Determinants of Consumer Behavior Transformation from Traditional to Online Shopping: A Case Study of Central Java Community, Indonesia

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ABSTRACT

Technological advancements and the transition from traditional to online shopping have had a significant impact on consumer behavior. The availability of various online marketplace platforms has changed shopping habits, modified purchasing trends, and shaped overall consumption decisions. This study attempts to examine the influence of income, Islamic financial literacy, and social media on consumer behavior among individuals in Central Java, Indonesia. This study used a quantitative method. Data were collected through questionnaires from the Central Java population. A research sample comprising 458 respondents was obtained using simple random sampling. The independent variables include income, Islamic financial literacy, and social media, while the dependent variable is consumer behavior. Data were analyzed using SmartPLS software, involving a structural model (inner model) and a measurement model (outer model). This study revealed that Islamic financial literacy and social media have a significant impact on consumer behavior, while income does not show a significant effect. The coefficient of determination (Adjusted R Square) was 0.702 (70%), which indicates that income, Islamic financial literacy, and social media collectively influence 70% of consumer behavior with the remaining 30% attributable to unexplored factors. The transformation of the digital economy has brought multidimensional impacts on consumption behavior, from psychological to economic aspects. Thus, understanding these changes is important for academics, business practitioners, and policymakers in designing adaptive strategies for the digital ecosystem.

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INTRODUCTION

Online shopping has become a popular and evolving cultural phenomenon. This popular culture is developing along with the development of communication technology, media development, and the very rapid development of new media. The rise in online shopping activities is inextricably linked to advancements in information technology and the emergence of new media. The development of online shopping activities has, perhaps unwittingly, transformed societal shopping behavior (Respati et al., 2023). People who previously carried out traditional shopping activities began to experience changes to online shopping. The development of communication and information technology slowly but surely shifted the shopping culture of society that previously used traditional shopping and changed to online shopping. In the context of online shopping, shopping activities have evolved, sometimes serving as leisure pursuits or avenues for expenditure. Online shopping offers society greater practicality (Trivani & Soleha, 2023).

Consumers benefit from significant convenience with a simple click, they can order items, process payment, and have goods delivered to their homes. Frequently, online store prices are considerably lower than those in offline storesm primarily because online retailers often have lower operational costs. On the other hand, this changes not only changes people's habits from shopping manually but also shifts the interactions that occur. Initially, traditional shopping involved direct human-to-human interaction. Conversely, online shopping primarily involves human-technology interaction, fostering the development of diverse online shopping applications (Karaa & Kuğu, 2016). Rapid economic growth and technological advancements, coupled with the widespread use of social media, have instigated significant social transformations within society. In the contemporary era of globalization, there has been a noticeable transformation in the consumption patterns of the majority of Indonesians. Consumption is no longer merely about fulfilling basic needs; it has evolved into a multifaceted activity encompassing the pursuit of satisfaction, the expression of hobbies, and the fulfillment of various needs. This trend can be attributed to the increasingly diverse nature of people's needs, which now encompass not only primary necessities but also secondary and tertiary desires (Koskelainen et al., 2023).

According to a We Are Social (2024) report, Indonesia had 167 million active social media users in January 2024, representing 60.4% of the population. The average time spent

on social networks was 3 hours and 18 minutes per day, ranking tenth globally. In the era of rapid societal growth, individuals increasingly engage in a competitive quest to fulfill their needs, even extending to desires that may not be essential but are pursued due to people's inclination towards ownership or consumption. According to Klein & Polzin (2025), consumption behavior describes when someone buys something because of the desire to get something instead of the need to be fulfilled, this leads to waste that can make changes in lifestyle, someone who buys goods from social media at low prices, or promo offers and tends to repeatedly buy more products that they want to have without a clear need, and eventually, this habit becomes a new lifestyle.

Uncontrolled consumptive behavior can negatively impact personal and family finances and can threaten social and environmental well-being. However, contemporary consumption patterns often transcend basic need fulfillment, with spending increasingly driven by desires. Consumptive behavior can also occur in people of productive age, the productive age community is a working age that can produce goods and services, in the age range of 15-64 years many people complete their formal education, find and build a career, and build a family. Individual of productive age, who generate income, may be influenced to purchase trending items, regardless of actual need. The material standard of living of most families in various countries has increased significantly over time due to technological development and increased productivity. The progress of a society is determined by the average income of its citizens who have more money to buy more goods and services and buy things they need rather than investing in things that could make them richer in the future (Zhu, 2025).

