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DETERMINANTS OF CONSUMER BEHAVIOR OF GENERATION Z MUSLIMS IN THE DIGITAL ERA

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Abstract

This study aims to analyze various determinants of consumer behavior among Generation Z Muslims in Pagar Dewa Village, Bengkulu City. The variables tested as determinants in this study include hedonic lifestyle, self-control, and peer environment. The method used is a quantitative approach with a causal associative research type. Primary data were collected through questionnaires from a sample taken using quota sampling techniques from a population of 2,836 people. Data analysis was carried out using multiple linear regression techniques using SPSS software version 29. The results of the study indicate that partially, hedonic lifestyle and peer environment are determinants that have a positive and significant influence on consumer behavior. However, the self-control variable was found to have a significant positive direction of influence, so the initial assumption regarding self-control as a negative determinant of consumer behavior was declared unsupported. Simultaneously, these three variables are significant determinants that influence consumer behavior with a contribution of 47.1%.

Keywords : *Consumptive Behavior, Determinants, Hedonistic Lifestyle, Self-Control, Peer Environment.*

1. Introduction

In the digital era, behavior consumptive the more prominent, especially among Generation Z. With the rapid development of digital trends, people's lifestyles are increasingly shifting towards preferences for things that are fast, easy and practical, all of which can be easily accessed via smartphone devices. According to Akhmad

Sudrajat, Generation Z has quite different behavioral and personality characteristics than previous generations. They are known to be highly adept at technology, social skills, and multitasking, with a strong ambition for success and a preference for practicality and speed. (Nurmalia et al., 2024) .

The 2020 Population Census data from BPS also confirmed that Generation Z, born between 1997 and 2012, dominates Indonesia's population structure with a percentage of 27.94%. (BPS Indonesia, 2021) . This dominance means that Generation Z is a major force in the demographic bonus phase, contributing to social and economic development. However, their consumption patterns tend to prioritize instant gratification and prestige, unlike previous generations, who were more focused on asset accumulation. (Satira, 2022) .

Consumptive behavior reflects a pattern of behavior that is no longer based on rational considerations, but rather driven by desires that have exceeded the bounds of reasonableness. This behavior is inherent in individuals when they make purchases that are not based on need, but are solely influenced by subjective *desires.* (Kediri Press, 2022) . Desire For consume in a way excessive called consumerism. Consumerism, which was originally appear as movement protection consumer For fight for rights they have Lots explained. In historical, consumerism reflect efforts organized by consumers who work The same with government For fight for, protect, and improve rights they as consumers. Then, the term This get connotation negative, which describes consumption excessive or destructive consumption, fueled by progress modern technology as well ideology materialism-positivism (Yustati et al., 2026) .

Islamic Economic Perspective views this phenomenon as a challenge to God's theistic, *rabbanical,* moral, and ethical *provisions.* In conventional economic theory, satisfaction (*utility*) is defined solely as the fulfillment of physical needs. However, in Islam, satisfaction is known as *maslahah,* which is the balanced fulfillment of physical and spiritual needs based on sharia values. To achieve satisfaction, a Muslim must ensure that the goods consumed are halal, both in substance and method of acquisition, and are not *excessive* or *wasteful.* Excessive consumer behavior is considered inconsistent with teachings that encourage a simple life. Unfortunately, Muslim consumers often ignore these doctrinal guidelines in favor of momentary gratification, which is not permitted by sharia. In Islam, consumption is effort For fulfil need physical and spiritual someone, so that he capable try as a servant of Allah SWT to achieve welfare worldly and ukhrawi. Therefore that, behavior consumption a Muslim must reflect his closeness to Allah SWT. Islam has give guide for his people in consume, namely with avoid prohibited goods, no stingy, and No greedy. (Martinelli, 2019)

Various study previously has identify factors driver behavior this. One of the most dominant is style life Hedonistic. According to Solomon, a hedonistic lifestyle is the behavior or habit of an individual who spends his time just having fun with friends and wants to be the center of attention in his environment. (Khairat et al., 2018) . Lifestyle is framework the reference used somebody in behave, which in the end form pattern

behavior in demand typical. In particular, things This reflect How He want to seen by others, so style life is very much connected with formation image self in the eyes society, according to with the social status he has. For reflect image mentioned, it is necessary certain status symbols that play a role big in influence pattern consumption (Efrianto, 2023) . Referring to (Sumantri & Kurniawati, 2023) , the style life This marked with effort individual chase satisfaction material and appearance for pleasure solely, often ignoring function goods. Findings they show that style life hedonistic give influence positive and significant to behavior consumptive with contribution by 29.1%. This is indicates that the more tall level hedonism someone, the more high behavior consumerism.

