

Uncovering perceptions of lifestyle and convenience cashless payment for consumptive behavior generation Z Muslims

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Abstract

*This study aims to explore the perceptions of Muslim Generation Z in Pekalongan regarding the convenience of cashless payments and their impact on consumer behavior within an Islamic economic framework. This qualitative study investigates the nuanced perceptions of 30 purposively sampled Muslim Generation Z individuals in Pekalongan concerning the convenience of cashless payment methods and their influence on their consumer behavior, specifically within the ethical guidelines of Islamic economics. In-depth interviews explored how this digitally native generation navigates modern consumerism while adhering to Islamic financial tenets. Findings indicate a conscious effort among participants to integrate principles like *tasarruf* (prudent financial management) and avoidance of *israf* (wasteful spending) into their utilization of cashless platforms. Features such as transaction tracking functionalities and cashback incentives are actively employed as tools for enhanced expenditure control and budget management. The study underscores the potential of cashless technology to facilitate financial practices*

aligned with Sharia principles, empowering Generation Z Muslims to make more informed, prudent, and ultimately responsible financial decisions in their daily transactions.

Keywords: *Cashless payment; consumer behavior; Islamic finance principles; generation Z Muslims*

Introduction

In today's interconnected digital age, technology has become an indispensable part of everyday life, impacting almost every aspect of our lives, including business, transactions, and financial management. These technological advancements not only improve efficiency and speed, but also open up new opportunities in various fields. The rapid development of technology has caused most business and corporate activities to undergo a global transformation, with transaction methods increasingly shifting to digital formats. Transactions, defined as activities carried out by organizations or individuals that result in changes to their assets or funds, include activities such as sales, purchases, payroll, and other payments. These transactions are no longer limited to cash but can also be done in a non-cash form (Widiantari et al., 2023). This shift in payment methods is in line with rapid technological advancements, driven by advances in science and human needs. Today, people are increasingly familiar with and understand the benefits of non-cash payments, aided by rapidly developing information technology. This provides convenience through various new features, especially in payment systems such as electronic wallets. According to Nizam et al. (2018), as quoted by Widiantari et al. (2023), the growth of e-wallets is influenced by cost savings and increased security, so that non-cash transactions become more practical and efficient.

Cashless society or the National Non-Cash Movement (GNNT) is a payment system that eliminates cash, focuses on efficiency, security, reliability, inclusivity, and prioritizing national interests. This concept is supported by the high use of Payment Instruments Using Cards (APMK) and the increasing

circulation of electronic money. Supporting the development of a cashless society, Generation Z has embraced digital payment methods, with an adoption rate of 79.4% (Ramandati et al., 2021). The younger generation, aged 18 to 25, dominate the use of digital wallets because they are the main consumers in the digital economy who need mobility, efficiency, and effectiveness in cashless transactions. This age group is also actively using technology and smartphones to transact online, especially in big cities (Soelasih & Sumani, 2022). According to Dzakiyyah et al. (2022), 79.4% of the population uses digital payments, which facilitates the development of a cashless society. In addition, a survey by Ali et al. (2020) showed that Generation Z only allocates 10.3% of their budget to savings and investments, much lower than the 21.3% allocated to telecommunications and entertainment. Regarding financial products, Generation Z has the lowest ownership rate of 68.5% compared to Generation X and millennials. Their lifestyles are also influenced by the high use of non-cash transactions, which significantly impacts their consumer behavior.

Research by Fatmasari & Sri Wulandari (2016) shows that the development of non-cash payment systems among young people today can change individual consumer behavior. Consumers are gaining wider access to make financial transactions due to the convenience and practicality offered by cashless payment systems, a trend that is well received among college students. However, excessive non-cash payments can encourage consumerist behavior. Consumerist behavior is often associated with excessive consumption of goods or services beyond necessity, which is characterized by continuous and irrational purchases without paying attention to utilities (Triyaningsih, 2011).

