

Unlocking Islamic Consumer Behaviour on Gen Z: The Impact of E-Wallet Usage, Lifestyle, and Self Control

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ABSTRACT

Purpose: This study aims to examine the impact of e-wallet usage, lifestyle, and self-control on the Islamic consumption behavior of Generation Z. By integrating these factors, it seeks to offer insights into consumer behavior from an Islamic perspective.

Design/methodology: A quantitative explanatory research design was employed, targeting Generation Z in Samarinda. Data were collected via purposive sampling, with 100 respondents who actively use e-wallets. The study utilized ordinal logistic regression to analyze the influence of the independent variables (e-wallet usage, lifestyle, self-control) on the dependent variable (Islamic consumption behavior).

Findings: E-wallet usage significantly affects Islamic consumption behavior, where its convenience often leads to both adherence and deviations from Islamic principles. Lifestyle, however, demonstrated a negative and insignificant effect on Islamic consumption behavior, indicating that it does not strongly influence adherence to Islamic principles in this context. Self-control emerges as a pivotal factor, positively correlating with adherence to Islamic consumption principles, mitigating excessive spending, and aligning with religious values.

Practical implications: The findings provide practical insights for stakeholders, including policymakers and marketers, to foster Islamic consumption behavior by promoting ethical e-wallet features, enhancing awareness of lifestyle impacts, and strengthening self-control mechanisms.

Originality/Value: This research offers a novel perspective by integrating lifestyle, self-control, and e-wallet usage within the framework of Islamic consumption behavior, contributing theoretical and practical knowledge to consumer behavior studies in a digital era.

Keywords: e-wallet, lifestyle; self-control, Islamic consumption, generation Z

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A. INTRODUCTION

Technological advances make daily activities easier, one of which is changing habits from cash to non-cash payments. The phenomenon of non-cash transactions is marked by the emergence of various digital applications, one of which is a digital wallet or e-wallet. E-wallet is an electronic device, service, or even an application that allows users to make transactions online to purchase goods or services. In addition to functioning as a means of payment, e-wallets are also used to verify buying and selling transactions. Various service features are available in e-wallet applications such as online shopping, credit top-ups, electricity bills, plane tickets, and many more. The availability of these various features makes e-wallets a transaction medium that is favored by generation Z (Damayanti et al., 2021; Soegoto & Tampubolon, 2020).

Generation Z, often also called Gen Z, is the generation born between 1997 and 2012 who grew up in the digital era (Rahayu, 2022). This generation grew up with technological advances, making them accustomed to using smartphones, social media, and digital payments

(Laturette et al., 2021; Rahayu, 2022). Data from the 2020 population census conducted by the Central Statistics Agency of Indonesia shows that the Indonesian population included in the Gen Z category is 74.9 million people or around 27.9 percent of the total population of Indonesia today and is the most dominant population category (Badan Pusat Statistik, 2021). These two factors, being familiar with the internet world and being the dominant population, make Gen Z a potential product marketing target, including digital products (Ayuni, 2019). Internet connection and digitalization affect the entire lifestyle of Gen Z, from how they shop, transact, learn, and socialize with others (Kushwaha, 2021). Lifestyle is the main factor in predicting consumer behavior because lifestyle shows the consumer's lifestyle patterns in spending money (Wijaya et al., 2020). Gen Z's lifestyle is not only influenced by technological developments, but can also shape their consumption behavior, such as the use of e-wallet applications which are increasingly popular among Gen Z (Hamzah et al., 2023; Putri & Octavatiya, 2023; AW Saputra & Meilasari, 2021).

E-wallets make transaction easier and more convenient for Gen Z to make payment transactions. However, the convenience offered by e-wallets also has the potential to make Gen Z more consumptive. Several previous studies have revealed that the use of e-wallets in Gen Z tends to increase consumptive behavior (Hieu & Loan, 2022; Veybitha et al., 2021). Several other studies explain how the convenience and features offered by e-wallet applications often encourage Generation Z to make impulsive and excessive purchases, which can lead to consumer behavior that is not following Islamic consumption principles (Anggreini & Qomar, 2021; Harisandi & Wiyarno, 2023; Nurjannah et al., 2021).