Other internal factors that are not lost importance is control oneself, especially for individuals who have independent in a way Financial. Roberts defines self-control in Ghufron as a complete or integrated relationship between an individual and their environment. Individuals with high self-control strive to find and apply the right way to behave in various situations. (Ramadhana et al., 2022) . Based on study (Nurfaizah et al., 2022) , in workers mature early, found correlation strong negative between control self with behavior consumptive of -0.703. This means that the individual with control self tall tend capable pressing behavior consumptive in a way effective, while those who have control self low more difficult withhold desire shopping so that level consumption increase.

Apart from internal factors, the environment of friends Peers also have a significant external influence. According to Santrock peers are a group individual who have the same age or maturity level. In line with the thinking of Tirtarahardja & Sula that peers are a group of people who have the same age (Danurahman et al., 2023) . Study (Bado et al., 2022) concluded that peer interaction has a positive impact on consumer behavior. This mechanism occurs due to the urge to follow trends or customs within the social environment in order to be accepted by the group, which ultimately triggers consumer behavior.

Pagar Dewa Subdistrict was chosen as the primary research location because it is the area with the largest population in Selebar District, Bengkulu City, namely 22,290 people in 2025. This density makes the location very representative for describing the economic behavior of urban communities collectively. (Rosdiana et al., 2025) . This fact is further reinforced by BPS data, which shows that non-food expenditure in Bengkulu City has reached 58.25%, surpassing food expenditure. This figure clearly indicates a massive shift in consumer culture toward lifestyle needs among the region's residents. (Bengkulu, 2024) .

Study This No only look at behavior consumptive as phenomenon social only, but also to study How behavior the intersecting with principle consumption in Islamic teachings. Therefore that, study This focused on Generation Z aged 20–28 years in Pagar Dewa Subdistrict, Bengkulu City, to know how far the style life hedonistic, control self and environment Friend peers influence behavior consumptive in Islamic perspective.

2. Literature review

Consumer Behavior

Consumptive behavior is the tendency to use goods/services without distinguishing between wants and needs, driven by an excessively luxurious lifestyle for personal satisfaction, without rational consideration. (Yahya & Bangsa, 2021) According to Mangkunegara, this involves making direct decisions to acquire and use goods/services. (Angelia et al., 2021) In general, this behavior is driven more by emotional impulses than functional needs, such as excessive purchasing due to trends, social media, or the desire to appear fashionable. Its main characteristics: not based on primary needs, emotional instability, temporary satisfaction, and vulnerability to digital influences. (Dwi Syahban et al., 2025)

In Islam, this is called israf (excess/waste), which is prohibited because it consciously fulfills desires. Islam divides consumption into hajah (natural needs for life and benefits) and syahwat (extravagant desires for pleasure alone). Muslims are obligated to consume according to Islamic law as an expression of gratitude to Allah SWT (Saleh et al., 2023) . According to Mowen and Minor, the following is indicators that show behavior consumerism in a person :

a. Gift-motivated purchases.

Individuals are motivated to buy a product not because of considerations of benefits or needs, but solely to obtain the promised reward.

b. Interested in the attractive packaging.

Purchases are made because of the visual appeal of the product packaging which is considered unique or different from competitors, so it becomes the main determining factor.

c. Buy product For maintain prestige and appearance.

Individuals prioritize products that are considered to be able to improve or maintain their image and social status, often ignoring other items that are more needed. (Jannah, 2020) .

Factors that Influence Consumer Behavior (External Factors)

1. Culture: Consumers are social beings influenced by culture, which is passed down from generation to generation. Modernization, shifting from traditional to modern patterns, encourages the purchase of goods that are in keeping with current trends, shaping lifelong attitudes and behaviors.
2. Social Class: Social class divides people based on economic ability, occupation, salary, responsibilities, and lifestyle. These differences directly affect how individuals or families utilize resources.
3. Reference Group: A reference group is a collection of individuals who interact with each other for a common purpose, significantly influencing the behavior and purchasing decisions of others.
4. Family: The family is the buyer's closest environment, where members influence each other's purchasing choices, thus playing a dominant role in shaping the final decision. (Athallah et al., nd)

Internal factors:

1. Personal: Influenced by age, life stage, occupation, economic conditions (income, savings, liquid assets), lifestyle, personality, and self-concept. Life cycle changes and type of employment influence product or service choices.
2. Lifestyle: A pattern of living reflected in a person's activities, interests, and opinions. It goes deeper than social class, which is a homogeneous group with a fixed hierarchy and similar values, interests, and behaviors among its members.
3. Psychological: Influenced by four main factors, Motivation: Strong drive from physiological needs (hunger, thirst) or psychogenic (recognition, self-esteem, social acceptance), Perception: The process of selecting, organizing, and interpreting environmental information into meaningful images, affecting attention, distortion, and recall, Knowledge: Changes in behavior from previous experiences, Beliefs: Beliefs or descriptive thoughts about objects, people, brands, or phenomena. (Luddiana, 2024)

Hedonistic Lifestyle

The term *"hedonism"* is rooted in the Greek word *"hedone,"* meaning pleasure. Philosophically, this ideology places the pursuit of pleasure and enjoyment as the highest goal in life. Consequently, a hedonistic lifestyle encourages people to spend more time outside the home seeking entertainment and socializing with friends. Another characteristic of this lifestyle is the tendency to purchase items that are often nonfunctional, driven solely by the euphoria of ownership, and the desire to constantly be the center of attention in social interactions. (Prihastutik & Fahmawati, 2023) .

