




# Islamic Economic Ethics, E-Commerce Usage, and Consumptive Behavior among Generation Z in East Lombok: A Quantitative Study

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Article History:	Abstract
<p>Corresponding: <a href="mailto:welydozan77@gmail.com">welydozan77@gmail.com</a></p> <p>Submitted: February 9<sup>th</sup>, 2026</p> <p>Revised: March 2<sup>nd</sup>, 2026</p> <p>Accepted: April 9<sup>th</sup>, 2026</p> <p>Published: April 12<sup>nd</sup>, 2026</p> <p>Copyright: ©2026. Sahirul Alim, Wely Dozan, Nirmala Baini, Hasan Asy'ari Najmuddin</p>  <p>This article is licensed under the Creative Commons Attribution-Share Alike 4.0 International License. <a href="http://creativecommons.org/licenses/by-sa/4.0/">http://creativecommons.org/licenses/by-sa/4.0/</a></p>	<p><b>Objective:</b> The convenience, accessibility, and product diversity offered by e-commerce platforms may encourage impulsive and excessive consumption, which can contradict Islamic economic ethics such as moderation, justice, and responsibility. This study aims to analyze the influence of e-commerce use on consumption behavior among Generation Z and to highlight the importance of Islamic economic ethics in shaping rational and responsible consumption.</p> <p><b>Method:</b> This research employs a quantitative survey involving 386 Generation Z respondents aged 14–28 years in Masbagik Utara Baru Village, East Lombok. The independent variables include the frequency of e-commerce use, product types, service satisfaction, and product reviews, while impulsive buying, trend-following, and responses to promotions measure consumptive behavior. Data were analyzed using multiple linear regression.</p> <p><b>Result:</b> The findings reveal that all independent variables have a positive and significant effect on consumptive behavior, both in part and simultaneously. Product type and e-commerce usage frequency show the strongest influence, followed by service satisfaction and product reviews. These results indicate that increased exposure to digital platforms, product variety, and positive online experiences significantly contribute to higher levels of consumptive behavior among Generation Z.</p> <p><b>Implication:</b> This study emphasizes integrating Islamic economic ethics into digital commerce to promote balanced, ethical, and socially responsible consumption among Generation Z.</p> <p><b>Originality:</b> The originality of this study lies in its quantitative integration of Islamic economic ethics as both a moderating and a controlling variable within an e-commerce consumption model, demonstrating its significant role in reducing consumption behavior among Generation Z in a semi-urban Muslim context.</p> <p><b>Keywords:</b> Consumptive behavior; E-commerce usage; Generation Z; Islamic economic ethics; Online consumer behavior.</p>

## Introduction

The development of information technology and the internet has brought significant changes to the way people shop in Indonesia (Budi Utomo et al., 2023). E-commerce has become one of the fastest-growing sectors in recent years, with transaction values continuing to increase

(Rijal et al., 2025). In Indonesia, e-commerce has become one of the most popular sectors, especially among Generation Z. Generation Z, born between 1997 and 2012, grew up with digital technology and the internet. They are known as a generation highly connected to technology and with different consumption behaviors from previous generations. With e-commerce, Generation Z can easily purchase products online and obtain information about the products they want (Albagja, 2024).

Theoretically, e-commerce, according to the Organization for Economic Co-operation and Development (OECD), is the sale or purchase of goods or services conducted via a computer network using a system specifically designed to receive or place orders. (Indonesia, 2023). In Indonesia, e-commerce has existed since the 2000s, but in 2014, the public began to show great interest in using e-commerce. (Dewi et al., 2025; Saputra, 2025). The development of e-commerce is influenced by factors such as low costs, product quality, trust, various transaction facilities, and others, based on the diverse needs of individuals (Rakhmawati et al., 2021). E-commerce makes it easier for consumers to shop and complete transactions online. Consumers do not need to come directly to the store to choose the items they want to buy (Fahriansah et al., 2023; Ma'rifatul Husna et al., 2025).