In addition to being influenced by lifestyle, Gen Z's consumption behavior is also influenced by self-control factors. Self-control is an individual's ability to restrain desires and control themselves from actions that are not following religious values and prevailing social norms (Ulayya & Mujiasih, 2020; Widia & Kustiawan, 2023). Low self-control can lead to excessive consumer behavior, especially in generation Z who are easily influenced by a modern, consumerist and hedonistic lifestyle (Bogenvile et al., 2022; Hidayat et al., 2023; Wirasukessa & Sanica, 2023). Several previous studies have stated that poor or low self-control can encourage excessive consumer behavior in individuals (Rahayu, 2022; AW Saputra & Meilasari, 2021; Sihombing, 2020).

In the Islamic perspective, consumption is an effort to fulfill needs to achieve welfare and well-being in life (Nurjannah et al., 2021). Islam teaches its followers to consume moderately and not excessively in fulfilling the needs of life, as stated by Allah SWT in Surah Al-A'raf verse 31 which means "Eat and drink, and do not be excessive". This verse emphasizes that Islam teaches balanced and not excessive consumption (Isnaini, 2018).

From the above phenomenon, researchers are interested in further studying how the use of e-wallets, lifestyle, and self-control influence Islamic consumption behavior in generation Z. This study produces novelty in the form of integration of lifestyle factors, self-control and use of e-wallets in predicting Islamic consumption behavior in generation Z. This study is expected to contribute, both theoretically and practically, in developing an understanding of the factors that influence Islamic consumption behavior in generation Z. Theoretically, the results of this study can enrich studies on consumption behavior from an Islamic perspective, especially related to the use of e-wallets, lifestyle, and self-control. Practically, the findings of this study can provide input for marketers, regulators, and other

stakeholders in designing strategies and policies that can encourage Islamic consumption behavior among generation Z.

B. LITERATURE REVIEW

1. Islamic Consumption Behavior

Islamic consumption behavior refers to consumption activities that are based on the values and principles of Islamic teachings. According to Islam, consumption is not only about fulfilling physical needs, but also spiritual needs. Consumption in Islam must be based on the principles of simplicity, halal, not wasteful or *israf*, not stingy, and for the benefit of (Putriana, 2023). In the Islamic perspective, consumption behavior that is in accordance with religious norms and guidance will produce balance and well-being for individuals and society. Conversely, excessive, wasteful, and non-Islamic consumption behavior will have a negative impact on individuals and society (Amini et al., 2022).

Consumption in accordance with Islamic teachings considers halal and haram, moderate and not excessive, and is based on the motive of welfare, not just the fulfillment of desires. Islamic consumption behavior can be reflected in indicators such as spending wealth on things permitted by religion, paying attention to the quality of products consumed, not being wasteful and *israf*, and prioritizing the interests of others and society (Ambali & Bakar, 2014; Murniatiningsih, 2017).

2. E-wallet Usage

E-wallet is a digital application or service that allows its users to store, transfer, and use money electronically. According to Bank Indonesia, e-wallet is a payment tool using a computer or mobile communication device based on the value of money stored electronically on a server media (Bank Indonesia, 2020). Common features provided by e-wallet applications include bill payments, credit purchases, money transfers, and various other transactions. E-wallet applications are very popular among the younger generation, including generation Z, because they are considered more practical, efficient, and offer various conveniences in conducting daily financial transactions. Examples of popular e-wallets in Indonesia include GoPay, OVO, Dana, LinkAja, and ShopeePay.

