The Influence of Islamic Financial Literacy, Self-Control, Social Media, and Digital Payments on The Consumptive Behavior of Muslim Generation Z in Tasikmalaya

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| Article Info	Abstract
	Purpose–*This study aims to determine the effect of Islamic financial literacy, self-control, social media and digital payments on the consumptive behavior of Generation Z Muslims in Tasikmalaya City.* **Design/methodology/approach**– *This research uses a quantitative approach. The method used in this research is the Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis method. The data collection technique used a questionnaire. The sample in this study was Generation Z Muslim Tasikmalaya City as many as 200 respondents. Data analysis and hypothesis testing used are descriptive statistical analysis, outer model and inner model.* **Finding**– *Based on the results of the study, the R-Square test results show that the variables of sharia financial literacy, self-control, social media and digital payments are able to predict 70.0% of Consumptive Behavior. The results showed that the variables of Islamic financial literacy and self-control did not have a significant effect on consumptive behavior. While the variables of social media and digital payments have a significant effect on consumptive behavior.* **Implications**– *Generation Z Muslims in Tasikmalaya City are expected to be wiser in using social media and digital payments, making a priority scale, and planning finances according to Islamic principles. Increased access and ease of technology can be a stimulus for waste if not accompanied by awareness and careful planning. For the government and OJK, these findings are expected to be important input for designing creative and relevant Islamic financial education programs to encourage the wise use of technology.*

1. INTRODUCTION

The rapidly growing digitalization era has brought significant changes to various aspects of human life, including people's consumption patterns (Grewal, et al., 2017; Juliana et al., 2025; Mahri et al., 2025; Verhoef, et al. 2021; Lissitsa & Kol, 2016; Sahni, et al. 2016; Klaus, & Maklan, 2013). Increased consumption in society can have a positive effect on national economic growth (Keynes, 1936; Herrendorf, et al., 2014; Sadorsky, 2010; Ogundipe, et al. 2014; Lutfi & Fadli, 2021). However, if individual consumption is driven by wants and gratification rather than needs, it can trigger various problems (Dittmar, 2005; Kasser & Ryan, 1996; Richins & Dawson, 1992). Consumptive behavior is the tendency to overreact in buying something irrationally by giving more importance to wants than needs (Dittmar, 2004; Podoshen & Andrzejewski, 2012; Wahyuni et al., 2019, p. 549; Widiawati et al., 2025). Islamic consumption theory teaches to make priorities in fulfilling needs (Chapra, 2000). The order of priority of these needs is first *Dharuriyyat,* which is a need that must be fulfilled, because if it is not fulfilled it will cause something bad to the human being himself. Second *Hajiyyat*, is a human need that if fulfilled will increase effectiveness, efficiency or even be an added value for human activities and will not harm humans if these needs are not met but will reduce the quality of human existence itself. Third *Tahsiniyyat*, is a situation where the need if fulfilled will increase the satisfaction or enjoyment of a person even though the need does not add effectiveness, efficiency, and added value to human activities (Al-Ghazali, 1980; Hasan, 2005; Kahf, 1992; Dusuki & Abdullah, 2007; Suharyono, 2018, p. 320).

Researchers have conducted a preliminary study of 30 generation Z Muslims in Tasikmalaya City to determine the percentage of consumptive behavior by measuring based on indicators of consumptive behavior, namely buying products because of the lure of gifts, attractive product packaging, maintaining appearance and prestige, based on price considerations (not on the basis of benefits or functions), only to save symbols and status, there is an element of conformity with the advertised example, the emergence of expensive price assessments will lead to high self-confidence, and trying more than two similar products (not the same brand) (Naning Fatmawatie, 2022, pp. 41–43). The preliminary study was conducted by distributing questionnaires through *Google Form* with the following results:
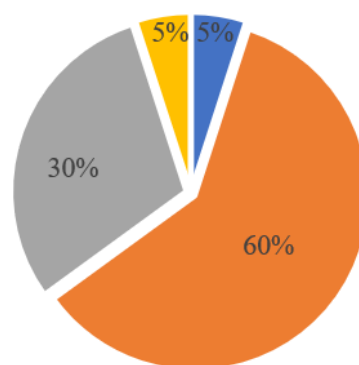
Figure 1 Percentage Results of Muslim Generation Z Consumptive Behavior Tasikmalaya City
Source: Data processed by Author (2025)

Based on the results of the preliminary study in Figure 1, it shows that most respondents, namely 60%, stated "agree" with the statements submitted according to the indicators of consumptive behavior. This indicates that the majority of generation Z Muslims in Tasikmalaya City have a tendency to be consumptive in their daily activities. Meanwhile, 30% of respondents were in the "undecided" category, which reflects their doubt or uncertainty about their consumptive patterns. A total of 5% of respondents stated "strongly agree," which

indicates a higher level of consumptive behavior and tend to strongly agree with this tendency. In contrast, only 5% of respondents stated "disagree," indicating that only a few of them do not feel they have a tendency towards consumptive behavior. This data gives an idea that consumptive behavior is quite common among Generation Z, although some show hesitation or disagreement.

