

GENERATION Z CONSUMPTIVE *ONLINE BEHAVIOR PATTERNS* BASED ON CONSUMPTION THEORY IN AN ISLAMIC ECONOMIC PERSPECTIVE

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Abstract: This research delves into the online consumptive behaviour of Generation Z in Parangjoro Village, exploring it through the lens of Islamic economics. While Islamic teachings emphasize the importance of adhering to ethical consumption practices, the study reveals that the online shopping habits of Generation Z in Parangjoro are not fully aligned with these principles. The inclination to purchase based on desires rather than needs, coupled with a lack of consideration for product quality, underscores the existing gap between Islamic teachings and consumer practices. Factors such as convenience, affordability, and a wide array of choices in online stores significantly influence their behaviour. The impact of this consumptive behaviour manifests in social envy, financial strain, and a diminishing interest in savings. This conclusion highlights the urgency of addressing this misalignment by promoting Islamic economic education, awareness campaigns on mindful consumption, financial management training, and active involvement of parents and society in guiding Generation Z towards more conscientious and Islamically-aligned consumption practices. The findings contribute to the ongoing discourse on harmonizing contemporary consumer behaviour with the principles of Islamic economics.

Keywords: *Generation Z, online consumptive behaviour, Islamic economics, ethical consumption, consumer practices, Parangjoro Village*

1. Introduction

Generation is a group of individuals who identify groups based on year of birth, age, location and events in the lives of groups of individuals that have a significant influence in the growth phase.⁷ In the generation theory put forward by Grame Codrington & Sue Grant-Mrrashall, Penguin, five Human generations based on year of birth are: baby boomer generation born 1946-1964, generation -2025. The five generations have differences in personality growth and development (Haryato, 2019). Generation Z is the first generation to know the internet and technology. Generation Z or better known as the digital generation grows and develops by relying on technology and various technological devices.

Generation z tends to like everything that is practical (immediate) and easy to incorporate into their personality to solve a problem or find a solution. Of course, the growth and development of Generation Z is not without reason. These social characteristics are quite different from previous generations, especially as this generation grows and develops along with the times. All activities carried out by generation Z are closely related to the use of the internet and surfing in cyberspace. The reason is, this generation grew up with technology and has access to gadgets which have a big impact on the character of generation z. In an era of ever-growing global uncertainty and transformation, attention to consumption behavior patterns becomes increasingly important, especially when we discuss a generation full of potential, Generation Z. This group, born in the mid-1990s to early 2010s, grew up in an environment that filled with advanced technology, globalization and dynamic social change. An in-depth understanding of Generation Z's consumption behavior patterns is not only needed as a response to market changes, but also as a way to assess their impact on economic, social and environmental sustainability. In pursuing their consumption patterns, Generation Z has become a central gauge in gauging the direction of cultural and economic change.

In this context, we will detail the consumption behavior patterns of Generation Z through two important prisms: consumption theory and the Islamic economic perspective. Consumption theory, as a well-established analytical tool, helps us understand what factors motivate and shape their consumer decisions. However, with the addition of an Islamic economic perspective, we can explore the ethical and moral values that guide Generation Z's consumption actions. Consumption theory is a view or conceptual framework that explains how individuals and society choose to allocate their resources to meet needs and desires.

Meanwhile, the Islamic economic perspective brings ethical dimensions and values into economic analysis, by referring to Islamic sharia principles. Human consumption behavior is influenced by internal and external factors. One factor that can influence consumption behavior is lifestyle. Another factor that can influence consumption behavior is the learning process, learning is a process of changing behavior. Nowadays, people's lifestyles are always changing to keep up with the times. Lifestyle shows more about how a person lives his life, how he spends his money, how he uses his time, allocates his income, and chooses products or services and various other choices. There are changes in lifestyle from generation to generation due to social changes in society and the economic environment (Suryani, 2008)

Generation z, as the main actors in the current consumption ecosystem, tends to have unique characteristics in living a lifestyle and consuming goods and services. Factors such as technology, social connectivity and demand for experiences play a big role in shaping their consumption preferences. For example, the use of digital platforms and social media has provided wider access to product information, influenced purchasing decisions, and created new trends. The millennial generation is the first generation to spend time in a digital environment, information technology greatly influences how the millennial generation lives and works (Online et al., 2008). According to Moreno (2017) generation z is a generation that uses and adapts technology in daily life, values, life experiences, motivation and general purchasing behavior. In line with a survey conducted by Ipsos Mendolsohn, it is stated that on average the millennial generation spends almost 40 hours per week on the Internet and 81 percent of them access social media every day (Nickell, 2012).