Consumers can easily view product reviews or ratings on e-commerce platforms through various media, such as images or videos. (Maulana et al., 2015). On the one hand, it provides convenience, saving time and energy, as there is no need to jostle for an item, and it can even be done anytime, anywhere. (Junaedi et al., 2025; Nurfitriani & Nugroho, 2023). Additionally, from a financial perspective, consumers can save on travel expenses, which are replaced by relatively inexpensive shipping costs. Therefore, *e-commerce* has now become a necessity for enhancing business competitiveness and increasing product sales. (Busyiro, n.d.; Triwibowo & Adam, 2023). In e-commerce, buying and selling activities, as well as marketing, become more efficient, with users or consumers experiencing easier transactions, lower costs, and faster processes.

The survey results show that *e-commerce* shopping ranks highest among transactions made by young people, with 56.6%, compared to food delivery transactions, which received 35.9%, and shopping for necessities, which received 23% of respondents. (Mulyani et al., 2019). The respondents in this study were young people aged 14-28 years, commonly known as Generation Z. The research found that 56.6% of respondents reported shopping online. Therefore, it can be concluded that 56.6% of respondents reported shopping via e-commerce, with young people using it more often for consumption activities, such as shopping, than for food delivery or necessities. (Manadasari & Syamsulbahri, 2024).

International studies have extensively examined the relationship between e-commerce usage and consumer behavior. Research in Europe, East Asia, and emerging markets demonstrates that frequency of platform usage, perceived convenience, product variety, and online reviews significantly influence purchasing intensity and impulse buying (Iyer et al., 2020; Nistor & Zadobrischi, 2024). These studies generally focus on psychological constructs such as perceived usefulness, social influence, and behavioral control. However, most adopt a secular consumer behavior framework and rarely incorporate ethical or religious dimensions as central analytical variables (Catană et al., 2025). As a result, digital consumption is often assessed from the perspective of satisfaction, utility maximization, and market competitiveness, with limited

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attention to moral accountability and value-based consumption (Flavián et al., 2017; Theocharis & Tsekouropoulos, 2025).

In contrast, Islamic economic ethics provide a normative foundation that frames consumption not merely as a tool for maximizing individual utility but as a moral act subject to ethical boundaries. Principles such as moderation (*wasatiyyah*), the prohibition of wastefulness (*israf and tabdzir*), justice, and social responsibility guide consumption decisions within Islamic thought. Classical scholars such as Al-Ghazali and Ibn Khaldun emphasized that economic behavior must align with spiritual and societal welfare. In the contemporary digital era, these principles are increasingly relevant as technological systems accelerate purchasing decisions and potentially weaken rational and ethical considerations. (Al Farisi et al., 2025; Pradanimas et al., 2023).

Despite the growing literature on digital consumer behavior and the expansion of research on halal lifestyle and Islamic finance, a significant international research gap remains. First, empirical quantitative studies that integrate Islamic economic ethics into models of digital consumer behavior remain limited. Second, existing research on halal consumption tends to focus on certification, branding, and marketing strategies rather than examining how digital platform usage structurally influences consumption patterns within an ethical-economic framework. Third, few studies have specifically analyzed Generation Z as a distinct cohort whose consumption behavior is shaped simultaneously by technological intensity and religious or ethical awareness. This gap indicates the need for an integrative model that links e-commerce usage variables to Islamic economic ethical principles to explain consumption behavior.

Indonesia provides a strategic and relevant context for this investigation. As one of the world's largest Muslim-majority countries and one of the fastest-growing digital economies, Indonesia represents a dynamic intersection between technological transformation and Islamic value systems. The selection of Generation Z in Masbagik Utara Baru Village, East Lombok, as the research object is based on several considerations. First, this demographic group actively engages in online marketplaces and represents the most responsive segment to digital consumption trends. Second, East Lombok is characterized by strong Islamic cultural values, making it an appropriate setting to examine the interaction between digital consumption practices and Islamic economic ethics. Third, empirical research in semi-urban and rural Muslim communities remains underrepresented compared to studies conducted in major metropolitan areas, thereby providing an opportunity to enrich the literature with contextual diversity.

