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THE INFLUENCE OF SHARIA FINANCIAL LITERACY, RELIGIOSITY, SOCIAL ENVIRONMENT, E-COMMERCE, MOBILE BANKING, AND ONLINE LOANS ON CONSUMPTIVE BEHAVIOR IN GEN Z

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Information	Abstract:
Article History: Received : 13.08.2024 Revised : 26.08.2024 Accepted : 01.09.2024	<i>This study aims to determine the effect of Islamic financial literacy, religiosity, social environment, e-commerce, mobile banking, and online loans on consumer behavior in Gen Z. This study uses a quantitative approach with a data collection method in the form of a questionnaire via Google Form and distributing research questionnaires to 120 Gen Z respondents who use e-commerce and Mobile banking services. The data were analyzed using a multiple linear regression model using SPSS 25 software to test the effect of each independent variable (Islamic financial literacy, religiosity, social environment, e-commerce, mobile banking and online loans) on consumer behavior in Gen Z. The results showed that Islamic financial literacy had a negative and insignificant effect on consumer behavior in Gen Z, while the social environment, e-commerce, and online loans had a positive and significant effect on consumer behavior in Gen Z. Religiosity and Mobile banking had a positive and insignificant effect on consumer behavior in Gen Z.</i>
Keywords: Sharia Financial Literacy; Social Environmental Religiosity; E-commerce; Mobile Banking, Online Loans; Consumptive Behavior.	

A. INTRODUCTION

Dsd Gen Z is a word that has been heard a lot lately. Gen Z, born between 1997 and the early 2010s, is the first generation to grow and develop in the digital world,

where the internet can be easily accessed. As users and enjoyers of technology, their consumer behavior is quite different from previous generations. They usually consider first before buying a product, such as reading customer reviews and visiting the company's *website*. When they are satisfied with the product or service received, Gen Z not only tends to buy again, but will also recommend it to their friends or relatives (Rahmi, Nilasari, and Gafur, 2024).

The following is a Databoks survey regarding the categories of goods most purchased by Gen Z and Millennials in Indonesia in early 2023.

Table 1. The Categories of Goods Purchased by Gen Z

Nama Data	Gen Z	Milenial
Skincare & bodycare	73	65
Baju	70	68
Makanan & minuman	45	49
Aksesoris gadget	41	41
Peralatan rumah	33	51
Perlengkapan traveling	31	36
Tiket hiburan/film/konser	29	25
Suplemen kesehatan	27	43
Buku	27	20

Source: *Databoks, 2024*

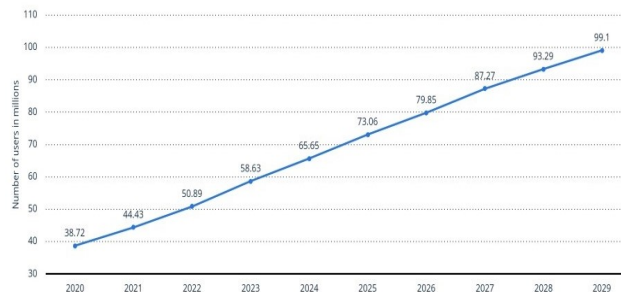
Based on a Databoks survey on the most purchased product categories by Gen Z and Millennials in early 2023, it was found that Gen Z ranked highest with an average purchase percentage of 44.22%, while Millennials ranked second with an average of 41.77%. From this data, it can be concluded that Gen Z exhibits more consumptive behavior, often purchasing non-essential goods.

In addition, the social environment can also influence consumer behavior and financial decision-making (Bintang lazuardi Benteng Buana Muslim, 2024). This environment includes places where individuals interact with family and peers. Families not only shape behavior and attitudes but also influence financial management habits.

During adolescence, peer pressure often encourages individuals to conform to their group in order to be accepted and not fall behind current trends (Mulindra and Ariani, 2023).

Another factor that influences consumptive behavior in Gen Z is the presence of *e-commerce* (Shinta, 2022). *E-commerce* refers to the buying and selling of goods or

services conducted *online* through internet-connected electronic devices (Herlina, 2022). The following presents information on the development of *e-commerce* in Indonesia from 2020 to 2029:



Source: *Ministry of Trade Digital (E-commerce), 2023*

Based on the data above, the number of *e-commerce* users in Indonesia was recorded at 38.72 million in 2020. This number continued to increase to 44.43 million users in 2021, 50.89 million in 2022, and reached 58.63 million users in 2023. In 2024, the number of *e-commerce* users rose to 65.65 million and is projected to continue growing, reaching 99.1 million by 2029. It can be concluded that the development of *e-commerce* encourages Gen Z to increasingly compete in fulfilling their lifestyle needs through *online* shopping (Az-Zahra and Waluyo, 2023).