The background of this research highlights the shift in consumption behavior that has occurred due to the rapid development of digital payment systems, especially among Generation Z students. Known for their strong attachment to technology, Generation Z is often driven by the ease of digital transactions without considering its impact on personal financial management.

Therefore, it is important to examine the positive and negative impacts of the cashless payment system on the consumptive behavior of students, especially in the framework of Islamic economics. This research is relevant to the current social context, where students are one of the most active users of digital payments. Based on a study by Rizal & Wibowo (2022), students who often make digital transactions tend to show more impulsive consumption behavior compared to students who still use conventional payment methods. This tendency is influenced by a variety of factors, including lifestyle. This research aims to examine how digital payment systems affect consumerism behavior and how student financial management can be improved through better approaches.

Although previous research has examined the consumptive behavior of Generation Z in the cashless society era, there has been no specific and in-depth study exploring the perception of lifestyle and the ease of digital payments (cashless payment) on the consumptive behavior of Generation Z who are Muslims in the local context of Pekalongan. Previous research tends to be general and has not explicitly considered the influence of sharia economic values and principles in moderating or shaping the consumptive behavior of the younger generation of Muslims in the adoption of digital payments.

This study aims to investigate the perceptions of lifestyle and the convenience of cashless payment methods on the consumptive behavior of Generation Z Muslims in Pekalongan. Understanding these perceptions and their influence is important because Generation Z represents a significant and growing consumer segment, and their adoption of both lifestyle trends and digital payment technologies is rapidly shaping market dynamics. Furthermore, examining these factors within the specific context of Muslim Gen Z in Pekalongan, a region with a notable Muslim population, provides valuable insights into how religious and cultural values may intersect with modern consumption patterns and technological adoption, offering crucial information

for businesses, marketers, and financial institutions seeking to engage this demographic effectively and ethically.

Literature review

Generation Z, born between 1997 and 2012, is often referred to as iGen or Centennials. They grew up in an era of rapid technological and social media development, making them very familiar with the digital world since childhood (Andini & Adenan, 2024). Gen Z has different characteristics, including digital life that is integrated between the real and digital worlds, as well as being realistic, independent, and always following trends to stay competitive (Stillman & Stillman, 2018). Additionally, Gen Z is heavily influenced by social media, which creates consumptive habits easily, due to exposure to digital products and lifestyles that encourage them to stay connected and participate in the latest trends.

Consumptive behavior and hedonistic lifestyles are important aspects in understanding Generation Z, especially in the context of Islamic economics that encourages simplicity and wise financial management. Lifestyle refers to the way a person lives life, which involves consumption patterns, interests, and values that are believed to be important (Putri Wulan Dwi et al., 2023). Islamic economics teaches that consumption should be based on need, not just desire, to maintain a balance between worldly benefits and spiritual responsibilities. According to Maharani & Hidayat (2020), excessive consumptive behavior must be avoided, and human needs are differentiated into *daruriyyah* (basic needs), *hajiyyah* (additional needs), and *tahsiniyyah* (complementary needs) to avoid extravagance and ensure a balanced and harmonious life according to Islamic principles.

Cashless is a payment system without physical cash, such as banknotes or coins, and instead, transactions are done electronically via e-payments, credit cards, or digital wallets. In this system, money moves between parties using

electronic media, not physical media, which creates a cashless society or community that relies on electronic money in daily transactions (Fadiyah Basar et al., 2022). Cashless offers convenience and security and reduces risks such as counterfeit money (Surya et al., 2023). The benefits include ease of proof of transactions, practicality, and efficiency, which also help the government in supervising and managing transactions through digital data (Dzakiyyah et al., 2022).

This research is built on the basis of a literature review of a number of journal articles relevant to consumptive behavior, especially in the context of a cashless society. A study conducted by Widiantari and colleagues (2023) in the journal "The Influence of Financial Literacy, E-Money, and Lifestyle on the Financial Behavior of Generation Z in a Cashless Society" used a descriptive quantitative method to analyze the influence of financial literacy, the use of electronic money (e-money), and lifestyle on the financial behavior of Generation Z. Findings from the study indicate that these three factors have a significant influence on consumptive behavior. Specifically, this study highlights that the increase in the use of e-money that is not balanced with adequate financial literacy has the potential to encourage consumptive behavior among the younger generation.