This shows that Generation Z Muslims in Tasikmalaya City currently still show consumptive behavior. Although they have access to various sources of information and technology that facilitate financial management, many of them still behave consumptively due to several factors, one of which is social influence that also strengthens the tendency of consumptive behavior. Based on this, the researcher wants to examine more comprehensively the object and is outlined in this study. Based on the problems described above, researchers are interested in examining the influence of Islamic financial literacy, self-control, social media and digital payments on the consumptive behavior of Generation Z Muslims in Tasikmalaya City.

2. LITERATURE REVIEW

Consumptive Behavior

Consumptive behavior is an attitude that does not need consideration but only desires that must be fulfilled and unconsciously causes waste and costs a lot of money (Dittmar, 2005; Black, 2007; Pirog & Roberts, 2007; Meiliyandrie et al., 2021, p. 6). Consumptive behavior is a wasteful attitude or action that is seen from the excessive use of goods or services (Monoarfa & Juliana, 2025). Consumptive behavior reflects excessive and wasteful consumption, where wants are prioritized over needs, without considering the priority scale, so it can be described as a luxurious lifestyle (Schor, 1998; Dittmar, 2005; Podoshen & Zhang, 2011; Richins & Dawson, 1992; Naning Fatmawatie, 2022, p. 39).

Islamic Financial Literacy

Based on OJK Islamic financial literacy as a concern for consumers and not only on Islamic financial services institutions but on Islamic financial products and services, but is able to have a positive impact or can influence people's behavior patterns in managing Islamic finance and an important element to improve people's welfare (OJK, 2022; Ramadhani et al., 2021). Islamic financial literacy forms an extension of financial literacy with elements based on Islamic law in it. Islamic financial literacy covers several aspects of finance, including money and wealth management, financial planning aspects, social assistance aspects, and other aspects, for example those related to zakat and inheritance (Beik & Arsyianti, 2019; Antara, et al., 2016; Mahri et al., 2025; OJK, 2017; Hassan & Lewis, 2007; Amin, 2017; Akbar et al., 2021; Juliana et al., 2024).

Self-Control

According to Lazarus (1973), self-control involves ongoing cognitive evaluations that guide behavior regulation to achieve desired emotional or practical outcomes. Lazarus and Folkman (1984) further describe self-control as a function of cognitive appraisal processes, where individuals assess both the situation and their resources before acting to reach certain goals. Self-control psychology expert Lazarus explains that self-control describes individual decisions through cognitive considerations to control behavior in order to improve certain results and goals, as desired (Nurjanah, 2019, p. 127). Meanwhile, according to Hurlock (1980), self-control is closely related to emotions. Individuals must be able to control their emotions and various other urges that arise within them. This ability to manage emotions must be adjusted to the situation and conditions at hand (Ghufron & S, 2010, p. 24).

Social Media

According to Kottler and Keller, social media is a medium used by consumers to share text, images, sound, video and information with others (Kottler & Keller, 2016, p. 338). Danis Puntoadi argues that social media is an online media where users can easily participate, share, and create content including blogs, social networks and wikis are the forms of social media most commonly used by people around the world. Social media is a website-based feature that can form networks and allow people to interact in a community (Marlina et al., 2025). On social media we can do various forms of exchange, collaboration, and get to know each other in the form of visual and audiovisual writing. Examples include Twitter, Facebook, Blog, Foursquare, and others (Puntoadi, 2011, p. 15).

Digital Payments

Digital payment is defined as an electronic payment instrument where the value of money is stored in certain electronic media and digital payments are also often referred to as electronic money (Electronic Money). Electronic media to store the value of electronic money can be in the form of chips or servers (Firmansyah & Dacholfany, 2018, p. 25). The development of payment system technology has replaced the role of cash (currency) which is known as cashless as a more effective and efficient means of payment (Firmansyah & Dacholfany, 2018, p. 26).

