

ANALYSIS OF THE IMPACT OF E-COMMERCE USE ON THE CONSUMER LIFESTYLE OF GEN Z: A STUDY BASED ON ISLAMIC ECONOMIC VALUES

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis dampak penggunaan *E-Commerce* terhadap gaya hidup konsumtif di kalangan Generasi Z dalam perspektif ekonomi Islam. Metode penelitian menggunakan pendekatan kualitatif dengan pengumpulan data melalui wawancara mendalam serta studi literatur. Wawancara dilakukan terhadap mahasiswa Generasi Z di UIN K.H. Abdurrahman Wahid Pekalongan, sementara data sekunder diperoleh dari berbagai literatur terkait. Hasil penelitian menunjukkan bahwa kemudahan akses, promo, dan paparan media sosial menjadi faktor utama yang memicu perilaku konsumtif di kalangan Generasi Z saat menggunakan platform *E-Commerce*. Pengaruh media sosial yang menampilkan gaya hidup mewah turut mendorong perilaku konsumsi impulsif. Dalam perspektif ekonomi Islam, perilaku ini bertentangan dengan prinsip kesederhanaan dan keseimbangan. Untuk menanggulangi dampak negatifnya, perlu ditingkatkan literasi keuangan berbasis syariah dan edukasi tentang prinsip konsumsi yang berkelanjutan. Strategi ini diharapkan dapat membentuk pola konsumsi yang lebih bijak dan sesuai dengan nilai-nilai Islam.

Kata Kunci: *E-Commerce*; Generasi Z; Gaya Hidup Konsumtif; Ekonomi Islam.

ABSTRACT

This research aims to analyze the impact of the use of *E-Commerce* on consumer lifestyles among Generation Z from an Islamic economic perspective. The research method uses a qualitative approach by collecting data through in-depth interviews and literature studies. Interviews were conducted with Generation Z students at UIN K.H. Abdurrahman Wahid Pekalongan, while secondary data was obtained from various related literature. The research results show that ease of access, promotions and exposure to social media are the main factors that trigger consumer behavior among Generation Z when using *E-Commerce* platforms. The influence of social media that displays luxurious lifestyles also encourages impulsive consumption behavior. In an Islamic economic perspective, this behavior is contrary to the principles of simplicity and balance. To overcome the negative impacts, it is necessary to increase sharia-based financial literacy and educate about the principles of sustainable consumption. It is hoped that this

strategy can form wiser consumption patterns that are in line with Islamic values.

Keywords: E-Commerce; Generation Z; Consumer Lifestyle.

A. INTRODUCTION

The rapid development of digital technology in recent decades has significantly impacted various aspects of human life, including how people shop and interact with the market. One of the most prominent phenomena is the emergence of E-Commerce as a trading platform that can reach the public more widely, faster, and more manageably. In Indonesia, the number of e-commerce users continues to increase, and one of the groups that is most active in utilizing it is Generation Z. Generation Z consists of individuals born between 1997 and 2012. They have been exposed to technology early, so they have good digital skills and are very connected to the online world (Alimuddin & Poddala, 2023). Generation Z's habit of always using the internet in various aspects of their lives, such as education, entertainment, and social media, makes them very familiar with online shopping activities. Generation Z prefers shopping online through e-commerce platforms because they believe shopping on these sites provides greater convenience. For them, the online shopping experience is practical, efficient, saves time, and allows access to various product choices (Areta & Khairina, 2024). In addition, there are various additional features such as fast delivery, various payment methods, and reviews from other users that further strengthen the appeal of E-Commerce for them. With all these conveniences, Generation Z feels that online shopping is more efficient and practical than conventional shopping. Social media also influence Generation Z.

E-commerce has increased significantly in recent years, along with technological advances and the widespread use of the Internet. The increasing number of people switching to online shopping is driven by easy access, various product choices, and the convenience of transacting without coming directly to a physical store. E-commerce is a method that allows the buying and selling of products or services to be carried out online via the Internet. Various activities such as distribution, sales, purchasing, marketing, and product services are carried out using electronic systems, including the Internet or other computer networks, which

are part of E-Commerce (Syarif et al., 2023). With technological advances, E-Commerce has become an efficient and practical way to conduct business transactions without direct face-to-face meetings, thus facilitating access for consumers and business actors in various places. The main reason for this shift is that online shopping offers more choices, saves time, and prices that are not too different from those in traditional markets, plus various promotions that attract consumers.