Ease in technology makes it easier for the marketplace to grow rapidly. The ease of finding and buying goods and services means that the millennial generation is no longer only trying to fulfill their needs but also fulfill their desires, which causes hedonistic behavior. According to Tannsjo (2007), hedonism is the teaching or view that pleasure or enjoyment is the goal of human life and actions. However, in observing the consumption behavior patterns of the millennial generation, we also need to consider the Islamic economic perspective which emphasizes justice, sustainability and adherence to moral values. How consumption can be done without causing social inequality, and how consumption behavior can reflect environmental responsibility, are important questions that arise in this context. In line with the principles of justice and sustainability of the Islamic economy, the millennial generation is

faced with the challenge of adopting consumption patterns that not only pay attention to personal desires, but also social and environmental impacts.

In this context, the question arises about the extent to which this generation is able to incorporate Islamic economic values into their consumer life, as well as how this can contribute to positive changes in the global economic order. Therefore, this article aims to explore and analyze the consumption behavior patterns of the millennial generation from the perspective of traditional consumption theory and Islamic economics. By looking more closely at the interaction between the millennial generation's consumption preferences and Islamic economic values, we can identify opportunities to create consumption models that are more inclusive, sustainable, and in line with the moral principles adhered to in the Islamic economic context. Islamic economics, as an economic framework that focuses on justice, sustainability and adherence to Islamic values, provides a basis for evaluating the social and environmental impacts of Generation Z's consumption patterns. How do they respond to consumer offers, do their decisions take into account social responsibility? and ethical values, are important questions that need to be answered.

2. Literature Review

2.1 Behavior Consumer

According to (Simamora, 2008) consumer behavior is the actions directly involved in obtaining, consuming and disposing of products and services, including the decision processes that precede and follow these actions. According to Suryani, in research (Yulia et al, 2018) consumption behavior is the study of how individuals, groups, organizations and processes are used to select, protect and use products, services, experiences or ideas to meet their needs and influence consumers. . In general, there are two factors that influence consumer behavior, namely internal factors and external factors. Internal factors come from within the consumer, while external factors come from the surrounding environment.

2.2 Behavior Consumers in an Islamic Perspective

According to (Wigati, 2011) The theory of consumer behavior based on Islamic law is fundamentally different from conventional theory. This difference concerns the

fundamental values that form the basis of theory, motives and goals for consumption, as well as consumption selection skills and budget allocation.

Consumption behavior from an Islamic economic perspective is that there is no wasteful and stingy attitude towards life, but is based on need, not because of one's own desires. From an Islamic economic perspective, there is a balance in life that is not found in conventional economics. Balance in Islamic economics is clearly and repeatedly explained in the Al-Qur'an to channel part of its wealth in the form of infaq, alms, zakat. This contains the teaching that Muslims have strong ties with other Muslims. In other words, there is solidarity between people who are financially capable and Muslims who are needy and poor. (Muhammad, 2004) Islam teaches that humans throughout their lives will experience stages in their life, namely the stages of this world and the afterlife. Thus, Islam teaches its people to always achieve happiness in this world and the hereafter. This means that when someone consumes it must have a value between this world and the hereafter. Therefore, what comes first is consumption for the world or consumption for the afterlife.

When using assets, you must be directed towards appropriate and good choices so that the wealth you have can be utilized in a good way. Muslim consumers do not only emphasize worldly aspects. The benefits of consumption in the world must have the value of worship. Consumption can always balance life in this world and the hereafter in achieving the pleasure of Allah SWT, because everything that is obtained and then consumed is aimed at greater benefit (al maslahah al-ummat).

Consumption in Islam is based more on needs, and is not seen from wants or desires (Dina Kurnia, 2019). Consumption in Islam is also limited based on the teachings of the Prophet, namely "...one third of a person's stomach is for eating, another third is for drinking and another third is for breathing".