According to Solomon, a hedonistic lifestyle is the behavior or habit of an individual to spend his time just having fun with his friends and wanting to be the center of attention in his environment. (Khairat et al., 2018) . Reynold & Draden said that a hedonistic lifestyle has 3 aspects, including:

a) Activities *(Activities),* Activities are how an individual allocates his time, which is reflected in the real and direct actions he carries out.
b) Interest, Interest is a form of intrinsic attraction that arises from within a person toward various elements in their environment. This interest drives individuals to voluntarily pay attention to and participate in these things.
c) Opinion *: An opinion is* a perspective or response expressed by an individual, either verbally or in writing, in reaction to a situation, statement, or social issue. This response includes their views about themselves and the things they believe contribute to a happy life.

Third dimensions this is what then become indicator style life the so -called hedonist with AIO (Activity, Interest, and Opinion) theory (Sumantri & Kurniawati, 2023) .

Self Control

The definition of self-control is the ability to guide one's own behavior; the ability to suppress or inhibiting impulses or impulsive behavior. Roberts defines self-control in Ghufron as a complete or integrated relationship between an individual and their environment. Individuals with high self-control strive to find and apply appropriate

behavior in various situations. Self-control influences individuals to change their behavior according to the social situation, thus can manage the impression of being more responsive to situational cues, flexible, and being warm and open. Control self, on the other hand, is defined as ability For stop pleasure instinctive direct as well as decision For reach future goals that are usually assessed socially (Nurfaizah et al., 2022) .

Fromm identifies three fundamental aspects in control self, which consists of from control behavior, control cognitive, and control decision.

1. Control Behavior : Aspects This refers to capacity individual For regulate and control action or his reaction when face an unavoidable situation pleasant or full pressure.
2. Control Cognitive : Aspects This is ability individual in manage information that is not desired or cause stress through a series of mental processes. This process covering assess, interpret, and integrate something incident to in framework he thought as something form adaptation psychological.
3. Control : Aspects This is ability individual For take something action and determine choice based on belief or values personal held firmness.

In a way overall, control self play crucial role in the process of taking decision. Ability This allows individual For choose with more fine when faced with various opportunity and in use his freedom For evaluate various alternative action (Khoirunnisa, 2021) .

Peer Environment

According to Santrock, peers are a group of individuals who share the same age or maturity level. This aligns with Tirtarahardja & Sula's thinking that peers are a group of people of the same age (Danurahman et al., 2023) . The peer environment is a social environment with characteristics, norms, rules, and culture that differ from the family environment. For Generation Z, this environment serves as a space to interact and live together with other individuals outside the family circle. In this social process, Generation Z often interacts intensely with their peers. These various interactions have significant impacts, both positive and negative, one of which is in shaping consumptive behavior (Maris & Listiadi, 2021) .

Based on Desmita's opinion, the peer environment has several indicators, which include:

1. Quality of Social Relations: This is the pattern of interactions and relationships that individuals build with peer group members in their social environment.
2. Intensity of Participation in Interaction: Refers to the extent of a person's active involvement in various activities and communication with peers.
3. Social Support from Peers: Includes the assistance, acceptance, and encouragement provided to an individual by peer group members.

These indicators represent the role of the peer environment in shaping an individual's social experiences. (Maris & Listiadi, 2021) .

Hypothesis

Hypothesis is answer temporary on formulation problem research, which has been formulated in form sentence ask. It is called temporary Because the explanation Still sourced from theories related, not from fact empirical data obtained through data collection. With Thus, the hypothesis can also be defined as response theoretical to formulation problem research, not responses that are empirical (Sugiyono, 2020) . Based on background behind problem as well as runway theories that have been described previously, researchers compile hypothesis study as following :

1. Ha 1 : There is influence positive and significant between Hedonistic Lifestyle and Behavior Consumptive Generation Z Muslims in the Digital Era in Pagar Dewa Village.
2. Ha 2 : There is influence negative and significant between Self -Control over Behavior Consumptive Generation Z Muslims in the Digital Era in Pagar Dewa Village.
3. Ha 3 : There is a positive and significant influence between the peer environment on the consumer behavior of Generation Z Muslims in the digital era in Pagar Dewa Village.
4. Ha4: There is a significant influence of Hedonic Lifestyle, Self-Control, and Peer Environment on the Consumptive Behavior of Generation Z Muslims in the Digital Era in Pagar Dewa Village.