Several previous studies have shown that the use of e-wallets can increase consumer consumptive behavior (D. Saputra & Gürbüz, 2021; Wardana et al., 2022). This is because e-wallet applications offer convenience, speed, and various features that make consumers more consumptive. From the results of the study, the hypothesis in this study is:

H1: The use of e-wallets has a significant influence on Islamic consumption behavior in generation Z.

3. Lifestyle

Lifestyle is a person's pattern of living expressed through activities, interests, and opinions. Lifestyle reflects the whole person interacting with his or her environment (Damayanti et al., 2021). In other words, lifestyle is closely related to how individuals spend their time and money in daily activities, as well as how they view and interpret the world around them. Lifestyle is also an individual's choice in determining consumption patterns that are in accordance with their respective preferences (Harisandi & Wiyarno, 2023).

Generation Z's lifestyle is different from previous generations. Generation Z is known as a digital native generation, which since birth has been exposed to technological and internet

developments (Csobanka, 2016). Generation Z's daily life is mostly done online, for example online shopping, playing online games, studying, and interacting socially through social media (Suryani & Achiria, 2019; Yoesoef, 2020). Generation Z's lifestyle tends to be consumptive due to various factors, such as the influence of social media, advertising, and peer groups (Abdullah et al., 2018). Previous studies have found a significant influence between lifestyle and consumer behavior in Generation Z (Putri & Octavatiya, 2023, 2023). Therefore, the hypothesis in this study is:

H2: Lifestyle has a significant influence on Islamic consumption behavior in gen Z.

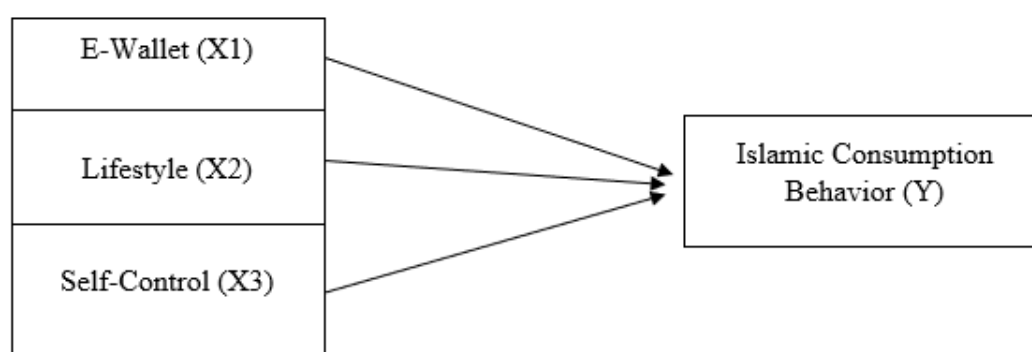
4. Self-Control

Self-control or self-control is an individual's ability to restrain or control desires, urges, or behavior that is inconsistent with social norms or moral values. (Baumeister & Exline, 2000; Strayhorn, 2002). Self-control is related to how individuals manage and direct themselves to achieve certain goals and avoid negative consequences of their actions (Baumeister & Heatherton, 1996). Individuals with high self-control tend to be able to control impulsive behavior, such as unplanned and excessive purchases. In contrast, individuals with low self-control are easily influenced by stimuli around them, making it difficult to control their desires and wishes (Fenton-O'Creevy et al., 2018). The results of previous studies show that high self-control can help individuals to behave in a way that is more in line with Islamic principles, such as not being wasteful, paying attention to the halalness of products, and considering the public interest (Hidayat et al., 2023; Rozana et al., 2020; Ulayya & Mujiasih, 2020). Thus, researchers suspect that self-control is an important variable that can influence Islamic consumption behavior in generation Z. The higher the individual's self-control, the better the Islamic consumption behavior is expected to be. Therefore, the hypothesis in this study:

H3: Self-control has a significant influence on Islamic consumption behavior in generation Z.