Therefore, this study aims to fill the identified gap by quantitatively analyzing the influence of e-commerce usage, measured by frequency of use, product types, service satisfaction, and product reviews, on consumption behavior among Generation Z, while situating the findings within the framework of Islamic economic ethics. By integrating behavioral economics and Islamic ethical principles, this research contributes to the development of a value-based discourse on the digital economy. It offers practical insights to promote responsible, balanced consumption in the era of digital transformation.

## Literature Review

Previous studies have examined consumptive behavior in the digital era, particularly among students and young consumers who actively use e-commerce platforms. Research conducted by

Devi Lia Puspitasari and Nailariza Umami analyzed factors influencing consumptive behavior among students using the Shopee marketplace. Their findings indicate that lifestyle, ease of access, and promotional features significantly influence impulsive purchasing behavior in the digital environment. This study emphasized the role of technological convenience and promotional strategies in shaping consumer behavior among university students. However, the research primarily focused on marketing and behavioral factors, without integrating ethical or religious perspectives that may influence consumption patterns (Puspitasari & Umami, 2025).

Second, research conducted by (Pebrianti et al., 2025) highlighted that digital payment systems, promotional campaigns, and social media exposure increase the purchasing intention and frequency of Generation Z. Their research confirms that convenience and digital financial innovation play a crucial role in driving consumptive behavior. Nevertheless, the study was limited to analyzing the impact of technological and financial accessibility, with little attention given to the ethical and spiritual dimensions of consumption.

Third, research conducted by (Nurmalia et al., 2024) demonstrated that online product reviews, customer satisfaction, and perceived value significantly influence purchasing decisions in e-commerce platforms. Their findings suggest that social proof and trust are important determinants of consumer behavior in the digital marketplace. However, this research focused primarily on consumer perception and decision-making processes without exploring how ethical values may moderate or guide such behavior.

Fourth, research conducted by (Budi Utomo et al., 2023) Found that digital literacy, financial behavior, and peer influence are key factors affecting consumptive tendencies among young consumers. Their study emphasized the importance of financial awareness and self-control in reducing excessive consumption. Despite this, the research did not incorporate religious or Islamic economic principles as a framework for promoting responsible consumption.

Although previous studies provide valuable insights into the technological, psychological, and social determinants of consumptive behavior, they tend to focus on impact analysis related to digital convenience, promotions, and financial accessibility. Limited attention has been given to the role of Islamic economic ethics in shaping consumer behavior in digital environments. In Muslim-majority countries such as Indonesia, ethical consumption is guided by principles including moderation (*wasatiyyah*), avoidance of waste (*israf*), fairness, and responsibility. These principles encourage rational consumption, financial discipline, and social responsibility. The integration of Islamic economic ethics into e-commerce behavior is therefore important to prevent excessive and impulsive consumption among Generation Z.

Based on this gap, the present study offers academic innovation by integrating Islamic economic ethics into the analysis of e-commerce usage and consumptive behavior among Generation Z. Unlike previous studies that primarily focused on the impact of technological and marketing factors, this research adopts a quantitative approach to examine the influence of e-commerce usage variables such as frequency of use, product type, satisfaction, and product reviews while simultaneously incorporating Islamic ethical values as a conceptual framework. This approach provides a more comprehensive understanding of consumer behavior by combining digital, behavioral, and ethical perspectives. Therefore, this study contributes to the literature by offering empirical evidence on how Islamic economic ethics can serve as a moderating or guiding factor in promoting responsible and sustainable consumption in the digital era.

## Research Methodology

Contains the research methodology used (methods, data types, data sources, techniques, data collection, data analysis techniques, measurement variables) written in the form of flowing paragraphs (not numbered). Writing formulas and equations. The equations are arranged on separate lines, numbered sequentially in brackets (justify), and placed on the right margin, parallel to that line.