The convenience of *online* shopping through *e-commerce* is further supported by the presence of practical payment systems such as *mobile banking*. *Mobile banking* is a cashless payment service provided by banks to make it easier for customers to carry out various transactions, such as checking account balances and transferring funds (Febianti, Umaroh, and Rusdiyana, 2023). The ease of using *mobile banking* features encourages consumptive behavior, as users often do not realize the extent of their spending, leading to an increased tendency to shop (Rika Widianita, 2023)

Along with technological advancements in the financial sector, the borrowing process has also evolved with the emergence of *online* loan services. *Online* loans, commonly referred to as "pinjol" in Indonesia, are financial services that allow users to borrow money *online* via applications or websites without requiring asset-based collateral (Harahap and Ramadhani, 2024).

According to data from the Indonesian Joint Funding Fintech Association (AFPI), around 60% of *online* loan users are aged 19–24 years (which falls within the Gen Z age range), primarily to support their lifestyle. Based on this fact, it can be concluded that the ease of access and application process for *online* loans drives Gen Z to be increasingly consumptive in order to meet their lifestyle demands. Given all the conveniences available today, it is important to improve the religious commitment and Islamic financial literacy of Gen Z so that their consumptive behavior can be better controlled.

Therefore, the researcher is highly interested in examining the influence of Islamic financial literacy, religiosity, social environment, *e-commerce*, *mobile banking*, and *online* loans on the consumptive behavior of Gen Z.

B. LITERATURE REVIEW

Islamic Financial Literacy

Islamic financial literacy refers to financial understanding based on Islamic principles, in which an individual is equipped with knowledge and skills in managing funds, as well as applying Islamic values in the management of financial resources, with the goal of achieving well-being in accordance with the teachings of the Qur'an and Hadith (Sofyan, 2020).

The indicators of Islamic financial literacy include (Amaliyah & Judiyanto 2025):

- a. Financial Knowledge
- b. Financial Behavior
- c. Financial Attitude

Social Environment

The environment is a spatial unity that includes various elements such as objects, conditions, forces, and living beings—including humans and their behavior—all of which interact and influence one another in maintaining survival and well-being (Siti Nurjanah, 2023). According to Indah Pakaya, the social environment can be divided into three indicators (Rahmawati, Gimin, and Supentri, 2023):

- a. Family Environment
- b. Campus/Peer Environment

c. Community Environment

E-commerce

E-commerce refers to the buying and selling of goods, services, or information conducted online (Dianti, 2017). There are several important indicators that need to be provided in *e-commerce* (Fitriana and Chadhiq, 2022):

- a. A variety of products sold and promoted on the *e-commerce platform*
- b. Ordering methods through email, phone, website, and application
- c. Payment methods including internet banking, ATM, and e-wallets

Mobile banking

In general, *mobile banking* can be defined as a banking service that can be directly accessed via mobile phones, particularly using GSM networks and SMS services (Indonesia, 2014). There are several indicators in the use of *Mobile banking* (Badaruddin and Risma, 2021):

- a. The application is easy to operate
- b. The service can be accessed from various locations
- c. The security of usage is guaranteed
- d. The service is reliable

Online Loans (Pinjol)

Online loans are a form of financial facility provided by financial service providers through digital technology, either in the form of applications or websites, where the processes of application, approval, and fund disbursement are conducted *online*, often confirmed via SMS or phone call (Rizka Noor Hasela, 2020). Indicators of loan services include (Prajogo & Rusno, 2023):

- a. Quality of service
- b. Security protection and legal compliance

Consumptive Behavior

Peter and Olson explain that consumer behavior includes a series of activities and decision-making processes involved when purchasing goods or services for

consumption (Maliki, 2023). According to Sumartono, there are several indicators to assess an individual's consumptive behavior (Pambayun, 2017):

- a. Purchasing items due to discounts/flash sales
- b. Buying products to maintain appearance/prestige
- c. Buying items not based on their utility
- d. Purchasing goods to maintain social status
- e. Buying products because of advertisements

