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THE INFLUENCE OF LIFESTYLE HEDONISM AND SOCIAL MEDIA ON THE CONSUMPTIVE BEHAVIOR OF GENERATION Z MUSLIMS IN SAMARINDA CITY WITH SHARIA ECONOMIC LITERACY AS AN INTERVENING VARIABLE

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Abstract

Everyone meets their needs in different ways, but consumptive behavior often appears when people prioritize wants over needs. Technology and globalization have changed lifestyles, especially for Generation Z, who are strongly influenced by social media. In Islamic economics, the rise of consumptive behavior among Muslim Gen Z is a concern because sharia principles promote balanced consumption. Hedonistic lifestyles, focused on short-term pleasure and excessive spending, often go against these values. At the same time, social media greatly shapes how young people think and act through digital ads and influencer promotions. This study aims to analyze the influence of Lifestyle Hedonism and Social Media on the Consumptive Behavior of Generation Z Muslims in Samarinda City, with Sharia Economic Literacy as a mediating variable. The method used is a quantitative approach with purposive sampling technique and Slovin formula, resulting in 100 respondents. Data analysis techniques in this study are Instrument Test, Classical Assumption Test, Multiple Linear Regression Test and Hypothesis Test using SPSS 25. Sharia Economic Literacy is tested because it helps explain how Lifestyle Hedonism and Social Media affect Consumptive Behavior, so their direct effects must also be analyzed. The results show that Lifestyle Hedonism and Social Media have a significant effect on Sharia Economic Literacy. Lifestyle Hedonism has a negative effect on Consumptive Behavior, while Social Media and Sharia Economic Literacy have a positive effect on Consumptive Behavior. Sharia Economic Literacy is proven to partially mediate the relationship between independent variables and Consumptive Behavior.

Keywords: *lifestyle hedonism; social media; consumptive behavior; sharia economic literacy*

A. INTRODUCTION

Every individual has different ways of meeting their needs, ranging from prudent behavior to those that tend to be excessive. This has led to the phenomenon of consumptive behavior, which is the tendency to prioritize wants over basic needs (M & Casmini, 2023) . In the midst of technological advances, globalization, and the swift flow of social media, people's lifestyles, especially the younger generation, have shifted towards a more hedonic and impulsive (Andriana et al., 2023) . Consumption activities that were previously based on rational considerations are now influenced by emotional factors and social encouragement, so that purchases are often made without considering their urgency (Meizara & Sholehah, 2023). This shift in behavior is not only driven by personal desires, but also by the desire to gain recognition and social validation. Over time, such patterns can erode financial discipline and blur the line between needs and wants. As a result, individuals may unknowingly normalize excessive spending as part of their daily lifestyle.

In the view of Islamic economics, consumption is not just an economic activity, but also a part of spiritual responsibility to Allah SWT, which demands balance, awareness, and usefulness (Melinda et al., 2022) . However, the development of digital financial systems and easy access to information today has encouraged people, especially the younger generation, to engage in uncontrolled consumption. This phenomenon also occurs in Samarinda City, as the capital of East Kalimantan province which is developing towards a national strategic city (Zahrotunnisa et al., 2024) . The growth of the regional economy, digitalization, and increased exposure to consumptive culture through social media have contributed to shaping people's consumption patterns in a direction that is increasingly wasteful and lifestyle-oriented, rather than necessity-oriented, as illustrated in the following economic growth data in Table 1.

Table 1. Economic Growth in Samarinda

Types of Expenditure	PDRB ADHK		
	2022	2023	2024
LNPRT Consumption	4.26	6.12	12.03
Household Consumption	**4.88**	**4.89**	**4.92**
Government Consumption Expenditure	5.48	39.26	9.72
Gross Fixed Capital Formation	8.98	12.88	8.14

Source: BPS Samarinda City at https://samarindakota.bps.go.id

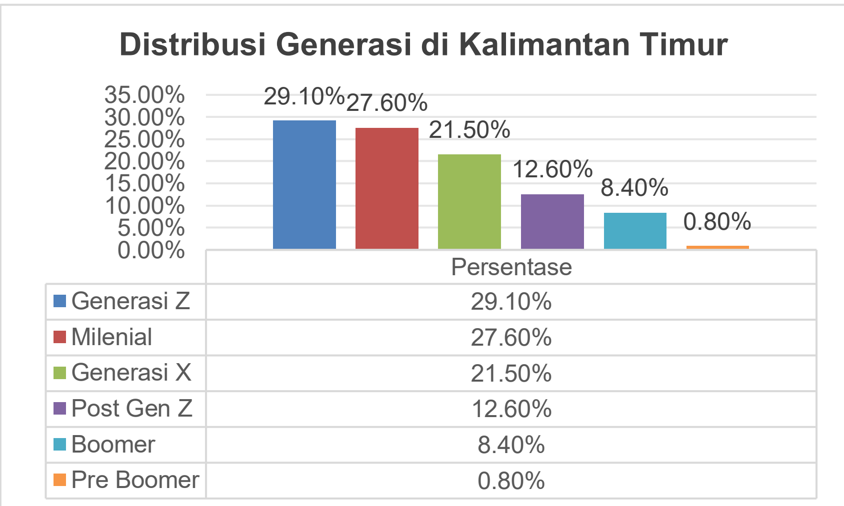
Consumptive behavior formed since adolescence is now increasingly widespread, triggered by the ease of technology and shopping habits that are not based on basic needs (Fatmawatie, 2022) . Purchases made not because of needs but because of trends or environmental encouragement show irrational decision-making patterns (Susilawati et al., 2022) . In facing this condition, the role of economics is important as a basis for helping people make wise and measured consumption decisions. (Nisya et al., 2024) . In Samarinda City, there has been significant population growth in the young age group, especially Generation Z, which covers the ages of 10-29 years and amounts to more than 230 thousand people. This group is a dominant part of the city's demographic structure. In addition, the majority of Samarinda's population adheres to Islam, which strengthens the relevance of the application of sharia values in life, including in consumption behavior (BPS East Kalimantan, 2024) . Complete data on the age distribution and religion of the community can be seen in Figure 1 below.