Consumption is spending to meet needs. In Islam, there are two types of spending by Muslim consumers: spending for worldly and family needs that also bring rewards in the afterlife and spending aimed at seeking rewards in the afterlife. Consumption is a human activity that reduces or uses up the value of a good or service to meet needs, either slowly or directly. Individuals who consume are called consumers. Consumption plays an important role in the economy because human life cannot be separated from these consumption activities (Zakiah, 2022). The focus of consumption in Islam is to meet needs, not just satisfaction or desires. From an Islamic perspective, consumption is assessed based on its function and benefits, not just individual preferences. Human desires must be limited because they are infinite, while needs must be met. Therefore, consumption in Islam is carried out while maintaining the value of worship, such as paying zakat, giving alms, and waqf (Rogaya et al., 2024).

Consumptive behaviour is a person's tendency to buy excessively and irrationally, prioritizing desires over needs (Wahyuni et al., 2019). People who have consumptive behaviour tend to be influenced by certain advertisements, trends, or lifestyles that lead them to buy products that are not needed. In addition, this behaviour is also often influenced by social pressure or the desire to appear in line with certain social groups. As a result, they are more easily tempted to buy luxury or popular goods, even though these goods do not provide long-term benefits. Therefore, five principles govern consumer behaviour in Islam. These principles aim to ensure that every act of consumption is carried out in a fair, clean, simple, and responsible, and they prioritize spiritual awareness. The five principles of consumption are the Principle of Justice, the Principle of Cleanliness, the Principle of Simplicity, the Principle of Generosity, and the Principle of Morality (Nurbaeti,

2022).

From an Islamic economic perspective, consumer behaviour without considering aspects of *maslahat*, justice, and social benefits is considered inconsistent with Sharia teachings. Islamic economics emphasizes the balance between worldly and hereafter needs and recommends consumption patterns that are not excessive (*israf*) and not wasteful (*tabdzir*). Therefore, it is important to critically examine how e-commerce impacts the consumer behaviour of Generation Z in the context of Islamic economic values.

This study is relevant and important to be carried out as an academic effort to provide an integrative scientific perspective between the digital economy phenomenon and Islamic moral principles. In addition, the results of this study are expected to contribute to compiling a wise consumption education strategy based on Islamic values for the younger generation, as well as input for the development of economic policies oriented towards sustainability and community welfare.

B. METHOD

This research methodology combines field research and library research with a qualitative approach. Primary data was obtained through in-depth interviews with students of UIN K.H. Abdurrahman Wahid Pekalongan to explore understanding, experience, and direct perspectives on the consumer lifestyle of E-Commerce brands and Islamic economic values. Secondary data was collected through literature studies such as books, magazines, articles, and other reference sources related to analyzing the impact of E-Commerce use on the consumer lifestyle of Gen Z based on Islamic economic values.

The research was conducted at Campus 2 UIN K.H. Abdurrahman Wahid Pekalongan in September-October 2024. The research subjects focused on Generation Z, especially students who understand Islamic economic values and have consumer behavior. Data was collected through qualitative methods and literature reviews, utilizing sources offline in the library and online through Google Scholar and Mendeley.

To ensure the validity of the data, this study applies triangulation techniques by comparing qualitative data and relevant secondary data. This is done to prevent

errors or mistakes in the collected data so that the data obtained remains valid and can be accounted for. Data analysis was done manually using a thematic analysis approach, where interview transcripts will be reviewed repeatedly to identify emerging themes. These themes are then grouped and arranged hierarchically to form more significant categories to identify patterns, relationships, and meanings in the data to answer research questions.

C. RESULTS AND DISCUSSION

1. The Impact of E-Commerce Usage on Generation Z's Consumptive Lifestyle in Indonesia

This study found that the use of E-Commerce has a significant impact on the consumer lifestyle of Generation Z in Indonesia. This generation, which grew up in the digital era, is very familiar with online shopping platforms and their various features. Ease of access, massive promotions, and different payment methods make Generation Z make purchases more often, resulting in consumer behavior. They are more motivated to buy products based on desire rather than need. In addition, exposure to social media that shows the rampant trend among young people that makes them have a consumer lifestyle further strengthens their tendency to shop online, thus creating a more wasteful and less controlled consumption pattern. Learning about financial literacy can prevent someone from wasting too much money to follow trends.