C. METHODOLOGY

Type of Research

This study uses a quantitative approach, which focuses on systematic data collection, analysis, and reporting of results (Purwanza et al. 2022). Through this approach, researchers can gain a deeper understanding of the research problem, including explaining relationships between variables, identifying causal relationships, and comparing data using software such as Microsoft Excel and SPSS (Balaka, 2022)

Population and Sample

The population is a broad collection of data that serves as the basis for the information-gathering process (Purwanza et al., 2022). This study targets Generation Z individuals who use *e-commerce* and *Mobile banking* services. The sample is a small portion of the population selected because it is considered representative of the entire population (Sulistiyowati 2017). In this study, the researcher uses the Lemeshow formula to determine the sample size from a population of unknown total:

$$n = \frac{z^2 \times p \times (1 - p)}{d^2}$$
$$n = \frac{1,96^2 \times 0,5 \times (1 - 0,5)}{0,10^2}$$
$$n = 96 \text{ sampel}$$

Based on the calculation results, the minimum sample size for this study is 96 respondents. However, the researcher decided to use 120 samples to increase the degree of freedom.

Variable Identification

This study uses two types of variables: the independent variable (X), which functions as the influencing factor, and the dependent variable (Y), which serves as the benchmark to measure how much influence the independent variables have. For more detailed information, please refer to the variable indicator table below:

Table 1. Variable dan Indikator

Variable Element	Indicator
Islamic Financial Literacy (X1)	1. Financial Knowledge 2. Financial Behavior 3. Financial Attitude
Religiosity (X2)	1. Knowledge Dimension 2. Belief Dimension 3. Religious Practice Dimension 4. Experience Dimension 5. Consequential Dimension
Social Environment (X3)	1. Family Environment 2. College Environment (peer group) 3. Community Environment
E-commerce (X4)	1. Variety of products sold and promoted on <i>e-commerce</i> platforms 2. Purchasing goods through <i>e-commerce</i> applications 3. Payment for goods via internet banking, ATM, or e-wallet
Mobile banking (X5)	1. User-friendly application 2. Services accessible from anywhere 3. Secure to use 4. <i>Reliable</i>
Online Loans (X6)	1. Service Quality 2. Security Protection and Legality

Variable Element	Indicator
Consumptive Behavior (Y)	1. Purchasing items due to discounts/flash sales
	2. Buying products to maintain appearance/social prestige
	3. Buying items not based on their usefulness
	4. Buying goods to maintain social status
	5. Purchasing items influenced by advertisements

D. RESULT AND ANALYSIS

The validity test aims to measure how valid and accurate the variable items in the research questionnaire are (Darma Budi 2021). Based on the results of the validity test conducted, all questionnaire variable items have an r-count value > 0.1793. Therefore, all variables can be considered valid.

Furthermore, the reliability test is assessed using the Cronbach's alpha value, where an instrument is considered reliable if the Cronbach's alpha value is greater than 0.60. The results of the test show that the Cronbach's alpha value for all variables is > 0.60. It can be concluded that all items in each variable are reliable.

The next step is to use, normality test to determine whether the dependent and independent variables in the regression model are normally distributed or approximately normal. This study uses the Kolmogorov-Smirnov Test. The test results show that the Asymp. Sig. (2-tailed) value is 0.088 > 0.05. It can be concluded that the regression model in this study is normally distributed.

And then the multicollinearity test is assessed using the tolerance value and the Variance Inflation Factor (VIF). If the tolerance value is < 0.10 and the VIF value is > 10, then multicollinearity does not occur. Based on the test results, the tolerance values for each independent variable (Islamic financial literacy, religiosity, social environment, *e-commerce*, *mobile banking*, and *online loans*) are all > 0.10, and the

VIF values for each variable are < 10.00 . It can be concluded that the regression model in this study does not exhibit symptoms of multicollinearity.

Next, the heteroscedasticity test aims to determine whether the regression model exhibits unequal variance of the residuals from one observation to another. Based on the results of the heteroscedasticity test using a scatterplot, the points appear randomly scattered and do not form a specific pattern. The points are evenly distributed above and below the horizontal line at zero. It can be concluded that the regression model in this study does not show symptoms of heteroscedasticity.