According to BPA data for Central Java, the average monthly net income of informal workers by district was IDR 1,227,319. The income level of a society can influences their level of exposure to consumptive culture and social pressures to buy and own certain goods. Higher income levels give individuals better access to financial resources, allowing them to purchase higher quality or more expensive goods and services. Consumption behavior, in this context, refers to the tendency to squander money. Consumptive behavior has also become an important issue in the world of Islamic finance, as it can affect the financial stability of individuals or communities. The assessment of financial literacy itself should not only focus on understanding products, institutions, and services but also emphasize the capacity to perceive

the risks associated with financial decisions. According to Leong & Cheng (2025), Islamic financial literacy plays a crucial role in influencing the spending habits of Muslim individuals. Indonesian people tend to think short term and practice impulsive shopping to fulfill their desires rather than their needs so many individuals have sufficient income but still experience financial problems, this is caused by irresponsible financial behavior, lack of savings, investment, emergency fund planning, and budgeting for the future.

The level of financial literacy depends on the acquired knowledge and skills that are inseparable from the process of financial management. Indonesia possesses significant potential for Islamic finance development, given its majority Muslim population (86.91%), which, at 237.5 million, is the largest globally. Furthermore, it is also reported that the Islamic Financial Literacy and Inclusion rate in the Central Java community was 18.96% in 2024. If society has a low understanding of financial literacy, it can lead to a lack of financial planning, mistakes in choosing a means of investing, and losing money due to fraudulent investments. Therefore, it is necessary to increase Islamic financial literacy to help individuals understand the principles of Islamic finance through religious teachings. People now have more options to run an online business thanks to the increasing use of the internet. Online commerce, including shopping, is one of the industries in Indonesia that is now growing rapidly. E-commerce or online shopping is the practice of making purchases and sales through social media platforms or electronic communication technology. Customers can now view and purchase the items they want without physically visiting a store by shopping online (Lefutso et al., 2025).

Customers simply search for and select desired products via online platforms, and sellers then ship the items directly to the specified addresses. This transaction can be done in various for terms, including direct purchases, online purchases, and purchases through e-commerce platforms. Promotions and attractive offers are also often the main attraction for online buyers. Various media can be used to market products and services online, including social media, websites, and online advertising. The use of appropriate and effective media will help increase product visibility and reach potential buyers. Online shopping offers many advantages to customers, such as simplicity of access, a variety of product choices, competitive rates, and time efficiency. In addition, online shopping can also enjoy various services such as product reviews, price comparisons, and product recommendations.

Although it offers many advantages, online shopping also has several challenges, such as transaction security, risk of fraud, and limitations in seeing and feeling the product directly (Khan et al., 2024).

Modern marketing, particularly within social media, is characterized by rapid and extraordinary developments. People now quickly find and get the information they want anywhere and anytime. In Indonesia, there has been a significant surge in the adoption of online shopping through e-commerce platforms in recent years. Social media has a major influence in influencing consumptive behavior in modern society. Abundant promotional content on platforms such as Instagram, Facebook, and Twitter constantly presents products and lifestyles that appeal to individuals. Influencer marketing further amplifies the influence of social media, with followers of influencers often swayed by their recommendations and endorsements, triggering impulse purchases or following advertised consumptive trends (Karmaker et al., 2025). This can result in overconsumption and unplanned impulse purchases. According to data from the Central Statistics Agency (BPS), active social media users in Indonesia reached 170 million accounts in January 2023 and in 2024 active social media users in Indonesia reached 277.7 million people, this number increased by 12.35% compared to the previous year. And in 2024 the number of active social media users in Indonesia was 167 million people, with this increase, people use social media more and people find it easier to buy what they want, especially with advertising features and promo offers so that it has the potential to make people become wasteful and consumptive individuals.

Research conducted by Al-Shami et al. (2024), suggests that financial literacy variables hurt the consumptive behavior of Generation Z, indicating that higher levels of financial literacy knowledge correlate with lower consumptive behavior among this demographic. Their study found that Financial Literacy variables significantly affect Online Shopping Consumptive Behavior, while Income partially affects Online Shopping Consumptive Behavior. However, another study indicated that financial literacy does not significantly affect consumptive behavior. Lifestyle factors and conformity significantly influence consumptive behavior, while income factors do not have a significant impact. This study aimed to assess the impact of income, financial literacy, and social media on individuals' consumptive behavior. This research aims to enhance comprehension regarding the factors influencing individuals' consumptive behavior, thereby facilitating the implementation of measures to enhance

financial literacy, promote prudent income management, and mitigate excessive consumptive behavior. This endeavor aims to empower individuals to allocate resources more efficiently and sustainably, enabling them to exert control over their consumption patterns.