Based on the hypothesis above, the rationale for this research can be described as follows:

Figure 1. Conceptual Framework



Source: Data Processed, 2024

C. METHOD

This research was designed using a quantitative approach of the explanatory research type, namely research that aims to identify causal relationships between the variables studied (Mohajan, 2020). The population in this study was generation Z living in Samarinda totaling 30,837 people, with an age range of 18-24 years and gen Z status. The sampling technique used was purposive sampling, with the criteria being gen Z who have and actively use e-wallets at

least twice a month. The sample determination used the Slovin formula, with an error rate of 10%. So even though the population is quite large, researchers can obtain a representative sample size to represent the population, namely 100 respondents.

Data were collected through questionnaires distributed online using Google Form. While the variables in this study consist of:

1. E-wallet usage is measured using indicators of perceived ease of use, perceived usefulness, perceived security, rewards, and social influence (Effendy et al., 2021; Keni et al., 2020).
2. Lifestyle is measured by the indicators Activity, Interest, Opinion (Octavera & Rahadi, 2023).
3. Self-control is measured by indicators of behavioral, cognitive, and decision control (Utami & Pamikatsih, 2023).
4. Islamic Consumption Behavior is measured by indicators of justice, cleanliness, simplicity, generosity, and morality (Maharani & Hidayat, 2020).

The dependent variable (Islamic consumption behavior) was measured using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), capturing the degree to which respondents adhere to Islamic consumption principles. Since this variable is ordinal in nature, ordinal logistic regression (OLR) was used to analyze the effect of e-wallet usage, lifestyle, and self-control on Islamic consumption behavior. OLR was chosen because it accounts for the rank order of responses while allowing for non-equidistant category differences. Data processing was conducted using SPSS 25 Software.

D. RESULT AND DISCUSSION

1. RESULT

a. Validity Test

Validity test is a test that functions to see whether a measuring instrument is valid or not. The measuring instrument referred to here is the statements in the questionnaire. Validity testing that correlates each indicator item score with the total construct score. The level of significance used is 5%. The test criteria are: If $r_{\text{count}} > r_{\text{table}}$ (it can be stated that the item is acceptable). If $r_{\text{count}} < r_{\text{table}}$ (it can be stated that it is rejected, then the item must be dropped). The results of the validity test can be seen in the following table:

Table 1. Results of Validity Test of Research Variables

Variable	Question Items	r-count	r-table	information
e-Wallet (X1)	X1	0.561	0.165	Valid
	X2	0.631	0.165	Valid
	X3	0.694	0.165	Valid
	X4	0.570	0.165	Valid
	X5	0.504	0.165	Valid
	X6	0.702	0.165	Valid
	X7	0.559	0.165	Valid
	X8	0.628	0.165	Valid
Lifestyle (X2)	X1	0.571	0.165	Valid
	X2	0.733	0.165	Valid
	X3	0.684	0.165	Valid
	X4	0.649	0.165	Valid
	X5	0.594	0.165	Valid
	X6	0.427	0.165	Valid

Self-Control (X3)	X7	0.558	0.165	Valid
	X8	0.680	0.165	Valid
	X1	0.554	0.165	Valid
	X2	0.556	0.165	Valid
	X3	0.707	0.165	Valid
	X4	0.660	0.165	Valid
	X5	0.596	0.165	Valid
	X6	0.640	0.165	Valid
Islamic Consumption (Y)	X1	0.816	0.165	Valid
	X2	0.825	0.165	Valid
	X3	0.856	0.165	Valid
	X4	0.875	0.165	Valid
	X5	0.825	0.165	Valid

Source: Data Processing Results, 2024

Table 1 shows that the calculated r for all research variables is greater than the r -table value (0.165) so it can be concluded that all research variables are valid.

b. Reliability Test

Reliability indicates the level of consistency and stability of a measuring instrument or research instrument in measuring a concept or construct. Reliability testing uses Cronbach Alpha where a variable can be said to be reliable if the Cronbach Alpha value (α) > 0.6 . The results of the reliability test obtained in this study are as follows:

