

Analysis of Digital Consumerism Based on Cultural, Economic, and Social Aspects in the Islamic Economic Framework

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ABSTRACT

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Background: The advancement of digital technology has significantly changed people's consumption behavior, especially among Generation Z Muslims. However, studies that specifically measure digital consumerism within the framework of Islamic economics are still limited. This study aims to analyze digital consumerism based on cultural, economic, and social aspects, as well as develop a valid and reliable measurement instrument in accordance with Islamic values.

Method: The method used is descriptive quantitative with a Likert scale questionnaire instrument consisting of 13 statement items. The instrument was tested on 30 Muslim generation Z respondents in Bengkulu Province through three validity and reliability tests using Minitab software.

Results: The results showed that most statement items had correlation coefficients above 0.5 and a Cronbach's Alpha value above 0.94, signifying excellent internal consistency and reliability. The results of validity and reliability tests conducted three times using Minitab showed that out of 13 items, there were 8 items that were declared valid and reliable with a correlation value > 0.5 and Cronbach's Alpha above 0.94.

Conclusion: This instrument is expected to be a reference for further research in measuring Islamic consumerism and as a basis for developing consumption education strategies that are in accordance with sharia principles in the digital era.

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INTRODUCTION

The development of digital technology has significantly changed people's consumption patterns (Zaman et al., 2024). In the era of social media and e-commerce, consumption is no longer just a fulfillment of needs, but also a means of self-expression and a symbol of social status (Huwaida et al., 2024). Easy access to information, promotions and digital payments has accelerated the consumption decision process, often without rational consideration (Ly & Ly, 2024). This phenomenon is particularly felt by Generation Z, a group known as digital natives. Their exposure to social media and drive to build a self-image in the digital space has made consumption a part of their social identity (Muhammad Fadillah et al., 2022).

Consumption in this context has involved three main interrelated dimensions, namely cultural, economic and social. Cultural aspects include lifestyle and self-image formed through the consumption of branded or luxury goods (Ahmad Fajar Jaelani & Lilik Rahmawati, 2025). The economic aspect involves spending factors, the tendency to use digital financial facilities such as paylater, and preferences for prices and brands (Oktaviana & Aji, 2025). Meanwhile, the social aspect describes the influence of the environment, such as family, friends, and social media, in shaping individual consumption decisions (Andini et al., 2024).

A number of previous studies have highlighted the consumptive behavior of the younger generation in the context of popular culture and lifestyle (Nadhifah et al., 2024), the use of digital financial services such as paylater (Julita et al., 2022), and the influence of social media on purchasing behavior (Salera et al., 2023). However, these studies generally still focus on the secular dimension and have not linked consumption with Islamic economic values as a whole.

However, in the perspective of Islamic economics, consumption is not only seen in terms of utility and preferences, but must also be in accordance with spiritual and ethical values (Rohmana, 2022). Islam emphasizes the principles of *tawazun* (balance) (Ridlo Maghriza et al., 2023), *qana'ah* (satisfaction with what one has) (Rahayuningsih, 2016), and prohibits *israf* (extravagance) (Afrina & Achiria, 2019). Consumerism that is oriented towards a luxurious lifestyle, social status, and extravagance clearly contradicts these principles (Bakti et al., 2019). Therefore, it is important to examine consumption behavior in this context to ensure that consumption practices remain in line with Islamic values.

The phenomenon of consumption in this digital era needs to be further examined because uncontrolled consumerism has the potential to cause negative impacts, such as personal financial crisis, waste of resources, and weakening of spiritual values. If left unchecked, this can shape the character of a generation that is consumptive, hedonistic, and far from Islamic values.

Until now, there have not been many studies that specifically develop instruments for measuring digital consumerism behavior based on three main aspects (cultural, economic, social) designed in accordance with sharia principles. Most of the measuring instruments used in previous studies have not accommodated the context of Islamic values explicitly, so there is no instrument model that can be used validly in research on the theme of Islamic economics.

Departing from these conditions, this research aims to analyze the consumption behavior of generation Z in the context of digital consumerism, focusing on three main aspects: cultural, economic, and social. Consumerism in this study is measured through 13 statement items that represent related indicators, which are compiled based on the adaptation of the theory from (Seda & Setyawati, 2013) and further developed to fit the context of Islamic economic values. This research uses a descriptive quantitative approach, which allows for objective data collection regarding the tendency of consumptive behavior and its analysis within the framework of Islamic economics.