This study employs a quantitative research approach with an explanatory survey design to examine the influence of Islamic economic ethics and e-commerce usage on the consumptive behavior of Generation Z. Quantitative research is selected because it enables testing of relationships among variables and provides statistical generalization. This study aims to explain, predict, and control behavioral phenomena through empirical measurement and statistical analysis.

The survey method is used to collect primary data through structured questionnaires. This approach enables the researcher to obtain measurable responses from a large number of respondents and to analyze the dynamics of digital consumption behavior among Generation Z in the context of Islamic economic principles.

The population of this study consists of Generation Z individuals living in Masbagik Utara Baru Village, East Lombok. Generation Z refers to individuals born between 1995 and 2010 who are familiar with digital technology and actively use e-commerce platforms. The sample size in this study is 386 respondents with experience in online shopping via e-commerce. The sample is selected using purposive sampling. The criteria for sample selection include individuals who belong to Generation Z, are active e-commerce or online marketplace users, and have made at least one online purchase in the last six months. This technique is chosen to ensure that respondents have relevant experience related to the research variables.

This study consists of independent, moderating, and dependent variables:

### 1. Independent Variables

#### a) E-commerce Usage

Measured through: Frequency of online shopping, Types of products purchased, Level of service satisfaction, Influence of product reviews.

#### b) Islamic Economic Ethics

Measured using the following indicators: Awareness of halal and haram consumption, Moderation (*wasatiyyah*) in spending, Avoidance of extravagance (*israf*), Consideration of blessings and benefits (*barakah*), Prioritizing needs over wants, and Social responsibility in consumption.

### 2. Dependent Variable

Consumptive behavior,

Measured through: Impulsive buying, Trend-following behavior, Responses to promotions and discounts, Prestige, and emotional purchasing.

As a data collection technique, there are several types of data collection techniques, namely:

- a. A questionnaire is a data collection technique carried out by asking respondents a series of written questions or statements. Respondents are assessed using a Likert scale, which produces variable measurements on an interval scale as follows:

SS = Strongly Agree, scored 5

ST = Agree, scored 4

N = Neutral, scored 3

DS = Disagree, scored 2

STS = Strongly Disagree, scored 1

- b. An interview is a dialogue or question-and-answer session conducted by an interviewer to obtain information from respondents. Researchers asked informants about the use of *e-commerce* that influences consumer behavior when shopping on *online marketplaces* (Zakariah et al., 2020). Data analysis was then used to measure the variables in this study, enabling the data to be read and interpreted.
- c. Validity Test: This test serves to measure the validity of a questionnaire. A questionnaire is considered valid if its questions can reveal what it will measure. The significance test is carried out by comparing the calculated *r* value (*the item-total correlation value in the Cronbach alpha output*) with the *r*-table value using the following criteria: (Sujarweni, 2019).
- Calculated  $r >$  table  $r$ , then the question is valid
  - Calculated  $r <$  table  $r$ , then the question is invalid
- d. Reliability Test: A reliability test is conducted on items that are considered valid. This test is used to measure a questionnaire that is an indicator of a variable. A questionnaire is considered reliable if a person's answers to the questions are consistent or stable, with the following criteria:
- Cronbach's alpha*  $>$  0.60, then it is reliable
  - Cronbach's alpha*  $<$  0.60, then it is not reliable
- e. This study applies multiple linear regression analysis to determine the influence of independent variables on consumptive behavior. In addition, Moderated Regression Analysis (MRA) is used to examine the moderating role of Islamic economic ethics in strengthening or weakening the relationship between *e-commerce* usage and consumptive behavior.