3. Research methods

Study This apply approach study field through observation direct to object research in Pagar Dewa Subdistrict, Bengkulu City, to obtaining primary data. Nature of research nature causal associative, which aims test connection cause and effect between variables independent namely Hedonistic Lifestyle, Self -Control, and Peer Environment to variables dependent Behavior Consumptive. Approach quantitative based on philosophy positivism used For test hypothesis on sample certain (Sugiyono, 2020) . Election The location in Pagar Dewa Subdistrict is purposive, considering that this area as center activity education and economics with population the largest in the District As wide as (22,290 inhabitants), so representative For analyze dynamics Generation Z.

Target population is individual aged 20–28 years in Pagar Dewa Subdistrict, there were 2,836 people. The sampling sample using non-probability sampling with technique sampling quota, namely choose respondents based on criteria specific until fulfillment quota. Data collection is carried out through compiled questionnaire with 4- point Likert scale (from Strongly Agree to Strongly Disagree). The data was analyzed using IBM SPSS Statistics version 29.0.2.0, with technique Multiple Linear Regression For evaluate influence variables independent in a way simultaneous and partial. Before hypothesis testing, the data goes through an assumption test classic (normality, multicollinearity, and heteroscedasticity) to ensure the regression model fulfil Best Linear Unbiased Estimator (BLUE) conditions.

4. Results and Discussion

4.1. Description Respondents

Study This held in Pagar Dewa Subdistrict, District Selebar, Bengkulu City administrative area with 53 RT and 8 RW as well population the biggest around 22,290 people until 2025 using sampling quota for recruiting 97 respondents Generation Z aged 20–28 years (100%), which is distributed with 20–22 year old group as many as 37 people (38.1%), 23–25 as many 23 years old (23.7%), and 26–28 years old as many as 37 people (38.1%). Demographics respondents covering man as many as 53 people (54.6%) and women as many as 44 people (45.4%), with quota man more big customized characteristics local that makes it easy access during research, while field work dominated employee private as many as 52 people (53.6%), self-employed as many as 15 people (15.5%), students as many as 13 people (13.4%), freelance as many as 6 people (6.2%), housewives as many as 2 people (2.1%), ojol as many as 2 people (2.1%), workers daily as many as 2 people (2.1%), employees boutique as many as 1 person (1%), PNS/ASN as many as 1 person (1%), laborers as many as 1 person (1%), as many as 1 teacher (1%), and work as much as 1 person (1%), so serve profile comprehensive participants For analysis social the economy of the region.

4.2. Data Quality Test Results

Validity Test

In study this, validity test instrument done use method Pearson Product Moment Correlation, with correlate score each question item to the total score variables related. This test sample applied to the trial as many as 30 respondents. Criteria validity determined based on two aspects : (1) value significance (p-value < 0.05 indicates a valid item, while ≥ 0.05 indicates it is invalid); and (2) the value coefficient correlation (r- count ≥ r- table shows valid, while < r- table invalid). r-value table of 0.361 was obtained from degrees freedom *Degrees of Freedom* (Df) (df = n - 2 = 30 - 2 = 28) at the level significance of 5% (α = 0.05) (Darma, 2021). Validity test results summarized in the table following :

Table 1Validity Test Results

No	variables	indicator	r count	Sig	r table	Status
X1	Hedonistic Lifestyle	X1.1	0.842	0,000	0.361	Valid
		X1.2	0.900	0,000	0.361	Valid
		X1.3	0.826	0,000	0.361	Valid
X2	Self Control	X2.1	0.860	0,000	0.361	Valid
		X2.2	0.862	0,000	0.361	Valid
		X2.3	0.757	0,000	0.361	Valid
X3	Environment Friends of the same age	X3.1	0.801	0,000	0.361	Valid
		X3.2	0.848	0,000	0.361	Valid
		X3.3	0.758	0,000	0.361	Valid
Y	Behavior Consumptive	Y.1	0.870	0,000	0.361	Valid
		Y.2	0.846	0,000	0.361	Valid
		Y.3	0.893	0,000	0.361	Valid

Based on the table above, all statement items For measure Hedonic Lifestyle variables (X1), Self -Control (X2), Peer Environment (X3), and Behavior Consumptive (Y) has r - value more big from r- table (0.361). In detailed, r- count range is at between 0.757 to 0.900, while mark significance (Sig.) for each item is 0.000 way below threshold of 0.05.

With thus, based on r- count comparison against r- table and Sig. against level significance, conclusion that all grains statement instrument stated valid and proper used For advanced data analysis.

