

The Influence of Digital Payment Usage and Understanding of Islamic Financial Literacy on Consumer Behavior With Self-Control as A Moderating Variable

Nurlatifah Umi Oktafiani^{1*}, Efi Syarifudin², Sulaeman Jajuli³

¹Universitas Sultan Ageng Tirtayasa, ^{2,3}UIN Sultan Maulana Hasanuddin Banten

Correspondence Author: nurlatifab@untirta.ac.id

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Abstract

The presence of increasingly widespread internet networks and rapid technological developments have brought changes to people's consumption patterns. This development opens up opportunities for innovation in digital financial technology, such as digital payments. Digital payment is a payment system that offers a variety of conveniences to society, especially for the millennial generation and generation Z, where this generation grew up amidst the development of information technology.

It is now hoped that the ease of obtaining adult information will make it easier for the younger generation to access and understand sharia financial literacy and to have high self-control so that they are able to respond wisely to the convenience offered by digital payments. This research aims to obtain empirical facts regarding the influence of digital payments and sharia financial literacy on the consumer behavior of the millennial generation and generation Z in Banten province with self-control as a moderating variable.

This research is quantitative research with purposive sampling as the sampling method. Data was obtained by distributing questionnaires in Google form to 118 respondents. The data analysis method used is Multiple Linear Regression and Moderated Regression Analysis (MRA) with SPSS IBM Statistics 25 software.

The results of this research show that the Digital Payment variable has a positive effect on the Consumptive Behavior variable. Meanwhile, the Sharia Financial Literacy variable has no significant effect on the Consumer Behavior Variable. Self-Control does not moderate the influence of Digital Payment on consumptive behavior and Self-Control also does not moderate the influence of Sharia Financial Literacy on consumptive behavior. The contribution of the influence of the Digital Payment and Sharia Financial Literacy variables to the Consumptive Behavior variable after the moderating variable (Self Control) is 14.5%, the remaining 85.5% is influenced by other variables not examined in this research.

INTRODUCTION

The development of digital technology has had a significant impact on the financial sector, one of which is the increased use of digital payment systems. With the various conveniences offered, such as fast, practical, and secure transactions, digital payments have become the preferred choice for many consumers in their daily lives (Sunarta, 2023). However, this ease of use also triggers changes in consumer behavior, particularly the tendency to shop more frequently and impulsively (Aulia, 2020; Naufalia, 2022; Rif'ah, 2019; Rizkiyah et al., 2021). Therefore, it is crucial to understand the factors that influence consumer behavior in the context of digital payments, particularly from an Islamic perspective (Taqwa & Mukhlis, 2022).

Islamic financial literacy an important role in guiding individuals financial behavior. A good understanding of Islamic economic principles, such as the prohibition of riba (usury), gharar (uncertainty), and maysir (gambling), can help consumers make wiser decisions in managing their finances. When consumers understand that excessive spending contradicts Islamic teachings, it is expected that they will reduce their tendency toward consumptive behavior (Risna Yunia

Rahma & Siti Zulaikha, 2022). However, low Islamic financial literacy may lead to uncontrolled use of digital payments, which can result in excessive consumer behavior.

Self-control is also a crucial factor in moderating the relationship between digital payment usage and consumer behavior (Aurelia, 2024). Individuals with good self-control are more likely to resist the temptation to shop impulsively, even though access to digital payments is very easy. Conversely, individuals with poor self-control are more vulnerable to excessive consumption. In this context, self-control acts as a mechanism that can either strengthen or weaken the influence of Islamic financial literacy on consumer behavior (Dewi et al., 2021; Haryana, 2020; D. Rahmawati & Andhaniwati, 2023; Sudiro & Asandimitra, 2022).

This study aims to explore how Islamic financial literacy and digital payment usage interact in influencing consumer behavior, with self-control as a moderating variable. This research is important because digital payments have become an integral part of modern life, while uncontrolled consumer behavior can negatively impact the financial stability of individuals and households. By gaining a deeper understanding of the role of Islamic financial literacy and self-control, it is hoped that solutions can be found to minimize the negative effects of digital payment usage.

This research is expected to contribute to the literature on Islamic economics, particularly in the field of digital finance and consumer behavior. With increasing awareness of the importance of Islamic financial literacy and self-control, society can be guided to use digital financial technology wisely and in accordance with Islamic principles, thereby creating balance in their financial lives.