Table 2. Reliability Test Results

Reliability Statistics (E - Wallet)		
Cronbach's Alpha	N of Items	Information
0,728	8	Reliable
Reliability Statistic (Lifestyle)		
Cronbach's Alpha	N of Items	Information
0,767	8	Reliable
Reliability Statistics (Self Control)		
Cronbach's Alpha	N of Items	Information
0,671	6	Reliable
Reliability Statistic (Islamic Consumption Behavior)		
Cronbach's Alpha	N of Items	Information
0,894	5	Reliable

Source: Data Processing Results, 2024

Table 2 shows the results of the reliability test of all variables where the Cronbach's Alpha value is > 0.60 . So it can be concluded that the e-wallet, lifestyle, and self-control variables are reliable or can be trusted to be used as measuring instruments for variables.

c. Goodness of Fit Test

The model's suitability test is conducted to determine the null hypothesis that whether the empirical data is in accordance with the model (there is no difference between the model and the data so that the model can be said to be fit). The researcher used the Goodness of fit test which was measured by the chi square value with the following test results:

Table 3. Results of the Regression Model Feasibility Test

Goodness-of-Fit			
	Chi-Square	df	Sig.
Person	70,239	61	0.196
Deviance	39,663	61	0.984
Link function: Logit.			

Source: Data Processing Results, 2024

Based on Table 3 above, the results of the regression analysis show that the results of the Goodness of Fit Test obtained a chi-square significance value of $0.196 > 0.05$ so that it can be concluded that the ordinal logistic regression model fits the observation data.

d. Determination Coefficient Test (Nagelkerke R Square)

This determination coefficient test is conducted to ensure that the value will vary from 0 (zero) to 1 (one). The researcher used the cox and snell coefficient tests with the following test results:

Table 4. Results of the Determination Coefficient Test

Pseudo R-Square	
Cox and Snell	0.704
Nails	0.850
McFadden	0.691
Link function: Logit.	

Source: Data Processing Results, 2024

Based on Table 4 above, it can be seen that the magnitude of the determination coefficient value in the ordinal logistic regression model is indicated by the Nagelkerke R Square value. The Nagelkerke R Square value is 0.850, which means that the variability of the dependent variable that can be explained by the independent variable is 85%, while the remaining 15% is explained by other variables outside the research model.

e. Logistic Regression Analysis Results

Table 5. Logistic Regression Test Results

Parameter Estimates								
		Estimate	Std. Error	Wald	df	Sig.	Lower Bound	Upper Bound
Threshold	[IslamicConsumptionBehavior=1.00]	-24.075	1880.682	.000	1	0.990	-3710.144	3661.995
	[IslamicConsumptionBehavior=3.00]	-7,350	1.199	37,602	1	.000	-9,699	-5.001
	[IslamicConsumptionBehavior=4.00]	-2.995	.920	10,593	1	.001	-4,798	-1.191
Location	[ewallet=1.00]	-53,571	4243.689	.000	1	0.990	-8371.048	17977.135
	[ewallet=2.00]	-2.256	2.432	1,059	1	0.184	-5,581	2.255

	[ewallet=3.00]	-2,744	0.872	4.089	1	0.288	-7,808	-0.054
	[ewallet=4.00]	-1,830	.555	10,871	1	0.001	-2.917	-.742
	[ewallet=5.00]	0a	.	.	0	.	.	.
	[Lifestyle=1.00]	13,229	3333.477	.000	1	.997	-6520.266	6546.723
	[Lifestyle=2.00]	-1,802	1,720	1,098	1	.295	-5.174	1,569
	[Lifestyle=3.00]	.011	1,068	.000	1	.992	-2.082	2.103
	[Lifestyle=4.00]	-.361	.999	.130	1	.718	-2,319	1,597
	[Lifestyle=5.00]	0a	.	.	0	.	.	.
	[SelfControl=2.00]	15,613	2825.754	.000	1	.996	-5522.763	5553.989
	[SelfControl=3.00]	-3,670	1,007	13.285	1	.000	-5,643	-1.696
	[SelfControl=4.00]	-2.439	.739	10,896	1	.001	-3.887	-.991
	[SelfControl=5.00]	0a	.	.	0	.	.	.