Reliability Test

Reliability test done For evaluate whether something questionnaire can trusted or no. A questionnaire considered can reliable if response somebody to statement fixed statement consistent and not changed If filled repeat (Sugiyono, 2020) . The results of testing reliability the can seen in the table below This :

Table 4.2 2Test Results

Variables	Cronchbach's Alpha Test Results	Cronchbach 's Alpha Threshold	Information
X1	0.812	0.60	Reliable
X2	0.770	0.60	Reliable
X3	0.711	0.60	Reliable
Y	0.838	0.60	Reliable

Instrument considered reliable If Cronbach's Alpha value > 0.60. Analysis results show that The Hedonic Lifestyle variable (X1) has Cronbach's Alpha = 0.812 (reliable); Self -Control (X2) = 0.770 (reliable); Peer Environment (X3) = 0.711 (reliable) ; and Behavior Consumptive (Y) = 0.838 (reliable). Therefore that, in conclusion, the whole instrument study fulfil criteria reliability and worthiness used For stage analysis furthermore.

4.3. Assumption Test Results Classic

Normality Test

Normality test done For verify does the data follow normal distribution, using One-Sample Kolmogorov-Smirnov method with level 5% significance (α = 0.05). Systematic data filtering process implemented to meet assumptions normality residue (Ghozali, 2018) , so that residue normally distributed adequate. In testing beginning with 97 respondents Generation Z Muslims in Pagar Dewa Subdistrict, there are 8 outlier data (remaining extreme) that is disturbing distribution. The data deleted, resulting in sample end A total of 89 respondents complied condition For analysis continued. Normality test results presented in the table following :

Table 4.3 3Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		89
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	.93844778
Most Extreme Differences	Absolute	.091
	Positive	.089
	Negative	-.091
Test Statistics		.091
Asymp. Sig. (2-tailed) [c]		.067
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on implementation of the One-Sample Kolmogorov-Smirnov test as listed in table attachments, obtained mark Asymp (2-tailed) of 0.067. With consider that number significance the exceeds the critical limit of 0.05, then can taken conclusion that remainder from the regression model has fulfil assumptions normal distribution. With Thus, the fundamental prerequisite for application of statistical parameters has achieved in a way adequate.

Multicollinearity Test

Multicollinearity test aim detect correlation tall between variables independent in the regression model, which can cause estimate coefficient No accurate Because variables each other overlapping overlap. Testing using the Variance Inflation Factor (VIF), with criteria : VIF ≥ 10 or tolerance ≤ 0.1 indicates existence multicollinearity (Indartini & Mutmainah, 2024). Multicollinearity test results presented in the table following :

Table 4Multicollinearity Test Results

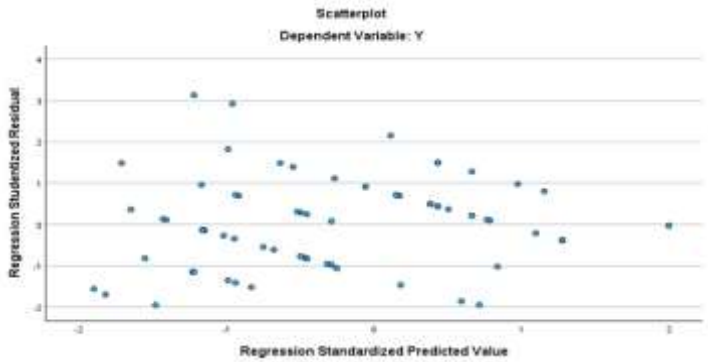
Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4,075	.953		4,276	<.001		
	X1	.192	.055	.312	3,478	<.001	.747	1,340
	X2	.212	.086	.196	2,455	.016	.940	1,064
	X3	.258	.052	.432	4,951	<.001	.788	1,269
a. Dependent Variable: Y								

Test results in the table on show that mark correlation between independent variables, namely variables style life hedinist (X1) has VIF output value 1.340 < 10 and tolerance output value 0.747 > 0.1 and variable control self (X2) has VIF output value 1.064 < 10 and tolerance output value 0.940 > 0.1, and variables environment Friend peers (X3) have VIF output value 1.269 < 10 and tolerance output value 0.788 > 0.1. So it can be concluded that No happen multicollinearity between independent variables studied.

Heteroscedasticity Test

Heteroscedasticity test aim For ensure that No there is relatedness or association between component error (residual) with every variables free in the model. For detect existence heteroscedasticity in a research model, one of approaches that can used is with analyze scatterplot graph depicting connection between mark estimate variables dependent and dependent variables free (Indartini & Mutmainah, 2024) . The results of the heteroscedasticity test on the regression model study This can seen in the picture following :



sults

The scatterplot graph shown above show that the points on the graph No form pattern or trend certain. Distribution dot, dot, dot the happen in a way random and distributed in a way evenly, both in the parts on as well as in the section lower value 0 on the (Y) axis. Based on condition said, can concluded that the regression model used No experience problem heteroscedasticity.