METHODS

This research is a quantitative study conducted using a survey approach by distributing questionnaires through digital form media to respondents who meet the qualifications of the research object. The research population is millennials and generation Z who live in Banten Province and actively use digital payments in daily transactions. The sample was selected using a purposive sampling method, based on the respondent's age (millennials and generation Z), domicile in Banten, and having used digital payments. The number of samples in this study was 118 respondents, which were collected through the distribution of online questionnaires (google form).

The research instrument was a questionnaire with a five-point likert scale (1 = strongly disagree to 5 = strongly agree). The questionnaire consisted of four main variables:

1. Digital Payment (X1): measured through indicators of ease of use, convenience, security, and intensity of use.
2. Islamic Financial Literacy (X2): includes understanding the basic principles of Islamic economics, personal financial management, and attitudes toward usury and excessive consumption.
3. Consumption Behavior (Y): measured by indicators of the tendency to buy without planning, use of goods/services as a status symbol, and excessive consumption patterns.
4. Self-Control (M): measured by the ability to control impulses, delay gratification, and consistency in financial management.

Data analysis techniques included instrument validity and reliability tests, classical assumption tests (normality, multicollinearity, heteroscedasticity), and multiple linear regression analysis to

examine the effect of independent variables on the dependent variable. To test the moderating role of self control, Moderated Regression Analysis (MRA) was used with IBM SPSS Statistics 25. All data processing was performed using SPSS Software.

This method was chosen because it is appropriate for measuring causal relationship between variables based on survey data. With this design, the study is expected to provide empirical evidence regarding how the use of digital payments and Islamic financial literacy influence the consumptive behavior of millennials and generation Z, and the extent to which self-control can moderate this relationship.

RESULTS AND DISCUSSION

Result

Validity Test

a. Validity Test Result for *Digital Payment*

This study has an r-value of 0,1793 with the significance level of 0,05, and the calculated r-value is greater than calculated r-value ($r\text{-value} > 0,1793$). The questions in the questionnaire for the *Digital Payment* variable or instrument in this study are valid.

Table 1. Validity Test

Variables	r-value	r-tabel	Description
Q1	0,747	0,1793	Valid
Q2	0,687	0,1793	Valid
Q3	0,809	0,1793	Valid
Q4	0,760	0,1793	Valid
Q5	0,738	0,1793	Valid
Q6	0,777	0,1793	Valid
Q7	0,628	0,1793	Valid
Q8	0,535	0,1793	Valid
Q9	0,675	0,1793	Valid

Source: Processed Data by the Author, 2024

b. Validity Test Result for the Sharia Financial Literacy Variable

Table 2. Result of Validity Test for the Sharia Financial Literacy Variable

Variable	r-value	r-table	Description
Q1	0,670	0,1793	Valid
Q2	0,679	0,1793	Valid
Q3	0,590	0,1793	Valid
Q4	0,706	0,1793	Valid
Q5	0,670	0,1793	Valid
Q6	0,624	0,1793	Valid
Q7	0,428	0,1793	Valid
Q8	0,514	0,1793	Valid
Q9	0,486	0,1793	Valid

Source: Processed Data by the Author, 2024

This study has an r -table of 0,1793 with a significance level of 0,05, indicating that r -value $>$ r -table (r -count $>$ 0,1793). The questionnaire for the Sharia Financial Literacy variable or instrument in this study are valid.

c. Validity Test Result for the Self-Control Variable

Table 3. Result of Validity Test for the Self-Control Variable

Butir	r -hitung	r -table	Description
Q1	0,682	0,1793	Valid
Q2	0,671	0,1793	Valid
Q3	0,704	0,1793	Valid
Q4	0,637	0,1793	Valid
Q5	0,666	0,1793	Valid
Q6	0,676	0,1793	Valid
Q7	0,595	0,1793	Valid
Q8	0,679	0,1793	Valid
Q9	0,579	0,1793	Valid

Source: Processed Data by the Author, 2024

This study has an r -value of 0,1793 with a significance level of 0,05, and the calculated r -value is greater than the calculated r -value (r -value $>$ 0,1793). The questionnaire questions for the Self-Control variable or instrument in this study are valid.

d. Validity Test Result for the Consumptive Behavior Variable

Table 4. Result of Validity Test for the Consumptive Behavior Variable

Variable	r -value	r -table	Description
Q1	0,566	0,1793	Valid
Q2	0,606	0,1793	Valid
Q3	0,650	0,1793	Valid
Q4	0,698	0,1793	Valid
Q5	0,730	0,1793	Valid
Q6	0,701	0,1793	Valid
Q7	0,800	0,1793	Valid
Q8	0,688	0,1793	Valid
Q9	0,776	0,1793	Valid
Q10	0,661	0,1793	Valid
Q11	0,789	0,1793	Valid
Q12	0,586	0,1793	Valid

Source: Processed Data by the Author, 2024

This study has an r -table value of 0,1793 with a significance level of 0,05, and the calculated r -value is greater than calculated r -value (r -value $>$ 0,1793). The questionnaire questions for the Consumer Behavior variable or instrument in this study are valid.