Consumer behavior is defined as behavior that tends to consume goods and services excessively, and uncontrollably, and purchasing behavior that is not based on rational considerations but on desires that have reached an irrational level that prioritizes wants over needs. Gerald Zaltman and Melanie Wallendrof define consumer behavior as the actions, processes, and social interactions conducted by individuals, groups, and organizations in the acquisition and utilization of products or other items based on their encounters with products, services, and experiences (Fong, 2025). According to Widyastuti & Hermanto, (2022), consumption is any activity in which goods and services are used and consumed to satisfy survival needs. So, in this case, it is not just about pleasure and satisfaction but about consuming goods or services because these goods are natural to fulfill. In some cases, a focus on personal desires might lead to consumption patterns that deviate from religious or normative guidelines. In this case, consumption is no longer positioned as fulfilling needs, but shopping becomes a calming activity, a pleasure that is considered to be able to fulfill one's psychological needs.

Consumptive behavior is the behavior of buying goods or services excessively and is only concerned with wants rather than needs without being based on rational considerations. In Islam, everything that humanity does is regulated and exploited based on welfare, even if one has a large income, one should not buy anything in excess. Economic growth continues to increase causing various businesses to develop in Indonesia. The desire of consumers to consume something in modern life is no longer following the actual needs of the community does not have enough power to control themselves so as not to always be influenced by what is advertised and promoted. The indicators of consumptive behavior include purchasing items due to the allure of gifts, acquiring products because of appealing packaging, buying goods to uphold self-image and social status, and purchasing items at elevated prices leading to heightened self-assurance (Yu et al., 2025).

In economics, income is defined as the money an individual or entity receives from a business in the form of wages, salaries, rents, interest, profits, unemployment benefits, pensions, and so forth. Income is salary or service compensation as work compensation

obtained by individuals or household groups within a certain period and used to meet daily needs. Income is defined as money or other material proceeds obtained from the use of property or services received by a person over some time. Income is an important economic factor and helps raise the standard of living of many people through the production of goods and services (Seldal & Nyhus, 2022). The correlation between income and consumption has been established. Income affects consumer behavior when shopping online because the higher the income, the higher the consumer behavior. The level of income depends on the type of work and a person's income is the main factor influencing consumption habits in compiling consumption patterns so that a person will prioritize basic needs while primary needs are met when the level of income receipt increases (Sumarno et al., 2024).

The several indicators of income include income level, lifestyle, the influence of friends and family, and the influence of advertising, where advertising can influence a person's perception and desire to buy certain goods and services. Financial literacy is an understanding of financial concepts and implications, namely confidence, motivation, and the ability to use information about the financial environment to make informed decisions, improve personal and community financial status, and encourage economic participation. Islamic financial literacy is a person's ability to use their financial knowledge and the ability and attitude to manage their financial resources according to Sharia principles. The principles of Islamic finance are belief in divine demands, avoidance of usury, absence of haram investments, no *gharar* (uncertainty), no *maysir* (gambling or speculation), and financing based on real assets (Zhang & Li, 2024).

Financial literacy helps people better understand the concepts and mechanisms of using financial services products and encourages them to make the best and wisest decisions to meet their own and their family's financial needs. Islamic financial literacy can help people understand financial principles that are by their religious teachings, this can lead them to make wiser consumption decisions and avoid purchasing goods that are considered haram or forbidden in sharia. Islamic financial literacy helps people understand the risks and benefits of their financial decisions with a better understanding of the long-term consequences of excessive consumptive behavior so that people tend to make more rational and thoughtful decisions in their financial management (Klein & Polzin, 2025). The Indicators of Understanding Sharia Finance are financial knowledge, Basic Sharia is knowledge related to

the basic principles of financial management used by a person as a person to manage personal, family, and business finances. Financial behavior, Consumer behavior can affect financial status and welfare in the short and long term. Financial attitude represents the aspect of financial planning that directs attention towards future objectives. The degree of financial literacy is multifaceted and constitutes a blend of financial behavior, knowledge, and attitudes (Zhu, 2025).