This research provides a scientific contribution in the form of developing new instruments that can be used in Islamic economic research based on digital consumerism that exist in generation Z. This research is also expected to produce statement items that can be used as valid instruments in measuring consumerism in cultural, economic, and social contexts, and adapted within the framework of Islamic economics. These results also serve as a contribution to future studies that want to use similar statement items, either for a wider population or in a different context, while maintaining relevance to Islamic economic values.

METHOD

Types and Research Approaches

The research method used in this study employs a descriptive quantitative approach. This approach is used to measure and analyze the tendency of digital consumerism behavior among Muslim Generation Z within the framework of Islamic economics. Quantitative research allows researchers to collect data systematically through structured instruments and analyze them using statistical methods to obtain objective conclusions.

The statement items in this research were compiled based on adaptations of the consumerism indicators proposed by (Seda & Setyawati, 2013), and further developed to reflect Islamic consumption ethics such as *tawazun*, *qana'ah*, and the prohibition of *israf*. The instrument development process involved adaptation of existing consumerism indicators, contextual modification based on Islamic economic values, and empirical testing through validity and reliability analysis.

Time and Place of Research

The research was conducted in Bengkulu Province, Indonesia, focusing on Muslim Generation Z who actively engage in digital consumption activities such as online shopping, social media transactions, and digital financial services. The research process began with the preparation and development of the research instrument, followed by data collection through questionnaire distribution to respondents who met the predetermined criteria. The trial and data collection stages were conducted in 2024 as part of the instrument development and testing process for measuring digital consumerism behavior in the context of Islamic economics.

Research Informant

The respondents in this research are Muslim Generation Z individuals in Bengkulu Province who have experience in digital consumption activities. Respondents serve as the primary source of data in providing information related to digital consumerism behavior. The sampling technique used in this study is purposive sampling. Purposive sampling is a technique for determining samples based on specific considerations that are relevant to the research objectives. The use of this technique is intended to ensure that the selected respondents meet the criteria required to represent the phenomenon being studied. The criteria used in selecting respondents include:

1. Individuals aged 18–29 years, categorized as Generation Z.
2. Respondents who identify as Muslim.
3. Respondents who have experience in digital consumption activities, such as online shopping or digital financial transactions.

For the purpose of instrument testing, the sample of 30 respondents was used for preliminary instrument testing to evaluate the validity and reliability of the developed questionnaire before wider application, which is considered sufficient for preliminary validity and reliability testing as suggested by (Alwi, 2015). The data were collected using a Likert scale questionnaire consisting of 13 statement items that measure three main aspects of consumerism, namely cultural, economic, and social aspects. The collected data were analyzed using Minitab statistical software, including validity testing using item correlation analysis and reliability testing using Cronbach's Alpha to determine the internal consistency of the instrument.

The data used in this study are part of a larger research project conducted in the author's doctoral dissertation entitled "Consumerism and Its Impact on Debt Behavior among Generation Z with Religiosity and Islamic Financial Literacy as Moderating Variables (Yustati, 2025)" This article specifically focuses on the instrument development and measurement of digital consumerism from cultural, economic, and social aspects.

RESULTS AND DISCUSSION

This study aims to analyze the consumption behavior of generation Z Muslims in Bengkulu Province by examining three main aspects of consumerism, namely cultural, economic, and social, which are evaluated in the perspective of Islamic economics. To that end, data was collected using a Likert

scale questionnaire consisting of 13 statement items, which was tested on 30 gen Z respondents in Bengkulu Province. The consumerism variable in previous studies has had indicators, but has not had statement items, so the authors conducted instrument development for the consumerism variable.

Table 1. Statement Item (13 items)

Variable	Indicator	Dimension	Item Statement
Consumerism	1. Cultural aspects	These aspects include lifestyle, Standard of living vs quality of life, quality vs quantity of consumption, functional vs aesthetic expectations of consumption	<ol style="list-style-type: none"> 1. I tend to buy things to show social status 2. My self-image is partly influenced by the luxury goods I own. 3. I like to follow the latest fashion trends on social media for appearance. 4. Certain items are important to me to define myself in the eyes of others. 5. Buying electronic goods to show my desired social status
	2. economic aspects	This aspect includes consumption intensity, saving behavior and willingness to spend, personal financial status and readiness to pay.	<ol style="list-style-type: none"> 1. I spend more on fashion/entertainment than on savings. 2. easy access to digital credit facilities such as paylater makes it easier for me to spend more than my budget. 3. I like to buy new items even though the old items are still usable. 4. My choice is influenced by the brand or price of the item, not its usefulness.
	3. social aspects	This aspect includes the family, media financial institutions and production institutions	<ol style="list-style-type: none"> 1. I often shop impulsively due to the influence of advertisements on social media. 2. Family and friends' opinions influence my desire to own certain items. 3. I often spend my free time with friends looking for certain items. 4. Ease of store/online access facilitates my decision to buy products that are not needed.