Figure 1. 2020 Population Census (Total Population in East Kalimantan)

Source: BPS East Kalimantan Province

Based on data from the 2020 Population Census of East Kalimantan Province, Samarinda is recorded as the city with the highest population in East Kalimantan, which is 827,994 people (21.99% of the total population of the province), (BPS East Kalimantan, 2024) . This shows that Samarinda is the center of social, economic, and cultural activities in East Kalimantan. In addition, Generation Z is the dominant age group, accounting for 29.1% of the total population of East Kalimantan, outperforming other generations such as Millennials (27.6%) and Generation X (21.5%). High population growth drives increased consumption activities and the complexity of people's behavior, especially in terms of economic decision-making. Generation Z is the largest age group in the demographic structure, surpassing other generations such as Millennials and Generation X. The dominance of this number shows great potential as well as challenges in understanding the consumption patterns of young age groups. Further information on the proportion of population per generation and regional distribution can be seen in Figure 2 below.

Figure 2. Generation Distribution in East Kalimantan



Source: BPS East Kalimantan Province at https://kaltim.bps.go.id

Generation Z is the largest age group in East Kalimantan, accounting for approximately 29.1% of the total population. In Samarinda City, Generation Z Muslims account for approximately 216,400 of the total population of 827,994, signaling the significant influence of this group in the social and economic structure. This dominance reinforces the urgency to understand the consumption behavior of Generation Z Muslims, especially in the context of changing shopping culture and high digital exposure (Karina et al., 2021) . Complete information on the population distribution and composition of Generation Z Muslims in Samarinda can be seen in Table 2 below.

Table 2. East Kalimantan Population Distribution 2020-2024

Regency/City	2020	2023	2024
Samarinda	**827.994**	**850.624**	**858.080**
Balikpapan	688.318	756.962	789.356
Kutai Kartanegara	729.828	710.960	717.822
Kutai Timur	434.459	455.761	462.698
Berau	248.003	284.163	286.872
Paser	275.452	197.601	267.851
Bontang	172.917	258.936	261.981
Penajam Paser Utara	178.681	185.506	188.175
Kutai Barat	92.254	177.893	178.361
Mahakam Ulu	32.503	33.203	34.300
Total	**3.680.409**	**3.981.508**	**4.305.977**

Source: BPS Kaltim at https://kaltim.bps.go.id

Samarinda City shows a significant population growth trend, from 827,994 people in 2020 to 858,080 people in 2024. This increase confirms Samarinda's position as a center of urbanization which has an impact on people's consumption patterns, especially Generation Z which is the dominant age group (BPS East Kalimantan, 2024) . In the context of Sharia economics, the consumptive behavior of Generation Z Muslims is an important concern because it can have an impact on personal and social financial stability (Andini & Adenan, 2024) . Sharia economic literacy has a strategic role in directing consumption behavior to be more ethical, rational, and responsible (Melinda et al., 2022) . Therefore, this study focuses on the influence of social media and hedonism lifestyle on consumptive behavior, with Sharia economic literacy as an *intervening* variable that has the potential to be a preventive solution to digital consumptivism. The phenomenon of Generation Z's consumptive behavior also occurs in Samarinda City, along with the increasing use of social media which triggers a consumption drive for the sake of existence and social status. Many young people buy certain products for social recognition, not because of real needs (Oustin & Habiburahman, 2023) . In fact, Generation Z is expected to be an agent of positive change in wise financial management, including in the context of Sharia economic literacy. Islam prohibits excessive behavior in consumption, as stated in QS. Al-A'raf verse 31, which emphasizes balance and responsibility in fulfilling needs (Ministry of Religious Affairs, 2019) .

This study is unique because it uses the Sharia economic literacy approach as a mediating variable, which emphasizes aspects of blessing, social responsibility, and prudence, in contrast to conventional financial literacy. In addition, the focus on the Muslim population in Samarinda is a significant differentiator from previous research and reinforces the importance of further studies to understand this phenomenon more contextually. Consumptive conditions among Generation Z raise questions about the role of Sharia economic literacy as an *intervening* variable in reducing the negative influence of *lifestyle hedonism* and social media. Understanding the principles of Sharia economics is expected to foster a wise attitude in shopping and managing finances, and help distinguish between needs and wants. For example, students who have Sharia economic literacy tend to prioritize savings or investment over excessive consumption (Lestari, 2023) .