In interviews conducted with several students of UIN K.H. Abdurrahman Wahid Pekalongan, the results showed that most of them were motivated to make purchases on the E-Commerce platform because of factors such as lower prices, significant discounts, simpler and faster to use, and there are promo events such as "10.10" which are often held. In an interview conducted by researchers, one of the sources, Mas Nuafal, stated that he usually buys goods by thinking about needs but is sometimes tempted by prices much cheaper than physical stores. For them, online shopping offers more excellent financial benefits, especially when the platform gives goods at discounted prices, rarely found in offline stores. The statement of another source, namely Mas Afif, said that significant discounts make them feel like they have to buy even though the goods are not needed. These discounts often

make them think they will miss a big opportunity if they don't purchase immediately. Features such as promotional notifications on mobile phones and displays of popular items also increasingly trigger consumer behavior because they are exposed to information continuously that encourages them to buy.

The findings on the impact of E-Commerce on Generation Z's consumer lifestyle in Indonesia align with various theories on consumer behavior and digitalization. According to the theory of consumer behavior, individuals with easy access to online shopping platforms tend to be influenced by promotions, discounts, and ease of transactions (Wahyuni et al., 2019). Generation Z, as a group connected to the digital world, is more susceptible to this phenomenon because they grew up amidst rapid technological developments and are accustomed to a fast-paced culture. The ease of using E-Commerce features, such as e-wallets, installment payment options, and fast delivery, increases their shopping frequency, even though the items purchased are often not needed. This supports the concept of impulsive buying explained by Areta & Khairina (2024), which states that significant discounts and easy access often trigger unplanned purchases, especially among young people who do not consider the long-term implications of such shopping behavior. In addition, this consumer lifestyle is also driven by social influences, especially social media, which often promotes a luxurious lifestyle and encourages irrational shopping behavior. According to Fatmawati (2020), the lifestyle created through digital media exposure greatly influences the perspective and consumption patterns of Generation Z, who prioritize appearance and trends over real needs. From an Islamic economic perspective, this excessive consumer behavior contradicts the principles of moderation and simplicity, emphasizing the importance of self-control in spending (Hamid, 2018). Excessive consumption hurts individuals, such as being trapped in debt. It can disrupt the social balance, where individuals spend more on non-essential needs than social goods, such as zakat, infaq, and sedekah. The consumption principle in Islam focuses on the balance between worldly and spiritual needs, which, unfortunately, is often overlooked in current digital consumption patterns (Rogaya et al., 2024).

This aligns with research Hafiza et al., (2024) that found that e-commerce influences consumer behavior in the younger generation. The study shows that e-

commerce platforms with features such as significant discounts, daily promos, cashback, and ease of payment have become the main factors that encourage the younger generation to make impulsive purchases. Research from Ardani (2022) also concluded that digital marketing strategies, including advertising and promotions on E-Commerce platforms, influence the consumption preferences of the younger generation. This strategy includes using various digital marketing tools such as advertisements tailored to individual interests, influencers on social media, and special offers that often appear on E-Commerce applications and websites. In addition, research by Meilani & Kusuma (2024) revealed that the younger generation is highly influenced by social media, where advertisements and trends spread through these platforms help shape their consumption patterns. They often feel compelled to buy viral or trendy items, even though they do not meet their needs. Research from Nasution et al., (2020) also supports this argument, noting that e-commerce development in Indonesia has significantly impacted people's consumption patterns, especially in the younger generation. They found that using digital platforms has made it easier for consumers to make transactions quickly and efficiently, increasing the frequency of purchases. Furthermore, a study by Fatmawati (2020) highlighted that a lack of financial literacy often drives the consumerist lifestyle demonstrated by Generation Z. This study notes that the inability to manage finances properly makes this generation more susceptible to impulsive purchases.

2. Factors Influencing Generation Z's Tendency to Behave Consumptively in Using E-Commerce Platforms

Based on the results of the research that has been conducted, several factors influence Generation Z's tendency to behave consumptively when using the e-commerce platform. One of the main factors is the ease of access to the platform, allowing users to shop anytime and anywhere. Generation Z also tends to be more interested in attractive promotional offers such as significant discounts, cashback, and loyalty programs often offered by E-Commerce, thus triggering impulsive behaviour. In addition, the use of social media also plays an important role in shaping a consumptive lifestyle because these platforms often promote the latest lifestyle trends and products that trigger the urge to buy items that are not needed.

The ease of transacting with features such as e-wallets and instalments without a credit card also strengthens the tendency to make unplanned purchases. With the combination of these factors, consumptive behaviour among Generation Z in using E-Commerce is increasing.

