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The Influence Of E-Money And Prestige On The Consumptive Behavior Of Generation Z In Muara Sabak Barat

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ABSTRACT

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The study purpose was to analyze the influence of e-money usage (X1) and prestige (X2) on consumptive behavior (Y) among Muslim Generation Z in Muara Sabak Barat District. With the rapid development of financial technology and the strong drive for social status, Generation Z—as digital natives—is particularly vulnerable to impulsive and unplanned consumption patterns. This study seeks to explore how the ease of digital financial services and the psychological need for social recognition jointly shape their consumer behavior.

Materials and methods. This research employed a quantitative approach. Questionnaires were distributed to 95 respondents selected through stratified random sampling and purposive sampling techniques, from a total population of 6,233 Muslim individuals aged 13–28 years. Inclusion criteria included basic understanding of digital financial services and permanent residence in the research area. The data were analyzed using multiple linear regression with the aid of SPSS software.

Results. Findings revealed that e-money and prestige simultaneously have a significant effect on consumptive behavior, as indicated by an F-value of 8.897 and a significance level of 0.000 (< 0.05). Partially, e-money shows a significant influence (Sig. = 0.039), as does prestige (Sig. = 0.009). The coefficient of determination (R^2) was 0.162, indicating that 16.2% of the variation in consumptive behavior is explained by the model, while 83.8% is attributed to other variables.

Conclusions. The study concludes that both digital transaction convenience and social image motivation significantly contribute to consumptive behavior among Muslim Generation Z. However, other factors such as financial literacy, self-control, and social media influence may also play a critical role and deserve further investigation in future research.

Keywords: Consumptive Behavior, E-Money, Prestige, Generation Z, Islamic Economics

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INTRODUCTION

The rapid advancement of technology and information has significantly transformed various aspects of human life, including the way people conduct financial transactions. One of the most notable changes is the evolution of payment systems toward the widespread adoption of electronic money (e-money). E-money offers substantial convenience and efficiency by enabling users to make cashless transactions with minimal effort (Bank Indonesia, 2014). However, while this technological shift brings many benefits, it also poses certain risks, particularly in fostering excessive consumptive behavior. This tendency is especially prevalent among Generation Z, a cohort often referred to as digital natives, who have grown up immersed in digital environments and are more likely to adopt emerging technologies without hesitation. Aside from the accessibility of e-money, prestige—defined as the desire to maintain or enhance one's social image—also plays a critical role in shaping consumption patterns. In this context, the current study seeks to examine the influence of e-money usage and prestige on the consumptive behavior of Muslim Generation Z in Muara Sabak Barat.

The emergence of the digital economy is a direct consequence of technological disruption, fundamentally altering the structure of economic activity (Delsi Samsumar, Lalu. 2016). In a digital economy, commercial interactions are increasingly reliant on internet-based technologies that streamline access to goods, services, and financial systems (Devi, E. K., Ma'ani, & Wahab, 2023). E-money, as a key component of this economy, not only simplifies and accelerates transactions but also expands the reach of businesses and financial services. Nevertheless, by reducing what economists term "payment friction," e-money can inadvertently encourage impulsive and unplanned spending (Rahma, S., Musthofa, M. A., & Fatimah, 2024). The ease and speed of digital payments may erode users' sense of financial restraint, contributing to the development of consumptive habits that prioritize convenience and status over necessity and financial well-being (Musthofa, M. A., & Ali, 2021).

E-money refers to a form of non-physical currency, where the monetary value is stored digitally by an issuing entity and used to facilitate non-cash payments (Banowati, 2022). Its practical application is particularly prominent in high-frequency transactions, such as daily purchases and online shopping. Various factors influence the adoption of e-money, including ease of use, perceived security, cost efficiency, user confidence, and trust in the issuer (Damara, Aswin, dan Ama Suyanto.2019). Importantly, in the context of Islamic finance, the use of e-money is regulated to ensure compliance with Sharia principles. The Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 116/DSN-MUI/IX/2017 permits the use of sharia-compliant e-money (DSN-MUI.2018), provided it meets specific ethical and legal requirements. Indicators used to measure e-money usage in this study include frequency of use, transaction volume, and perceived convenience.