The regression model is formulated as follows:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5Z + b_6(XZ) + e$$

Where:

Y = Consumptive behavior

X1 = Frequency of *e-commerce* usage

X2 = Product type

X3 = Satisfaction level

X4 = Product reviews

Z = Islamic economic ethics

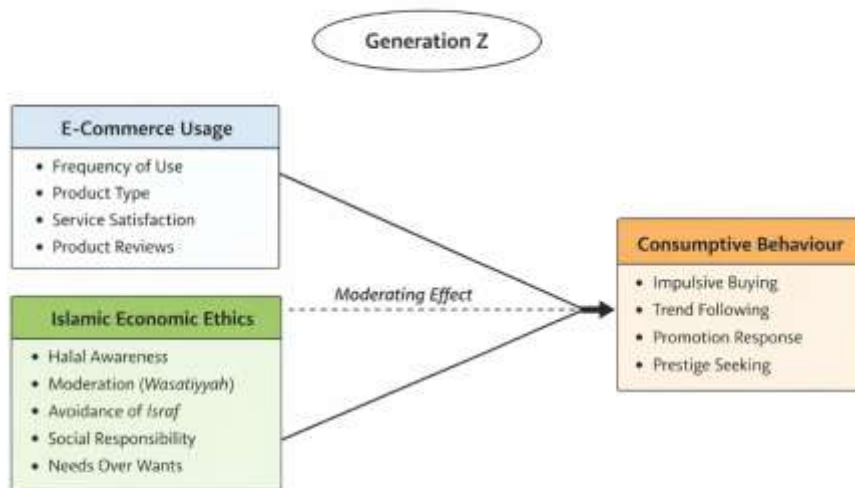
XZ = Interaction between *e-commerce* and Islamic ethics

$\alpha$  = Constant

b = Regression coefficients

e = Error term

Diagram of Theoretical Study



Results and Discussion

Validity and Reliability Tests

Significance testing was conducted by comparing the rhitung value (*corrected item-total correlation in the Cronbach alpha output*) with the rtable value at a 95% confidence level ( $\alpha = 0.05$ ). If rhitung exceeds rtable, the question or indicator can be considered valid. The r-table value is obtained by examining the distribution of r-table values at the 5% significance level. Then the r-table value is:  $r\text{-table-calculated} = n-2 = 386 = 384 = 0.084$ . The following table shows the results of the validity test:

Table.01  
Results of E-commerce Usage Frequency Variable Validity Test

Item	Calculated R	R-table	Description
e-commerce usage	0.780	0.084	Valid
product type	0.865	0.084	Valid
satisfaction level	0.662	0.084	Valid
product review	0.685	0.084	Valid
Halal awareness	0,823	0.084	Valid
Moderation (Wasatiyyah)	0,792	0.084	Valid
Avoidance of Israf	0,768	0.084	Valid
Social responsibility	0,744	0.084	Valid
Priority of needs	0,716	0.084	Valid
Impulsive buying	0,834	0.084	Valid
Trend following	0,805	0.084	Valid
Promotion response	0,781	0.084	Valid

Source: Primary data processed using SPSS 26, 2024

Based on the table above, all indicators have an r count value greater than r table (0.084). This indicates that all instrument items are valid and capable of accurately measuring the research variables.

### Reliability Test

Reliability testing is a method used to assess a questionnaire's ability to measure a variable. A questionnaire can be considered reliable if a person's answers to a question are consistent or stable over time. A variable can be considered reliable if its Cronbach's alpha is greater than 0.60. The following are the results of the reliability test for the research variables:

**Table.02**  
**Reliability Test Results**

Variable	Cronbach's Alpha	Standard	Description
E-Commerce Usage	0.721	> 0.60	Reliable
Islamic Economic Ethics	0.846	> 0.60	Reliable
Consumptive Behavior	0.812	> 0.60	Reliable

*Source: Primary data processed using SPSS 26, 2024*

The Cronbach's Alpha values for the variables are as follows: All variables have Cronbach's Alpha values exceeding 0.60, so all variables are considered reliable.