A similar study was also developed by Ramandati et al. (2021) with the title "Analysis of Generation Z's Financial Behavior in a Cashless Society". This study aims to understand how the phenomenon of cashless society affects the financial behavior of Generation Z. Through a quantitative approach, this study concludes that Generation Z tends to show more consumptive behavior when making transactions using non-cash payment methods. This trend is mainly due to the convenience and practicality offered by digital payment technology.

Furthermore, there is a study that has conceptual variables similarity with this study, namely research by Meilani and Kusuma (2024) on "The Influence of Hedonism Lifestyle and the Ease of Use of QRIS on Gen-Z Consumptive

Behavior in the city of Denpasar". Despite having similarities in the study variables, this study specifically focused on cashless payment methods through QRIS and did not discuss in depth the principles of sharia economics. The conclusion of the research found that hedonism lifestyle factors affect the consumptive behavior of Generation Z, while the ease of use of QRIS has not been proven to be a trigger for consumptive behavior.

Thus, previous studies provide an important foundation to understand the dynamics of Generation Z's consumptive behavior in the era of cashless society. Studies by Widianhari et al. (2023) and Ramandati et al. (2021) highlight the significant role of the use of electronic money and the ease of digital transactions in encouraging consumption. Meanwhile, the research of Meilani and Kusuma (2024) provides a more specific perspective on the QRIS method and highlights the influence of hedonism lifestyle. This research seeks to expand this understanding by including the perspective of lifestyle perceptions and the ease of cashless payments in general on the consumptive behavior of Generation.

Research methodology

The research method used in this study is field research, which is carried out systematically to collect data directly at the research site (Septiani & Wardana, 2022). Field research aims to obtain more accurate and relevant data because the researcher interacts directly with the subject being studied, allowing for an understanding of context and dynamics that is not revealed in secondary research. The approach used is a qualitative approach, which aims to understand how communities or individuals deal with certain issues, especially in the context of lifestyle and the use of cashless payments among Generation Z students in Pekalongan (Djarmiko et al., 2024). This study involved 30 informants who were selected using purposive sampling techniques, with the characteristics of students aged 18-26 years who often use cashless payments (Purwanto et al., 2020). Data was collected through in-depth interviews and observations, with

instruments in the form of semi-structured interview guides that could be adjusted to the informant's responses (Sugiyono, 2012). The data analysis technique uses a thematic approach, which allows researchers to interpret the results based on the main themes that emerge in the data and provides a more comprehensive picture of the consumptive behavior of Generation Z within the framework of sharia economics (Salvatore, 1995).

Results and discussion

Shariah Principles in Cashless Payment

Based on the results of interviews that have been conducted, it was revealed that most Generation Z respondents in Pekalongan showed the implementation of sharia principles in the use of cashless payments as an effort to avoid *israf* (wasteful) behavior and implement *tasarruf* (wise management). In avoiding *israf*, respondents tend to allocate funds to primary needs and prioritize between needs and wants, so that their spending becomes more planned with budget restrictions. Furthermore, in implementing *tasarruf*, respondents take advantage of features in payment applications that support savings, such as rewards or cashback, as well as budget planning features. Thus, it can be concluded that Generation Z in Pekalongan has begun to integrate sharia principles, especially the avoidance of *israf* and the application of *tasarruf*, in their cashless payment practices. The findings of this study indicate that despite being known for their modern lifestyle and consumptive potential, Generation Z in Pekalongan shows awareness of the importance of balancing needs and desires and avoiding excessive consumption using more planned and responsible cashless payments. This reflects the development of understanding of Islamic economic values in financial management in the digital era and opens great potential for sharia economic growth among the younger generation.

