INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE, AND SOCIAL MEDIA ON THE CONSUMPTIVE BEHAVIOR OF GENERATION Z STUDENTS IN THE FACULTY OF ECONOMICS AND BUSINESS FROM AN ISLAMIC ECONOMIC PERSPECTIVE

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Abstract

This study aims to analyze the influence of financial literacy, lifestyle, and social media on the consumptive behavior of Generation Z students in the Faculty of Economics and Business at Malikussaleh University from an Islamic economic perspective. Generation Z is known for its high tendency toward consumptive behavior due to the intensive use of social media, modern lifestyles, and low financial literacy. This research uses a quantitative approach with a survey method by distributing questionnaires to 100 respondents selected through purposive sampling. The data were analyzed using multiple linear regression to test both partial and simultaneous effects of the independent variables on consumptive behavior. The results show that partially, financial literacy has a negative and significant effect on consumptive behavior, indicating that higher financial literacy reduces students' consumptive tendencies. Meanwhile, lifestyle and social media usage have positive and significant effects, meaning the higher the lifestyle orientation and social media intensity, the greater the level of consumptive behavior. Simultaneously, all three variables significantly affect consumptive behavior. From the perspective of Islamic economics, excessive consumption (israf) is prohibited, as it contradicts the principles of moderation and balance in consumption. This study recommends strengthening Islamic financial literacy education from an early age to reduce consumptive behavior and build students' awareness to adopt rational and responsible consumption practices in accordance with Islamic principles as outlined in the Qur'an.

Keywords: ***Financial Literacy, Lifestyle, Social Media, Consumptive Behavior, Islamic Economics.***

INTRODUCTION

Generation Z, generally defined as individuals born between 1997 and 2012, grew up in an environment saturated with digital technology, social media, and internet connectivity (Pew Research Center, 2019). Exposure to technology from an early age shapes their mindsets, interactions, and consumption preferences, differing from those of previous generations (Twenge, 2017). Studies show that interactions through social media often involve visual communication and short texts, fostering a rapidly changing, trend-driven consumption culture (Carey, 2020). This has led to consumer behavior often driven by digital advertising, influencer endorsements, and e-commerce promotions. These changes are shifting the way the younger generation manages their finances, with a tendency to prioritize wants over essential needs.

The phenomenon of consumer behavior among Generation Z is evident in the increase in impulsive buying, interest in branded products, and a tendency to follow social media trends (Prasinta et al., 2023). Consumer behavior itself is defined as the habit of excessively purchasing goods or services without rational consideration, often to satisfy a momentary urge (Al Arif & Imsar, 2023). Its characteristics include unplanned purchases, temporary satisfaction, and post-purchase regret (Sugiharto et al., 2023). The triggers for this behavior vary, ranging from social influences and popular culture to the development of digital technology that facilitates access to product information. On the other hand, consumer behavior has the potential to cause financial burdens, especially when individuals lack adequate financial planning and management skills. From an Islamic economic perspective, excessive consumer behavior falls under the category of israf, which is spending beyond reasonable limits (QS Al-A'raf [7]:31). Islam emphasizes the importance of moderation (al-qana'ah) and balance in consumption to avoid waste (QS Al-Maa'idah [5]:87). Consumption in Islam not only fulfills material needs but also considers spiritual and moral aspects (Antonio, 2001). This principle teaches that spending must be proportional to needs, not simply following trends or social prestige. Therefore, consumer behavior influenced by social media and modern lifestyles is an important issue to study in the context of Islamic economics. Low financial literacy is one of the factors exacerbating consumer behavior among students (OJK, 2022). Financial literacy encompasses the ability to understand financial concepts, manage money, create financial plans, and understand investment risks (OECD, 2018). Financial Services Authority data shows that in 2022, the national financial literacy index only reached 49.68%, while Islamic financial literacy was only 8.11% (OJK, 2022). This low understanding of Islamic finance has the potential to hinder the implementation of wise Islamic consumption principles. Students with low financial literacy tend to have difficulty controlling spending, are more easily influenced by advertising, and are less likely to consider the long-term consequences of consumption decisions.