2.3 Principles Islamic Consumption

Islamic consumption always pays attention to halal-haram, commitment and consistency with the rules and laws of the Shari'a that regulate consumption in order to achieve the optimal benefits of consumption and prevent deviation from the path of truth and

detrimental impacts both for oneself and others (Pujiyono, 2006). According to (Al-Haritsi, 2006) the basic principles of Islamic consumption include:

- a. Sharia principles, namely regarding the basic sharia that must be fulfilled in consuming consumption, which consist of:
- b. The principle of quantity, namely in accordance with the quantity limits that have been explained in Islamic law
- c. The principle of priority, which pays attention to the order of interests that must be prioritized so that harm does not occur
- d. Social principles, namely paying attention to the surrounding social environment so as to create harmony in society
- e. Environmental rules, namely that consumption must be in accordance with the conditions of the potential carrying capacity of natural resources and their sustainability or not damage the environment.
- f. Do not imitate or follow consumption actions that do not reflect Islamic consumption ethics, such as entertaining for the purpose of having fun or showing off luxury and wasting wealth.

2.4 Impact Behavior Consumptive

Consumption is one of the uses and utilization of resources or goods that Allah SWT has given to humans. In carrying out consumption, humans are given freedom, but this freedom must also be based on the laws that have been established in Islamic teachings. In Islam, all human actions are regulated in the Al-Qur'an and hadith, the aim of which is to ensure that humans do not fall into bad and detrimental things. The Koran and hadith are comprehensive and universal, meaning they cover all aspects of life, both social and spiritual, and are applied simultaneously in all times and places. In terms of consumption, Islam teaches simplicity, not being wasteful, not exaggerating, and not lacking because if we have a wasteful nature then we are brothers of Satan. Consumptive behavior is a psychological problem or better known as compulsive buying disorder or shopping addiction, where consumers cannot differentiate between needs and desires. In terms of consumption, Islam has emphasized that humans must consume goods that are halal, good, nutritious, not dirty and not containing usury, not luxurious or excessive (Mukhtarom, 2013).

- a. Causing social jealousy in society
- b. Making finances increasingly thin
- c. Makes it difficult to want to save and causes someone not to think about the future
- d. Makes someone only think about themselves and not see the lives of other people around them because they are busy thinking about their desires.

2.5 Generation Z

Generational differences in the work environment are a subject that always appears in the development of human resource management, and the concept of generational differences continues to develop over time. There are significant differences in characteristics between generation Z and other generations. One of the main differentiating factors is mastery of information and technology. For generation Z, information and technology are things that have become part of life, because generation Z was born where access to information, especially the internet, has become a global culture, so this has an influence on values, views and life goals. The rise of generation Z will also pose new challenges for management practices in organizations, especially for human resource management practices.

Table 2.1 Differences Generation

Year of Birth	Generation Name
1925 – 1946	Traditional generation
1946 – 1960	Baby boom generation
1960 – 1980	X generation
1980 – 1995	Y generation
1995 – 2010	Generation Z
2010+	Alpha generation

3. Research Methods

This research is descriptive, which will describe an event or phenomenon to obtain accurate results and interpret them using written words (Soendari, 2012). This research uses a

qualitative approach with case studies. This research design was chosen to understand in depth the consumption behavior patterns of Generation Z in the Parangjoro Village environment. The population of this research is all members of Generation Z in Parangjoro Village. The research sample will be selected in stages using a purposive sampling technique, where the selection of respondents is based on certain characteristics that are relevant to the research objectives. The number of correspondents who will be interviewed is around 33 Generation Z people who come from various backgrounds and characteristics. The research sample will be selected in stages using a purposive sampling technique, where the selection of respondents is based on certain characteristics that are relevant to the research objectives.

The data collection instruments used by researchers in this research were in-depth interviews and participatory observation. In-depth interviews were conducted to understand the views, values and motivations behind Generation Z's consumption decisions while participant observation was used to gain contextual understanding. The variables in this research are independent and dependent variables. The independent variables include the influence of social media, the influence of the local environment and culture as well as economic factors and accessibility.

The research procedure was carried out in several stages, namely stage 1 conducting a survey to identify the general characteristics of Generation Z in Parangjoro Village. Stage 2 is in-depth interviews with members of the generation to explore the factors that influence their consumption behavior patterns and finally stage 3 is participant observation to gain a contextual understanding of the daily life of Generation Z in Parangjoro Village. The data obtained will be analyzed using a thematic approach. Findings will be identified, grouped, and analyzed to form a cohesive understanding of Generation Z's consumption behavior patterns. To increase the validity of the data, triangulation methods will be used, namely combining data from interviews, observations, and other data sources.

Data will be corroborated through audio recording of interviews, careful field notes, and in-depth investigation of differences in respondents' perspectives. By using this research method, it is hoped that we can detail the consumption behavior patterns of Generation Z in Parangjoro Village, Sukoharjo Regency, Central Java, by gaining in-depth and contextual insight.