Based on this, this study aims to examine the influence of lifestyle hedonism and social media on the consumptive behavior of Generation Z in Samarinda, as well as the role of Sharia economic literacy in shaping more responsible consumptive behavior. This focus is expected to be a solution to the problem of excessive consumptive behavior, especially for the younger generation who are the driving force for the future of the economy. This research is important for various parties (Nuro'im & Anasrulloh, 2023) . For Generation Z Muslims in Samarinda, these findings encourage awareness of the negative impact of lifestyle hedonism and social media on consumptive behavior, as well as the importance of Islamic economic literacy for wise financial management. For the government and Islamic financial institutions, these results form the basis for the need for education and innovation of Islamic financial products that appeal to the younger generation. For Muslim businesses and influencers, this research emphasizes the importance of marketing strategies that are not only commercial but also educative and in accordance with sharia values. Meanwhile, for academics and researchers, this study opens up opportunities for further research to expand understanding of consumptive behavior in the broader and more diverse context of Islamic economics (Sofyan, 2023) .

B. LITERATURE REVIEW

1. *Theory of Planned Behavior (TPB)*

Theory of Planned Behaviour (TPB) by Ajzen (1991) states that behavioral intentions are influenced by attitudes toward behavior, subjective norms, and perceived behavioral control (Ajzen, 1991) . This theory departs from the assumption that human behavior is largely determined by a person's *intention* to act (Eko Saputra & Amani, 2023) . Individuals' attitudes toward their behavior refer to negative or positive assessments (evaluations) of their actions that are influenced by beliefs about the consequences of these actions (Prasetya et al., 2024) . In this study, hedonism lifestyle shapes positive attitudes towards overconsumption, social media reinforces consumptive norms through social pressure, and behavioral control is influenced by individual knowledge and resources.

2. *Lifestyle Hedonism*

Lifestyle Hedonism is a lifestyle that emphasizes the search for pleasure, luxury, and material satisfaction without considering the urgency of needs (Jennyya et al., 2021). This lifestyle is influenced by the social environment, technology, and media, and encourages the consumption of goods or services that provide momentary happiness or certain social status (Anfasha Nugraha & Prasetyaningtyas, 2023) . This lifestyle is formed by internal factors such as attitude, self-concept, and experience, as well as external factors such as culture, family, and media (Muhammad Fadheel Djamaly et al., 2024) . In Islam, hedonism is contrary to the principle of simple living and the prohibition of waste (Andini & Adenan, 2024) . Hedonism is characterized by excessive consumption drive, spontaneous desire, pride of ownership, and instant orientation, which directly encourages consumptive behavior and irrational lifestyles (Kuswanti, 2024) .

3. *Social Media*

Social Media is a Web 2.0-based interactive digital platform that allows users to create, share, and exchange information widely in virtual communities (Abdillah, 2022) . For Generation Z, social media plays a major role in shaping consumption behavior through lifestyle promotions, personalized advertisements, and viral trends that influence purchasing decisions, making it not only a means of entertainment, but also a key reference in choosing products or services (Djou et al., 2023).

4. Consumptive Behavior

Consumptive behavior is the act of buying goods or services that are not the main needs, based on desires triggered by emotional and social factors (Gafur, 2024) . This behavior generally does not consider long-term benefits and focuses more on instant pleasure, prestige, or environmental influences (Kahneman & Tversky, 1979) . In consumer behavior theory, consumption occurs through a process of evaluation and decision on a product that is considered to meet the needs (Putri Nugraha et al., 2021) . In Islam, consumptive behavior is seen as behavior that must be limited by spiritual and moral values. Consumption is directed towards blessings, not just worldly satisfaction (Andini & Adenan, 2024) . Islamic principles teach balance, avoid waste, and encourage halal, beneficial, and responsible consumption (M & Casmini, 2023).