3. METHODOLOGY

This research uses quantitative research methods. Quantitative method is interpreted as a research method based on the philosophy of positivism, which is based on the view that knowledge must come from data that can be measured and observed, used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative or statistical, with the aim of describing and testing predetermined hypotheses (Sugiyono, 2015, p. 15). In this study, the target population is Generation Z Muslim Tasikmalaya City. The technique used to take samples in this study is *Purposive sampling* is a sampling technique with certain considerations (Sugiyono, 2016, p. 85). Then using the *cluster area sampling* method, which is a technique carried out by taking representatives from each region or group that exists (Sugiyono, 2013, p. 149). As well as using the *convenience sampling* method, which is a sampling technique based on convenience, this method is a sampling in which the researcher chooses respondents who are easy to reach or meet (Risna Yunia Rahma & Siti Zulaikha, 2022, p. 116). To determine the sample size, the Solimun formula can be used. The sample taken in this study amounted to 200 Generation Z Muslims of Tasikmalaya City.

4. RESULTS AND DISCUSSION

1. Results

Evaluation of the Measurement Model (*Outer Model*)

Data Validity Test

The data validity test in this study using SmartPLS 4.0 *software* by looking at the validity value of the test is as follows:

Table 1 Outer Loading Value After Outliers

Variable	Islamic Financial Literacy	Self-Control	Social Media	Digital Payments	Consumptive Behavior
LKS1	0.719				
LKS3	0.746				
LKS4	0.710				
LKS5	0.954				
LKS6	0.946				
LKS7	0.908				
LKS8	0.898				
KD1		0.888			
KD2		0.965			

KD3	0.972		
KD4	0.916		
KD5	0.703		
KD6	0.861		
MS1		0.934	
MS2		0.934	
MS3		0.736	
MS4		0.933	
MS5		0.853	
MS6		0.811	
MS7		0.853	
MS8		0.804	
MS9		0.930	
MS10		0.820	
MS12		0.724	
PD1			0.915
PD2			0.881
PD3			0.939
PD4			0.854
PD5			0.933
PD6			0.950
PD7			0.738
PD8			0.953
PD9			0.942
PD10			0.914
PK1			0.865
PK2			0.940
PK3			0.833
PK4			0.936
PK5			0.775
PK6			0.905
PK7			0.923
PK8			0.952
PK9			0.923
PK10			0.900
PK11			0.875
PK12			0.830
PK13			0.790
PK14			0.787
PK16			0.794

Source: Primary Data Processed by Author, 2025

Based on table 1 above, it can be seen that the *outer loading* value of each indicator has increased, namely 0.7, so that each of these values can be said to be valid. The *Average Variance Extracted* (AVE) results are as follows:

Table 2 Average Variance Extracted (AVE)

Variables	*Average Variance Extracted* (AVE)
Islamic Financial Literacy	0.716
Self-Control	0.790
Social media	0.725
Digital Payments	0.817
Consumptive Behavior	0.758

Source: Primary Data Processed by Author, 2025

Based on table 2, it can be seen that all variables have met the requirements, namely the AVE value> 0.5.

Data Reliability Test

Reliability tests are carried out to prove the accuracy, consistency, and accuracy of the instrument in measuring constructs or to measure whether respondents' answers are consistent and not random. In PLS-SEM using SmartPLS 4.0 *software*, the reliability value can be seen

from *Cronbach's alpha, Composite reliability* (rho_a), *Composite reliability* (rho_c) all values must be> 0.7 which is considered consistent (*reliable*) (Ghozali & Kusumadewi, 2023, pp. 98–99). The following are the results of the reliability test:

Table 3 Reliability Test

Variables	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_p)
Islamic Financial Literacy (X1)	0.931	0.955	0.946
Self-Control (X2)	0.945	0.983	0.957
Social Media (X3)	0.961	0.966	0.966
Digital Payment (X4)	0.975	0.979	0.978
Consumptive Behavior (Y)	0.977	0.979	0.979

Source: Primary Data Processed by Author, 2025

Based on table 3 above, it can be seen from the data reliability test results that the *Cronbach's alpha* reliability value of the Sharia Financial Literacy variable is 0.931, the Self-Control variable is 0.945, the social media variable is 0.961, the Digital Payment variable is 0.975, and the Consumptive Behavior variable is 0.977. Of the five variables above, the *Cronbach's alpha* value is greater than 0.7, so it is declared reliable or qualified.