Prestige, meanwhile, represents an individual's motivation to project or maintain a positive social image. It is closely linked to psychological and sociological frameworks, including Maslow's hierarchy of needs, Social Identity Theory, and Social Comparison Theory. Individuals who prioritize prestige are often influenced by external validation, seeking recognition through branded goods, exclusive lifestyles, or association with elite social groups. From an Islamic perspective, consumption driven by pride or vanity is discouraged (Elkhosht, Mohamed Othman. 2019). The Qur'an, in Surah Al-Isra (verses 26–27), warns against wasteful behavior and describes the extravagant as companions of the devil. Thus, prestige-driven consumption is not only economically irrational but also religiously objectionable. In this study, indicators of prestige include preferences for luxury brands, the need for social recognition, and the adoption of status-oriented lifestyles (Fatimah, S., Devi, E. K., Wandi, W., Mun'amah, A. N., & Sarwono, 2024).

Consumptive behavior, defined as the tendency to make excessive purchases driven by desire rather than genuine need, has become increasingly common in modern consumer societies. Such behavior often leads to wastefulness, financial stress, and materialism. From an Islamic ethical standpoint, consumptive behavior falls under two major prohibitions: israf (excessiveness) and tabdzir (wastefulness), both of which are explicitly condemned in the Qur'an and Hadith. Indicators of consumptive behavior in this research include the frequency of unnecessary purchases, impulsivity in shopping decisions, and the tendency to prioritize wants over actual needs (Festinger, L. 1954). These behaviors are particularly relevant in the study of youth consumption, especially in the context of the increasingly digitized financial landscape (Fia, O. A., Musthofa, M. A., & Devi, 2024).

Muslim Generation Z in Indonesia—born between 1997 and 2012—represents a unique and influential demographic. This generation is characterized by a high level of technological proficiency, multicultural awareness, and extensive use of social media. As digital natives, they are deeply embedded in the digital economy and are among the primary users of e-money and other fintech innovations. Moreover, their values are shaped not only by local traditions but also by global narratives around identity, community, and justice. In the context of Islamic values and financial behavior, Generation Z presents a fascinating subject for examining how modern digital tools and social pressures interact with religious principles to shape consumer patterns.

METHOD

Populasi dan Sampel

The population of this study consists of all Muslim members of Generation Z—defined as individuals aged between 13 and 28 years old—residing in Muara Sabak Barat District. According to demographic data, this population totals 6,233 individuals (Badan Pusat Statistik Provinsi Jambi, 2024). Given the size of the population, the sample size was determined using Cochran's formula for sample estimation, which is appropriate for large populations and ensures statistical validity. Based on this formula, a sample size of 95 respondents was deemed sufficient to represent the target population within an acceptable margin of error.

To ensure fair representation from all subregions within Muara Sabak Barat, stratified random sampling with proportional allocation was employed. This technique involved dividing the population into strata based on the seven administrative villages (kelurahan) in the district, and then proportionally selecting respondents from each village according to its population size. This approach helps reduce sampling bias and ensures that each area contributes adequately to the dataset.

Following stratification, purposive sampling was applied to select individual respondents who met specific inclusion criteria. The inclusion criteria were as follows: (1) aged between 13 and 28 years old, (2) identifying as Muslim, (3) residing in Muara Sabak Barat District, and (4) possessing at least a basic understanding of digital financial services, such as e-money and mobile banking. This purposive approach ensured that the selected participants were both demographically relevant and contextually knowledgeable about the subject matter being studied.

By combining stratified random sampling for area-based representation and purposive sampling for individual selection, the study ensures both breadth and depth in its sampling process. The resulting sample of 95 respondents is thus considered adequate for drawing valid and reliable conclusions about the influence of e-money and prestige on the consumptive behavior of Muslim Generation Z in Muara Sabak Barat.