5. Generation Z

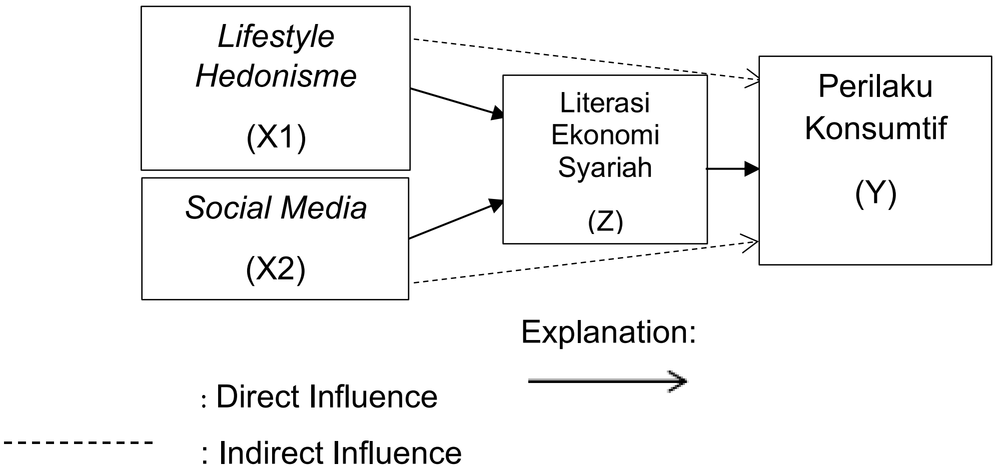
Generation Z, born between 1997-2012, is a digital generation that grew up with the internet, smart devices, and social media (Karina et al., 2021) . They are used to accessing information instantly, interacting virtually, and relying on technology in their daily lives (Twist & Newcombe, 2021) . Their characteristics include technological proficiency, active digital communication, *multitasking*, expressiveness, and quick absorption and dissemination of trends (Wijoyo et al., 2020) . This understanding is important as a theoretical basis in analyzing their digital consumptive behavior, especially in the context of social media and Islamic economics.

6. Sharia Economic Literacy

Islamic economic literacy is the ability of individuals to understand and manage finances based on sharia principles such as justice, prohibition of usury, and balanced distribution of wealth (Rahman & Arsyianti, 2021) . This literacy includes an understanding of halal and haram, the prohibition of *gharar* and *maysir*, and responsible economic behavior according to Islamic values (Yayat Rahmat Hidayat et al., 2022) . In this research framework, Islamic economic literacy functions as an *intervening* variable that is expected to mediate the influence of *Lifestyle Hedonism* and social media on consumptive behavior. A good understanding of this literacy will help individuals distinguish needs according to sharia principles and avoid excessive consumptive behavior.

7. Theoretical Model Framework

Figure 3. Framework of Thought



8. Research Hypothesis

H1: *Lifestyle Hedonism* has a significant effect on the Sharia Economic Literacy of Generation Z Muslims in Samarinda City.

H2: *Social Media* has a significant effect on the Sharia Economic Literacy of Generation Z Muslims in Samarinda City.

H3: *Lifestyle Hedonism* has a significant effect on the Consumptive Behavior of Generation Z Muslims in Samarinda City

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H4: *Social Media* has a significant effect on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

H5: Sharia Economic Literacy has a significant effect on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

H6: Sharia Economic Literacy mediates the influence of *Lifestyle Hedonism* on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

H7: Sharia Economic Literacy mediates the influence of *Social Media* on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

C. METHOD

This research method is quantitative. The population in this study were Generation Z Muslims in Samarinda City and the sampling technique was *Purposive Sampling* and *the Slovin* Formula, with a sample of 100 respondents. The data collection technique used is through distributing questionnaires online via *google form* using a Likert Scale to Generation Z Muslims in Samarinda City. The data analysis techniques in this study are Instrument Test, Classical Assumption Test, Multiple Linear Regression Test and Hypothesis Test using *SPSS* 25.

D. RESULT AND DISCUSSION

1. Instrument Test

a. Validity Test

The following are the results of the validity test output that has been measured:

Table 3. *Hedonism Lifestyle* Variable Validity Test Results (X1)

Indicator	Statement Item	r Count	r Table	Description
Preference for branded products	X1.1	0,953	0,361	Valid
	X1.2	0,980	0,361	
Desire to fulfill a luxurious lifestyle	X1.3	0,706	0,361	Valid
	X1.4	0,933	0,361	Valid
Wasteful spending patterns	X1.5	0,861	0,361	Valid

Source: Data processed by researchers, 2025

Table 4. *Social Media* Variable Validity Test Results (X2)

Indicator	Statement Item	r Count	r Table	Description
Frequency of social media usage for digital transaction activities	X2.1	0,984	0,361	Valid
	X2.2	0,983	0,361	
Types of content accessed	X2.3	0,999	0,361	Valid
The influence of promotional content on purchases	X2.4	0,984	0,361	Valid
	X2.5	0,974	0,361	

Source: Data processed by researchers, 2025

Table 5. Results of the Sharia Economic Literacy Variable Validity Test (Z)

Indicator	Statement Item	r Count	r Table	Description
Understanding the concept of halal and haram	Z1	0,824	0,361	Valid
	Z2	0,838	0,361	
Understanding the principle of fairness in consumption	Z3	0,825	0,361	Valid
Awareness of Sharia-based financial management	Z4	0,804	0,361	Valid

Source: Data processed by researchers, 2025

Table 6. Results of the Consumptive Behavior Variable Validity Test (Y)

Indicator	Statement Item	r Count	r Table	Description
Impulse purchase decision	Y1	0,949	0,361	Valid
	Y2	0,982	0,361	
Often buy things that are not needed	Y3	0,680	0,361	Valid
Reliance on discounts and promotions	Y4	0,920	0,361	Valid

Source: Data processed by researchers, 2025

Based on Tables 3-6, it can be seen that overall each statement item on each variable tested has a calculated r value above 0.361 or exceeds the r table so that it can be said to be valid.

b. Reliability Test

The following are the output results of the reliability test that has been measured:

Table 7. Reliability Test Results

Variables	Cronbach's Alpha Value	Description
X1	0,933	*Reliable*
X2	0,992	*Reliable*
Z	0,863	*Reliable*
Y	0,939	*Reliable*

Source: Data processed by researchers, 2025

The existing data displays the Croanbach's alpha value of each variable exceeding 0.70 so that all variables are declared reliable.