The results of the SEM-PLS research model *output* with the SmartPLS 4.0 program can be seen in the figure below:
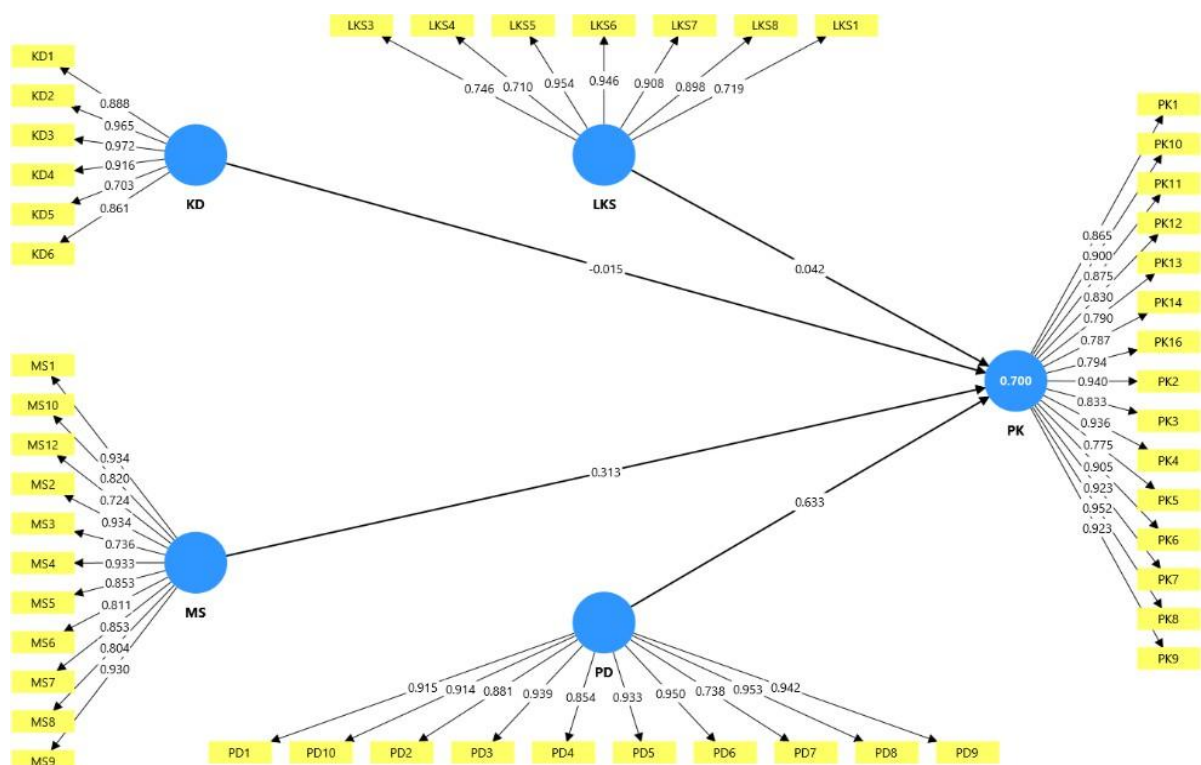
Figure 3 SEM-PLS Research Model Output
Source: Primary Data Processed by Author, 2025

Structural Model Evaluation (Inner Model)
R-Square Test Analysis (R^2)

The *R-Square* test can be used to explain the effect of certain exogenous (independent) latent variables on endogenous (dependent) latent variables whether they have a substantive

effect. The *R*-Square value of 0.75 is in the strong category, 0.50 is in the moderate category, and 0.25 is in the weak category (Ghozali & Kusumadewi, 2023, pp. 99–100). The following are the results of the *R-Square* test:

Table 4 R-Square Test

Variables	R-Square	Adjusted R-Square
Consumptive Behavior	0.700	0.694

Source: Primary Data Processed by Author, 2025

Based on table 4, the results of the *R-Square* test on the Consumptive Behavior variable are 0.700, then based on the results obtained, it shows that the effect of this value is moderate because> 0.50, and it can be interpreted that the latent variables of the Influence of Islamic Financial Literacy, Self-Control, Social Media and Digital Payments are able to predict 70.0% of Consumptive Behavior, while the remaining 30.0% is explained by other variables outside the study.