Reliability Test

Reliability testing indicates the extent to which a measuring instrument can be used to produce relatively similar result when measured again on the same subject. A research instrument is considered reliable if its reliability coefficient is greater than 0,50. If it is less than 0,05, the research instrument is considered unreliable.

a. Result of the *Digital Payment* Variable Reliability Test

Table 5. Result of the *Digital Payment* Variable Reliability Test

Variable	Cornbach'a Alpha	Description
Q1	0,853	Reliabel
Q2	0,859	Reliabel
Q3	0,846	Reliabel
Q4	0,852	Reliabel
Q5	0,854	Reliabel
Q6	0,849	Reliabel
Q7	0,865	Reliabel
Q8	0,881	Reliabel
Q9	0,861	Reliabel

Source: Processed Data by the Author, 2026

b. Reliability Test Result for the Sharia Financial Literacy Variable

Table 6. Result of Reliability Test for the Sharia Financial Literacy Variable

Variable	Cornbach'a Alpha	Description
Q1	0,738	Reliabel
Q2	0,736	Reliabel
Q3	0,754	Reliabel
Q4	0,731	Reliabel
Q5	0,737	Reliabel
Q6	0,748	Reliabel
Q7	0,783	Reliabel
Q8	0,762	Reliabel
Q9	0,767	Reliabel

Source: Processed Data by the Author, 2026

c. Self-Control Variable Reliability Test Result

Table 7. Result of Self-Control Variable Reliability Test

Variable	Cornbach'a Alpha	Description
Q1	0,811	Reliabel
Q2	0,815	Reliabel
Q3	0,808	Reliabel
Q4	0,817	Reliabel
Q5	0,813	Reliabel
Q6	0,812	Reliabel

Q7	0,826	Reliabel
Q8	0,811	Reliabel
Q9	0,822	Reliabel

Source: Processed Data by the Author, 2026

d. Reliability Test Result for Consumer Behavior Variables

Table 7. Result of Reliability Test for Consumer Behavior Variables

Butir	Cornbach'a Alpha	Keterangan
Q1	0,897	Reliabel
Q2	0,895	Reliabel
Q3	0,893	Reliabel
Q4	0,890	Reliabel
Q5	0,888	Reliabel
Q6	0,890	Reliabel
Q7	0,884	Reliabel
Q8	0,891	Reliabel
Q9	0,885	Reliabel
Q10	0,893	Reliabel
Q11	0,884	Reliabel
Q12	0,898	Reliabel

Source: Processed Data by the Author, 2026

Table 8. Descriptive Statistics Test

	N	Minumum	Maximum	Mean	Std. Deviation
Digital Payment	118	20	36	28,92	3,575
Sharia Financial Literacy	118	17	35	27,51	3,271
Self-Control	118	15	36	28,08	3,247
Consumptive Behavior	118	15	48	29,05	6,434
Valid N	118				

Source: Processed Data by the Author, 2026

Table 9. Normality Test

One-Sample Kolmogorov-Smirnov Test

N	Unstandardized Residual
	118
Asymp. Sig. (2-tailed)	0,183

Source: Processed Data by the Author, 2026

Table 10. Multicollinearity Test

	Collinearity Statistics	
Model	Tolerance	VIF

Digital Payment	0,776	1,289
Sharia Financial Literacy	0,776	1,289

Source: Processed Data by the Author, 2026

Table 11. Heteroscedasticity Test

Model	Sig.
Digital Payment	0,243
Sharia Financial Literacy	0,135

Dependent Variable : ResABS

Source: Processed Data by the Author, 2026

Table 12. T-Test Multiple Linear Regression

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	13.246	5.582		2.373	.019
Digital Payment	.417	.183	.232	2.272	.025
Sharia Financial Literacy	.137	.201	.069	.681	.497

a. Dependent Variable: Consumptive Behavior

Source: Processed Data by the Author, 2026

Table 13. T-Test Multiple Linear Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.271 ^a	.074	.058	6.246

a. Predictors: (Constant), Sharia Financial Literacy, Digital Payment

b. Dependent Variable: Consumptive Behavior

Source: Processed Data by the Author, 2026

Table 14. Uji F (Simultan)

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	356.690	2	178.345	4.571	.012 ^b
	Residual	4487.005	115	39.017		
	Total	4843.695	117			

a. Dependent Variable: Consumptive Behavior

b. Predictors: (Constant), Sharia Financial Literacy, Digital Payment

Source: Processed Data by the Author, 2026

DISCUSSION

1. The Influence of Digital Payment Usage on Consumer Behavior

The rapid development of information technology has brought about changes in financial services, particularly in payment systems. People have become accustomed to and are facilitated by cashless transactions through payments via smartphones, known as digital payment. This is especially true for the millennial and Gen Z generations, who have grown up surrounded by information technology advancements and are the most active users of gadgets.