2. Classical Assumption Test

a. Normality Test

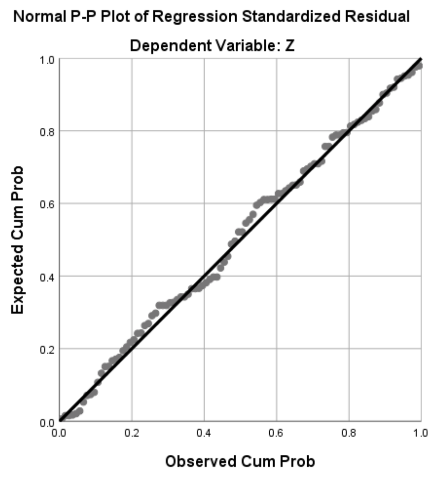
The following researchers present the results of the normality test:

Table 8. Normality Test Results
Model I (X1 and X2 to Z)

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.97812832
Most Extreme Differences	Absolute	.056
	Positive	.044
	Negative	-.056
Test Statistic		.056
Asymp. Sig. (2-tailed)		**.200**[c,d]

Source: Primary data processed with SPSS Ver. 25

Figure 4. *Probability Plot* Normality Test Results *(P-P Plot)*
Model I (X1 and X2 to Z)



Source: Primary data processed with SPSS Ver. 25

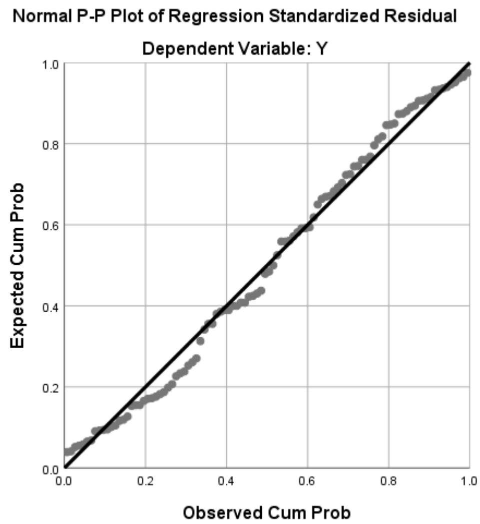
Based on Table 8 and Figure 4, the results of the Normality test on Model I (X1 and X2 to Z), it can be stated that the residual data is normally distributed because the *Asymp.Sig* value is greater than the significance value or 0.200> 0.05 and the data *plotting* (dots) follows the diagonal line, so the normality test conclusion is that the regression model is normally distributed.

Table 9. Normality Test Results
Model II (X1, X2, Z to Y)

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.20042595
Most Extreme Differences	Absolute	.067
	Positive	.067
	Negative	-.059
Test Statistic		.067
Asymp. Sig. (2-tailed)		**.200**[c,d]

Source: Primary data processed with SPSS Ver. 25

Figure 5. *Probability Plot* Normality Test Results *(P-P Plot)*
Model II (X1, X2, Z to Y)



Source: Primary data processed with SPSS Ver. 25

Based on Table 9 and Figure 5, the results of the Normality test on Model II (X1, X2, Z to Y), it can be stated that the residual data is normally distributed because the *Asymp.Sig* value is greater than the significance value or 0.200> 0.05 and the data *plotting* (dots) follows the diagonal line, so the normality test conclusion is that the regression model is normally distributed.

b. Multicollinearity Test

Table 10: Multicollinearity Test Results
Model I (X1 and X2 to Z)

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10.583	1.584		6.680	.000		
	Lifestyle Hedonism	.250	.059	.378	4.208	.000	**.956**	1.046
	Social Media	.209	.073	.257	2.862	.005	**.956**	1.046
a. Dependent Variable: Sharia Economic Literacy								

Source: Primary data processed with SPSS Ver. 25

Table 11: Multicollinearity Test Results
Model II (X1, X2, Z to Y)

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	19.973	.195		102.441	.000		
	Lifestyle Hedonism	-.125	.007	-.965	-18.967	.000	**.808**	1.237
	Social Media	.047	.008	.297	6.099	.000	**.881**	1.135
	Sharia Economic Literacy	.059	.010	.302	5.715	.000	**.750**	1.334
a. Dependent Variable: Consumptive Behavior								

Source: Primary data processed with SPSS Ver. 25

Based on Tables 10 and 11, the results of the Multicollinearity test on both models, show that the tolerance value does not occur multicollinearity because the tolerance value is more than 0.10 or the tolerance value> 0.10.