Social media can be defined as computer applications where users create and manage content that acts as a link between the user's profile and content and others. Social media represents the latest advancement in internet-based technologies, facilitating seamless communication, collaboration, and content sharing among users, enabling the formation of online networks for the dissemination of user-generated content. In general, social media is defined as online media that supports social interaction using web-based technology that turns communication into an interactive dialog (Rahayu et al., 2022). Some of the popular social media sites today include blogs, Twitter, Facebook, and Wikipedia. Consumers in today's world are increasingly relying on the Internet for information on various food, beverages, clothing, and other products to compare different purchase options and maximize their information before deciding to purchase the desired product. Social media often offers an easy and fast shopping experience and advertisements that appear on social media give the impression of being attractive and tailored to user preferences can trigger impulsive consumptive behavior where individuals buy goods without careful consideration or deep thought so that social media users are often exposed to tempting advertisements and lead them to buy goods that may not be needed (Leong & Cheng, 2025).

A consumer is someone who uses goods or services provided by a provider of goods or services, to fulfill desires or needs. Every consumer has a behavior that underlies each of their decisions, which is often referred to as consumer behavior. Consumer behavior concerns how a consumer acts and responds to business processes that occur until the consumer finally makes a decision. Consumer behavior is a process that is closely related to the purchasing process, with 3 stages of activity, namely searching, writing, and evaluating products and services. Consumer behavior encompasses the process of making purchasing decisions, using and consuming purchased goods and services, and includes the factors influencing these decisions and product use (Khan et al., 2024). According to Karmaker et al., (2025), two basic

things need to be considered to determine the intensity of Internet use, namely the frequency of frequent use of the Internet and the duration of use every time Internet users use the Internet. There are several indicators of social media which include, attention to objects, appreciation of information, duration of use how long respondents spend using social media in a day, frequency of use of social media how often respondents use social media, ease of use, trust in online purchases, and quality of information.

The rapid progress in the field of information and communication technology has had a significant impact on the sales scheme implemented by the company. This is marked by a change from marketing to online marketing, the emergence of various digital marketing strategies, better personnel and market segmentation, and increased interaction and relationships with consumers. Marketing has advantages and disadvantages, such as building more personal relationships with consumers, being able to demonstrate products directly, and getting direct feedback from consumers, but limited market reach, higher costs, and less flexible and difficult to measure. Marketing activities involve various activities such as in-store promotions, exhibitions, and direct sales (Al-Shami et al., 2024). A consumer's decision to buy something online or offline is influenced by internal and external variables. The use of appropriate and effective media will help increase product visibility and reach potential buyers. Online shopping offers many advantages to customers, such as simplicity of access, a variety of product choices, competitive rates, and time efficiency. In addition, online shopping can also enjoy various services such as product reviews, price comparisons, and product recommendations. Although it offers many advantages, online shopping also has several challenges, such as transaction security, risk of fraud, and limitations in seeing and feeling the product directly (Fong, 2025).

According to Widyastuti & Hermanto, (2022), purchasing decisions are a component of consumer behavior, namely the study of how people, groups, and organizations choose, acquire, and utilize products, services, concepts, or experiences to satisfy their needs. And desires. Consumers need to consider five variables before making a purchase. First, when choosing a product, customers can choose the goods that best suit their needs. Second, cost plays a big role in people's decision to buy. Customers will consider the value of a product or service compared to its cost. Such as affordable prices or discounts and promotions can encourage purchases, while prices that are too high can discourage them. Third. Ease of

access, product availability, and accessibility to the place of purchase are important factors in consumers tend to choose products that are easily accessible and available in a convenient place. A consumer's decision to buy something online or offline is influenced by internal and external variables. Purchasing decisions are a component of consumer behavior, the study of how people, groups, and organizations select, acquire, and use products, services, concepts, or experiences to satisfy their needs and wants.

METHOD, DATA AND ANALYSIS

The associative quantitative research approach is used to determine the influence or relationship between two or more variables (Suliyanto, 2017). This is the best study because it allows the development of hypotheses that can be used to explain, predict, and control a phenomenon. This study is a quantitative study using primary data obtained from distributing questionnaires using Google Forms to the community in Central Java. The population in this study is the Muslim community who have social media and are of productive age who live in Central Java. Sampling using the Nonprobability sampling technique through Purposive Sampling. Purposive Sampling is a sampling technique with certain considerations that aim to make the data obtained later representative. The sample provisions used in this study are to apply simple random sampling, which is carried out randomly without looking at and paying attention to similarities or strata in the population (Creswell, 2016).

The final sample consisted of 458 respondents. With the criteria of productive age people domiciled in Central Java aged 21 to 43 years who already have an income, and use social media. The variable measuring instrument used is a four-level Likert scale, namely Strongly Disagree, Disagree, Agree, and Strongly Agree. This study uses path analysis by utilizing Smart PLS (Partial Least Square) software for data analysis (Zeng et al., 2021). The Partial Least Square (PLS) evaluation model relies on predictive measurements with nonparametric properties. Data analysis techniques in evaluating measurement models or outer models with reflective indicators require assessing the convergent and discriminant validity of indicators and composite reliability for blocks of indicators. Assessment of structural models or inner models involves examining the percentage of explained variance, especially by examining the R^2 value. The stability of these estimates is assessed using t-test statistics obtained from the bootstrapping procedure (Jogiyanto, 2011).