Multiple linear regression analysis is used to determine how much influence the independent variables have on the dependent variable. Based on the table above, the multiple linear regression equation can be formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + \dots + b_nX_n + \varepsilon$$

$$Y = -1,518 - 0,033X_1 + 0,106 X_2 + 0,408X_3 + 0,220X_4 + 0,091X_5 + 0,101X_6$$

The explanation based on the equation is as follows:

Constant (a) = -1.518

If the values of all independent variables (Islamic financial literacy, religiosity, social environment, *e-commerce*, *mobile banking*, and *online loans*) are zero, then the value of consumptive behavior is -1.518.

Coefficient of Islamic Financial Literacy (X_1) = -0.033

The regression coefficient for the Islamic financial literacy variable is -0.033. This means that for every one-unit increase in Islamic financial literacy, consumptive behavior decreases by 0.033, assuming other variables remain constant.

Coefficient of Religiosity (X_2) = 0.106

The regression coefficient for the religiosity variable is 0.106, indicating a positive relationship between religiosity and consumptive behavior. This means that a one-unit increase in religiosity will increase consumptive behavior by 0.106, assuming the other variables remain unchanged.

Coefficient of Social Environment (X_3) = 0.408

The regression coefficient for the social environment variable is 0.408. This means that a one-unit increase in the social environment will increase consumptive behavior by 0.408, assuming other variables remain constant.

Coefficient of *E-commerce* (X_4) = 0.220

The regression coefficient for the *e-commerce* variable is 0.220. This indicates that a one-unit increase in *e-commerce* will increase consumptive behavior by 0.220, assuming other variables remain constant.

Coefficient of *Mobile banking* (X_5) = 0.092

The regression coefficient for the *Mobile banking* variable is 0.092. This means that a one-unit increase in *Mobile banking* will increase consumptive behavior by 0.092, assuming other variables remain unchanged.

Coefficient of *Online Loans* (X_6) = 0.101

The regression coefficient for the online loans variable is 0.101. This implies that a one-unit increase in *online* loans will increase consumptive behavior by 0.101, assuming other variables remain constant.

Coefficient of Determination Test (R^2)

The coefficient of determination test (R^2) is conducted to determine how much the independent variables contribute to explaining the dependent variable. Based on the test results, the adjusted R-squared value is 0.496. This indicates that 49.6% of consumptive behavior can be explained by the independent variables. Meanwhile, the remaining 50.4% is explained by other factors outside the variables studied.

t-test (Partial Test)

The t-test aims to examine whether each independent variable (X) individually has a significant effect on the dependent variable (Y).

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1						
	(Constant)	-1.518	3.973		-.382	.703
	Financial Literacy	-.033	.110	-.020	-.297	.767
	Religiosity	.106	.065	.111	1.627	.107
	Social Environment	.408	.062	.501	6.614	.000
	E-commerce	.220	.057	.259	3.835	.000
	Mobile banking	.091	.098	.063	.931	.354
	Online loan	.101	.042	.180	2.381	.019

a. Dependent Variable: consumptive behavior

Based on the results of the t-test, the significance values for the variables social environment, e-commerce, and online loans are less than 0.05, indicating that H_0 is rejected and H_a is accepted. Meanwhile, the Islamic financial literacy variable has a significance value of $0.767 > 0.05$, meaning that H_0 is accepted and H_a is rejected, and the Mobile banking variable has a significance value of $0.354 > 0.05$, so H_0 is accepted and H_a is rejected.

F-test (Simultaneous Test)

The F-test is used to assess whether all independent variables simultaneously have a significant effect on the dependent variable. Based on the results, the significance value is $0.000 < 0.05$, and the F-count is $18.536 > 2.29$. Thus, H_0 is rejected and H_a is accepted. This indicates that the independent variables collectively have a significant effect on the dependent variable (consumptive behavior).

The Influence of Islamic Financial Literacy on Consumptive Behavior

The coefficient value for the Islamic financial literacy variable is -0.033. Its significance value is $0.767 > 0.05$ and the t-count is $-0.297 < 1.658$. This shows that Islamic financial literacy does not have a significant effect on consumptive behavior among Generation Z.

These findings align with previous research conducted by Ida Zakiah Sofyan (2023) titled "The Influence of Islamic Financial Literacy and Lifestyle on Consumptive Behavior (Study on Students of UIN Prof. K.H. Saifuddin Zuhri Purwokerto)". The study showed that Islamic financial literacy had a negative but not significant effect on students' consumptive behavior (Sofyan 2020).