In addition to financial literacy, lifestyle plays a significant role in shaping students' consumption patterns (Fungky et al., 2021). Modern lifestyles, influenced by technological developments and social media, encourage students to follow the latest trends, whether in fashion, gadgets, or entertainment. Many students allocate more funds to secondary needs, such as hanging out at popular cafes or purchasing branded products, than to academic needs. This pattern aligns with the findings of Hartati et al. (2023), who stated that the higher the level of a student's consumptive lifestyle, the higher the level of consumer behavior they exhibit. This reinforces the hypothesis that a modern lifestyle is closely linked to a tendency towards excessive consumption. Social media is a third factor influencing college students' consumer behavior. Platforms like Instagram, TikTok, and Shopee combine entertainment content with effective marketing strategies, such as targeted advertising, flash promotions, and influencer endorsements (Yunita et al., 2023). Generation Z often uses social media to find product inspiration, read reviews, or simply follow viral trends. Intense interaction with social media increases the likelihood of impulsive purchases due to peer pressure or the desire to emulate the lifestyles of public figures. Research by Asrun and Gunawan (2024) found that social media significantly influences consumer behavior, both directly and through the formation of users' social perceptions and values.

Based on initial observations at the Faculty of Economics and Business, Malikussaleh University, student consumer behavior is evident in shopping patterns influenced by discounts, endorsements, and brand image. Pre-survey interviews revealed that most students feel proud to use branded products for reasons of social status. Conversely, students with good financial literacy tend to be able to control spending, create budgets, and invest for the future. This difference indicates a close relationship between financial literacy, lifestyle, and social media use on student consumer behavior. Therefore, this study is crucial to comprehensively analyze the influence of these three factors from an Islamic economic perspective. By understanding the relationship between financial literacy, lifestyle, and social media and consumer behavior, this research is expected to contribute to the development of a Sharia-based financial education strategy. This education is expected to increase students' awareness of wise financial management, reduce excessive consumer behavior, and shape consumption patterns aligned with Islamic values. Furthermore, the results of this study are expected to provide input for universities, the government, and Islamic financial institutions in designing relevant financial literacy programs for the younger generation. This will minimize wasteful consumer behavior and support the creation of sustainable economic prosperity in accordance with Islamic principles.

LITERATURE REVIEW

Financial Literacy

Financial literacy is an individual's ability to understand and effectively manage personal finances, including budgeting, saving, investing, and debt management (OECD, 2018). For the younger generation, financial literacy is key to avoiding detrimental consumption decisions (Molina-García et al., 2023). The low level of financial literacy in Indonesia, particularly Sharia financial literacy, which reached only 8.11% in 2022 (OJK, 2022), highlights the need for intensive education based on Islamic principles. From a Sharia perspective, financial management encompasses adherence to the prohibitions on riba (usury), gharar (gharar), and maysir (gambling), as well as prioritizing utility (maslahah) (Ruwaidah, 2020). Students with high financial literacy tend to have more rational and measured consumption behavior.

Lifestyle

Lifestyle describes a person's lifestyle, reflected in their activities, interests, and opinions (Kotler & Keller, 2016). Technological developments, urbanization, and globalization have pushed the younger generation toward a consumerist lifestyle that prioritizes trends, social status, and self-image (Hartati et al., 2023). Students tend to allocate funds to secondary needs such as fashion, gadgets, and entertainment rather than academic needs (Abdullah & Suja'i, 2022). From an Islamic perspective, an ideal lifestyle is one that balances worldly and afterlife needs, while avoiding waste (israf). An imbalance in lifestyle can exacerbate consumer behavior and weaken financial resilience.