### Multiple Linear Regression Test

This test is used to model relationships among research variables. Multiple linear regression analysis is used to test the simultaneous effect of several independent variables on an interval-scaled dependent variable. The equation for multiple linear regression analysis can be seen below:

**Table.03**  
**Multiple Linear Regression Test Results**  
**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Beta	t	Sig.
(Constant)	3.142	1.215	-	2.586	0.010
E-Commerce Usage (X1)	0.724	0.089	0.421	8.135	0.000
Islamic Economic Ethics (X2)	-0.538	0.094	-0.298	-5.723	0.000

*Source: Primary data processed using SPSS 26, 2024*

Regression Equation

$$Y = 3.142 + 0.724X_1 - 0.538X_2 + e$$

Where:

Y = Consumptive Behavior

X<sub>1</sub> = E-Commerce Usage

X<sub>2</sub> = Islamic Economic Ethics

e = Error term

E-Commerce Usage (X1)

The coefficient value (B = 0.724; Sig = 0.000) indicates that e-commerce usage has a positive and significant effect on consumptive behavior. This means that increased intensity of digital shopping activities increases the tendency toward consumptive behavior among Generation Z.

## Islamic Economic Ethics (X2)

The coefficient value ( $B = -0.538$ ;  $Sig = 0.000$ ) indicates a negative and significant effect. This means that stronger adherence to Islamic economic ethics reduces consumptive behavior. The implementation of moderation (*wasatiyyah*), the avoidance of *israf* (wastefulness), and the prioritization of needs help control excessive consumption.

## Partial Test (t-test)

The partial hypothesis test (t-test) is used to determine the partial effect of independent variables on dependent variables at the 5% significance level. If  $t\text{-count} > t\text{-table}$ ,  $t\text{-count} > t\text{-table}$ , or the significance level  $< 0.05$ , then  $H_0$  is rejected and  $H_1$  is accepted, indicating that the independent variable has a significant effect on the dependent variable.

Table.04  
Partial Test

Variabel	Koefisien Regresi ( $\beta$ )	t-hitung	Sig. (p-value)	Note
Islamic Economic Ethics	-0.321	-4.872	0.000	Signifikan
Frequency of E-Commerce Use	0.415	6.203	0.000	Signifikan
Service Satisfaction	0.284	4.115	0.000	Signifikan
Product Reviews	0.197	3.209	0.001	Signifikan
Types of Products Purchased	0.163	2.754	0.006	Signifikan

Source: Primary data processed using SPSS 26, 2024

## Simultaneous Test (F-test)

The F-test is used to test the combined effect of independent variables on the dependent variable. This test compares the  $F_{\text{count}}$  and  $F_{\text{table}}$  values, or their significance at 0.05, with degrees of freedom:  $df = a$ ,  $k-1$ , and  $n-1$ . The following is the F-table calculation

$$\begin{aligned}
 F\text{-table}_{R^2 \text{ calculated}} &= F\text{-table}, (k-1), (n-1) \\
 &= 0.05, (5-1), (386-5) \\
 &= 0.05, 4.381 \\
 &= 2.395
 \end{aligned}$$

Table.05  
Simultaneous Test Results (F-test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3450.291	4	862.573	57,434	,000b
	Residual	5,722,064	381	15,019		
	Total	9,172,355	385			

Source: Primary data processed using SPSS 26, 2024

Based on Table 4.15,  $f_{\text{count}}$  is 57.434 while  $f_{\text{table}}$  is 2.395, which means that  $f_{\text{count}} > f_{\text{table}}$  ( $57.434 > 2.395$ ) with significance  $< 0.05$  ( $0.000 < 0.05$ ). Therefore, it can be concluded that consumptive behavior is simultaneously and significantly influenced by the variables Frequency of E-commerce Use (X1), Product Type (X2), Satisfaction Level (X3), and Product Reviews (X4).

Determination Coefficient Test ( $R^2$ )

The coefficient of determination measures the extent to which independent variables simultaneously explain the dependent variable. The coefficient of determination has a value between 0 and 1.

**Table.06**  
**Coefficient of Determination ( $R^2$ ) Results**

Model Calculated		R Square	Adjusted R-Square	Standard Error of the Estimate
Calculated R				
1	.613	.376	.370	3.875

*Source: Primary data processed using SPSS 26, 2024*

Based on the table above, it is known that the R Square value is 0.376, which means that the variables Frequency of *E-commerce* Use (X1), Product Type (X2), Satisfaction Level (X3), and Product Reviews (X4) influence 0.376 or 37.6% on consumer behavior (Y), while the remaining 62.4% is not.