c. Heteroscedasticity Test

Table 12. Heteroscedasticity Test Results
Model I (X1 and X2 to Z)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.871	.918		.949	**.345**
	Lifestyle Hedonism	-.026	.034	-.077	-.752	**.454**
	Social Media	.060	.042	.144	1.405	**.163**
a. Dependent Variable: Sharia Economic Literacy						

Source: Primary data processed with SPSS Ver. 25

Table 13. Heteroscedasticity Test Results
Model II (X1, X2, Z to Y)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.163	.101		1.612	.110
	Lifestyle Hedonism	.006	.003	.189	1.691	**.094**
	Social Media	.001	.004	.030	.281	**.779**
	Sharia Economic Literacy	-.006	.005	-.130	-1.125	**.264**
a. Dependent Variable: Consumptive Behavior						

Source: Primary data processed with SPSS Ver. 25

Based on Tables 12 and 13, the results of the Heteroskedadtisitas test on both models, it can be said that there are no symptoms of heteroscedasticity because the significant value of all variables is more than 0.05.

3. Multiple Linear Regression Test

Table 14. Multiple Linear Regression Test Results
Model II (X1, X2, Z to Y)

Coefficients[a]						
Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	**19.973**	.195		102.441	.000
	Lifestyle Hedonism	**-.125**	.007	-.965	-18.967	.000
	Social Media	**.047**	.008	.297	6.099	.000
	Sharia Economic Literacy	**.059**	.010	.302	5.715	.000
a. Dependent Variable: Consumptive Behavior						

Source: Primary data processed with SPSS Ver. 25

Based on Table 14, it can be concluded that the results of multiple linear regression calculations are as follows.

$\gamma = 19.973 - 0.125X1 + 0.047X2 + 0.059Z + \varepsilon$.

Based on the above equation, it can be identified as follows: 1) The constant value of 19.973 indicates that when all independent variables are zero, the Consumptive Behavior remains at 19.973. This indicates that there is a basic level of Consumptive Behavior that is not affected by *Lifestyle Hedonism*, social media, or Sharia Economic Literacy; 2) The regression coefficient for the hedonism lifestyle variable (X1) is negative -0.125. This means that every one point increase in *Lifestyle Hedonism* will reduce Consumptive Behavior by 0.125 points, assuming other variables remain constant. This indicates a negative influence between hedonic lifestyle and Consumptive Behavior in this context; 3) The coefficient for the social media variable (X2) is positive at 0.047, which means that every one point increase in social media use will increase Consumptive Behavior by 0.047 points, if other variables are held constant. This shows that social media has a positive effect on increasing Consumptive Behavior; 4) The regression coefficient for Sharia Economic Literacy (Z) of 0.059 shows a positive relationship between Sharia Economic Literacy and Consumptive Behavior. That is, if Sharia Economic Literacy increases by one point, then Consumptive Behavior also increases by 0.059 points, assuming other variables do not change.

4. Hypothesis Test

a. T Test (Partial Test)

Table 15. T Test Results (Partial)
Model I (X1 and X2 to Z)

Coefficients[a]						
Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	10.583	1.584		6.680	.000
	Lifestyle Hedonism	.250	.059	.378	**4.208**	.000
	Social Media	.209	.073	.257	**2.862**	.005
a. Dependent Variable: Sharia Economic Literacy						

Source: Primary data processed with SPSS Ver. 25

Based on the results of the T test on Model I (X1 and X2 to Z) in Table 15 above, it can be concluded that: 1) *Lifestyle Hedonism* has a t value of 4.208 which is greater than t table 1.985 with a significance level of 0.000, so it has a positive and significant effect on Islamic economic literacy and supports the acceptance of hypothesis H1. This shows that the higher the level of hedonism in Generation Z Muslims in Samarinda City, the greater the contribution to increasing Islamic economic literacy; 2) The use of social media is also proven to have a positive and significant influence on Islamic economic literacy, indicated by the calculated t value of 2.862 which is greater than the t table and the significance level of 0.000, so that hypothesis H2 can be accepted.

Table 16. T Test Results (Partial)
Model II (X1, X2, Z to Y)

Coefficients[a]						
Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	19.973	.195		102.441	.000
	Lifestyle Hedonism	-.125	.007	-.965	**-18.967**	.000
	Social Media	.047	.008	.297	**6.099**	.000
	Sharia Economic Literacy	.059	.010	.302	**5.715**	.000

a. Dependent Variable: Consumptive Behavior

Source: Primary data processed with SPSS Ver. 25

Based on the results of the T test on Model II (X1, X2, Z to Y) in Table 16 above, it can be concluded that: 1) *Lifestyle Hedonism* has a t count of -18.967 which is smaller than the t table -1.985 with a significance of 0.000, so it has a negative and significant effect on Consumptive Behavior and supports the acceptance of hypothesis H3. This means that the higher the hedonism lifestyle, there is a tendency to decrease Consumptive Behavior if accompanied by a good understanding of literacy; 2) The use of social media shows a positive and significant influence on Consumptive Behavior with a t value of 6.099 greater than the t table and a significance of 0.000, so that hypothesis H4 is accepted; 3) Sharia Economic Literacy which has a t count of 5.715 and a significance of 0.000, proves a positive and significant influence on Consumptive Behavior and supports hypothesis H5.

