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An Effect of Digital Payment Use on Generation Z Muslim Consumption Behavior in Majalengka Regency

Encu M Syamsul[1], Ayu Gumilang L[2], Muhamad Adrian[3], Nawal Khaerunisa[4]
[1,2,3,4] *Universitas Majalengka, Jawa Barat, Indonesia*
Email: mulya@unma.ac.id

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Abstract
The purpose of this study is to see whether there is an influence of the use of digital payments on the consumption behavior of Generation-Z Muslims in Majalengka Regency. The method used in this study was quantitative with a sample of 100 respondents, the research questionnaire was distributed using the google form tool and the results were analyzed using SPSS 23 software. The results of this study show that the variables of digital payment use and the consumption behavior variables of Muslim G-Z have a positive and significant influence, the t-value is calculated as 2.231 > t table 1.98447 and sig 0.028 ≤ 0.05 where Ho is rejected and Ha is accepted. Therefore, it is concluded that there is a significant influence of digital payments on consumption behavior.

INTRODUCTION

Rapid digital developments have brought changes in the behavior of people, especially Gen-Z Muslims, in transacting to meet daily needs. Pangestu, M. G. (2022) stated that digital payments are a model of real change (Pamungkas & Rahmayanti, 2024). Transactions were initially done manually, but in development it changed to digital, not only that, but the development is very automated (Cahyono et al., 2022; Nurhayati, 2018). According to Nasution, S. A., Sugianto., & Nasution, J. (2024) through technological advances, consumers can easily access various options for carrying out consumption activities through the internet (Aulia, 2020; Shabrina, 2019; Sudrajat & Ant, 2016). Digital payments or digital payments have given rise to various vitur that show that there are easy means of providing consumer services ranging from QRIS, mobile banking, e-wallets and digital credit are available very easily and are widely found in trading places such as shops, waserdas, and MSME stalls (Hariyani, 2023; Siregar, 2024; Yulianti, 2023). Therefore, digital developments provide easy services to the Gen-Z Muslim community.

However, along with the above developments, the Gen-Z Muslim community is presented with real challenges to their daily behavior patterns as consumers. After digital developments, it has brought changes in economic activities, especially in terms of consumption in the community, especially Gen-Z (Laka et al., 2025; Syafika et al., 2025). In addition to transaction efficiency, but also consumption attitudes. Consumption is an economic activity that cannot be separated from human activities. According to Hanum in Puspita, consumption activities are indispensable to meet one's life needs such as buying food and drinks, buying clothes and buying vehicles, educational needs, renting a house, entertainment and medicine (Puspitasari & Indrarini, 2021). According to Rembulan & Firmansyarh (2020), Gen-Z has a tendency as digital natives' who are very familiar with technology and tend to have unique consumption patterns compared to previous generations. They are closely related to the cashlees society's lifestyle which is related to the digital economy. Currently, consumption activities are not only to meet needs but have shifted to lifestyle. This is what makes the phenomenon of a consumptive lifestyle begin to dominate Gen Z who find it difficult to distinguish between needs and desires (Sukma & Sophisticated, 2021). In addition, Gen-Z is the determinant of the development of digital payments. In this case, Gen-Z Muslims have real challenges in consumption behavior.

Observing the above problems, this study aims to see how much influence digital payments have on the consumption behavior of Gen-Z Muslims in Majalengka Regency, where the majority of the population is Muslim. In terms of consumption, Islam has rules and ethics that can be followed by each generation, according to Puspita and Indriani (2021) stating that fulfilling needs in Islam is recommended to be able to be wise in accordance with existing financial needs and conditions.(Indriani et al., 2021) In addition, consumption behavior is not only influenced by economic and technological aspects, but also by the sharia values that underlie their lives. Thus, consumption behavior will be greatly influenced by various factors that drive it.

This research is very important to carry out considering that the measurement of the influence of digital payments on the consumption behavior of the Gen-Z Muslim community has never been carried out, besides that the Muslim community of Majalengka occupies the position of 99.6%.(Majalengka, 2022) Taking the focus of the Gen-Z Muslim community is very attractive because Gen-Z will be a demographic bonus in 2045, so that consumption patterns and consumption behaviors will be able to determine other behaviors in the growth of the economic side in the future.

METHODS

This study uses a quantitative approach, with the influence of digital payment as a variable (X1) and Gen Z Muslim consumption behavior as a variable (Y). According to Sugiyono in Rozi (2019), quantitative research is research based on the philosophy of positivism to research a sample or population by sampling randomly by collecting data using instruments, data analysis is statistic.(Rozi, 2019) In starting the research design, the researcher began with a preliminary study as part of the reading of the phenomenon focused on the Gen-Z Muslim community of Majalengka Regency and began to compile research instruments in the form of questionnaires and other data which were then carried out validity and reliability tests that measured valid or invalid data, then analysis of valid data was carried out and discussions and conclusions were drawn.