The Influence of Religiosity on Consumptive Behavior

Based on the t-test results, the coefficient for the religiosity variable is 0.106. This indicates a positive relationship between religiosity and consumptive behavior, meaning that the higher an individual's religiosity level, the more likely their consumptive behavior increases. However, the significance value for the religiosity variable is $0.107 > 0.05$, and the t-count is $1.627 < 1.658$.

Based on these results, it can be concluded that H_0 is accepted and H_a is rejected, meaning that religiosity does not significantly influence consumptive behavior among Generation Z in this study.

This finding is consistent with previous research conducted by Anila Shilvy Ashfia (2021), titled "The Influence of Islamic Consumption Ethics Values, Hedonism, and Religiosity on Consumptive Behavior of Students in the Islamic Economics Study Program at Darussalam Islamic Institute Blokagung, Banyuwangi". The study showed that religiosity had a positive but not significant effect on students' consumptive behavior.

The Influence of Social Environment on Consumptive Behavior

The coefficient for the social environment variable is 0.408. The significance value for the social environment variable is $0.000 < 0.05$, and the t-count is $6.614 > 1.658$. This indicates that the social environment has a positive and significant effect on consumptive behavior among Generation Z.

This result is in line with previous research conducted by Iyet Oftia (2023) in a study titled "The Influence of Social Environment and Lifestyle on Consumptive Behavior of Students in the 2018 Economic Education Program at Jambi University". That study found that the social environment had a positive and significant influence on students' consumptive behavior (Oftia 2023).

The Influence of *E-commerce* on Consumptive Behavior

The coefficient value of the *e-commerce* variable is 0.220. The significance value of the *e-commerce* variable is $0.000 < 0.05$, and the t-value is $3.835 > 1.658$. This indicates that *e-commerce* has a positive and significant effect on consumptive behavior among Gen Z.

This result is consistent with previous research conducted by Mayella Oktaviani, Indah Purnama Sari, and Zaini Miftah (2023) in their study titled "The Influence of *E-commerce* and Financial Technology on Students' Consumptive Behavior". The study showed that *e-commerce* has a positive and significant influence on students' consumptive behavior (Oktaviani, Sari, and Miftah 2023)

The Influence of Mobile Banking on Consumptive Behavior

The coefficient value of the *Mobile banking* variable is 0.091. The significance value of *Mobile banking* is $0.354 > 0.05$, and the t-value is $0.931 < 1.658$. This shows that *Mobile banking* usage does not have a significant effect on consumptive behavior among Generation Z.

This finding is consistent with previous research by Eka Putri Purwanti, Tri Almunawaroh, and Yogi Nurfauzi (2024), which stated that *Mobile banking* has a positive but not significant partial effect on the consumptive behavior of STKIP Majenang students. The finding suggests that even though *Mobile banking* usage increases, other factors beyond *Mobile banking* are likely more influential in shaping Gen Z's consumptive behavior (Purwanti, Almunawaroh, and Nurfauzi 2024).

The Influence of Online Loans on Consumptive Behavior

The coefficient value of the *online* loan variable is 0.101. The significance value of *online* loans is $0.019 < 0.05$, and the t-value is $2.381 > 1.658$. This indicates that the use of *online* loans has a positive and significant effect on consumptive behavior among Generation Z.

This finding aligns with previous research conducted by Mumu Munazat, Verliani Dasmaran, and Eva Sutihat (2024) in their study titled "Lifestyle Moderates Fintech Peer-to-Peer Lending and Risk-Taking, Which Impact on Consumer Behavior". The study showed that fintech peer-to-peer lending has a positive and significant influence on consumptive behavior, particularly in Pandeglang Regency (Pasién & Studi, 2024).

E. CONCLUSION

Based on the research results, data analysis, and the discussion in the previous chapter, it can be concluded that the independent variables simultaneously have a positive and significant effect on consumptive behavior, as indicated by the F-test results with a significance value of 0.000, which is less than 0.05. The regression estimation results show that Islamic financial literacy has a negative but insignificant effect on consumptive behavior. In contrast, the variables of social environment, e-commerce, and online loans each have a significance value of 0.000, which is below

the threshold of 0.05. This indicates that these three variables have a positive and significant effect on consumptive behavior. Meanwhile, the religiosity and mobile banking variables show significance values greater than 0.05, indicating that both variables have a positive but not significant effect on consumptive behavior.

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