b. *Sobel Test*

Sobel Test / Sobel *Test* is used to test the strength of the indirect effect of independent variables (exogenous) on the dependent variable (endogenous) through *intermediate* variables or *intervening* variables (Ngatno, 2015) . To see whether the mediating variable (Z) is able to bridge the relationship between the independent variable (X) and the dependent variable (Y). The interpretation is based on the Z value> 1.96 and significance <0.05 (5%). In this study using the sobel test in the form of a website, which is as follows: *https://quantpsy.org/sobel/sobel.htm.*

Figure 6. Sobel Test Results Hypothesis 6

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.250	Sobel test:	3.44166535	0.00428572	0.00057815
b	0.059	Aroian test:	3.40950833	0.00432614	0.0006508
s_a	0.059	Goodman test:	3.47474975	0.00424491	0.00051133
s_b	0.010	Reset all	Calculate		

Source: https://quantpsy.org/sobel/sobel.htm

Figure 7. Sobel Test Results Hypothesis 7

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.209	Sobel test:	2.57576735	0.00478731	0.01000179
b	0.059	Aroian test:	2.54633365	0.00484265	0.01088611
s_a	0.073	Goodman test:	2.60624592	0.00473133	0.00915407
s_b	0.010	Reset all	Calculate		

Source: https://quantpsy.org/sobel/sobel.htm

Based on the results of the sobel test, the test results show that Sharia Economic Literacy is able to partially mediate the relationship between *Lifestyle Hedonism* and Consumptive Behavior, indicated by a z value of 3.438 (> 1.96) and a significance of 0.00057815 (<0.05), so H6 is accepted. This means that some of the influence of *Lifestyle Hedonism* on Consumptive Behavior is channeled through Sharia Economic Literacy, although the direct effect remains significant. Furthermore, the Sobel test also shows that Sharia Economic Literacy mediates the relationship between *Social Media* and Consumptive Behavior with a z value of 2.574 and a significance of 0.01000179 (<0.05), so H7 is accepted. This indicates partial mediation, because the direct effect of *Social Media* on Consumptive Behavior remains significant without being fully mediated by Sharia Economic Literacy.

5. Discussion

a. *Lifestyle Hedonism* has a significant effect on the Islamic Economic Literacy of Generation Z Muslims in Samarinda City.

The results showed that *Lifestyle Hedonism* has a positive and significant relationship with Islamic Economic Literacy among Generation Z Muslims in Samarinda City (t count 4.208 > t table 1.985; significance 0.000 <0.05). This indicates that the higher the hedonic lifestyle, the better the individual's understanding of Islamic economics. Generation Z with a consumptive lifestyle tends to seek a balance between pleasure and adherence to Islamic financial principles. This finding is in line with the study (Nurhasanah & Kesuma, 2023) in the Jabodetabek area which shows hedonism does not always conflict with sharia literacy, but can run parallel. Similarly, (Fajari & Rochayatun, 2023) corroborates that a hedonistic lifestyle can encourage higher financial awareness, including in the context of sharia, because of the demands in managing economic needs wisely and Islamically.

b. *Social Media* has a significant effect on the Sharia Economic Literacy of Generation Z Muslims in Samarinda City.

The results showed that *Social Media* has a positive and significant effect on Islamic Economic Literacy among Generation Z Muslims in Samarinda City (t count 2.862 > t table 1.985; significance 0.005 < 0.05). This confirms that the intensity of social media use contributes directly to their increased understanding of the principles of Islamic economics. This finding is consistent with research (Safitri & Dewa, 2022) , which states that social media is the main source of Islamic financial education for Generation Z through platforms such as Instagram and TikTok. Support also comes from the study (Lutfi & Prihatiningrum, 2023) , which shows that social media facilitates the wide and effective dissemination of Islamic financial information. Thus, social media has a strategic role in shaping stronger Sharia Economic Literacy among young people, so it needs to be maximized as an informative and relevant educational tool.

c. *Lifestyle Hedonism* has a significant effect on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

The results showed that *Lifestyle Hedonism* has a negative and significant effect on Consumptive Behavior in Generation Z Muslims in Samarinda (t count -

18.967 < -1.985; significance 0.000 < 0.05). This finding shows that the higher the hedonic lifestyle, the lower the consumptive level because the Sharia Economic Literacy factor plays a role in controlling this behavior. These results contradict research by Kusuma (2024) in Denpasar and (Zahrotunnisa et al., 2024) in Banten which found a positive influence between hedonism and consumptiveness, possibly influenced by different respondent characteristics and socioeconomic conditions. Generation Z Muslims in Samarinda seem to be more attached to sharia values such as qana'ah and wise financial management. Support for this finding also comes from a study (Budi Utomo et al., 2023) , which states that a hedonistic lifestyle does not always trigger Consumptive Behavior, especially if individuals have strong Sharia Economic Literacy as a counterweight.

d. *Social Media* has a significant effect on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