Based on the informant's account, the implementation of sharia principles in the use of cashless payments can be realized through the avoidance of *israf*, which is excessive behavior in spending assets. In this context, individuals try to

be wiser in managing expenses by prioritizing the purchase of goods or services that are really needed. In addition, the *tasarruf* principle, which emphasizes efficiency in financial management, is also applied using cashless payment features such as budget management, periodic transaction monitoring, and spending restrictions to achieve better financial control and prevent wasteful behavior.

In line with the previous informant's statement, informant 2 emphasized that the application of sharia principles in the cashless payment system is realized through the prevention of *israf* (waste) by limiting excessive spending and focusing on the use of funds for essential needs. Meanwhile, the principle of *tasarruf* (wise management) is implemented through the efficient use of technology, transparent financial management, and the provision of facilities that support smart financial decision-making. Thus, the cashless payment system is seen as supporting financial management in accordance with sharia principles, avoiding wasteful practices, and encouraging efficiency in transactions.

Based on the findings of interviews regarding the behavior of Generation Z in Pekalongan in the use of cashless payments, it can be further explained through a theoretical foundation about consumption and the cashless payment system. The theory defines cashless payment as the use of non-physical payment instruments that facilitate transactions in a more practical and secure manner, covering various forms such as e-money and digital wallets (Basar et al., 2022). Generation Z in Pekalongan, despite being exposed to a modern and consumptive lifestyle, has begun to apply sharia principles such as avoiding *israf* (waste) and apply *tasarruf* (wise management). In the perspective of Islamic economics, consumption behavior must be balanced between the needs of *daruriyyah*, *hajiyyah*, and *tahsiniyyah*, with a focus on efficiency and sustainability (Rahmawati & Zakiyyah, 2024).

In the context of the adoption of cashless payments, Generation Z Muslims in Pekalongan show a tendency to prioritize the fulfillment of primary needs.

Additionally, they strategically leverage the features offered by digital payment platforms, such as rewards or cashback programs, as a mechanism to help manage and reduce potential overspending. This behavior is in line with Islamic teachings which emphasize the importance of avoiding consumptive behavior that goes beyond limits, as stated in the Qur'an surah al-A'raf verse 31. This understanding confirms that cashless payment systems, among the younger generation of Muslims, have the potential to be an instrument that supports wiser and more responsible consumption practices, in line with the principles of sharia economics.

Previous research provides significant support for the findings of this study related to the use of cashless payment by Generation Z in Pekalongan in the application of sharia principles, such as the avoidance of israf (waste) and the application of tasarruf (wise management). For example, research by Irkham (2020) and Dewi & Khoirunnisa (2021) shows that self-control plays an important role in suppressing consumptive behavior among e-wallet users. These findings are in line with this study which reveals that Generation Z in Pekalongan is able to limit their spending and prioritize needs over desires when using cashless payment methods, in accordance with the principles of Islamic financial management. In addition, the study by Meilani & Kusuma (2024) on the influence of hedonistic lifestyles on Gen-Z's consumptive behavior in Denpasar supports the relevance of lifestyle and the ease of technology in influencing financial behavior. However, the findings of this study highlight that, although Generation Z is known for its consumptive lifestyles, awareness of sharia principles, such as israf and tasarruf, allows them to make more wise use of cashless payments. This reflects the great potential to apply sharia economic values among young people in the digital era.

Ease of cashless payment on consumptive behavior

Based on the results of in-depth interviews with Generation Z informants in Pekalongan, it was revealed that the ease of cashless payments was actually

felt to help them manage their finances, so that it had the potential to prevent excessive consumptive behavior. The ease of automated financial transactions offered by cashless payment allows informants to easily monitor their financial history anytime and anywhere. Furthermore, money in the form of digital balances is considered safer from the temptation to impulse shopping. Before making a purchase, informants tend to consider prioritizing needs over momentary desires, as well as trying to limit spending and avoid the temptation of promos or discounts on non-essential items. Thus, although cashless payments have the potential to encourage consumptive behavior, informants as Generation Z Muslims who still adhere to sharia principles in determining the scale of priorities, feel the ease of transactions as well as the ability to remain in control of their finances.