4.4. Multiple Linear Regression Test Results

Analysis regression multiple implemented aim For identify magnitude the impact caused by the variables free, namely Hedonistic Lifestyle (X1), Control self (X2), and peer environment (X3) towards variables bound that is Behavior Consumptive (Y). Test results multiple linear regression can note in the table below This :

Table 5Multiple Linear Regression Test Results

Coefficients [a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4,075	.953		4,276	<.001
	X1	.192	.055	.312	3,478	<.001
	X2	.212	.086	.196	2,455	.016
	X3	.258	.052	.432	4,951	<.001

a. Dependent Variable: Y

Based on Unstandardized Coefficients (B) value is obtained equality regression :

$$Y=4.075+0.192X1+0.212X2+0.258X3$$

It means :

a. Constant as big as 4,075 show that if variables style life hedonistic, control self and environment Friend peers worth zero, then behavior consumptive worth 4,075.
b. The coefficient of X1 is 0.192 means every improvement One unit style life hedonistic will increase behavior consumptive of 0.192 units, with assumptions other variables are constant.
c. The coefficient of X2 is 0.212 means every improvement One unit control self will increase behavior consumptive of 0.212 units, with assumptions other variables are constant.
d. The coefficient of X3 is 0.258 means every improvement One unit environment Friend peers will increase behavior consumptive of 0.258 units, with assumptions other variables are constant.

4.5. Hypothesis Test Results

t-test (Partial Test)

The t-test is procedure statistics that work test significance the influence of each variable free in a way separated to variables bound in a linear regression model. The following the results of the t-test that have been done can seen in the table under This :

Table 6Results of the t-Test (Partial)

Coefficients [a]

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	4,075	.953		4,276	<.001
X1	.192	.055	.312	3,478	<.001
X2	.212	.086	.196	2,455	.016
X3	.258	.052	.432	4,951	<.001

a. Dependent Variable: Y

The explanation of the t-test results for each independent variable against the dependent variable is as follows:

a. The Influence of Hedonic Lifestyle (X1) on Consumptive Behavior (Y)

Hedonic Lifestyle Variables have level significance by <,001 more small from 0.05 while t - value obtained that is by 3,478 more big from t- table value (df = 89 - 3 - 1 = 85) = 1.988; so Ho1 is rejected and Ha1 is accepted. Therefore hypothesis which states that " Lifestyle hedonic (X1) has an influence positive and significant to behavior consumptive Generation Z Muslims in the Digital Era in Pagar Dewa Subdistrict, Bengkulu City" was accepted.

b. The Influence of Self-Control (X2) on Consumptive Behavior (Y)

Variables Self Control has level significance by 0.016 more small from 0.05 while the t - value obtained that is by 2,455 more big from t- table value (df = 89 - 3 - 1 = 85) = 1.988; so Ho2 is rejected and Ha2 is accepted. However, because direction coefficient regression worth positive (0.212) whereas the proposed hypothesis worth negative, then hypothesis which states that " Control self (X2) has an influence negative and significant to behavior consumptive Generation Z Muslims in the Digital Era in Pagar Dewa Subdistrict, Bengkulu City" supported (rejected).

c. The Influence of Peer Environment (X3) on Consumptive Behavior (Y)

Variables Peer Environment own level significance by <,001 more small from 0.05 while the t - value obtained that is by 4,951 more big from t- table value (df = 89 - 3 - 1 = 85) = 1.988; so Ho3 is rejected and Ha3 is accepted. Therefore hypothesis which states that " Environment Friend peers (X3) have an influence positive and significant to behavior consumptive Generation Z Muslims in the Digital Era in Pagar Dewa Subdistrict, Bengkulu City" was accepted.

F Test (Simultaneous Test)

F test is used For test significance influence in a way simultaneous all over variables free to variables tied, is it its influence significant in a way overall or no. The results of the F test can seen from results in the table following :

Table 7Results of the f-test (Simultaneous)

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	74,253	3	24,751	27,146	<.001 [b]
	Residual	77,500	85	.912		
	Total	151,753	88			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Based on The ANOVA table above shows that that mark significance is by <,001 more small from 0.05. Meanwhile that is, the F- count value obtained that is amounting to 27,146. This value Then compared to with the F- table being searched through table F distribution with formula : [df1 (k) = 3] [df2 (n – k – 1) = 89 – 3 – 1 = 85] so obtained F- table value of 2.71. Because the value significance <,001 < 0.05 and the calculated F- value 27.146 > F- table 2.71 so that Ho4 is rejected and Ha4 is accepted. So that hypothesis which states that "Hedonic Lifestyle (X1), Self -Control (X2), and Peer Environment (X3) are simultaneous influential significant to Behavior Consumptive Generation Z Muslims in the Digital Era in Pagar Dewa Subdistrict, Bengkulu City" was accepted.