F-Square Test Analysis (F^2)

The *F-Square* test is conducted to analyze the level of influence of latent variables whether small, medium or large at the structural level. An f value of 0.02 indicates a small influence, an f value of 0.15 indicates a medium influence, and an f value of 0.35 indicates a large influence (Ghozali & Kusumadewi, 2023, p. 101). The following are the results of the f-square test:

Table 5 *F-Square* Test

	Islamic Financial Literacy	Self- Control	Social media	Digital Payments	Consumptive Behavior
Islamic Financial Literacy					0.002
Self-Control					0.000
Social media					0.258
Digital Payments					0.859
Consumptive behavior					

Source: Primary Data Processed by Author, 2025

Based on the data in table 5, it can be seen that the effect of Islamic Financial Literacy (X_1) on Consumptive Behavior (Y) obtained an f-Square value of 0.002, it shows that the effect of this value is ignored or considered to have no effect because <0.02, then the effect of Self-Control (X_2) on Islamic Financial Literacy (Y) obtained an *f-square* value of 0.000, it shows that the effect of this value is ignored or considered to have no effect because <0.02. The effect of social media (X_3) on Consumptive Behavior (Y) obtained an *f-square* value of 0.258, indicating the effect of this value is moderate because> 0.15, while the effect of Digital Payment (X_4) on Consumptive Behavior (Y) obtained an *f-square* value of 0.859, indicating the effect of this value is large because> 0.35.

Hypothesis Test

Hypothesis testing can be done based on the results of testing the structural model (*inner model*) which includes the *R-Square output*, parameter coefficients and t-statistics. To find out whether a hypothesis can be accepted or rejected, namely by paying attention to the significant value between constructs, t-statistics, and p-values. These values can be seen through the *bootsrapping* calculation in SmartPLS. The *rules of thumb* used in this study are t-statistics> 1.96 with a significant level of *p-values* of 0.05 (5%). The value of testing this hypothesis can be seen in the table below:

Table 6 Hypothesis Test Based on *Total Effects*

	Original Sample (O)	*Sample Mean* (M)	*Standard Deviation* (STDEV)	*T Statistics* (|O|STDEV)	*P Value*
Islamic Financial Literacy ➔ Consumptive Behavior	0.042	0.041	0.104	0.401	0.688
Self-Control➔ Consumptive Behavior	-0.015	0.003	0.121	0.120	0.905
Social Media➔ Consumptive Behavior	0.313	0.308	0.108	2.891	0.004
Digital Payments➔ Consumptive Behavior	0.633	0.629	0.106	5.994	0.000

Based on table 6 above, exogenous variables have an effect if the t-statistic value> 1.96 or the p-values are <0.05.

First Hypothesis
The Islamic Financial Literacy variable (X_1) has no effect on Consumptive Behavior (Y) with a t-statistic value of less than 1.96, namely 0.401 and a v-value of 0.688> 0.05, so the hypothesis of Islamic Financial Literacy (X_1) has a significant effect on Consumptive Behavior (Y) is rejected.

Second Hypothesis
The Self-Control variable (X_2) has no effect on Consumptive Behavior (Y) with a t-statistic value of less than 1.96, which is 0.120 and a v-value of 0.905> 0.05, so the Self-Control hypothesis (X_2) has a significant effect on Consumptive Behavior (Y) is rejected.

Third Hypothesis
The Social Media variable (X_3) has a positive and significant effect on Consumptive Behavior (Y) with a t-statistic value of more than 1.96, namely 2.891 and a v-value of 0.004 <0.05, so the Social Media hypothesis (X_3) has a significant effect on Consumptive Behavior (Y) is accepted.

Fourth Hypothesis
The Digital Payment variable (X_4) has a positive and significant effect on Consumptive Behavior (Y) with a t-statistic value of more than 1.96, namely 5994 and a v-value of 0.000 <0.05, so the Digital Payment hypothesis (X_4) has a significant effect on Consumptive Behavior (Y) is accepted.