Based on the hypothesis test results, specifically the multiple linear regression T-test, the Sig. value for the Digital Payment variable is 0.025, which is less than 0.05. This indicates that Digital Payment (X1) has a significant positive effect on Consumer Behavior (Y) of the millennial and Gen Z generations in Banten Province. The ease, benefits, and trust provided by Digital Payment lead to more consumptive behavior among these generations. This may be due to the convenience of saving and spending money stored in their digital accounts.

The ease, benefits, and trust in Digital Payment have changed consumption patterns, especially among millennials and Gen Z, who actively use the internet and gadgets. This makes them more consumptive as it reduces psychological barriers to shopping (Alfinna et al., 2023).

2. The Influence of Islamic Financial Literacy on Consumer Behavior

Based on the hypothesis test results, specifically the multiple linear regression T-test, the Sig. value for the Islamic Financial Literacy variable is 0.497, which is greater than 0.05. This indicates that Islamic Financial Literacy does not have a significant effect on Consumer Behavior. One possible reason for this is that most of the generation treats Islamic financial literacy information merely as knowledge, without applying it in their daily lives (Haq et al., 2023).

3. The Influence of Self-Control in Moderating the Impact of Digital Payment on Consumer Behavior

Based on the moderation regression test results, the Sig. value of the interaction between the Digital Payment variable and Self-Control is 0.134 (> 0.05). This means that Self-Control does not moderate the influence of Digital Payment on consumer behavior. This implies that individuals with high self-control may still engage in excessive purchases or consumptive behavior when using digital payment methods, due to the ease of transactions. The attractive offers provided by digital payments, combined with lifestyle (Widiastuti et al., 2023) and the FOMO (Fear of Missing Out) culture, as well as the intensity of social media usage, could be factors influencing consumer behavior. Lifestyle encompasses various aspects of daily life, such as preferences, values, habits, and financial and consumption choices (Alfinna et al., 2023; Rina Juliana et al., 2023).

4. The Influence of Self-Control in Moderating the Impact of Islamic Financial Literacy on Consumer Behavior

Based on the moderation regression test results, the Sig. value of the interaction between the Islamic Financial Literacy variable and the Self-Control variable is 0.094 (> 0.05). This indicates that Self-Control does not moderate the influence of Islamic Financial Literacy on consumer behavior either. This suggests that other factors may contribute to the ineffectiveness of self-control in influencing consumer behavior, such as peer influence (Z. Rahmawati et al., 2022; Rozaini, 2021), financial well-being (Bai, 2023), social media, and advertising. This means that self-control does not always play a strong role in controlling consumer behavior.

5. The Influence of Self-Control in Moderating the Impact of Digital Payment and Islamic Financial Literacy on Consumer Behavior

The moderation coefficient determination test yielded an R Square value of 0.145, meaning that the contribution of the Digital Payment and Islamic Financial Literacy variables to Consumer Behavior after the inclusion of the moderating variable (Self-Control) is 14.5%. It can be concluded that after the inclusion of the moderating variable (Self-Control), the influence of the Digital Payment and Islamic Financial Literacy variables on Consumer Behavior increases by 14.5% when interacted together, indicating that they can influence consumer behavior. The interaction of both variables, with self-control as the moderating variable, shows that self-control plays a role in strengthening the influence of Digital Payment and Islamic Financial Literacy on Consumer Behavior. With good self-control, although millennials and Gen Z have easier access to digital payments and financial information, this interaction only accounts for 14.5%, with the remaining 85.5% influenced by other variables not studied in this research.

CONCLUSION

Digital payments has a significant impact on the consumptive behavior of millennials and Generation Z in Banten Province. However, Islamic financial literacy and self-control do not have a significant effect in controlling consumptive behavior. This highlights the importance of further understanding how to shape healthy consumer behavior in line with Islamic values amidst the rapid development of information technology, which increasingly facilitates consumer convenience.

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