(Adopted from (Seda & Setyawati, 2013) and the statement items were processed by the author.)

The developed questionnaire was then tested for validity and reliability three times using Minitab tools. Based on the results of the statement item validity test conducted three times, it was found that most statement items had correlation values above 0.5, indicating that the items were valid for use in measuring the intended consumerism indicators.

Table 2. Validity Test of Consumerism Variable Statement Items

Indicator	Statement Item	Validity Test 1 > 0.5	Validity Test 2 > 0.5	Validity Test 3 > 0.5	Status
1	1	0.777	0.718	0.712	Valid
	2	0.618			Eliminated
	3	0.901	0.903	0.938	Valid
	4	0.777	0.576		Eliminated
	5	0.884	0.894	0.892	Valid
2	1	0.820	0.862	0.863	Valid
	2	0.849	0.804	0.808	Valid
	3	0.625			Eliminated
	4	0.609			Eliminated
3	1	0.762	0.771	0.781	Valid
	2	0.901	0.931	0.938	Valid
	3	0.613			Eliminated

	4	0.901	0.931	0.938	Valid
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Data processed by the author (2024), Minitab output (Yustati, 2025)

Based on the results of three validity tests conducted on 13 consumerism statement items, most items had a correlation value of more than 0.5, indicating that this instrument is valid and capable of measuring the intended construct. In the first indicator (cultural aspect), there were five items with correlation values ranging from 0.576 to 0.938, which consistently showed validity in two to three tests. In the second indicator (economic aspect), there were four items that showed validity with the highest correlation value reaching 0.863, although some items were only tested once. Meanwhile, in the third indicator (social aspect), four items showed strong validity with correlation values reaching 0.938. These results indicate that the developed instrument has good measurement capabilities and is suitable for identifying the digital consumerism behavior of Generation Z from cultural, economic, and social perspectives in accordance with Islamic economic values.

However, based on the validity test results conducted in three stages, there were five statement items that did not consistently meet the minimum correlation value of 0.5 and were therefore eliminated from the research instrument. Thus, the final instrument used in this study consisted of eight valid statement items representing cultural, economic, and social aspects in measuring Generation Z's consumerism behavior.

Table 3. Reliability Test Results

Indicator	Tes Cronbach's Alpha 1	Tes Cronbach's Alpha 2	Tes Cronbach's Alpha 3	Description
Cultural aspects	0.9434	0.944	0.9437	Highly Reliable
economic aspects	0.9436	0.9441	0.9442	Highly Reliable
social aspects	0.9442	0.9443	0.9444	Highly Reliable

Data processed by the author (2024), Minitab output (Yustati, 2025)

Based on the results of the reliability test conducted three times, all aspects of consumerism - cultural, economic and social - have Cronbach's Alpha values above 0.94, which indicates a very high level of reliability. This value indicates that the instrument used has excellent and stable internal consistency in measuring the consumptive behavior of generation Z Muslims. Thus, this instrument is suitable to be used as a reliable measurement tool for research related to digital consumerism within the framework of Islamic economic values.

Table 4. final results of consumerism indicators and statement items

Variable	Indicator	Dimension	Item Statement
Consumerism	Cultural aspects	These aspects include lifestyle, Standard of living vs quality of life, quality vs quantity of consumption, functional vs aesthetic expectations of consumption	<ol style="list-style-type: none"> 1. I tend to buy things to show social status 2. I like to follow the latest fashion trends on social media for appearance. 3. Buying electronic goods to show my desired social status
	economic aspects	This aspect includes consumption intensity, saving behavior and willingness to spend, personal	<ol style="list-style-type: none"> 1. I spend more on fashion/entertainment than on savings. 2. Easy access to credit/paylater makes it easier for me to spend more than my budget.

		financial status and readiness to pay.	
	social aspects •	This aspect includes the family, media financial institutions and production institutions	<ol style="list-style-type: none"> 1. I often shop impulsively due to the influence of advertisements on social media. 2. Family and friends' opinions influence my desire to own certain items. 3. Ease of store/online access facilitates my decision to buy products that are not needed.