The value of testing this hypothesis can be seen in the figure below.
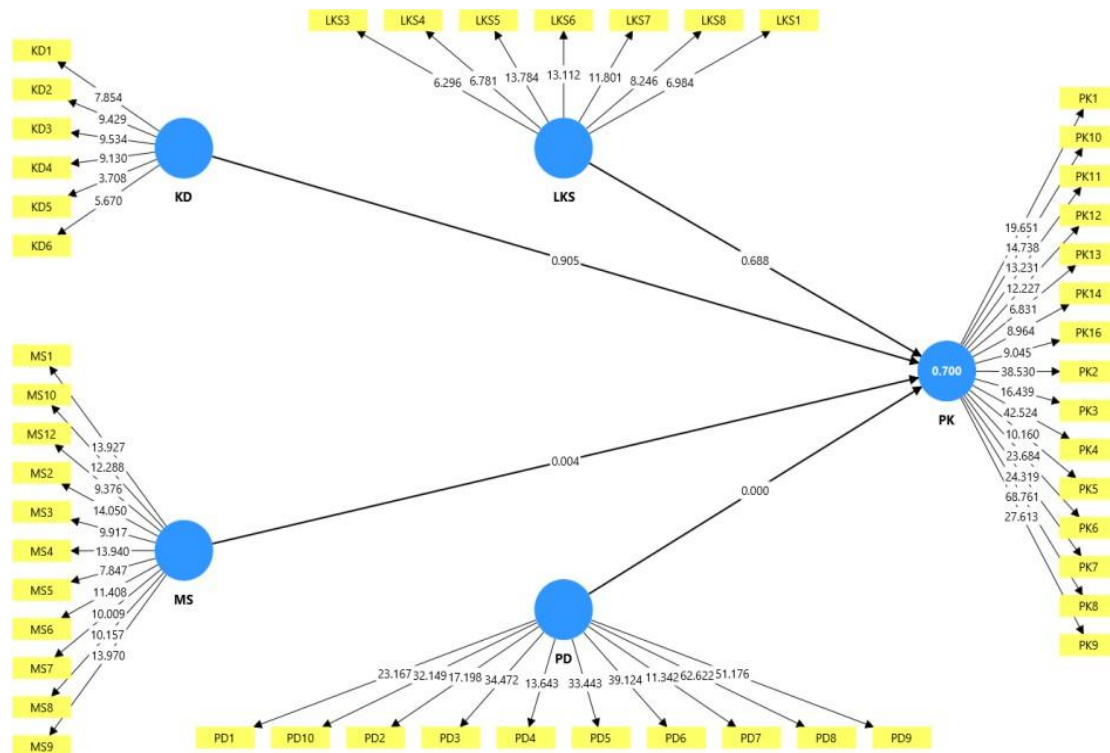
Figure 4 Bootsrapping Test Output
Source: Primary Data Processed by Author, 2025

2. Discussion

The Effect of Sharia Financial Literacy on the Consumptive Behavior of Generation Z Muslims in Tasikmalaya City

The Effect of Islamic Financial Literacy on the Consumptive Behavior of Generation Z Muslims in Tasikmalaya City The test results in table 6 concluded that the Islamic Financial Literacy variable (X_1) had no significant effect on Consumptive Behavior (Y), it can be seen in the t-statistic value of less than 1.96, which is 0.401 and the p-values of 0.688 > 0.05. The test results show that there is no influence between Islamic financial literacy on the consumptive behavior of Generation Z Muslims in Tasikmalaya City.

The results of this study are in line with the results of previous research conducted by Putri Ayu Lestari and Khairunnisa, showing that Islamic financial literacy has a positive, but insignificant direction of influence on student consumptive behavior. This shows that there is a gap between knowledge and implementation in sharia-based financial management, especially among the younger generation who are more influenced by modern lifestyles and excessive consumption tendencies (Putri Ayu Lestari & Khairunnisa, 2024, p. 5107). Then in line with research conducted by Sri Deviyanti, stating that if someone only understands but does not apply financial literacy to daily life, then financial literacy does not really affect the increase and decrease in consumptive behavior (Deviyanti, 2018, p. 53).

The tools used to measure the level of financial literacy use questions that have been provided then given a score of 1 if the answer is correct and a score of 0 if the answer is wrong, then summed for each score with the total answer made the percentage. The standard used to measure the level of Islamic financial literacy in this study uses the following assessment categories: (Mustofa, 2022, p. 185).

Table 7 Islamic Financial Literacy Level

Category	Percentage
Well Literate	81-100

Sufficient Literate	61-80
Less Literate	41-60
Not Literate	0-40

Source: Financial Services Authority, 2017

Based on table 7, it can be explained that *well literate* is a condition of having knowledge and confidence about financial institutions, financial service products, features, benefits and risks, rights and obligations related specifically to Islamic financial products and services, at this level it is said to have a high level of literacy. *Sufficient literate* is a condition of having knowledge and confidence about financial institutions, financial products and services, features, benefits and risks, rights and obligations related to financial products and services, at this level already has a moderate level of literacy category. *Less literate* is the condition of only having knowledge about financial institutions, financial products and services. At this level the community is in the less literate category. *Not literate* is the condition of not having knowledge and confidence in financial institutions, financial products and services, and not having the skills to use products and services or said to be not literate (Nesneri et al., 2023, p. 260).