Uji Instrumen

To ensure the quality and accuracy of the research instrument, both validity and reliability tests were conducted using SPSS version 24. The validity of the questionnaire items was assessed using the Pearson Product-Moment Correlation method. The criteria for determining validity were as follows: an item is considered valid if the calculated correlation coefficient (r) is greater than 0.201 and the significance value (p-value) is less than 0.05. Based on the results of the validity test, six items did not meet the required criteria and were therefore eliminated from the instrument. After this refinement, each variable—E-Money, Prestige, and Consumptive Behavior—retained six valid items, selected based on the highest correlation values. The reliability of the research instrument was evaluated using Cronbach's Alpha coefficient. An instrument is deemed reliable if the Cronbach's Alpha value exceeds 0.7, indicating internal consistency among the items. The results showed that all three variables exhibited high reliability, with the following Cronbach's Alpha values: E-Money: 0.953; Prestige: 0.958; Consumptive Behavior: 0.951. These results confirm that the measurement instruments used in this study are both valid and reliable, ensuring the credibility of the data collected for further analysis.

Statistical analysis

The normality of the data was evaluated using the Kolmogorov-Smirnov test. The analysis produced a significance value of 0.200, which exceeds the threshold of 0.05, indicating that the data are normally distributed. This suggests that the assumption of normality required for multiple linear regression analysis has been satisfactorily met, allowing for further inferential testing without the need for data transformation. To test for heteroscedasticity, a scatterplot of standardized residuals

was examined. The plot showed that the residuals were randomly dispersed and did not follow any specific pattern. This random distribution of residuals indicates the absence of heteroscedasticity in the regression model, fulfilling one of the key assumptions for linear regression and confirming that the model provides consistent variance across all levels of the independent variables.

The coefficient of determination (R^2) was calculated to assess the explanatory power of the regression model. The value of R Square was 0.162, while the Adjusted R Square was 0.144. These results imply that 16.2% of the variation in consumptive behavior among Muslim Generation Z in Muara Sabak Barat can be explained by the variables e-money and prestige. The remaining 83.8% of the variance is likely influenced by other factors not included in the current model, suggesting the potential for further research incorporating additional variables. The F-test was used to evaluate the simultaneous effect of the independent variables on the dependent variable. The test yielded an F-value of 8.897 with a significance level of 0.000, which is well below the alpha level of 0.05. This result indicates that e-money and prestige together have a statistically significant influence on consumptive behavior, confirming that the overall regression model is valid and meaningful.

Finally, the t-test was employed to assess the partial influence of each independent variable. The significance value for e-money (X_1) was 0.039, and for prestige (X_2) was 0.009, both of which are below the 0.05 threshold. These findings demonstrate that each variable has a statistically significant individual effect on the consumptive behavior (Y) of Muslim Generation Z. Therefore, both digital financial usage and social image considerations are confirmed as key drivers of consumptive tendencies in the studied population.

FINDING AND DISCUSSION

The results of the analysis indicate that e-money and prestige have a significant simultaneous influence on the consumptive behavior of Generation Z, as evidenced by the F-value of 8.897 with a significance level of 0.000. This means that both independent variables jointly contribute meaningfully to shaping the consumer behavior patterns of Muslim youth in Muara Sabak Barat. Furthermore, the partial (individual) analysis confirms that each variable also exerts a significant influence on its own, with e-money yielding a significance value of 0.039 and prestige showing 0.009, both of which fall below the standard threshold of 0.05. These findings reinforce the idea that both technological convenience and social status motivation are independently and collectively impactful on consumption tendencies.

The positive regression coefficients for both e-money and prestige suggest a direct (positive) relationship between these variables and consumptive behavior. In other words, the more frequently individuals utilize e-money for their transactions and the stronger their drive for social prestige, the more likely they are to engage in consumptive behavior. This trend is particularly relevant for Generation Z, who are not only digital natives but also heavily exposed to online advertising and social media influences. The ease of transactions through e-money reduces the psychological "payment friction" typically felt during cash purchases, making it easier for consumers to spend without hesitation. Additionally, personalized and algorithm-driven advertisements further encourage impulsive buying behavior, particularly among users who frequently engage in online transactions (Firmansyah, dan M. Ikhsan Dachofalny 2018).

The impact of prestige aligns well with several established psychological and sociological theories. According to Maslow's hierarchy of needs, prestige correlates with the need for esteem and recognition, which individuals seek to fulfill through the consumption of branded or luxurious goods (Kadarsih, S., Musthofa, M. A., & Lukito, 2021). Social Identity Theory supports this notion by explaining that individuals often make consumption choices based on the groups they identify with, as a way to reinforce their belonging or status. Likewise, Social Comparison Theory explains how the tendency to compare oneself with others—amplified by social media—can result in FOMO (Fear of Missing Out) and drive competitive lifestyle choices. These theoretical frameworks help

explain why prestige plays such a powerful role in influencing consumptive behavior, particularly in social environments that value material display and digital visibility.