4.6. Coefficient Determination (R2 Test)

Coefficient determination (R^2) is size statistics showing how much big ability variables independent in explain variations that occur in variables dependent. The following are the results of the determination test in the following table :

Table 8Coefficient Test Results Determination

Model Summary [b]

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.699 [a]	.489	.471	.95487

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Based on Model Summary table above, it is known Adjusted R Square value is of 0.471. This value show that by 47.1% of the variables Behavior Consumptive can explained by variation from third variables independent namely Hedonistic Lifestyle (X1), Self -Control (X2), and Peer Environment (X3). Meanwhile the rest 52.9 % (100% – 47.1%) is explained by other variables outside the research model This.

4.7. Discussion Study

The Influence of Hedonic Lifestyle (X1) on Behavior Consumptive

Based on results testing hypothesis first (H1), proven that Hedonic Lifestyle variable (X1) provides influence positive and significant to Behavior Consumptive (Y). This supported by the t- count value by 3,478 which is more tall from t- table 1.988, and mark significance <0.001 which is far be under threshold of 0.05. With Thus, hypothesis H1 is accepted, which implies that the more increase style life hedonists

among Generation Z Muslims in Pagar Dewa Subdistrict are increasingly high intensity behavior consumerism that they do.

Findings This in line with runway the theories discussed in Chapter II, especially about characteristics style life hedonists who make pleasure and enjoyment as priority main. similar explained by Solomon, the individual with orientation hedonistic tend use up time For activity recreation and searching attention social, which ultimately push purchase the real stuff No need main (Khairat et al., 2018) . Condition This the more reinforced by conditions location research in the area urban areas, where access easy to various world center and cafe that facilitates expression style life hedonistic As a result, Generation Z Muslims in Pagar Dewa Subdistrict with level hedonism tall potential more prone to fall into to in pattern consumption that is not rational and excessive, as known in term israf in Islamic perspective.

More he continued, the results study This get learning empirical from studies previously. For example, research (Salsabilla & Wicaksono, 2025) with title " Influence Literacy Finance, Hedonistic Lifestyle, and Self- Control Behavior “Consumptiveness in Gen-Z” found influence positive and significant style life hedonistic to behavior consumer groups Generation Z, with mark significance of 0.000 which is more low of 0.05. Likewise, research (Pratiwi & Saputra, nd) entitled " Determinants Behavior Consumptive Online Shopping in the Regency Boyolali ” shows t-test results with significance of 0.000 and t- count of 9.540 which exceeds the t- table of 1.663, so that conclude existence influence positive and significant style life to behavior online consumption in Generation Z.

Influence Self -Control (X2) towards Behavior Consumptive

Based on testing hypothesis second (H2), variable Self Control (X2) is proven own influence positive and significant to Behavior Consumptive (Y). Statistical evidence is t- count = 2.456 > t- table = 1.988 with Sig. = 0.016 < 0.05. This means, the more tall level control self Generation Z Muslims in Pagar Dewa Subdistrict are increasingly the intensity also increases behavior consumptive they. Therefore that, H2 (influence negative) is rejected.

Findings This looks contradictory with theory conventional in Chapter II, especially Roberts' defining view control self as ability individual align behavior with social norms in a way flexible and responsive should be capable withhold impulse consumptive irrational (Ramadhana et al., 2022) . However, in Gen Z Muslim respondents in Pagar Dewa Village, control self fail functioning as inhibitor when faced with trends and pressures Friend peers. This is signify that control self respondents Not yet integrated with understanding Islamic consumption, where priority should fulfil necessities (needs) not lust (desire).

For explain anomaly this, comparison with studies empirical show variation. Research (Prasinta et al., 2023) find control self No significant to behavior Gen Z consumers in Karangtalun Village Kidul (t- count = -0.164 < t- table = 1.662), which reflects context - dependent environment social. On the other hand, the findings This in harmony with (Muhammad, 2022) , which also confirmed influence positive and significant control self to behavior consumptive. The reason is, individuals with control

self tall feel more believe self manage finance, so that brave shop consumptive with justification " I capable ".

In a way overall, research This reveal that level control self No automatic pressing behavior consumptive. Control self only play a role as tool consideration logistics in taking decision, but lost by factors external dominant like style life hedonism and influence Friend peers in Gen Z aged 20–28 years. In this group this, control self precisely become " ability adaptive " that meets need style life external, not brake consumption. External factors still dominate formation behavior shopping for example, Gen Z prioritizes price moment online shopping (comparing digital platforms vs. stores) physical) and quality goods, as survey (GoodStats, 2024) which states that 68% of Gen Z prioritizes both of them before transact.