**Discussion Analysis**

Based on the statistical test results, this study confirms that both partially and simultaneously the independent variables significantly influence consumptive behavior among Generation Z. These findings highlight the dynamic interaction between digital consumption patterns and ethical considerations in the context of Islamic economic values.

1. The Effect of E-commerce Usage Frequency on Consumptive Behavior

The results indicate that the frequency of e-commerce usage has a positive and significant effect on consumptive behavior. This finding suggests that increased exposure to digital marketplaces intensifies purchasing impulses, convenience-oriented behavior, and the tendency toward instant consumption. The accessibility, promotional strategies, and algorithm-driven recommendations on e-commerce platforms encourage repeat purchases and stimulate impulse buying. These findings are consistent with the Technology Acceptance Model and digital consumer behavior theories, which emphasize perceived ease of use and usefulness as key drivers of behavioral change. Among Generation Z, who are digital natives, frequent interaction with platforms such as Shopee and Tokopedia further increases their consumption intensity.

2. The Effect of Product Type on Consumptive Behavior

Product type shows the strongest positive influence on consumptive behavior. This indicates that the diversity and availability of product categories, particularly fashion, lifestyle, and trending goods, significantly shape purchasing decisions. Generation Z consumers are more likely to engage in consumption when exposed to trend-based products that reflect their identity, lifestyle, and social status. The results support the theory of symbolic consumption, which explains that individuals often purchase products not only for functional value but also for emotional and social meanings. Therefore, digital marketplaces play a crucial role in shaping preferences through personalized recommendations and trending features.

### 3. The Effect of Satisfaction Level on Consumptive Behavior

Satisfaction also has a positive and significant effect on consumptive behavior. Higher satisfaction with previous online shopping experiences increases customer loyalty and repeat purchasing behavior. Service quality, fast delivery, user-friendly interfaces, and secure payment systems contribute to positive consumer experiences, reinforcing habitual online shopping. This finding aligns with expectation–confirmation theory, which states that satisfied consumers tend to continue using digital services and engage in more frequent purchases. Thus, satisfaction not only strengthens platform trust but also contributes to long-term consumptive patterns.

### 4. The Effect of Product Reviews on Consumptive Behavior

Product reviews have a positive and significant effect, though with a smaller coefficient than other variables. This suggests that online reviews function as an important source of social proof and information credibility. Generation Z relies heavily on peer-generated content and digital word-of-mouth when evaluating products. Reviews reduce perceived risk and enhance confidence in purchasing decisions. However, the smaller effect suggests that reviews serve more as supporting factors than as primary drivers of consumptive behavior.

### 5. The Role of Islamic Economic Ethics in Controlling Consumptive Behavior

Unlike the other variables, Islamic economic ethics plays a moderating and controlling role in shaping consumer behavior. The findings indicate that awareness of halal consumption, moderation (*wasatiyyah*), avoidance of extravagance (*israf*), and ethical responsibility reduces excessive consumption tendencies. This result supports Islamic consumer behavior theory, which emphasizes balance between material needs and spiritual values. According to M. Umer Chapra and Monzer Kahf, Islamic economic principles encourage rational, responsible, and sustainable consumption, thereby preventing overconsumption and promoting social welfare.

In the digital era, integrating Islamic values into e-commerce systems, such as halal filters, ethical product labels, and educational features, can guide consumers toward more responsible purchasing. Therefore, Islamic economic ethics not only acts as an internal control mechanism but also contributes to the development of sustainable digital consumption.

### 6. Simultaneous Effect of All Variables

The simultaneous test results confirm that all independent variables collectively influence consumptive behavior. This finding indicates that both technological and ethical dimensions shape Generation Z consumption. The digital environment drives convenience, accessibility, and emotional consumption, while Islamic economic ethics provides a moral framework that encourages moderation and responsible spending. This dual influence creates a unique behavioral pattern among Muslim Generation Z consumers, in which technology and spirituality coexist in shaping consumption decisions.