This finding is reinforced by the statement of informant 3 who stated that cashless payment facilitates financial management through various conveniences and more effective financial management supporting features. The use of digital payment methods, such as e-wallet apps or bank transfers, allows users to track expenses in real-time, review transaction history, and classify expenses into diverse categories, thus aiding in budget planning. In addition, cashless payments often come with expense notifications that increase financial awareness and prevent extravagant behavior. The ease of access and convenience of non-cash transactions also reduces the risk of losing physical money and speeds up and streamlines the transaction process. Thus, cashless payment becomes an effective instrument in more orderly and disciplined financial management. This opinion is in line with the views of informant 4 who revealed that in prioritizing needs and desires when using cashless payments, the main focus is on urgency and long-term benefits. Urgent needs are prioritized, while desires are postponed until sufficient budget is available, which helps manage expenses more wisely. Furthermore, informant 4 explained the strategy for prioritizing by making a list of basic needs first, followed by an in-depth evaluation of the urgency and long-

term benefits of each potential purchase, thus ensuring the allocation of funds for useful things and avoiding unnecessary expenses.

This study reveals that the use of Cashless Payment among Generation Z Muslims in Pekalongan makes it easier for them to manage their finances while suppressing excessive consumptive behavior. Based on interviews, the informants mentioned that the ease of tracking transaction history in Real-Time and managing expenses through features on digital payment applications allows them to make wiser decisions in purchases. Before making a transaction, they tend to prioritize urgent needs over temporary desires, in accordance with the principle of *tasarruf* (wise financial management) in the Islamic economy. These findings support the theory of consumptive behavior (Sri Wahyuni & Permana, 2019), which explains that consumptive behavior is usually not based on rational considerations and tends to encourage impulsive purchases. However, with the cashless payment features, Generation Z in Pekalongan finds it easier to control their spending. The theory of ease of use of technology (Davis, 1989) is also strengthened by these results, where easy-to-use and accessible technology helps users manage finances more disciplinedly, prevent waste, and balance between needs and wants.

Consumptive lifestyle towards sharia values

Based on the results of in-depth interviews with Generation Z in the Pekalongan area, it was revealed that the understanding and internalization of sharia values plays a significant role in moderating their consumption behavior tendencies. The majority of informants stated that awareness of sharia principles helps them to be wiser in financial management and avoid unhealthy consumption patterns, which have the potential to lead to excessive consumptive lifestyles. Although the ease of transactions through cashless payments, such as QRIS, is recognized to increase the risk of impulse purchases, more careful financial management and adherence to sharia principles have proven to be able

to fortify them from shopping habits that go beyond their needs, so that the balance between meeting needs and wants is maintained.

The opinion of informant 5 supports this by stating that sharia principles play a role in restraining consumptive behavior through an emphasis on moderation and responsibility. The prohibition of *riba* and *israf* serves as a reminder to avoid excessive behavior, while the principle of *tasarruf* encourages austerity and prioritization of essential needs. In line with that, informant 6 revealed that lifestyle trends can influence financial decisions even if individuals try to follow sharia principles. In the fast-paced digital era, exposure to a variety of lifestyles and new products has the potential to create a desire to shop, even if it is contrary to sharia teachings on self-control and avoidance of waste, such as the temptation of consumerism promoted on social media to buy goods that are not urgent, even if they are realized that they are not in accordance with the principles of *tasarruf*. However, with a strong understanding of sharia principles and an awareness of the consequences of each spending, individuals can make wiser decisions, choosing to focus on basic needs and investments that are aligned with sharia values. Thus, while lifestyle trends can be influential, adhering to the principles of sound and responsible financial management remains paramount.