The determination of the Gen-Z Muslim community in Majalengka Regency is those who were born in 1997 - 2012 or aged 13 to 28 years. The number of population in this study is Gen Z in Majalengka district totaling 303,832 people. Samples were taken from the population and calculated using the slovin formula as below:

$$n = \frac{N}{1 + N.e^2}$$

Ket:
N = number of samples
N = total population
E = value of error magnitude or margin of error

If the calculation is carried out using the formula for the number of samples, 99.96 can be obtained or rounded to 100 respondents. The data analysis technique in this study using the SPSS program is two, namely the research instrument test consisting of the Validity Test and the Reliability Test. Validity and Reliability Test which is followed by the second technique, namely Regression Analysis, in addition to this quantitative data tries to be explained through qualitative descriptive. Furthermore, the achievement indicator targeted in this study is the depiction of the influence of digital payments on the behavior of Gen-Z consumers of the Muslim community of Majalengka Regency in shaping their personal patterns in consumptive to not be consumptive.

RESULTS AND DISCUSSION

Based on the results of data collection that has been carried out from June to August 2025, the distribution or distribution of questionnaires is carried out online through social media such as Whatsapp and Instagram providing very wide access to Generation Z Muslims in Majalengka Regency, this approach is carried out based on the consideration that Gen Z Muslims in Majalengka are people classified as millennials. 100 respondents have made themselves participate in filling out this questionnaire. Initially, as the method above, this research was carried out with a snoboll theory approach (snowball theory) which is not limited to the number of 100 people, but the researcher felt that the existence of 100 people was enough, so this research could be calculated for further analysis. In this study, the position of the respondents was conditioned based on age, gender, average monthly expenditure and how to make payments for the consumption made, then the researcher after collecting primary data, then the data will be tabulated according to the characteristics of the respondents that have been determined. Then analyze the data that has been collected using SPSS 25.0.

The age category of respondents who filled out the questionnaire was in the range of 18 to 25 years, for the identification of this age they were on average born in the 2000s, while the average age was at the age of 19 years of 60% of the total respondents. Furthermore, from that age, those who are male are 37 people and women are 63 people, so the total number of respondents is 100 people.

A. Uji Validitas

Validity submission is used to measure the validity of the questionnaire. The questionnaire can be considered valid if the value of r is calculated > r of the table, and vice versa if r is calculated < r of the table, then the questionnaire is invalid. The results of the validity test of consumption behavior variables are as shown in **table 1**. Meanwhile, the validity test that shows digital payment is in the valid assessment as **in table 2,** as follows :

Table.1 Uji Validitas Prilaku Konsumsi

No	R hitung	R tabel	Ket
1	0.768	0.1966	Valid
2	0.724	0.1966	Valid
3	0.782	0.1966	Valid
4	0.738	0.1966	Valid
5	0.762	0.1966	Valid

Table.2 Uji Validitas Digital Payment

No	R hitung	R tabel	Ket
1	0.847	0.1966	Valid
2	0.830	0.1966	Valid
3	0.916	0.1966	Valid
4	0.892	0.1966	Valid
5	0.799	0.1966	Valid

Based on the statistical analysis that has been carried out, the research instrument is declared **reliable** and the regression model used is stated **to meet classical assumptions**. In addition, it was found that **the Digital Payment** variable has a **significant influence** on **Consumption Behavior**.

B. Uji Kualitas Data (Reliabilitas)

The research instruments used were declared **reliable** and **feasible** to use. This is shown by **Cronbach's Alpha** values for *the variables Digital Payment* (0.909) and *Consumption Behavior* (0.809) which are both **greater** than the standard 0.06 or R tables. This shows that there is a good internal consistency in both instruments.

C. Uji Asumsi Klasik

The regression model used has **met the classical assumptions**, making it a **valid** and **best model** for estimating:

1. **Normality Test**: The research data **is distributed normally**, with a Sig. value (0.200) greater than 0.05.
2. **Multicollinearity Test**: **Multicollinearity does not occur** because the *Tolerance value* (1000) **is greater** than 0.10 and *the VIF* value (1000) **is less** than 10.00.
3. **Heteroscedasticity Test**: **No heteroscedasticity** occurs, which can be seen from the pattern of dots on *the Scatterplot* graph that **are randomly spread** above and below the number 0 on the Y axis (The analysis is based on a graph that is not shown, but conclusions are drawn from the original text).

D. Uji Hipotesis

1. Koefisien Determinasi (R^2)

The relationship between *Digital Payment* and *Consumption Behavior* is indicated by an **R** value of 0.220. A value of 0.048 of R2 shows that *the Digital Payment* **variable is able to explain** the diversity of Consumption Behavior *variables* by 48%, while the rest (95.2%) is explained by other variables outside this regression model.