Social Media

Social media is a digital platform that enables rapid and widespread interaction, information sharing, and product promotion (Kaplan & Haenlein, 2010). Generation Z uses social media not only for communication but also to seek product recommendations and follow trends (Yunita et al., 2023). Features such as influencer marketing, targeted advertising, and flash sales trigger impulsive buying behavior (Asrun & Gunawan, 2024). Negative impacts include increased peer pressure on consumption and a shift in value from product functionality to social status symbols. From an Islamic perspective, social media can be a productive means of economic da'wah if used wisely.

Consumptive Behavior

Consumptive behavior is the tendency to purchase goods or services excessively, often to satisfy immediate desires rather than needs (Al Arif & Imsar, 2023). Triggering factors include low financial literacy, a consumptive lifestyle, and the influence of social media (Sugiharto et al., 2023). In the long term, this behavior can lead to wastefulness, debt, and financial instability. Islam prohibits excessive consumptive behavior because it is considered israf, which is condemned in the Qur'an (QS Al-A'raf: 31). Therefore, self-control (mujahadah al-nafs) is crucial in developing healthy consumption behavior.

METHOD

Types of research

This study used a quantitative approach with a survey method to examine the influence of financial literacy, lifestyle, and social media on the consumer behavior of Generation Z students. The quantitative approach was chosen to obtain numerical data that could be analyzed statistically (Sugiyono, 2021). This method is relevant for measuring the relationship between variables and the level of significance of their influence.

Research Objects and Locations

The research subjects were students from the Faculty of Economics and Business, Malikussaleh University, graduating class of 2021–2022. The research location was purposively selected because this population represents Generation Z, who actively use social media, have a modern lifestyle, and are prone to consumer behavior. Furthermore, this location facilitated the researcher's data collection process.

Population and Sample

The study population consisted of all 1,449 active students of the Faculty of Economics and Business, Malikussaleh University, from the 2021–2022 intake. The sampling technique used purposive sampling, with the criteria being active students with social media accounts and online shopping experience. Based on Slovin's calculation with a 10% margin of error, the sample size was 100 respondents.

RESULTS AND DISCUSSION

Research Instrument Testing Results

Validity Test

Table 1 Validity Test

Variables	Question	R Count	R Table	Information
Financial Literacy (X1)	X1.1	0.623	0.1966	Valid
	X1.2	0.665	0.1966	Valid
	X1.3	0.651	0.1966	Valid
	X1.4	0.530	0.1966	Valid
	X1.5	0.686	0.1966	Valid

Lifestyle (X2)	X2.1	0.755	0.1966	Valid
	X2.2	0.890	0.1966	Valid
	X2.3	0.872	0.1966	Valid
	X2.4	0.879	0.1966	Valid
Social Media (X3)	X3.1	0.781	0.1966	Valid
	X3.2	0.707	0.1966	Valid
	X3.3	0.771	0.1966	Valid
	X3.4	0.834	0.1966	Valid
Consumer Behavior (y)	Y.1	0.514	0.1966	Valid
	Y.2	0.638	0.1966	Valid
	Y.3	0.626	0.1966	Valid
	Y.4	0.742	0.1966	Valid
	Y.5	0.727	0.1966	Valid

Source: Processed research results, 2025

Reliability Test

Table 2 Reliability Test

Variables	Cornbach Alpha Value	Alpha Standard	Information
Financial Literacy (X1)	0.758	0.60	Reliable
Lifestyle (X2)	0.860	0.60	Reliable
Social Media (X3)	0.772	0.60	Reliable
Consumer Behavior (Y)	0.728	0.60	Reliable

Source: Processed research results, 2025

Classical Assumption Test Results

Normality Test

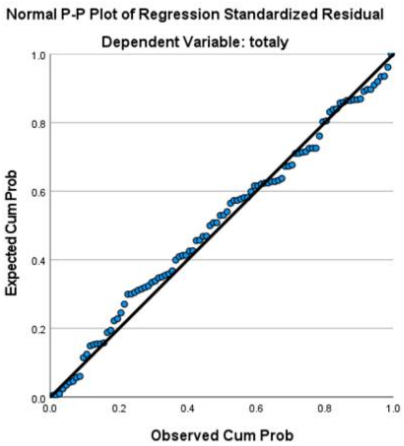

Figure 1. P-Plot Test

Multicollinearity Test

Table 3 Multicollinearity Test

Variables	Tolerance	VIF	Information
Financial Literacy	0.853	1,172	There is no multicollinearity