While the present study successfully demonstrates a statistically significant and positive relationship between e-money usage, prestige, and the consumptive behavior of Muslim Generation Z in Muara Sabak Barat, the coefficient of determination (R^2) value of 0.162 exposes a notable limitation in the model's explanatory power. An R^2 value of 0.162 implies that only 16.2% of the variation in consumptive behavior can be explained by the two independent variables examined in this study. This relatively low explanatory capacity suggests that a majority—approximately 83.8%—of the behavioral variation is influenced by other factors not captured in this model.

This finding is both expected and significant. Human behavior, particularly in the domain of consumption, is rarely determined by isolated variables. Instead, it reflects the interplay of numerous psychological, social, cultural, and economic determinants, many of which are deeply embedded in an individual's personal experiences and societal context. For instance, financial literacy plays a crucial role in shaping how individuals manage money and make purchasing decisions. Generation Z may have access to advanced digital tools like e-money, but without adequate financial education, they may lack the skills to regulate their spending habits effectively, resulting in impulsive or excessive consumption.

Self-control is another key psychological factor that could substantially mediate the impact of technological convenience and social influence. Even with strong external stimuli such as ease of transaction or peer pressure, individuals with high self-discipline are more likely to resist unnecessary purchases. The absence of this variable in the current model may partially explain the limited R^2 value.
Furthermore, peer influence and social media exposure have been identified in various studies as powerful predictors of consumer behavior, especially among younger demographics. Platforms such as Instagram, TikTok, and YouTube often serve as spaces where lifestyles, trends, and consumption are glamorized and normalized. The Fear of Missing Out (FOMO) effect, amplified by curated content and influencer culture, can pressure individuals to engage in consumption not out of necessity, but out of a perceived need to belong, compete, or gain recognition (Ismail, M. S., & Musthofa, 2024). These dynamics align with Social Comparison Theory, yet are not directly accounted for in the present regression model.

From a sociological standpoint, cultural values, religious teachings, and familial norms may also function as moderating variables. For Muslim Generation Z, Islamic principles discouraging israf (excessiveness) and tabdzir (wastefulness) could either counterbalance or reinforce consumptive tendencies depending on the strength of religious commitment. These variables are complex and may interact with modern influences like prestige and digital payments in ways that this study's model cannot yet quantify.

Therefore, the relatively modest R^2 value should not be interpreted as a weakness of the research, but rather as an invitation to expand the analytical lens in future studies. The data support the assertion that e-money and prestige are significant, but not exclusive, determinants of consumptive behavior. Future research should consider integrating multi-dimensional constructs, including financial education programs, psychological profiling, religious adherence, media consumption patterns, and personality traits like impulsivity or materialism.

In conclusion, while this study contributes valuable insights by establishing a direct relationship between e-money usage, prestige, and consumptive behavior, it also highlights the need for a more holistic approach. The consumption patterns of Generation Z—especially in the digital era—are shaped by a dynamic web of factors that extend beyond digital finance and social status. Exploring these broader dimensions will not only enrich academic discourse but also inform policymakers,

educators, and financial institutions seeking to promote responsible consumer behavior among youth in an increasingly cashless society.

CONCLUSIONS

this study finds that both e-money usage and prestige exert a significant influence—both simultaneously and partially—on the consumptive behavior of Muslim Generation Z in Muara Sabak Barat. These findings underscore the role of digital financial technology and social status in shaping consumption patterns among today's youth. However, the explanatory power of these two variables remains limited, accounting for only 16.2% of the observed behavioral variation. This indicates the presence of other, potentially more dominant, factors that contribute to the complexity of consumptive behavior in this demographic. Thus, the study highlights the necessity of adopting a broader perspective that incorporates psychological, social, educational, and cultural variables in future research. At the same time, it calls for greater awareness among stakeholders—educators, policymakers, and financial institutions—regarding the dual impact of financial technology and social influence in driving consumerism among younger generations.

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