Data processed by the author (2024), Minitab output (Yustati, 2025)

This study aims to develop and test an instrument for measuring Generation Z Muslim digital consumerism based on three main aspects: cultural, economic, and social, by integrating Islamic economic principles. The results of the validity and reliability tests show that most of the statement items have a high correlation with the measured constructs, and all aspects have Cronbach's Alpha values above 0.94, indicating excellent internal consistency. These findings confirm that the instrument developed has successfully qualified as a valid and reliable measuring instrument in the context of sharia-based consumption.

These results are in line with empirical phenomena that show that the current consumption of generation Z is not just an economic need, but is closely related to self-image and social status in the digital space (Pradanimas & Julaihah, 2023). Consumption of branded goods (Ulfa, 2015), following fashion trends on social media (Utami & Dewi, 2024), and purchasing electronic goods as status symbols are forms of culture-based consumptive behavior that are increasingly strengthening among generation Z (Wijaya & Primadini, 2023). This is in line with previous findings by (Ngangi, 2011) dan (Umanailo et al., 2018) who stated that consumption has turned into part of social identity construction. This study strengthens these findings by providing a measurable instrument that can test these aspects quantitatively.

From an economic aspect, the results show that Generation Z tends to prefer lifestyle spending over saving. Easy access to digital credit facilities, such as paylater, encourages consumption behavior that exceeds the budget. This finding supports the study of Andini (Julita et al., 2022) (Rahma et al., 2024) which shows that easy access to financial technology encourages excessive consumption. However, from an Islamic economic perspective, this behavior needs to be moderated as it contradicts the principles of tawazun (balance) and i'tidal (simplicity) (Dwi Amanatun Nisa & Nurul Wulandari Putri, 2024) (Prastiwi & Fitria, 2020). Islam emphasizes proportional consumption, where needs should take precedence over symbolic or hedonistic desires (Nasution, 2017) (Chapra, 1995).

From a social aspect, this research shows that the influence of friends, family and social media significantly affects Generation Z's consumption decisions. Exposure to advertisements on social media, social interaction in friendship circles, and easy access to online stores lead to increased impulsive consumption behavior. This finding is consistent with (Salera et al., 2023) (Yuniarti et al., 2021) research which shows that social media is the dominant factor in encouraging unplanned purchases. This study extends these findings by linking them directly to the context of Islamic consumption ethics, which emphasizes the importance of hikmah (wisdom) in making economic decisions, including in daily consumption.

In addition, this study makes a new contribution by presenting a measurement instrument that not only adapts constructs from previous research, but also develops specific statement items in accordance with the context of Islamic economics. Unlike previous research that is generally oriented towards conventional consumption, this instrument takes into account the spiritual and ethical dimensions that are an integral part of Islamic economics. This makes this research unique (novelty) in filling a gap that has not been widely studied in the literature.

Overall, the findings of this study are relevant to the objectives set, namely describing the consumption patterns of generation Z Muslims in the digital context while directing their consumptive behavior to remain in accordance with sharia principles. The instrument generated from this research can be used as a measuring tool for further research, as well as a basis for developing Islamic consumption education and literacy strategies among the younger generation

CONCLUSION

This study successfully developed and tested an instrument for measuring digital consumerism of generation Z Muslims based on cultural, economic, and social aspects within the framework of Islamic economics. Using a descriptive quantitative approach, the results showed that of the 13 statement items compiled, 8 items were proven valid and reliable through three stages of testing using Minitab software. The Cronbach's Alpha value that exceeds 0.94 indicates that this instrument has excellent internal consistency. The findings make a significant contribution to the field of Islamic economics and business by providing a new measurement tool that integrates consumption behavior with Islamic ethical values, such as *tawazun* (balance), *qana'ah* (satisfaction with what one has), and the prohibition of *israf* (excess). This instrument can be used in further research and become a reference in the preparation of educational strategies and Islamic consumption policies in the digital era.

However, this study has several limitations, especially related to the scope of respondents who only involved generation Z Muslims in Bengkulu Province with a total of 30 trial samples. Therefore, it is suggested that future research can expand the number and distribution of samples so that the instruments developed can be tested more widely and the generalization of the results is stronger. Further research can also add other variables such as level of religiosity, digital financial literacy, or psychological factors that influence consumptive behavior in the digital era. The development of these variables is expected to enrich the understanding of consumption behavior based on Islamic ethics and improve the instrument so that it can be used more comprehensively.

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