Source: Data Processing Results, 2024

Based on Table 5 above, it can be concluded that:

- 1) The estimate value of e-wallet (Strongly Disagree = 1) is -53.571 with a significance value of $0.990 > 0.05$ and this value is greater than the significance level α , which is 0.05, thus indicating that Gen Z who do not use e-wallet, their level of Islamic consumption or their level of agreement with Islamic consumption is lower than Gen Z who use e-wallet.
- 2) The estimate value of e-wallet (Disagree = 2) is -2.256 with a significance value of $0.184 > 0.05$ and this value is greater than the significance level α , which is 0.05, thus indicating that Gen Z who tend not to use e-wallet, their level of Islamic consumption or their level of agreement with Islamic consumption is lower than Gen Z who use e-wallet.
- 3) The estimate value of e-wallet (Neutral = 3) is -2.744 with a significance value of $0.288 > 0.05$ and this value is greater than the significance level α , which is 0.05, thus indicating that Gen Z who tend not to use e-wallet, their level of Islamic consumption or their level of agreement with Islamic consumption is lower than Gen Z who use e-wallet.
- 4) The e-wallet estimate value (Agree = 4) is -1.830 with a significance value of $0.001 < 0.05$ and this value is smaller than the significance level α , which is 0.05, thus indicating that Gen Z who use e-wallets have a higher level of agreement with Islamic consumption decisions than Gen Z who do not use e-wallets.
- 5) The estimated lifestyle value (Strongly Disagree = 1) is 13,229 with a significance value of $0.997 < 0.05$ and this value is greater than the significance level α , which is 0.05, thus indicating that Gen Z who do not follow the lifestyle, their level of agreement with Islamic consumption decisions is higher than Gen Z who follow the lifestyle.
- 6) The estimated lifestyle value (Disagree = 2) is -1.802 with a significance value of $0.295 < 0.05$ and this value is greater than the significance level α , which is 0.05, thus indicating that Gen Z who do not follow the lifestyle, their level of agreement with Islamic consumption decisions is higher than Gen Z who follow the lifestyle.

- 7) The lifestyle estimate value (Agree = 4) is -.361 with a significance value of 0.718 < 0.05 and this value is greater than the significance level α , which is 0.05, thus indicating that Gen Z who do not follow the lifestyle, their level of agreement with Islamic consumption decisions is higher than Gen Z who follow the lifestyle.
- 8) The estimated self-control value (Disagree = 2) is 15,613 with a significance value of 0.996 < 0.05 and this value is greater than the significance level α , which is 0.05, thus indicating that Gen Z who do not have self-control, their level of agreement with Islamic consumption decisions is higher than Gen Z who have self-control.
- 9) The estimated self-control value (Neutral = 3) is -3.670 with a significance value of 0.000 < 0.05 and this value is smaller than the significance level α , which is 0.05, thus indicating that Gen Z who have self-control, their level of agreement with Islamic consumption decisions is higher than Gen Z who do not have self-control.
- 10) The estimated self-control value (Agree = 4) is -2.439 with a significance value of 0.001 < 0.05 and this value is smaller than the significance level α , which is 0.05, thus indicating that Gen Z who have self-control, their level of agreement with Islamic consumption decisions is higher than Gen Z who do not have self-control.