In other words, control self in respondents functioning as indicator control rational decisions : them optimize purchase through comparison price-quality, not avoid shopping The same once. As a result, things This produce connection positive significant with behavior planned and efficient consumption.

Influence Peer Environment (X3) towards Behavior Consumptive

Based on results testing hypothesis third (H3), revealed that variables Peer Environment (X3) provides influence positive and significant to Behavior Consumptive (Y). Proof the statistics based on the t- count value amounting to 4,951 which is far exceeds the t- table of 1.988, accompanied by mark significance <0.001 which is below threshold of 0.05. Therefore Therefore, hypothesis H3 is accepted. completely, which means the more big influence socializing Friend peers experienced Generation Z Muslims in Pagar Dewa Subdistrict are increasingly high level behavior consumerism that they show.

Findings this is very appropriate with runway theories that have been described in Chapter II, referring to Santrock's opinion as well Tirtarahardja & Sula. They define Friend peers as a group individual with level age or relative maturity the same, which plays a role as environment primary social outside family with their respective norms and cultures (Maris & Listiadi, 2021) . In dynamics increasingly social interactions intensive, interaction with Friend peers give impact big to formation behavior, especially for Generation Z Muslims in Pagar Dewa Village. Group Friend peers become reference main in copy style consumption in order to obtain acceptance and social status in their environment.

Research result this also gets empirical from a number of study previously. Research by (Bado et al., 2022) , for example, found that socializing Friend peers own impact positive and significant to behavior consumptive. In addition, research (Danurahman et al., 2023) show influence significant environment Friend peers to behavior consumptive, with the t- value is 2.128 which is more big from the t- table 1.97993 and significance 0.035 < 0.05. Likewise, the research of Pratama, Sari, & Supeni entitled " Determinants Behavior Consumptive Generation Z" concludes existence influence partial significant from variables Friend peers, proven with mark significance of 0.000 which is far below 0.05.

The Influence of Hedonistic Lifestyle (X1), Self -Control (X2), and Peer Environment (X3) in Simultan to Behavior Consumptive

Based on F test results simultaneous, can concluded that Hedonic Lifestyle variable (X1), Self -Control (X2), and Peer Environment (X3) in together give significant influence to Behavior Consumptive (Y) among Generation Z Muslims in Pagar Dewa Subdistrict. This proven with F- count = 27.146 which is far exceeds F-table = 2.71, with Sig. < 0.001 << 0.05. Therefore that, hypothesis fourth (H4) is accepted.

current digital era this, variable third This interact in a way synergistic : style life hedonistic trigger instant " desire ", environment Friend peers create " pressure" social " for conformity, while control inner self findings This nature positive and flexible functioning as " justification" logistics " for justify consumption. Combination This produce encouragement dynamic very strong consumerism among Generation Z Muslims. Without guidance values Islamic consumption patterns This potential lead astray they to in tabzir (waste) and israf (excess).

Findings This give outlook comprehensive that handling behavior consumerism in Muslim Gen Z requires approach holistic, includes : (1) improvement style life going to moderation ; (2) strengthening control self based on Islamic spiritual values ; and (3) election environment supportive social circle management finance in a way wise. On the other hand, the results This in harmony with research similar previous ones.

5. Conclusion and Suggestions

Based on the analysis of the results of the study entitled "Determinants of Generation Z Muslim Consumptive Behavior in the Digital Era in Pagar Dewa Village", it can be concluded that the Hedonistic Lifestyle is proven to have a positive and significant effect on Consumptive Behavior, where the increase in hedonistic orientation is directly proportional to the high level of consumptive behavior of respondents. In addition, Self-Control also has a positive and significant effect on Consumptive Behavior, so the hypothesis of a negative influence is rejected because the direction of the relationship found is unidirectional positive meaning that the higher the self-control, the greater the tendency to consume. Peer Environment also has a positive and significant effect on Consumptive Behavior, indicating that the stronger the influence of peers, the higher the consumptive behavior. Simultaneously, the F test proves that the three variables Hedonistic Lifestyle, Self-Control, and Peer Environment have a positive and significant effect on Consumptive Behavior of Generation Z Muslims in Pagar Dewa Village.

This research produces several suggestions aimed at the academic environment, future researchers, as well as the community and related parties. This research is expected to provide a significant contribution to the academic world by broadening insights into the dynamics of Hedonistic Lifestyle, Self-Control, and Peer Environment in Generation Z Muslims in the digital era; for future researchers, it is highly recommended to develop independent variables through the addition or replacement of new variables to produce a deeper and more varied understanding in the future. On the other hand, this research can be a consideration for the community, especially

Generation Z Muslims in Pagar Dewa Village, to be wiser in their consumption behavior in the digital era considering the influence of hedonistic lifestyle, peer environment, and the role of self-control, they are expected to be able to balance needs and desires to avoid excessive behavior (israf) and waste (tabdzir) according to sharia principles.

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