Hypothesis

H1 = There is a partial influence of income on the consumer behavior of Central Javanese people.

H2 = There is a partial influence of Islamic financial literacy on the consumer behavior of Central Javanese people.

H3 = There is a partial influence of social media on the consumer behavior of Central Javanese people.
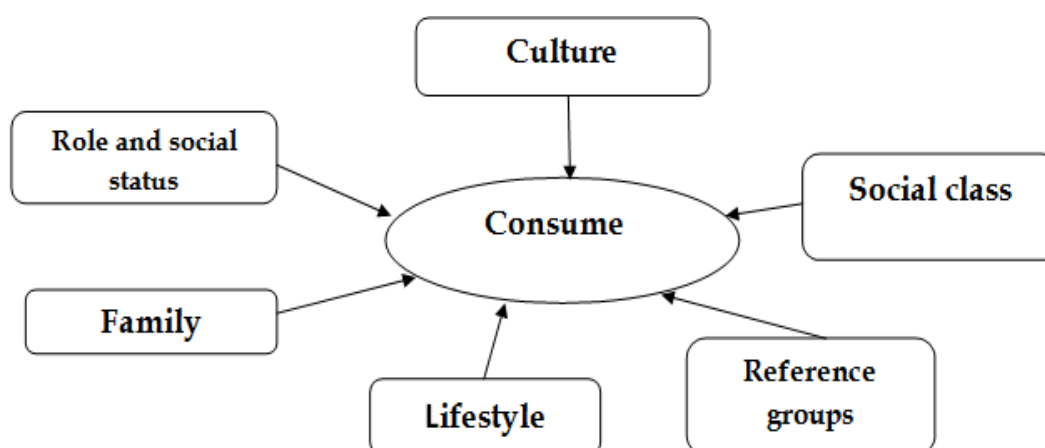
Figure 1. Conceptual Framework of Determinants of Consumer Behavior

Source: First author, 2025

RESULT AND DISCUSSION

Table 1. Respondent Characteristic

	Percentage	Average Score
Base on Gender		
Female	32%	148
Male	67%	310
Based on Productive Age		
< 25 Years	30%	70
25-35 Years	45%	97
36 - 40 Years	60%	163
> 40 Years	80%	120
Base on Employment		
Students	28%	130
Private Employees and Self-Employed	65%	150
Average Income		
One Million Rupiah	22%	103
One Million and Three Million Rupiah	16%	74

	Percentage	Average Score
Based on Social Media		
Instagram	19%	89
TikTok	11%	53
Base on Dimicile		
Jepara	25%	125
Semarang	75%	230
Pati	65%	168
Kudus	45%	158
Magelang	78%	210
Solo	82%	302
Grobogan	38%	169
Tegal	49%	189
Brebes	56%	180
Temanggung	40%	`120

Source: Processed Primary Data, 2024

Table 1 explains respondents in the study were dominated by women, 32.31% or 148 people, while the remaining 67% or 310 people were men. Based on the latest education, the majority graduated from high school SMA, MA with a percentage of 71% or 329 people. Based on the total age of respondents in productive age, which ranges from 21-45 years. Based on employment status, the majority of respondents are students with a percentage of 28% or 130 people, and private employees and self-employed 150 people. Furthermore, the average income of respondents with a percentage of 22% or 103 people earned one million rupiahs, and 16%, or 74 people had an income of one million to three million rupiahs. Based on the social media used, the majority of respondents used Instagram with a percentage of 19.% or 89 people and TikTok with a percentage of 11% or 53 people. Based on domicile, people found in Central Java are in the areas of Jepara 125 people, Semarang 230, Pati 168, Kudus 158, Magelang 210, Solo 302, Grobogan 169, Tegal 189, Brebes 180 and Temanggung 120.

Evaluation Measurements

1. Outer Model

In this study, the validity test will use the convergent validity and discriminant validity methods which are processed with a tool, namely SmartPLS.

a. Convergent Validity

Average Variance Extracted (AVE) measures the amount of variance captured by a construct from its indicators relative to the ampunt of variance due to measurement error.