Based on the results of interviews with several students of UIN K.H. Abdurrahman Wahid Pekalongan, it was found that several main factors that encourage Generation Z to behave consumptively in using the E-Commerce platform are ease of access, attractive promos, and the influence of social media. One of the students, Mas Naufal, stated that the result of not buying often makes me not behave consumptively. However, if Naufal wants to buy something, Naufal will see the discounts and promos available on the E-Commerce platform, especially during events such as "10.10" and "11.11." Another student, Mas Afif, also admitted that E-Commerce prices are often lower than in physical stores, coupled with honest reviews from other buyers, so he is more interested in shopping online.

The tendency of Generation Z to behave consumptively in using the E-Commerce platform is influenced by several key factors supported by the consumer behaviour theory. One of the main factors is the ease of access to various products available on E-Commerce. Generation Z grew up in the digital era and is very connected to the internet, making them accustomed to online shopping. According to Alimuddin & Poddala (2023), Generation Z has been exposed to technology early, so they have good digital skills and are more comfortable making transactions through digital platforms than conventional shopping. In addition, the ease of comparing prices and a variety of product choices on one platform makes E-Commerce increasingly popular with Generation Z. Another factor that influences Generation Z's consumer behaviour is the attraction of massive promotions, such as discounts, cashback, and loyalty programs offered by E-Commerce platforms. These promotions often create a sense of urgency for consumers to buy goods before the promo ends immediately. Areta & Khairina (2024), explain that large discounts and promotions on E-Commerce platforms effectively encourage impulsive behaviour, especially in the younger generation, who are more reactive to offers that provide immediate benefits. Generation Z often buys products without

careful consideration because they feel they are getting a cheaper price or a profitable promo. In addition, the influence of social media also plays an important role in shaping Generation Z's consumer behaviour. They are often exposed to advertisements and product promotions through platforms such as Instagram and TikTok, influencing their purchasing decisions. Fatmawati (2020) states that a consumer lifestyle is often formed through social media exposure, where trends and luxurious lifestyles displayed by influencers or celebrities encourage the desire to buy products that may not be needed. This creates social pressure for Generation Z to keep up with trends and own the same items promoted by famous figures on social media.

This is in line with research Areta & Khairina (2024) which shows that massive promotions on E-Commerce platforms, such as discounts and cashback, are one of the main factors that trigger consumer behaviour, especially among Generation Z. They tend to make impulsive purchases because they are tempted by attractive offers that are often not available in physical stores. This study confirms that Generation Z is more susceptible to aggressive promotions and tends to buy goods based on wants, not needs. Research from Nasution et al., (2020) also found that the ease of transacting on E-Commerce platforms has changed people's consumption behaviour, including Generation Z, where easy internet access increases the frequency of online purchases. Research from Wahyuni et al., (2019) also states that low lifestyle and financial literacy can strengthen consumer behaviour among E-Commerce users. Research from Pratiwi et al., (2023) shows that promotions on E-Commerce, especially during a pandemic, strengthen the purchasing interest of the younger generation. Research from Hafiza et al., (2024) also supports this finding, where they found that E-Commerce platforms make it easier for the younger generation to make repeat purchases without much consideration, mainly due to the ease of access and availability of various payment methods. This study reinforces that accessibility and features facilitating transactions are the main drivers for Generation Z to behave consumptively.

3. Strategies That Can Be Applied To Balance The Use Of E-Commerce With Islamic Economic Principles In Generation Z

Based on the results of the study conducted to determine the impact of E-Commerce use, especially on Generation Z at UIN K.H. Abdurrahman Wahid shows that to balance the use of E-Commerce with the principles of Islamic economics in Generation Z, several strategies can be applied. First, it is necessary to increase Islamic financial and economic literacy among Generation Z so that they better understand the importance of managing expenses according to needs, not just desires. This can be done through education about the principles of consumption in Islam, which prioritize simplicity, justice, and responsibility in every transaction, as reflected in the concept of maqashid sharia. Second, developing a Sharia-based e-commerce platform that implements features that support sustainable consumption behaviour, such as ethical promotions, not encouraging excessive consumer behaviour, and offering halal products, can help shape consumption patterns that are by Islamic teachings. In addition, it is a good idea for the E-Commerce platform to work with Islamic financial institutions to provide payment options that support Sharia transactions, such as instalments without usury or Sharia e-wallets. In this way, Generation Z can be more focused on making transactions and avoid behaviour that is contrary to Islamic economic principles, such as excessive consumption or waste. More ethical promotions, such as saving and sharing campaigns (infaq and sedekah), can also be part of a marketing strategy that is in line with Islamic principles so that it can reduce the urge to make impulsive purchases and prioritize social values.