The level of Islamic financial literacy in this study which is measured based on four (4) indicators, namely knowledge, ability, attitude and trust, can be seen from the following table:

Table 8 Islamic Financial Literacy Level Generation Z Muslims of Tasikmalaya City

Islamic Financial Literacy Indicator	Islamic Financial Literacy Level			
	Not Literate	*Less Literate*	*Sufficient Literate*	Well Literate
Knowledge			80%	
Ability			76%	
Attitude			79%	
Trust				81%
Average Answer			79%	

Source: Primary Data Processed by Author, 2025

The level of Islamic financial literacy of Generation Z Muslims in Tasikmalaya City averages 79%. This means that Generation Z is currently at the Sufficient Literate level. This shows that Generation Z is still at a moderate level of Islamic financial literacy, not low but also has not reached the most mature size (Well Literate). So, it is expected that Generation Z can be more active in seeking information and learning about Islamic finance in order to increase their knowledge, abilities, attitudes, and trust in Islamic finance, so that they can make mature financial decisions, in accordance with sharia principles, and beneficial for their future.

The Influence of Self-Control on the Consumptive Behavior of Generation Z Muslims in Tasikmalaya City

The test results in table 8 can be concluded that the Self-Control variable (X_2) has no significant effect on Consumptive Behavior (Y), it can be seen in the t-statistic value of less than 1.96, which is 0.120 and the p-values of 0.905> 0.05. The test results show that there is no influence between Self-Control on the Consumptive Behavior of Generation Z Muslim Tasikmalaya City.

Self-Control variables consisting of behavioral control, cognitive control and control in making decisions did not have a significant influence on the Consumptive Behavior of Generation Z Muslims in Tasikmalaya City. The self- control they have does not have a strong impact and does not significantly affect their consumptive behavior.

The results of this study are in line with previous research conducted by Lili Rahmawati and Eka Putri, stating that self-control has no effect on consumptive behavior (Rahmawati & Putri, 2023, p. 317). Likewise, research conducted by Rosana Mu'amala and Eko Wahjudi,

stated that the self-control variable was unable to have a significant direct effect on the consumptive behavior variable. There are many things and various factors that can influence the emergence of consumptive behavior (Mu'amala & Wahjudi, 2021, p. 891).

However, the results of this study are not in accordance with the results of research conducted by Syifa Ulayya and Endah Mujiasih, that self-control has a significant effect and is negatively correlated with consumptive behavior, where self-control is a factor that causes high or low levels of consumptive behavior in a person (Ulayya & Mujiasih, 2020, p. 268).

Consumptive behavior does not always correlate with high or low self- control possessed by individuals. The tendency to consumptive behavior can occur in both individuals who have high and low self-control. Tangney, Baumeister, and Boone mentioned that self-control does have an important role in various aspects of life, but it is not the only factor that determines consumptive behavior (Mu'amala & Wahjudi, 2021, p. 891).

Generation Z is very familiar with technology, multitasking, and is known to be more impulsive in making consumption decisions because they are accustomed to instant patterns that trigger shopping desires, not real needs (O. Ramadhani & Khoirunisa, 2025, p. 329). Therefore, despite having awareness of self-control, external influences such as social media and the ease of digital payments can weaken the role of self-control in real practice. One of the factors that influence adolescents to not be able to control themselves so that they engage in consumptive behavior is low prices or promos. Promo is an attraction for teenagers to buy a good or service, even though the price has actually been *marked up*, but they are still attracted by the discount. They also sometimes don't really need the item, but because of the promo, they can't control themselves (Layaman et al., 2022, p. 70).

The Influence of Social Media on the Consumptive Behavior of Generation Z Muslims in Tasikmalaya City

The test results in table 6 can be concluded that the Social Media variable (X3) has a significant effect on Consumptive Behavior (Y), it can be seen in the t- statistic value of more than 1.96, namely 2.891 and the p-values of 0.004 <0.05.

The results of this study are in accordance with the results of research conducted by Mastura, Yuni Safitri and Amiruddin Yahya, showing that social media partially has a positive and significant influence on the consumptive behavior of IAIN Langsa students, meaning that the higher the use of social media, the higher the consumptive behavior. Social media can cause its own satisfaction by visiting a place that appears on social media and just relaxing to spend internet quota to show off life in cyberspace. In addition, social media is able to become a bridge between individuals and producers in expressing themselves (online shopping) so that students will be spoiled by the production of goods that suit their tastes and are able to increase their self-confidence. Students as part of Generation Z tend to shop based on what is trending on social media, often without considering the priority scale (Mastura et al., 2023, pp. 80–81).

However, this research is not in line with the results of research conducted by Dede Mustomi and Aprilia Puspasari, stating that social media has no significant effect on student consumptive behavior. Limited pocket money and not too many life needs can be the reason. Although this cannot be the main benchmark. Because it may be that the respondent's character does not like a consumptive lifestyle (Mustomi & Puspasari, 2020, p. 146).