When the AVE for a latent variable exceeds 0.5, it indicates sufficient validity and the model is considered feasible. The AVE value for each variable reflects the variation of the indicator under consideration. The convergent validity test examines the AVE (average variance extracted) score, which should exceed 0.5. In this study, there are independent variables, namely Income, Islamic Financial Literacy, and social media, while Consumptive Behavior serves as the dependent variable.

Table 2. Average Variance Extracted (AVE)

Construct	Average Variance Extracted (AVE)
X1_ Income	0.554
X2_ Islamic Financial Literacy	0.636
X3_ Social Media	0.641
Y_ Consumptive behavior	0.772

Data source: SmartPLS Program Output, 2025

Table 2 shows that after conducting the Average Variance Extracted (AVE) test, it was observed that the income variable yielded a score of 0.554> 0.5, the Islamic financial literacy variable yielded a score of 0.636> 0.5, the social media variable yielded a score of 0.641> 0.5, and the consumptive behavior variable yielded a score of 0.772> 0.5. Overall, all these variables demonstrated an AVE value exceeding 0.5, indicating robust convergent validity within the study's variables.

b. Discriminant Validity

In the reflective measurement model, discriminant validity is evaluated by ensuring that the AVE (Average Variance Extracted) value exceeds 0.5.

Table 3. Discriminant Validity

Indicator	Loading Factor	Discriminant Validity
X1.3	0.797	Good
X1.5	0.646	Good
X1.6	0.780	Good
X2.2	0.668	Good
X2.3	0.706	Good
X2.7	0.838	Good
X2.8	0.874	Good

Indicator	Loading Factor	Discriminant Validity
X2.9	0.877	Good
X3.11	0.812	Good
X3.12	0.774	Good
X3.9	0.815	Good
Y.3	0.919	Good
Y.4	0.909	Good
Y.5	0.923	Good
Y.7	0.751	Good

Data source: SmartPLS Program Output, 2025

Based on table 3 above, the cross-loading value also shows good discriminant validity, because the correlation value between the variable indicators is greater than the correlation value with other variables.

c. Composite Reliability

Composite reliability is a measure of reliability in PLS, indicating the accuracy and consistency of a measuring instrument in conducting measurements. Constructs are considered reliable if both the composite reliability and Cronbach's alpha values exceed 0.70. The outcomes of the composite reliability assessment are provided in the subsequent table 3.

Table 4. Value Cronbach's Alpha and Composite Reliability

Variable	Composite Reliability	Cronbach's Alpha
X1_Income	0.787	0.624
X2_Islamic Financial Literacy	0.896	0.857
X3_Social Media	0.843	0.723
Y_Consumptive Behavior	0.931	0.899

Data source: SmartPLS Program Output, 2025

Based on Table 4 above, the composite reliability value of each variable shows a construct value> 0.60, these results indicate that each research variable has met the requirements. The Cronbach's alpha value on Islamic financial literacy variables, social media, and consumptive behavior were > 0.70, these results indicate that the research variables have met the requirements but there is 1 research variable, namely the income variable whose results are <0.70 so that the variable can be said not to meet the requirements.

2. Inner Model Evaluation

The structural model in PLS is evaluated using R2 for the dependent variable and the path coefficient value for the independent variable which is then significant by looking at the P value of each path or path.

a. Assess or evaluate the structural model (structural model)

Structural model testing is conducted to examine the relationships between constructs or latent variables, as indicated by the R-Square (R2) value of the research model and the estimated structural path coefficients. The R-Square (R2) value represents the coefficient of determination for endogenous constructs, signifying the extent to which exogenous variables can elucidate the variance of endogenous variables. According to Chin (1998), R-Square (R2) values of 0.67 (strong), 0.33 (moderate), and 0.19 (weak) are delineated. Additionally, the estimated structural path coefficients are scrutinized within the model (Estimate for path coefficients).

Table 5. R-square

	R Square
Consumptive Behaviour (Y)	0.702

Data source: SmartPLS Program Output, 2025

Table 5 above shows the R-Square (R2) value for the consumptive behavior variable (Y) obtained at 0.702. Income, Islamic financial literacy, and social media have the power to explain the impact of consumptive behavior variables of 0.702. This acquisition explains that the percentage of consumptive behavior variables is 70.2%, which means that there is still around 29.8% of the diversity of consumptive behavior variables (Y) that can be explained by other factors. While the remaining 29.8% is influenced by other variables not included in this research model.

b. Hypothesis Testing

Hypothesis test results can be analyzed from the path coefficient value (β) and value. The path coefficient value (β) shows the effect (positive and negative), while the value indicates significance to deciding to accept or reject the hypothesis, with a p-value <0.05. Additionally, the direction of the effect is indicated by the original sample (O) value; a positive (O) suggests a positive effect, while a negative (O) indicates a negative effect (Jogiyanto, 2011).