Overall, this study contributes to the literature by integrating digital consumer behavior with Islamic economic ethics. It provides a comprehensive framework for

understanding Generation Z consumption in the digital economy and offers practical implications for developing ethical and sustainable e-commerce ecosystems.

## **Conclusion**

Based on the results of multiple linear regression analysis, this study shows that all independent variables, namely Islamic economic ethics, frequency of e-commerce use, product type, service satisfaction level, and product reviews, simultaneously have a significant influence on consumptive behavior. The coefficient of determination indicates that the research model explains a substantial portion of the variation in Generation Z's consumption behavior, suggesting that the variables used are relevant to explaining digital consumption.

Partially, the frequency of e-commerce use, product type, service satisfaction, and product reviews have a positive and significant effect on consumptive behavior. This shows that the higher the intensity of marketplace use, the greater the tendency for Generation Z to make impulsive purchases, follow trends, and respond to digital promotions. These findings indicate that digital technology, ease of transactions, and algorithm-based marketing strategies are the main factors driving faster, instant, and experience-oriented consumption patterns. This condition reinforces the view that the development of e-commerce has changed consumption behavior to be more dynamic and digital-based.

Conversely, Islamic economic ethics have a significant negative influence on consumption behavior. This shows that the higher the awareness of halal values, moderation (*wasatiyyah*), avoidance of wastefulness (*israf and tabdzir*), and social responsibility, the lower the tendency for excessive consumption. This finding confirms that Islamic economic ethics function as an internal control in shaping rational, fair, and sustainable consumption behavior. These principles align with the thinking of M. Umer Chapra and Monzer Kahf, who emphasize the importance of balancing material needs with spiritual values in the Islamic economic system.

Thus, this study concludes that Generation Z's consumption behavior is in a dynamic tension between the drive for digital consumption and the control of religious values. Therefore, integrating Islamic economic ethics into the e-commerce system is an important strategy to encourage more ethical, rational, and sustainability-oriented consumption patterns. This study also provides theoretical contributions by developing an integrative model between digital technology and Islamic ethics, as well as practical contributions to the development of sharia e-commerce, Islamic financial literacy education, and value-based digital economic policies.

## **Acknowledgments**

The authors would like to express their sincere gratitude to all Generation Z respondents in Masbagik Utara Baru Village, East Lombok, for their valuable participation and contributions to this study. The authors also extend their appreciation to the affiliated institutions for their academic support and to colleagues who provided constructive feedback during the research process.

## **Author Contributions Statement**

SA contributed to conceptualization, methodology, investigation, data curation, and writing the original draft. WD contributed to supervision, validation, and writing review and editing. NB contributed to formal analysis, data curation, and visualization. HAN contributed to the

investigation, resources, and writing review and editing. All authors have read and approved the final version of the manuscript.

### Conflict of Interest

The authors declare no conflicts of interest related to this study. This research was conducted independently without any commercial, financial, or personal relationships that could be perceived as influencing the results or interpretation of the findings. The authors confirm that there is no affiliation with any organization or entity that has a direct or indirect interest in the subject matter discussed in this manuscript.

Furthermore, no external funding or sponsorship was received that could have potentially biased the research process. All data collection, analysis, and interpretation were carried out objectively and transparently in accordance with academic and ethical standards. The authors are fully responsible for the content of this article and ensure that the research has been conducted with integrity and without any undue influence from external parties.

### AI Usage Statement

The authors declare that the use of Artificial Intelligence (AI) tools in this study was strictly limited to supportive functions, such as language editing, grammar checking, and improving clarity and readability of the manuscript. AI technologies were not used to generate research ideas, conduct data analysis, interpret results, or draw scientific conclusions.

All intellectual contributions, including the conceptualization, methodology, analysis, and interpretation of findings, were carried out solely by the authors. The authors take full responsibility for the originality, accuracy, and integrity of the content presented in this manuscript. The use of AI complies with ethical standards in academic publishing, and AI tools are not listed as authors or contributors to this work.

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