

ABSTRAK

Fuji Aulia Rahayu, 2024, Pengaruh Literasi Keuangan, *Digital Payment*, dan Gaya Hidup terhadap Perilaku Konsumtif Generasi Z Muslim di Kota Tasikmalaya: Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi.

Generasi Z merupakan kelompok demografis yang lahir antara tahun 1997 hingga tahun 2012. Generasi Z yang tumbuh dan besar di era teknologi ini mengakibatkan Generasi Z cenderung rentan terjerumus kedalam terhadap perilaku konsumtif karena rendahnya literasi keuangan. Kemajuan teknologi ini juga berdampak pada kemudahan transaksi dengan menggunakan aplikasi *digital payment*, dan mengakibatkan gaya hidup Generasi Z juga ikut berubah dan mengakibatkan tingginya perilaku konsumtif. Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh literasi keuangan, *digital payment*, dan gaya hidup terhadap perilaku konsumtif Generasi Z Muslim di Kota Tasikmalaya.

Penelitian ini menggunakan pendekatan kuantitatif. Metode yang digunakan adalah metode *Structural Equation Model-Partial Least Square* (SEM-PLS). Teknik pengumpulan data menggunakan kuesioner. Sampel dalam penelitian ini sebanyak 150 orang Generasi Z Muslim di Kota Tasikmalaya. Analisis data dan uji hipotesis yang digunakan yaitu *outer model* dan *inner model*.

Berdasarkan hasil penelitian diperoleh bahwa variabel literasi keuangan tidak berpengaruh signifikan terhadap perilaku konsumtif. *Digital payment* berpengaruh signifikan terhadap perilaku konsumtif. Kemudian, gaya hidup berpengaruh signifikan terhadap perilaku konsumtif.

Kesimpulannya bahwa variabel *digital payment* dan gaya hidup berpengaruh signifikan terhadap perilaku konsumtif Generasi Z Muslim di Kota Tasikmalaya, sedangkan variabel literasi keuangan tidak berpengaruh signifikan terhadap perilaku konsumtif Generasi Z Muslim di Kota Tasikmalaya. Hasil uji *R-Square* menunjukkan terdapat pengaruh literasi keuangan, *digital payment*, dan gaya hidup terhadap perilaku konsumtif Generasi Z Muslim di Kota Tasikmalaya sebesar 0,537 atau 53,7%.

Kata Kunci: Literasi Keuangan, *Digital Payment*, Gaya Hidup, Perilaku Konsumtif.

ABSTRACT

Fuji Aulia Rahayu, 2024, *The Influence of Financial Literacy, Digital Payment, and Lifestyle on the Consumptive Behavior of Generation Z Muslims in Tasikmalaya City: Islamic Economic Studies, Islamic Faculty, University of Siliwangi.*

Generation Z is a demographic group born between 1997 and 2012. Generation Z, which grew up in this technological era, is prone to consumptive behavior due to low financial literacy. This technological advancement also has an impact on the ease of transactions using digital payment applications, and as a result the lifestyle of Generation Z has also changed and resulted in high consumptive behavior. This study aims to determine how financial literacy, digital payment, and lifestyle influence the consumptive behavior of Generation Z Muslims in Tasikmalaya City.

This research uses a quantitative approach. The method used is the Structural Equation Model-Partial Least Square (SEM-PLS) method. The data collection technique used a questionnaire. The sample of this study were 150 Generation Z Muslims in Tasikmalaya City. Data analysis and hypothesis testing used are outer model and inner model.

Based on the results of the study, it was found that the financial literacy variable had no significant effect on consumptive behavior. Digital payment has a significant effect on consumptive behavior. Then, lifestyle has a significant effect on consumptive behavior.

The conclusion is that digital payment and lifestyle variables have a significant effect on the consumptive behavior of Generation Z Muslims in Tasikmalaya City, while financial literacy variables do not have a significant effect on the consumptive behavior of Generation Z Muslims in Tasikmalaya City. The R-Square test results show that there is an influence of financial literacy, digital payment, and lifestyle on the consumptive behavior of Generation Z Muslims in Tasikmalaya City of 0.537 or 53.7%.

Keywords: *Financial Literacy, Digital Payment, Lifestyle, Consumptive Behavior.*