Table 6. Path Coefficients

	Original Sample (O)	T Statistics (|O/STDEV|)	p Values
Income -> Consumptive Behaviour	0.117	1.698	0.090
Islamic Financial Literacy -> Consumptive Behaviour	0.653	8.391	0.000
Social Media -> Consumptive Behaviour	0.156	2.162	0.031

Data source: SmartPLS Program Output, 2025

Table 6 above shows clearly that the income variable (X1) does not affect consumptive behavior because the t-statistic value is 1.698 less than 1.96 so hypothesis H1 in the study is rejected. Islamic financial literacy variable (X2) affects consumptive behavior because the t-statistic value is 8.391 more than 1.96 so the H2 hypothesis in the study is accepted. The social media variable (X3) affects consumptive behavior because the t-statistic value is 2.162 more than 1.96 so hypothesis H3 in the study is accepted.

Inner Model Analysis

The inner model is used to ensure that the structural model formed is robust and accurate. The Goodness of Fit Model is used to determine the magnitude of the ability of direct variables to indirect variables, or vice versa. The Goodness of Fit Model in PLS analysis is carried out using R-Square.

Tabel 7. Nilai R-Square

variabel	*R-Squared*	*Q-Squared*
Islamic Financial Literacy	0,351	0,243
Consumptive Behaviour	0,421	0,305

Data source: SmartPLS Program Output, 2025

Based on Table 7 above, furthermore, the Q-Squared variable of the Decision to use Islamic banking services is worth 0,421, and Islamic financial literacy has a value of 0,351. These figures indicate that the level of education has a strong predictive power towards Islamic financial literacy and Islamic financial literacy has a strong predictive power towards consumptive behaviour.
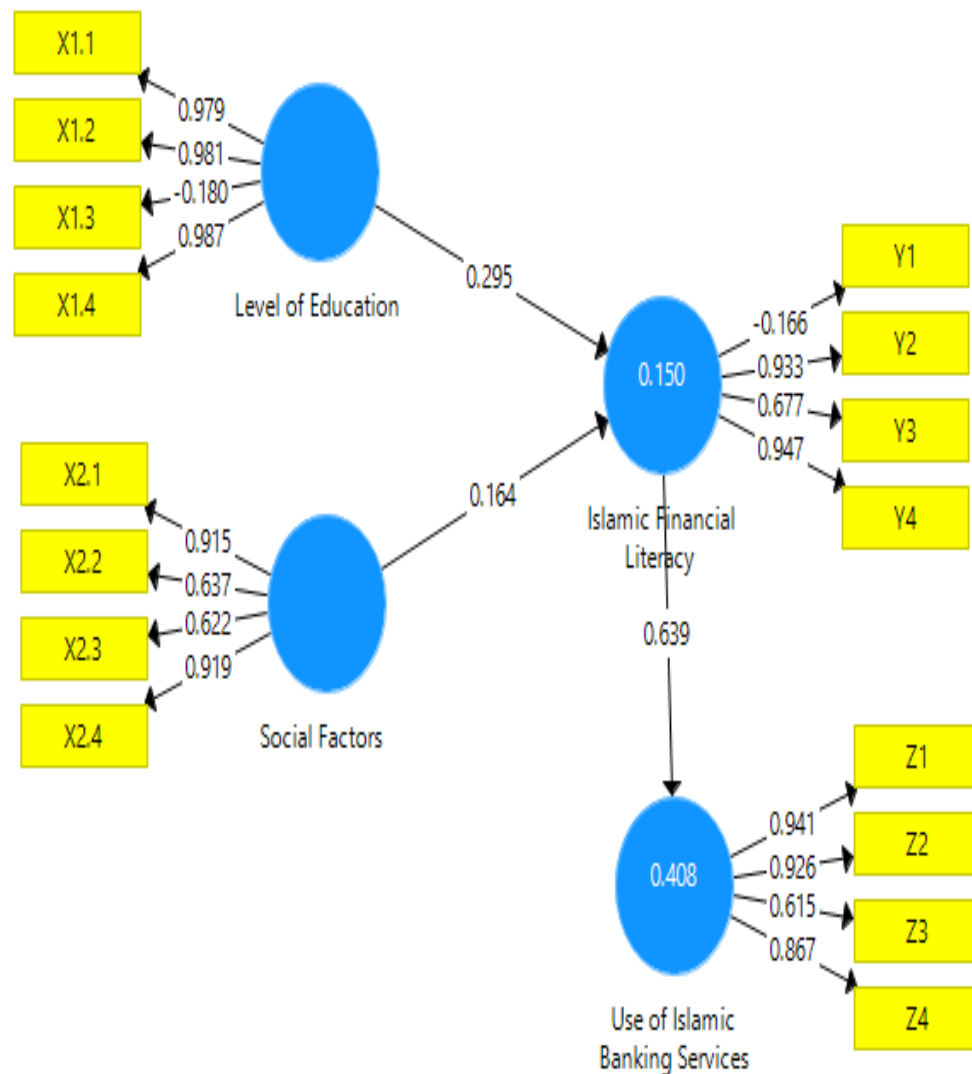
Figure 2. Outer model with factor loading, path coefficients, and R-square