Lifestyle	0.369	2,707	There is no multicollinearity
Social media	0.336	2,980	There is no multicollinearity

Heteroscedasticity Test

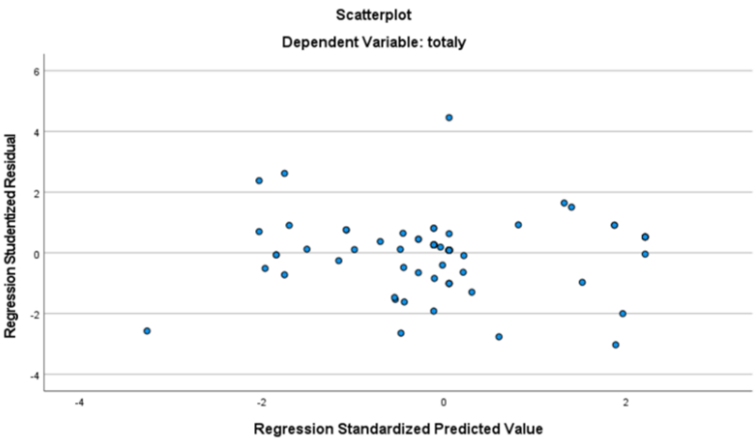

Figure 2. Heteroscedasticity Test (Scatterplot)

Data analysis

Multiple Linear Analysis

Table 4. Multiple Linear Analysis

Model	***Unstandardized Coefficients***		***standardized coefficients***	***t***	***Sig.***
	B	*Std.error*	*Beta*		
(constant)	2,935	2,077		1,413	0.161
Financial Literacy (X1)	0.159	0.097	0.122	1,630	0.106
Lifestyle (X2)	0.166	0.095	0.199	1,746	0.084
Social Media (X3)	0.693	0.161	0.516	4,315	<0.001

Based on the test results in table 4.13 above, it can be seen that the constant value (a) is 2.935 and the regression coefficient value for the financial literacy variable (X1) is 0.159, the regression coefficient value for lifestyle (X2) is 0.166, and the regression coefficient value for social media (X3) is 0.693. The constant value and regression coefficient are entered in the equation:

$$\mathbf{Y = 2.935 + 0.159X1 + 0.166X2 + 0.693X3}$$

From the multiple linear regression equation above, it can be seen that the regression coefficients for each independent variable are positive, meaning that consumer behavior is influenced by financial literacy, lifestyle, and social media. The description of the multiple linear regression equation above is as follows:

1. The coefficient value of financial literacy (X1) is positive at 0.159, so it can be interpreted that if financial literacy increases, it will increase consumer behavior (Y) among Gen Z students at the Faculty of Economics and Business.
2. The lifestyle coefficient value (X2) is positive at 0.166, so it can be interpreted that if lifestyle increases, it will increase consumer behavior (Y) in Gen Z students at the Faculty of Economics and Business.
3. The social media coefficient value (X3) is positive at 0.693, so it can be interpreted that if social media increases, it will increase consumer behavior among Gen Z students at the Faculty of Economics and Business.

Hypothesis Testing

Partial Test (t-Test)

Table 5. Partial Test Results (t-Test)

Coefficients [a]						
Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,935	2,077		1,413	0.161
	Financial Literacy (X1)	0.159	0.097	0.122	1,630	0.106
	Lifestyle (X2)	0.166	0.095	0.199	1,746	0.084
	Social Media (X3)	0.693	0.161	0.516	4,315	<0.001

Based on table 5. above, the t count of X1 is 1.630, X2 is 1.746, and 3 is 4.315. To determine the t table, the t table statistics appendix is used, using n/2, nk-1. Then the result is 0.05/2, 100-3-1, = 0.025, 96. So the t table is 1.98498.