2. Uji Regresi Linear Sederhana dan Uji t (Parsial)

The results of the regression analysis resulted in the equation Y=12.264 +0.219X, with the interpretation:

1. **Constant** (12,264): If *Digital Payment* is considered zero, *the Consumption Behavior* is 12,264.
2. **Digital Payment Regression Coefficient** (0.219): Every 1 unit increase in *Digital Payment* will **increase** *Consumption Behavior* by 0.219.

The results **of the t-test** (partial) show that *the Digital Payment* **variable has a positive and significant effect** on *Consumption Behavior*.

1. This is evidenced by the value **of t-calculation** (2.231) which **is larger** than **the t table** (1.98447) and **the value of Significance** (0.028) which **is smaller** than 0.05.
2. Thus, **Hypothesis** (H1) which states that *Digital Payment* has a positive and significant effect on *Consumption Behavior* **is accepted**.

The Effect of Digital Payment Use on Muslim Consumption Behavior of Generation Z

Based on the results of statistical tests as research findings, the researcher stated that there is a positive influence on digital payment users on Muslim consumption behavior Generation Z can be assumed to be clearly affected, this is evidenced by a simple linear regression equation which shows that the result of t is greater than t table, then digital payment has a positive effect on their consumption behavior so far.

This research is also supported by research that has been conducted by Siska Dewi Puspitasari in different regions that the use of digital influences the behavior of Generation Z Muslims, as well as research conducted by 65.4% shows that Generation Z has a high tendency to digital services, including consumption, shopping and other patterns. In addition, Francis Annam's research with the theme Digital Payment shows that the behavior of people who use DP can encourage good economic growth, in addition, Francis Annam shows that there is macro adoption (extensive margin) and high user challenges (Intensive margin) in digital payments (Aljaradat et al., 2024; Annan et al., 2024; McKay & Quinn, 2024).

Based on the theory of Islamic consumption based on the Qur'an and Hadith has shown that the attitude of Muslim consumption should not be excessive, here is Q.S. Al-Baqoroh verse 168 which means: "*O people, eat what is lawful and good from what is on earth, and do not follow the steps of Satan, for indeed Satan is a real enemy to you*" (Ri, 2010). In addition, the choice of a contract on what to consume must be based on a good and correct contract without multiple interpretations, so that consumption is used as a basis for the formation of a continuous life based on goodness, halalness and mutual pleasure with each other.

The concept of muamalah fiqh in Islam is not only in the value of the transaction but also in the regulation of how Muslims in this case Generation Z can carry out the values that exist in Islamic fiqh. Digital payment does provide a solution in terms of speed, (Idayanti & Ulandari, 2023) but in the concept of prudence as in Islamic fiqh madzhab Assyafii gives an image of haste, thus giving rise to the rule of *tusrifu,* haste shows the behavior of Syaithon.

Digital payment is one of the non-cash payment models (Kurniawan et al., 2023; Mubarak et al., 2022; Rizkiyah et al., 2021), people do not need to transact directly or even queue for a long time and there is concern about cash in wallets being exposed to pickpockets or irresponsible people. The community only needs to make transfers to objects that have been prepared by traders, this is in line with the national Non-Cash movement (GNTT) which has the goal of creating speed, security, efficiency and effectiveness in payments (Musdalifah, 2018; Triadi & Yanuarsyah, 2025).

The theory of transactions in Islam is explained through the rules of fiqh as explained by Imam Asyuthi *"Al-Ashlu Fil Muamalah Al-Ibahah"* (ashal from transactions shows the existence of abilities) (Gustanto & Mubarok, 2023). This means that all transactions carried out under any conditions and in any type show the existence of abilities until there is a postulate that prohibits it

"*Hatta Yadullu a'la tahrimihi*".(Amrul, 2015) Thus, the provisions of Islam in guiding the ummah in any transaction, especially in terms of buying and selling.

Digital payment transactions are a new concept in the future, the presence of financial technology has changed the state of conventional transactions into digital-based transactions, (Raharjo, 2021) in addition, the circumstances of the times continue to force digital transactions to become an inevitable necessity, in this case Generation Z Muslims in Majalengka and or in other cities. Therefore, the growth of digital payment transactions is no longer a mere phenomenon but a habit of Muslim G-Z in meeting the needs of the times they are going through.

CONCLUSION

From the results of the research conducted, it can be concluded that the use of digital payments by Generation Z Muslims in Majalengka district shows a high number, meaning that Generation Z Muslims use more digital facilities in making the payments they want. The number from the statistical calculation of 100 respondents who filled out the questionnaire showed a figure of 6,629 or 28%. With this figure showing that Generation Z Muslims are more responsive and used to make digital transactions and this also affects their consumption in meeting their daily needs.

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