through the Stimulus-Organism-Response (S-O-R)

framework offers a more integrative lens through which this complex behavior can be understood.

Firstly, lifestyle reflects broader patterns of behavior, consumption orientation, and social aspirations. In the modern digital landscape, lifestyle has become increasingly entangled with online shopping behavior, not solely driven by needs, but also as a means of identity expression, social belonging, and aspirational living. Hedonistic lifestyles have been consistently linked to heightened tendencies toward impulsive and consumptive buying, particularly when fueled by advertising stimuli and the frictionless ease of e-commerce platforms (Julita & Aditya, 2023; Zahra & Anoraga, 2021). As a Stimulus within the S-O-R model, lifestyle-associated marketing cues can act as powerful triggers that activate emotional or social desires.

Secondly, financial literacy has consistently emerged as a foundational determinant of responsible consumer behavior. Individuals with higher levels of financial knowledge are more likely to make rational decisions, avoid impulsive purchases, and resist marketing temptations (Lanciano et al., 2025). Nevertheless, even with the growing availability of financial education, many middle-class consumers continue to exhibit low levels of financial prudence in online settings. This gap suggests that awareness alone is insufficient; environmental cues and psychological vulnerabilities may override rational decision-making.

Thirdly, self-control functions as a personal psychological resource that helps explain why some individuals are able to resist the temptations of online shopping while others succumb. Low self-control is strongly associated with impulsive and excessive purchasing, especially when emotional factors such as boredom, stress, or social pressure are involved. Within the S-O-R model, self-control acts as an organismic trait that moderates an individual's response to external stimuli—such as flash sales, targeted advertisements, or peer influences on social media (Hochreiter et al., 2023).

Fourth, religiosity offers an internalized moral compass that can moderate or mediate consumer decision-making. Prior literature has demonstrated that individuals with higher levels of religiosity are more likely to engage in self-regulation, resist materialistic temptations, and pursue consumption aligned with deeper personal or spiritual values (Rahmat et al., 2020). Conceptually, religiosity is situated within the "Organism" component of the S-O-R framework, representing internal beliefs, interpretive lenses, and cultural filters through which stimuli are perceived and evaluated. This conceptual positioning is reinforced by Syastra and Wangdra (2018), who emphasize the inclusion of religiosity in the organismic domain, particularly when behavioral responses are shaped by deeper spiritual or cultural convictions.

Integrating these perspectives, the existing literature indicates that online consumptive behavior results from the complex interplay of financial cognition, psychological regulation, cultural beliefs, and lifestyle preferences. However, few studies have comprehensively analyzed these multidimensional constructs through the S-O-R lens within culturally rich and religiously sensitive contexts, where deeply embedded values intersect with modern consumerism.

Therefore, this study contributes to the literature by addressing this critical gap: examining how financial, psychological, cultural, and lifestyle dimensions converge to shape online consumptive behavior through the S-O-R framework. This model not only aligns theoretical reasoning with observed behavioral patterns but also opens new avenues for future inquiry—particularly into how cultural identity and digital transformation mediate these relationships.

Conclusion and Future Research Directions

The present literature review consolidates interdisciplinary insights into the complex phenomenon of online consumptive behavior, particularly by examining lifestyle, financial literacy, self-control, and religiosity within the S-O-R (Stimulus–Organism–Response) theoretical framework. This synthesis underscores that consumer behavior in the online domain is not merely a byproduct of technological exposure or economic capacity, but a multifaceted response shaped by internal psychological states and deeply embedded cultural values.

The S-O-R model has proven effective in explaining how external stimuli—such as digital marketing or financial temptations—interact with organism-level processes, including religiosity, to produce consumptive responses such as impulsive online purchases. Within this structure, lifestyle patterns provide a socio-cultural backdrop that either reinforces or buffers these interactions. Meanwhile, financial literacy and self-control function as moderating stimuli, whereas religiosity operates as a deep-seated interpretive filter within the organism component that guides individual responses.

Despite this conceptual clarity, current empirical investigations remain predominantly focused on urban populations in developed and emerging economies (A. Jain et al., 2023; Ngo et al., 2024; M. Zhang & Shi, 2022). There is a critical need to examine these dynamics in underrepresented cultural settings, particularly in culturally and religiously grounded societies undergoing rapid digital transformation.

Accordingly, future research should prioritize context-sensitive empirical validation of the S-O-R framework. Specifically, mixed-methods approaches may reveal richer narratives behind consumptive patterns—combining quantitative surveys with in-depth qualitative

interviews to explore how religiosity, financial knowledge, and social norms influence decision-making. Longitudinal studies are also necessary to assess whether interventions such as financial education or religious engagement can sustainably mitigate excessive online consumption.

In conclusion, this review lays the foundation for a more culturally contextualized and inclusive exploration of online shopping behavior. It calls on scholars to move beyond generalized models and to embrace the complexity of stimulus–organism–response mechanisms as they unfold within culturally embedded and religiously grounded digital ecosystem, to better inform both academic theory and consumer-oriented interventions. Building on this synthesis, the present review offers several concise implications. Theoretically, the findings strengthen the positioning of the SOR framework by emphasizing the role of internal interpretive mechanisms particularly religiosity and self-regulation in shaping consumptive responses within culturally embedded digital environments. Rather than functioning merely as supplementary variables, these internal factors appear central to understanding why similar digital stimuli may generate divergent behavioral outcomes across contexts. Practically, the review suggests that efforts to address excessive online consumption should not rely solely on regulating digital marketing practices, but also on strengthening consumers’ internal capacities, such as financial literacy, self-control, and value-based awareness. For policymakers and educators in culturally rooted societies, integrating ethical consumption principles and financial education within existing religious and social institutions may offer a more sustainable approach to moderating online consumptive behavior. Nevertheless, this review is subject to limitations. The synthesized studies are largely cross-sectional and concentrated in urban or digitally mature settings, which constrains causal inference and cultural generalizability. Future research would benefit from longitudinal and mixed-method designs that can capture the dynamic interplay between digital stimuli and internal value systems over time.

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