The Ordinal Logistic Regression equation is as follows:

$$p1 = -0.00099 \frac{\text{Exp}(-2,995 - 1,830 - .361 - 2,439) - 7,625}{1 - \text{Exp}(-2,995 - 1,830 - .361 - 2,439) + 7,625}$$

- 1) The higher the value of the e-wallet, the more it increases Islamic consumption behavior.
- 2) The regression coefficient value of variable X1 (E-Wallet) was obtained as -1.830 which when exponentially calculated as $\text{Exp}(-1.830) = 0.161$, meaning that every 1% increase in variable X1 (E-Wallet) will increase the decision to agree by 0.161 more than other categories.
- 3) The higher the lifestyle, the more it increases Islamic consumption behavior.
- 4) The regression coefficient value of variable X2 (Lifestyle) is -.361, which when exponentially calculated is $\text{Exp}(-0.361) = 0.697$, meaning that every 1% increase in variable X2 (Lifestyle) will increase the decision to agree by 0.697, which is greater than other categories.
- 5) The higher the self-control, the more it increases Islamic consumption behavior.
- 6) The regression coefficient value of variable X3 (Self Control) was obtained as -2.625 which when exponentially calculated as $\text{Exp}(-2.625) = 0.072$, meaning that every 1% increase in variable X3 (Self Control) will increase the decision to agree by more than other categories.

f. Wald Test Results (Partial T Test)

Table 6. Wald Test Results

Wald TEST (T Test)						
Coefficients						
Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	7,511	2.296		3.271	0.001
	E-wallet	0.316	0.087	0.431	3,620	.000
	Lifestyle	-0.051	0.077	-0.072	-0.663	0.509
	Self Control	0.224	0.107	0.231	2,084	0.040
a. Dependent Variable: Islamic Consumption Behavior						

Source: Data Processing Results, 2024

Based on the results of table 4.18 above, it can be concluded that:

- 1) The resulting equation is $Y = 7.511 + 0.316X_1 + -0.051X_2 + 0.224 + e$
- 2) The results of the hypothesis test on the data used in this study are:
 - a) The t-test on the e-wallet variable (X_1) shows that the calculated t value is 3.620 with a significant value of 0.000. The calculated t result is greater than the t table, which is $3.620 > 1.966$ and the significance value is less than 0.05, which is $0.000 < 0.05$, indicating that the e-wallet variable partially has a positive and significant effect on the Islamic consumption behavior of students, thus the first hypothesis is accepted. With a regression coefficient of 3.620.
 - b) The t-test on the lifestyle variable (X_2) shows that the calculated t value is -0.663 with a significant value of 0.509. The calculated t result is smaller than the t table $-0.663 < 1.966$ and the significance value is greater than 0.05, namely $0.509 > 0.05$, indicating that the lifestyle variable has no positive and insignificant effect on the Islamic consumption behavior of students, thus the second hypothesis is rejected. With a regression coefficient of -0.663.
 - c) The t-test on the self-control variable (X_3) shows that the calculated t value is with a significant value of 0.000. The calculated t result is greater than the t table $2.084 > 1.966$ and the significance value is greater than 0.05, namely $0.040 < 0.05$, indicating that the self-control variable has a positive and significant effect on the decision of Islamic consumption behavior of students, thus the third hypothesis is rejected. With a regression coefficient of 2.084.

2. DISCUSSION

a. The Influence of E-Wallet Usage on Gen Z's Islamic Consumption Behavior

The results of this study found that e-wallet has a positive effect on Islamic consumption behavior in Gen Z. This is evidenced by the results of the t-test that the calculated t value is greater than the t table, which is $3.620 > 1.966$. so that when viewed from the t-test it is said that the results of e-wallet partially have a positive and significant effect on the variable of Islamic consumption behavior in Gen Z in Samarinda City.

