

ABSTRAK

WULAN PERMATASARI. 2023. PENGARUH *DIGITAL PAYMENT* DAN *E-COMMERCE* TERHADAP PERILAKU KONSUMTIF GENERASI Z (STUDI KASUS PADA MAHASISWA FAKULTAS AGAMA ISLAM UNIVERSITAS SILIWANGI). Skripsi. Program Studi Ekonomi Syariah Fakultas Agama Islam.

Digital payment dan *E-Commerce* merupakan faktor yang memengaruhi perilaku konsumtif. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh *digital payment* dan *e-commerce* terhadap perilaku konsumtif generasi z pada mahasiswa Fakultas Agama Islam Universitas Siliwangi, baik secara parsial maupun simultan.

Metode penelitian yang digunakan yaitu metode kuantitatif. Data dikumpulkan dengan menggunakan kuesioner dengan skala *likert*. Populasi pada penelitian ini adalah seluruh mahasiswa Fakultas Agama Islam Universitas Siliwangi yang menggunakan aplikasi *digital payment* dan *e-commerce* serta berperilaku konsumtif. Hasil kuesioner diolah menggunakan aplikasi SPSS versi 26.0.

Hasil penelitian menunjukkan bahwa: 1) *Digital payment* memiliki pengaruh positif dan signifikan terhadap perilaku konsumtif dengan nilai sig 0,000 < 0,05 dan nilai koefisiensi determinasi sebesar 26% 2) *E-Commerce* memiliki pengaruh positif dan signifikan terhadap perilaku konsumtif dengan nilai sig 0,000 < 0,05 dan nilai koefisiensi determinasi sebesar 55,5% 3) *Digital payment* dan *E-Commerce* mempunyai pengaruh positif dan signifikan terhadap perilaku konsumtif dengan nilai *R square* sebesar 56,9%.

Kesimpulannya adalah *digital payment* dan *e-commerce* berpengaruh terhadap perilaku konsumtif generasi z pada mahasiswa Fakultas Agama Islam Universitas Siliwangi, baik secara parsial maupun simultan, sehingga semua hipotesis pada penelitian ini diterima.

Kata Kunci: Perilaku Konsumtif, Digital Payment, E-Commerce, Konsumsi Islam, Generasi Z.

ABSTRACT

WULAN PERMATASARI. 2023. THE EFFECT OF DIGITAL PAYMENT AND E-COMMERCE ON CONSUMPTIVE BEHAVIOR OF GENERATION Z (CASE STUDY OF STUDENTS OF THE FACULTY OF ISLAM, SILIWANGI UNIVERSITY). Thesis. Islamic Economics Study Program, Faculty of Islamic Religion.

Digital payments and E-Commerce are factors that influence consumer behavior. The purpose of this study was to determine the effect of digital payments and e-commerce on consumptive behavior of the z generation of students of the Faculty of Islamic Religion, University of Siliwangi, either partially or simultaneously.

The research method used is the quantitative method. Data was collected using a questionnaire with a Likert scale. The population in this study were all students of the Islamic Faculty of Siliwangi University who used digital payment and e-commerce applications and had consumptive behavior. The results of the questionnaire were processed using the SPSS application version 26.0.

The results showed that: 1) Digital payments have a positive and significant influence on consumptive behavior with a sig value of $0.000 < 0.05$ and a coefficient of determination of 26% 2) E-Commerce has a positive and significant influence on consumptive behavior with a sig value of $0.000 < 0.05$ and a coefficient of determination of 55.5% 3) Digital payments and E-Commerce have a positive and significant influence on consumptive behavior with an R square value of 56.9%.

The conclusion is that digital payments and e-commerce have an effect on the consumptive behavior of the z generation of students at the Islamic Faculty of Siliwangi University, both partially and simultaneously, So that all hypotheses in this study are accepted.

Keywords: *Consumptive Behavior, Digital Payment, E-Commerce, Islamic Consumption, Generation Z.*