The results showed that *Social Media* has a positive and significant effect on the Consumptive Behavior of Gen-Z Muslims in Samarinda City (t count 6.099 > t table 1.985; significance 0.000 < 0.05), which means that the more intense the use of social media, the higher their consumptive level. This is related to exposure to digital promotions, trends, and influencers that dominate platforms such as TikTok, Instagram, and e-commerce. This finding is reinforced by studies (Asrun & Gunawan, 2024) in Medan and (Nuro'im & Anasrulloh, 2023) in Tulungagung, which show that social media clearly shapes Gen-Z consumption patterns. Support also comes from the study (Erwin, 2023) , which confirms that the consumption of the younger generation is strongly influenced by social media as an effective and massive digital marketing tool.

e. Sharia Economic Literacy has a significant effect on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

The results showed that Sharia Economic Literacy has a positive and significant effect on the Consumptive Behavior of Gen-Z Muslims in Samarinda (t count 5.715 > t table 1.985; significance 0.000 < 0.05). This means that the higher their sharia literacy, the greater their tendency to consumptive behavior, although in a more selective context and in accordance with Islamic principles, such as choosing halal products and supporting the sharia economy. This finding is in line with research by (Rafidah et al., 2022) , which concluded that Islamic financial literacy encourages more purposeful spending and religious values. However, different results were found by (Firdaus & Pusposari, 2022) , which showed a negative effect of economic literacy on student consumptive behavior. This difference confirms that the impact of Islamic Economic Literacy on consumption is highly dependent on the social context and characteristics of respondents.

f. Sharia Economic Literacy mediates the influence of *Lifestyle Hedonism* on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

The results of the mediation test show that Sharia Economic Literacy partially mediates the effect of *Lifestyle Hedonism* on the Consumptive Behavior of Gen-Z

Muslims in Samarinda ($z = 3.438 > 1.96$; p-value = $0.00057 < 0.05$), which means that this literacy acts as a significant link between hedonistic lifestyles and consumptive tendencies. This finding is in line with research (Agustina, 2021) which proves that Sharia Economic Literacy can suppress the negative impact of hedonism on student consumptive behavior. Support also comes from the study (Agustin & Prapanca, 2023) which shows that Islamic Financial Literacy is able to mediate the relationship of Hedonism Lifestyle to Gen-Z financial and consumptive behavior. However, the fundamental difference lies in the approach: this study emphasizes Islamic literacy based on Islamic principles, while (Agustin & Prapanca, 2023) uses a general financial literacy approach. These findings reinforce the importance of strengthening Islamic economic education as a preventive measure against the impact of consumptive lifestyles among Gen-Z Muslims.

g.Sharia Economic Literacy mediates the influence of *Social Media* on the Consumptive Behavior of Generation Z Muslims in Samarinda City.

The results of the mediation test show that Sharia Economic Literacy partially mediates the effect of *Social Media* on the Consumptive Behavior of Gen-Z Muslims in Samarinda ($z = 2.574 > 1.96$; $p = 0.00057815 < 0.05$), which means that the role of social media on consumption can be directed through the level of Sharia Economic Literacy that individuals have. This finding is in line with research (Rahmi et al., 2024) in Banjarmasin, which also proves that Sharia Economic Literacy is able to be a significant link between social media use and Gen-Z Consumptive Behavior. Both studies show that social media is very influential in shaping the consumption patterns of the younger generation, but sharia literacy is able to control the direction of consumption to be more in accordance with Islamic principles. This means that a good understanding of sharia can strengthen positive and directed consumption behavior, or conversely reduce the negative influence of social media on excessive Consumptive Behavior.

E. CONCLUSION

This study concludes that *Lifestyle Hedonism* and *Social Media* have a positive effect on Islamic Economic Literacy, indicating that increasing consumptive lifestyles and exposure to social media can encourage awareness of Islamic economics among Gen Z Muslims. However, *Lifestyle Hedonism* has a negative effect on Consumptive Behavior, indicating that hedonic individuals are more selective in spending because other factors are more dominant. In contrast, *Social Media* and Sharia Economic Literacy have a positive effect on Consumptive Behavior, reflecting their role in shaping more purposeful consumption. The mediation test shows that Sharia Economic Literacy partially mediates the relationship between *Lifestyle Hedonism* and *Social Media* on Consumptive Behavior. The practical implication is the importance of digital media-based Islamic economic education as a strategy to reduce the negative impact of consumptive behavior. This study makes an original contribution by examining the relationship between these variables in the context of Gen Z Muslims in Samarinda.

Based on the research findings, it is recommended that Generation Z Muslims in Samarinda City increase awareness of the impact of *Lifestyle Hedonism* and social media on Consumptive Behavior by strengthening Sharia Economic Literacy in order to manage finances wisely. The government and Islamic financial institutions need to develop digital-based educational programs to encourage understanding of Islamic economics among the younger generation. Muslim business actors and influencers are expected to prioritize content that is educative and in accordance with sharia principles in order to form healthier consumption patterns. In addition, academics and researchers can use these results as a basis for further studies to examine the consistency of the influence of hedonism in various social contexts and different regions, as well as to broaden the insights of consumptive behavior in the perspective of Islamic economics.

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