The convenience offered in transacting using e-wallet makes it easier for someone to spend their money to carry out consumption activities. The results of this study support several previous studies conducted by stating that e-wallet has a positive effect on the consumer behavior of generation Z (Aristina et al., 2024; Maulita et al., 2022; Prasasti & Nuari, 2021; Sari & Asyari, 2024). In addition to convenience, the complete features and rewards offered by e-wallets also encourage consumers to make transactions more often (Aseng & Pandeirrot, 2023; Hamzah & Laode, 2023; Wardana et al., 2022).

b. The Influence of Lifestyle on Islamic Consumption Behavior of Gen Z

The results of this study reveal that lifestyle does not have a positive effect on Islamic consumption behavior in Gen Z. This is evidenced by the results of the t-test where the calculated t value is smaller than the t table, which is $-0.663 < 1.966$ so that it can be concluded that the results of lifestyle partially have a negative and insignificant effect on the variable of Islamic consumption behavior in Gen Z in Samarinda City.

This study shows that there is a negative relationship between Islamic lifestyle and consumption behavior. This is due to the lack of understanding of Gen Z regarding Islamic

consumption behavior, such as unplanned purchases, buying more than one product, buying goods because the product is interesting and trending. Gen Z prefers new and modern things that follow a lifestyle that is constantly changing. The existence of social media and an environment with a high lifestyle will encourage someone to do similar things according to their surroundings (Kadir, 2022; Laana & Sukri, 2022; Pujiono, 2021). The findings of this study are in line with research (Azzahra & Canggi, 2024; Mahri et al., 2023; Sukma & Canggi, 2021; Suryani & Achiria, 2019) which states that lifestyle has a negative influence on Islamic consumption behavior.

c. The Influence of Self Control on Islamic Consumption Behavior of Gen Z

The results of this study indicate that self-control has a positive effect on Islamic consumption behaviour in Gen Z. This is evidenced by the results of the t-test where the calculated t value is greater than the t table, namely $2.084 > 1.966$, so it can be concluded that the results of self-control partially have a positive and significant effect on the variable of Islamic consumption behaviour in Gen Z in Samarinda City.

This study shows that there is a positive relationship between self-control and Islamic consumption behaviour, where the better a person's self-control, the better that person's consumption behaviour (Tan & Utami, 2021). Positive self-control explains that Gen Z as e-wallet users have the ability to use e-wallets wisely as a non-cash payment instrument. Someone with good self-control is able to make the right decisions when shopping, is not carried away by attractive advertisements and promotions, and is able to limit the desire to buy items that are not needed (Napis & Daud, 2023). The results of this study are consistent with previous findings which show that self-control has a positive and significant relationship with Islamic consumption behavior. (Asni et al., 2021; Bogenvile et al., 2022; Rozana et al., 2020; Ulayya & Mujiasih, 2020). The results of this study also support Willems' theory (2019) which states that self-control is the ability to control impulses when facing challenges or temptations, and this is closely related to physiological and psychological well-being (Willems et al., 2019).

E. CONCLUSION

Based on the results of the data analysis and discussion that have been described, it can be concluded that: First, the use of e-wallet has a positive and significant effect on Islamic consumption behavior in generation Z in Samarinda City. Second, the findings of this study confirm that the consumerist lifestyle of generation Z has a negative effect on their Islamic consumption behavior. Third, the results of the study also show that self-control has a positive and significant effect on Islamic consumption behavior in generation Z. The higher the individual's self-control, the better the Islamic consumption behavior shown.

Based on these results, several things can be recommended:

1. E-wallet companies need to educate e-wallet users, especially Generation Z, regarding the wise use of e-wallets in accordance with Islamic consumption principles.
2. There is a need for efforts to strengthen Generation Z's understanding of Islamic consumption values through various educational programs, such as seminars, training, or campaigns on social media.
3. In addition to parents, educational institutions also have an important role in shaping self-control in Generation Z. Educational institutions can insert material related to financial management and self-control in every learning curriculum, especially for students.

The limitation of this study is the focus on the influence of e-wallet usage, lifestyle, and self-control on the Islamic consumption behavior of generation Z. Therefore, further research is needed by adding other variables that can influence Islamic consumption behavior in generation Z. In addition, future research can be conducted by expanding the scope of the area, not only in Samarinda City.

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