Based on interviews with several students of UIN K.H. Abdurrahman Wahid Pekalongan, various views were found regarding strategies that can be applied to balance the use of E-Commerce with Islamic economic principles in Generation Z. Naufal, one of the respondents, stated that "because of the many shopping features and ease of access, it should be easier to manage product purchases." This shows that with the ease of access provided by the E-Commerce platform, Generation Z should be able to be wiser in managing their finances and avoid impulsive purchases if they focus more on needs than wants. Afif, another student, provided a perspective on applying Sharia principles in consumption. According to him, it is important to ensure that the products purchased are halal and that the transaction agreement is explicit because "Considering, for its

implementation, it then ensures that the goods are haram or not, and the agreement is clear or not." He emphasized that "the important thing is that the goods are halal," which emphasizes that Generation Z should consider the halal-haram aspects in every E-Commerce transaction. This shows that the principles of Islamic economics, such as clarity of agreements and halal products, must be applied in using E-Commerce to align with Islamic teachings.

Strategies that can be applied to balance the use of E-Commerce with the principles of Islamic economics in Generation Z must be based on an awareness of Islamic economic values such as simplicity, justice, and responsibility in consumption. From an Islamic economic perspective, consumption is not only about meeting physical needs but also related to spiritual and moral aspects. Excessive consumption or driven by desire, as is often the case in the use of E-Commerce, is contrary to the principle of moderation in Islam. According to Hamid (2018), Islam recommends balanced consumption, where every expense must be calculated based on actual needs and the halalness of the product, not just following trends or desires. In addition, financial literacy based on Islamic economic values is also critical. As explained by Wahyuni et al., (2019), a consumptive lifestyle is often triggered by low financial literacy. By increasing Generation Z's understanding of Islamic economic principles, such as self-control in spending and the importance of alms and zakat, Generation Z can be wiser in using E-Commerce. They will not only focus on getting goods at low prices or attractive promotions but also consider the long-term impact of each consumption decision on Islamic values.

This aligns with research Hafiza et al., (2024) which states the importance of awareness of spiritual values in every transaction. This aligns with the findings that Generation Z needs to pay attention to the halalness of products and clarity of contracts when shopping online. Research from Wahyuni et al., (2019) also supports this finding that good financial literacy is necessary to form wise consumption behaviour among the younger generation, especially in E-Commerce, which is easily accessible and offers various attractive promotions. Research from Zakiah (2022) reinforces the importance of implementing Islamic economic principles, such as justice and moderation, in maintaining a balance of consumption. This study emphasizes that consumption in Islam should not be based

on desire alone but on legitimate needs. Afif also expressed in an interview the importance of ensuring that the goods purchased are halal and that the contract is clear. In addition, research Nasution et al., (2020) states that the ease of E-Commerce transactions often triggers impulsive buying, and this can only be overcome with a wiser approach to managing finances and considering the spiritual impact of each purchase. Research from Areta & Khairina (2024) also supports this Islamic financial literacy strategy, where they found that massive promotions are often the main trigger for consumer behaviour. However, if accompanied by an awareness of the importance of responsible consumption through Islamic teachings, impulsive behaviour can be reduced. Research from Ardani (2022) shows that digital marketing strategies greatly influence the consumption preferences of the younger generation. However, with Sharia-based guidelines, they can be wiser in balancing consumption and spiritual needs, thus supporting the use of E-Commerce by Islamic principles.

D. CONCLUSION

This study concludes that using E-Commerce significantly impacts consumer behavior in Generation Z. With easy access, significant discounts, and digital payment features, they are triggered to shop impulsively. This generation is more motivated to buy goods because of trends and attractive offers than actual needs. This is reinforced by the influence of social media, which displays a luxurious and consumerist lifestyle. From an Islamic economic perspective, this consumer behavior contradicts the principles of simplicity and responsibility. Islam emphasizes wise consumption based on needs, not just desires. Therefore, financial literacy and understanding Islamic economic principles are crucial to form a more balanced consumption pattern. Strategies to balance E-Commerce with Islamic economic principles include increasing financial literacy, educating Generation Z about sharia-compliant consumption, and encouraging E-Commerce platforms to adopt features that support sustainable consumption behavior by Islamic values.

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