4. Results and Discussion

Analysis of Consumer Online Behavior in Generation Z in Parangjoro Village in Online Shopping Viewed from an Islamic Economic Perspective

In the process of consuming goods or services, a Muslim is expected to comply with the provisions explained in Islamic teachings. The concept of consumption in Islam does not only focus on fulfilling desires, but also emphasizes the importance of intention so that consumption activities are considered a form of worship to Allah SWT. Therefore, every consumption action of a Muslim should be in line with the principles of Islamic sharia. Generation Z frequently purchases and uses trendy novelties, and their motivation is often based on a desire to imitate what they see on social media, magazines, television, and other media platforms. In the current digital era, they tend to prefer shopping online. Data collected by researchers through interviews related to Generation Z consumer behavior problems in online shopping includes several aspects, such as: Spending wealth in good manners and avoiding stinginess, Prohibiting wasteful actions, and simplicity.

Based on interviews conducted by researchers with generation z in Parangjoro village, it can be concluded that generation z in Parangjoro village shops online only to fulfill desires, not based on needs. Generation z in Parangjoro village when shopping online does not pay attention to the quality and quality of the goods, they buy so that the goods that arrive do not match what they want. Based on Yusuf Qardhawi's theory and the results of interviews conducted by researchers, it can be concluded that the consumption activities of generation z in Parangjoro village in online shopping are not in accordance with Islamic law in simplicity, where when buying an item, they don't pay attention to their financial condition, when buying an item, they don't think about that item. needed and not paying attention to whether the goods are of real quality or not, so there are goods that are not used because the quality is not good and the goods do not match what is desired.

In general, the consumer behavior carried out by generation z in Parangjoro village in shopping online is not in accordance with Islamic teachings regarding spending wealth for good and avoiding stinginess, not committing wasteful actions, and simplicity. This theory is not in accordance with practice where there are still many generation Z whose consumption activities are not in accordance with Islamic law, they make purchases in online stores not

because of need but only because of desire. Consumers are not satisfied with the goods they already own because they only want to follow trends and feel bored with the goods they own, so this is not in accordance with Islamic law because spending is not conducive and causes excess or waste (israf).

Analysis of Factors that Influence Generation Z in Parangjoro Village in Online Consumption

The existence of digital technology has made quite rapid changes and has had an impact on human lifestyles in consumption activities, where previously they had to come directly to the shop to choose, try and buy the goods they wanted to buy. However, nowadays developments have changed everything, one of which is by making it easier to buy goods online. When someone wants to buy goods, they no longer need to go to the shop to choose the goods they want to buy, but can just stay at home by ordering via cellphone. The goods they buy will be sent a few days later.

Based on the results of interviews conducted by researchers with generation z in Parangjoro village, several factors were found that influence generation z in shopping online, including: Convenience, cheaper prices in online stores, and the large number of choices in online stores are one of the reasons why this generation z when shopping at an online shop, they just search for the item they want in the search column and a large selection of goods will appear from various online shops at different price levels, there are even items that are rarely found in shops that can be found in online shops , consumers just have to choose the goods they want and according to their abilities. Another factor is that Generation Z prefers to make purchases in online stores because of the effectiveness factor, namely saving time, energy and costs. Consumers can make payment transactions at home, at work, while traveling, using electronic devices such as cellphones, laptops. When you want to transfer money, it is also easier by using e-money or m-banking.

Based on interviews conducted by researchers with generation z in Parangjoro village, it can be concluded that they like shopping online because it can save energy, time and costs. They can also make transactions from home or anywhere using e-money and m-banking.

Analysis Impact Behavior *On line* Consumptive in Online Shopping for Generation Z Lifestyle in Parangjoro Village

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5. Conclusion

This research illustrates that the consumer behavior of Generation Z in Parangjoro Village in shopping online is not fully in line with Islamic economic principles. Even though there is awareness of the importance of adhering to Islamic teachings in consumption, practice still shows a tendency to buy goods based on desires without considering the needs and quality of the goods. Factors such as convenience, low prices, and the large selection in online stores are

the main influences. The impact of this consumptive behavior includes social jealousy, financial depletion, and decreased interest in saving. This conclusion shows that there is a gap between Islamic teachings and consumption practices, showing the need for Islamic economic education, consumer awareness campaigns, financial management training, as well as the active role of parents and society in guiding Generation Z towards wiser consumer behavior and in accordance with economic values. Islam.

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