The following is an analysis of the partial test between financial literacy, lifestyle and social media on consumer behavior in Gen Z students at the Faculty of Economics and Business:

1. The influence of financial literacy (X1) on consumer behavior (y)
   It can be seen that the t-count for the financial literacy variable is 1.630. This means that the t-count value < t-table (1.630 < 1.98498). Therefore, it can be concluded that financial literacy does not significantly influence consumer behavior. Financial literacy has a positive effect on consumer behavior, where when financial literacy among Gen Z increases, consumer behavior will improve. Thus, hypothesis H1, which states that financial literacy influences consumer behavior, is accepted.
1. The influence of lifestyle (X2) on consumer behavior (y)
   It can be seen that the t-count for the lifestyle variable is 1.746. This means that the t-count value < t-table (1.746 < 1.98498). Therefore, it can be concluded that lifestyle does not significantly influence consumer behavior. Lifestyle also has a positive influence on consumer behavior, where when lifestyle increases, consumer behavior also increases. Thus, hypothesis H2, which states that lifestyle influences consumer behavior, is accepted.
2. The influence of social media (X3) on consumer behavior (y)
   It can be seen that the t-count for the lifestyle variable is 4.315. This means that the t-count value > t-table (4.315 > 1.98498). Therefore, it can be concluded that social media has a significant influence on consumer behavior. And social media also has a positive influence on consumer behavior, where when social media increases, consumer behavior also increases. Thus, hypothesis H3, which states that social media has an influence on consumer behavior, is accepted.

Simultaneous Test (f-Test)

Table 6. Simultaneous Test Results (f test)

ANOVA [a]					
Model	*Sum of Squares*	df	*Mean Square*	F	Sig.

1	*Regression*	381,574	3	127,191	37,439	<0.001 [b]
	Residual	326,136	96	3,397		
	Total	707,710	99			
a. Dependent Variable: total						
b. Predictors: (Constant), totalx3, totalx1, totalx2						

Based on table 4.15 above, the calculated f value is 37.439 with a significance value of <0.001. Therefore, the f table result is 2.70. This means that the calculated f value > f table, namely 37.439 > 2.70. Thus, the result is considered statistically significant. Therefore, it can be concluded that Ho is rejected and Ha is accepted, which means that the independent variables, namely financial literacy, lifestyle, and social media, together have a significant effect on the dependent variable, namely consumer behavior.

DISCUSSION

The Influence of Financial Literacy on the Consumptive Behavior of Gen Z Students at the Faculty of Economics and Business

Based on the research conducted, the results indicate that financial literacy has a positive effect on student consumer behavior. Although financial literacy is generally expected to improve rational financial management and reduce excessive consumer behavior, in reality, low or inadequate levels of financial literacy cause students to continue to engage in impulsive consumer behavior. This is triggered by a lack of understanding of Sharia financial principles, such as the prohibition of usury and gambling, so they tend to follow consumption trends without considering aspects of sustainability and financial ethics. Therefore, the importance of Sharia financial literacy education is a key factor in developing wiser consumer behavior. In Islam, financial literacy is part of a Muslim's responsibility to manage wealth (maal) wisely and responsibly. Allah SWT says: "And do not hand over to people who are not yet perfect in their understanding the wealth (those who are in your power), which Allah has made the staple of life." (QS. An-Nisa: 5). Good financial literacy aligns with the principles of amanah (trustworthiness) and hisab (accountability), where every Muslim is held accountable for how they acquire and spend their wealth. Therefore, increased financial literacy can curb excessive behavior, which is prohibited in Islam.

This is consistent with the findings of Putri Ayu Lestari & Khairunnisa (2024), who stated that low levels of financial literacy lead to increased consumer behavior because students are less able to manage their finances effectively and are oriented towards impulsive consumption. Furthermore, Wulandari & Nurhayati (2020) also found that low financial literacy, including Sharia finance, is a major factor in increasing consumer behavior among students because they lack an understanding of the principles of ethical and sustainable financial management.