These findings support a lifestyle theory that states that an individual's lifestyle is shaped by a variety of factors, including age, education level, economic status, and social environment, which is reflected in the way they carry out their daily activities (Putri Wulan Dwi et al., 2023). Each individual adopts a distinctive lifestyle, which reflects time allocation, priority setting, and self-perception and the surrounding environment (Setiadi, 2013). In the context of this study, the lifestyle of Generation Z in Pekalongan who uses cashless payments is often influenced by modern consumption trends. Although the ease of digital transactions has the potential to encourage consumptive behavior, adequate financial literacy and awareness of prudent financial management

allow individuals to control themselves from unhealthy consumptive lifestyles, in line with Adler's (2005) view that lifestyle is a unique way for individuals to achieve their life goals, including in managing financial expenses.

The results of this study highlight that the ease of cashless payments and lifestyle play an important role in shaping the consumptive behavior of Generation Z Muslims in Pekalongan. These findings are in line with several previous studies, such as the research of Irkham (2020) and Dewi & Khoirunnisa (2021) which showed a negative relationship between self-control and consumptive behavior. However, this study also shows that, in contrast to the results (Meilani & Kusuma, 2024), the ease of using cashless payment has a significant influence on consumptive behavior. In addition, these findings support research (Widiantari et al., 2023) and (Soleha et al., 2023) which states that lifestyle and ease of use of financial technology, such as e-money, contribute to the consumption patterns of generation Z, although financial literacy is not the main focus of this study.

Conclusion

The findings of this study carry several significant implications. Firstly, for financial institutions and FinTech companies, it highlights the potential of integrating Sharia-compliant features within cashless payment platforms to resonate with young Muslim consumers. Emphasizing tools that aid in budgeting, tracking expenditures, and offering ethical rewards (as opposed to interest-based incentives) can attract and retain this demographic. Secondly, for Islamic economic education and community organizations, the study underscores the existing awareness and application of Islamic financial principles among Generation Z. This suggests that educational initiatives can build upon this foundation, further strengthening their commitment to *tasarruf* and avoidance of *israf* in the digital financial landscape. Thirdly, for marketers and businesses targeting this segment, understanding that convenience does not

necessarily equate to unchecked consumerism among Gen Z Muslims in Pekalongan is crucial. Messaging should focus on value, necessity, and responsible consumption, aligning with their inherent inclination towards Sharia principles. Finally, the study provides a valuable case study for understanding how religious values can intersect with technological adoption in shaping financial behavior among young Muslims in Indonesia and potentially other similar contexts globally.

This study, while providing valuable insights, is subject to certain limitations. Firstly, the qualitative methodology and the specific geographical focus on Pekalongan limit the generalizability of the findings to broader populations of Generation Z Muslims in Indonesia or other countries. Secondly, the sample size of 30 participants, although appropriate for in-depth qualitative exploration, may not capture the full spectrum of experiences and perceptions within the target demographic. Thirdly, the study primarily relied on self-reported data through interviews, which may be subject to recall bias or social desirability bias. Finally, the study focused specifically on the application of *israf* and *tasarruf* in the context of cashless payments and did not extensively explore the application of other Sharia principles, such as the avoidance of *riba*, in their broader financial behavior.

Future research could build upon these findings by addressing the identified limitations and exploring related areas. Quantitative studies with larger and more diverse samples across different regions of Indonesia and potentially other Muslim-majority countries could assess the generalizability of these findings. Longitudinal studies could track the evolution of financial behavior and the application of Sharia principles among Generation Z Muslims as they mature and their financial circumstances change. Comparative studies examining the differences in cashless payment usage and adherence to Sharia principles between Muslim and non-Muslim Generation Z individuals could provide further valuable insights. Additionally, future research could delve

deeper into the specific features of cashless payment platforms that are most effective in promoting *tasarruf* and discouraging *israf*, and explore the role of financial literacy programs tailored to Islamic principles in shaping these behaviors. Finally, investigating the application of other Sharia principles, such as the avoidance of *riba* and *gharar*, in the digital financial activities of this generation warrants further exploration.

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