

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh dari literasi keuangan syariah, lingkungan sosial, e-commerce, mobile banking dan pinjaman online terhadap perilaku konsumtif pada Gen Z. Penelitian ini menggunakan metode kuantitatif dengan metode pengumpulan data berupa penyebaran kuesioner melalui google form dan angket penelitian kepada 120 responden. Subjek yang diteliti Gen Z berusia 17- 27 tahun yang menggunakan layanan e-commerce dan mobile banking. Hasil penelitian menunjukkan bahwa literasi keuangan syariah berpengaruh negatif dan tidak signifikan terhadap perilaku konsumtif pada Gen Z, sedangkan lingkungan sosial, e-commerce, dan pinjaman online berpengaruh positif dan signifikan terhadap perilaku konsumtif pada Gen Z. Mobile banking berpengaruh positif tidak signifikan terhadap perilaku konsumtif pada Gen Z. Berdasarkan uji koefisien determinasi menunjukkan bahwa nilai adjusted R square sebesar 0,462 (46,2%). Hal ini mengidentifikasi bahwa literasi keuangan syariah, lingkungan sosial, e-commerce, mobile banking dan pinjaman online dapat mempengaruhi perilaku konsumtif sebesar 46,2%, sementara itu 53,8 % perilaku konsumtif pada Gen Z dapat dipengaruhi oleh faktor lain.

Kata Kunci: *Literasi Keuangan Syariah, Lingkungan Sosial, E-commerce, Mobile Banking, Pinjaman Online, Perilaku Konsumtif.*

ABSTRACT

This study aims to determine the effect of Islamic financial literacy, social environment, e-commerce, mobile banking and online loans on consumer behavior in Gen Z. This study uses a quantitative method with a data collection method in the form of distributing questionnaires via Google Form and research questionnaires to 120 respondents. The subjects studied were Gen Z aged 17-27 years who used e-commerce and mobile banking services. The results of the study showed that Islamic financial literacy had a negative and insignificant effect on consumer behavior in Gen Z, while the social environment, e-commerce, and online loans had a positive and significant effect on consumer behavior in Gen Z. Mobile banking had a positive but insignificant effect on consumer behavior in Gen Z. Based on the determination coefficient test, the adjusted R square value was 0.462 (46.2%). This identifies that Islamic financial literacy, social environment, e-commerce, mobile banking and online loans can influence consumer behavior by 46.2%, while 53.8% of consumer behavior in Gen Z can be influenced by other factors.

Keywords: *Islamic Financial Literacy, Social Environment, E-commerce, Mobile Banking, Online Loans, Consumer Behavior.*