ABSTRAK

Nama : Tarisa Zikria Maghfira

Program Studi : Ekonomi Syariah

Judul : Pengaruh Financial Literacy, Gaya Hidup, dan Media Sosial terhadap Perilaku Konsumtif Generasi Z di Fakultas Ekonomi dan Bisnis dalam Perspektif Ekonomi Islam

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, gaya hidup, dan media sosial terhadap perilaku konsumtif mahasiswa Generasi Z di Fakultas Ekonomi dan Bisnis Universitas Malikussaleh dalam perspektif ekonomi Islam. Generasi Z dikenal memiliki kecenderungan konsumtif yang tinggi akibat penggunaan media sosial, gaya hidup modern, dan rendahnya literasi keuangan. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survey melalui penyebaran kepada 100 responden yang dipilh menggunakan teknik purposive sampling. Data dianalisis menggunakan regresi linear berganda untuk menguji pengaruh parsial maupun simultan dari ketiga variabel independent terhadap perilaku konsumtif. Hasil penelitian menunjukkan bahwa secara parsial, literasi keuangan berpengaruh negatif dan signifikan terhadap perilaku konsumtif, artinya semakin tinggi literasi keuangan mahasiswa, maka semakin rendah kecenderungan konsumtif mereka. Sementara itu, gaya hidup dan penggunaan media sosial berpengaruh positif dan signifikan, yang berarti semakin tinggi gaya hidup konsumtif dan intensitas penggunaan media sosial, maka semakin tinggi pula perilaku konsumtif mahasiswa. Secara simultan, ketiga variabel berpengaruh signifikan terhadap perilaku konsumtif. Dalam perspektif ekonomi Islam, perilaku konsumtif berlebihan (israf) dilarang karena bertentangan dengan prinsip kesederhanaan dan keseimbangan dalam konsumsi. Penelitian ini merekomendasikan pentingnya penguatan edukasi literasi keuangan syariah sejak dini untuk menekan perilaku konsumtif serta membangun kesadaran mahasiswa agar menerapkan prinsip konsumsi Islami yang rasional dan bertanggung jawab sesuai tuntunan Al-Qur’an.

Kata Kunci: Literasi Keuangan, Gaya Hidup, Media Sosial, Perilaku Konsumtif, Ekonomi Islam.

ABSTRACT

Name : Tarisa Zikria Maghfira

Study Program : Islamic Economics

Title : Influene of Financial Literacy, Lifestyle, and Social Media on the Consumtive Behavior of Generation Z Students in the Faculty of Economics and Business from an Islamic Economics Perspective

This study aims to analyze the influence of financial literacy, lifestyle, and social media on the consumtive behavior of generation z students in the Faculty of Economics and Business at Malikussaleh University from an Islamic Economics Perspective. Generation Z is known for its high tendency toward consumtive behavior due to the intensive use of social media, modern lifestyle and low financial literacy. This research uses a quantitative approach with a survey method by distributing questionnaires to 100 respondents selected through purposive sampling. The data were analyze using multiple linear regression to test both partial and simultaneous effect of the independent variables on consumtive behavior. The results show that partially, financial literacy has a negative and significant effect on consumtive behavior, indicating that higher financial literacy reduces students' consumtive tendencies. Meanwhile, lifestyle and social media usage have positive and significant effect, meaning the higher the lifestyle orientation and social media intensity, the greater the level of consumtive behavior. Simultaneously, all three variables significantly affect consumtive behavior. From the perspective of Islamics economics, excessive consumption (israf) is prohibited, as it contradicts the principles of moderation and balance in consumtion. This study recommends strengthening Islamic financial literacy education from an early age to reduce consumtive behavior and build students' awareness to adopt rational and responsible consumption practces in accordance with Islamics principles as outlined in the Qur'an.

Keywords: Financial Literacy, Lifestyle, Social Media, Consumtive Behavior, Islamics Economics.