When viewed from the answers of the majority of respondents, they agreed and strongly agreed with the statement item "The frequency of my social media use has increased, resulting in greater consumptive desires" and the statement "I often share shopping experiences on social media with friends or *followers*". So that the conversation and intensity indicators have a big influence on the consumptive behavior of generation Z Muslims in Tasikmalaya City.

This study found that the higher the intensity of social media use, the higher the tendency of individuals or Generation Z to behave consumptively. They tend to spend a lot of time on

social media and gravitate towards *E-commerce platforms* that showcase consumptive lifestyles, *fashion* trends, food, and new technologies. Constant exposure to promotional content, *endorsements* by *influencers*, and visually appealing advertisements trigger consumptive behavior as they feel compelled to conform to trends to express themselves. High accessibility to different types of products and services through social media provides an additional impetus for teens to make purchases that may not be relevant to their needs (Asrun & Gunawan, 2024, p. 182).

The Effect of Digital Payment on the Consumptive Behavior of Generation Z Muslims in Tasikmalaya City

The test results in table 6 can be concluded that the Digital Payment variable (X_4) has a significant effect on Consumptive Behavior (Y), it can be seen in the t-statistic value of more than 1.96, namely 5.994 and a p-value of 0.000 <0.05. The results of this study are in accordance with the results of research conducted by Fatin Tri Juniarti Tulie, Niswatin and Mahdalena, stating that digital payments have a significant impact on the consumptive behavior of students who belong to Generation Z as well. By only using an app on their phone to make payments, they tend to be more prone to impulsive and unplanned purchases. Making it easy to ignore their financial limits and forget the importance of frugality or controlling spending (Tri Juniarti Tulie et al., 2024, pp. 102–103). Likewise, the research of Syifa Ulayya and Endah Mujiasih, shows that the higher the use of *E-money*, the higher the consumptive behavior (Ulayya & Mujiasih, 2020, p. 268). As well as research by Kintan Rahayu and Dedi Mulyadi, revealed that the use of digital payments contributed 68.6% to people's consumptive behavior. Consumptive behavior influenced by digital payments can have a negative impact on personal finances. If a person constantly makes impulse purchases or exceeds their financial limits, they can experience financial problems such as uncontrollable debt or difficulty in managing personal finances (Rahayu et al., 2023, p. 298).

However, this research is not in line with the results of research by Fitri Salsabila, Vitria Susanti and Liya Ermawati, explaining that there is a negative and insignificant effect on digital payments on consumptive behavior. This can be interpreted that the more often someone uses an *E-wallet*, it will not necessarily increase the number or frequency of purchases, there are other factors that are more dominant in influencing consumptive behavior besides the use of digital payments (Diniah et al., 2023, p. 81).

When viewed from the respondents' answers, the majority agreed and strongly agreed with the statement item "Transactions are more practical with digital payments" and the statement "I use digital payments because my social environment uses them". So that the indicators of perceived ease of use and social influence have a major influence on the consumptive behavior of generation Z Muslims in Tasikmalaya City. The practicality of digital payments, which only requires a few clicks on the phone screen, makes the buying process much faster, easier and more efficient, even to the point of encouraging impulse purchases without careful consideration. This convenience creates the illusion that shopping is light and painless, when in reality digital transactions can lead to uncontrollable spending. And when the majority of people around them use digital payments, they will be encouraged to do the same so as not to feel left behind or different.

The results of this study reflect the characteristics of Generation Z, which is known to be very adaptive to technology, wants efficiency, and is accustomed to digital systems in daily activities. Digital payments, such as E-wallets and online shopping platforms provide convenience, speed, and attractive promotional features such as cashback and discounts that ultimately trigger consumptive behavior. Generation Z tends to make impulse purchases as part of a lifestyle, not based on real needs, but due to emotional factors and social impulses such as trends and existence on social media (Tri Juniarti Tulie et al., 2024, p. 103).

5. CONCLUSION

Based on the results of data analysis tests, hypothesis testing and discussion in the previous chapter, the following conclusions can be drawn; Islamic Financial Literacy has no significant effect on Consumptive Behavior, so H_1 which states that Sharia Financial Literacy has a significant effect on Consumptive Behavior is rejected. Self-Control has no significant effect on Consumptive Behavior, so H_2 which states that Self-Control has a significant effect on Consumptive Behavior is rejected. Social media has a significant effect on Consumptive Behavior, then H_3 which states that social media has a significant effect on Consumptive Behavior is accepted. Digital Payment has a significant effect on Consumptive Behavior, then H_4 which states that Digital Payment has a significant effect on Consumptive Behavior is accepted.

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