The Influence of Lifestyle on the Consumptive Behavior of Gen Z Students at the Faculty of Economics and Business

A student lifestyle that places an excessive emphasis on trends, the desire to demonstrate social status, and excessive consumption has a positive influence on consumer behavior. This lifestyle is supported by easy access to social media, which constantly displays lifestyle endorsements and product advertisements. Under these conditions, students tend to make impulsive purchases to follow trends and strive to meet social expectations without considering their economic circumstances and real needs. This lifestyle triggers wastefulness and unplanned spending, which contributes to excessive consumer behavior. A consumerist lifestyle contradicts Islamic teachings, which emphasize moderation (al-qana'ah) and moderation in excess (israf). The Qur'an affirms: "And do not exaggerate. Indeed, Allah does not like those who exaggerate." (QS. Al-A'raf: 31). Students who follow hedonistic lifestyle trends or simply for prestige and social status are in danger of violating the principle of balance. Islam encourages consumption not just for pleasure, but for the proportional needs and welfare of the community, not just for momentary personal gratification. Research (Fungky et al., 2021) shows that a materialistic lifestyle and the desire to appear on social media drive college students to make impulsive purchases, even beyond their financial means. Furthermore, (Abdullah & Suja'i, 2022) state that a consumptive lifestyle is driven by a desire to improve social status and influence, and is fueled by access to social media that displays glamorous and excessive lifestyles.

The Influence of Social Media on the Consumptive Behavior of Gen Z Students at the Faculty of Economics and Business

Social media use has been shown to significantly influence college students' consumer behavior. Social media facilitates them in following the latest trends, viewing product advertisements, and getting direct recommendations from influencers or friends. Excessive exposure to promotional content and digital interactions encourages students to make impulsive purchases as a way of adapting to their environment. Social media also increases the desire to adopt promoted lifestyles, thus increasing the tendency for consumer behavior. Therefore, social media users need to be taught to be more critical of the content they consume and manage its impact on their consumer behavior. Social media is often a means to highlight glamorous lifestyles and promote consumerism. In Islam, the use of social media must be directed towards good and not cause harm or slander. If social media encourages someone to be jealous, show off or spend excessively, then this is contrary to the principles of tazkiyah (purification of the soul) and ukhuwah (social solidarity). Islam encourages the use of technology and information (including social media) for educational purposes, preaching, and public welfare, not to encourage waste or extravagant behavior (tabdzir), the Word of Allah SWT: "Indeed, the spendthrifts are the brothers of the devil." (QS. Al-Isra': 27). Research (Yunita et al., 2023) demonstrates that social media plays a role in strengthening the desire to purchase certain products through advertisements and endorsements frequently appearing on digital platforms. This phenomenon is also supported by research (Fungky et al., 2021), which states that social media utilizes engaging and trendy content to influence consumer behavior, particularly among Generation Z, who are highly active on digital platforms. Social media makes it easier for students to follow trends and increases impulse buying, which tends to neglect sound financial management.

CONCLUSION

Based on previous research and literature reviews, it can be concluded that Sharia financial literacy, lifestyle, and social media use have a positive influence on student consumer behavior. A low understanding of Sharia financial literacy tends to increase students' tendency towards impulsive and irrational consumer behavior, as evidenced by previous research showing that a lack of financial literacy leads to ineffective financial management. Furthermore, a lifestyle oriented toward excessive consumption and a desire to follow social trends encourages students to make impulsive purchases, often without considering long-term benefits. Social media use also reinforces consumer behavior by displaying engaging content and inciting the desire to follow certain lifestyle trends, making it easier for students to make purchases for prestige and social status. Overall, this study confirms that improving Sharia financial literacy, adopting a more rational lifestyle, and wisely managing social media use are crucial for controlling consumer behavior among college students. Improved education and literacy efforts are expected to help students manage their finances effectively and reduce excessive consumer tendencies.

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