Data source: SmartPLS Program Output, 2025

Based on Figure 2 above, the cross-loading value for each variable must be> 0.7, and the results obtained show that all reflective indicators on the variable income (X1), Islamic financial literacy (X2), social media (X3), and consumptive behavior (Y) show that the charging factor is greater than 0.7 so that it can be stated that all indicators meet the criteria or are significant.

DISCUSSION

The Effect of Income on Consumptive Behaviour

The results of hypothesis testing contained in Table 5 show that the direct effect of income on consumptive behavior shows the original sample value of +0.117, with a t-statistic of 1.698 and a p-value of 0.090, indicating an insignificant positive effect. Thus, hypothesis 1 suggests that income does not influence consumptive behavior. This implies that the magnitude of an individual's income does not impact the reduction in consumptive levels among individuals in Central Java. Regardless of whether someone has a high or low income, it appears that the income level of the millennial generation does not contribute to a decrease in their consumptive behavior. This is because individuals in Central Java tend to spend their money, driven by various desires and needs that must be fulfilled. However, this expenditure may be influenced by other factors, such as maintaining a high lifestyle (Yu et al., 2025).

Therefore, this study concludes that income does not affect individuals' consumptive behavior. While it is generally thought that individuals with higher incomes tend to have greater consumptive behavior, other factors also influence consumptive behavior (Seldal & Nyhus, 2022). For example, individuals with higher incomes may have higher levels of self-satisfaction, making them less tempted to consume unnecessary products or services. In addition, cultural factors, personal values, and social environment can also influence how individuals view their consumption and spending. There are also individuals with low income who may have high consumptive behavior due to social pressure or the urge to show their social status. These findings contradict the study conducted by Sumarno et al. (2024), which suggests that income influences the consumptive behavior of online shopping. There exists a positive association between income and consumptive behavior in online shopping among the millennial generation. Nonetheless, this study aligns with the findings of Zhang & Li (2024), indicating that the income variable does not exert a significant impact on the Consumptive Behavior variable. The income of students does not seem to affect their level of consumption. Regardless of whether someone has a higher or lower income, they tend to spend the money they receive.

According to Klein & Polzin (2025), the relationship between disposable income and consumption. Keynes explained that current consumption is greatly influenced by current disposable income. According to Keynes, there is a minimum consumption limit that does not

depend on the level of income. This means that the level of consumption must be met, even though the level of income is equal to zerom (Zhu, 2025). According to Rahayu et al. (2022), the relationship between income and consumption is unidirectional (proportional) meaning that higher income can cause greater consumption expenditure and vice versa, namely if the income level is low, consumption expenditure is also low. Related to the two variables, individuals try to increase their income to meet all their needs, therefore this effort can be done if the income in question can be increased. In this case, an increase in consumption, so that the individual in question has savings (Leong & Cheng, 2025). Every household will not be separated from consumption behavior, both to meet primary needs and secondary needs in the survival of the household (Lefutso et al., 2025).

Consumption will always be related to the household and consumption is one of the main variables in the concept of macroeconomics where if the household carries out consumption activities, it will provide input to national income (Karmaker et al., 2025). Household consumption is getting higher due to the very rapid development of society and regions. The current condition of community consumption has become a consumer society, the definition of consumer behavior is the behavior of someone who likes to spend their money in large amounts (Al-Shami et al., 2024). Our society currently prioritizes its desires over its needs. This means that no matter how much a person's income is if a consumer lifestyle is applied, it will still not feel sufficient for their life. From the basic principles of consumption above, it is not uncommon for the difference in the amount of each individual's or household's budget to affect their consumption patterns as seen from the size of their total consumption (Hilgert & Luttrell, 2023).

The Effect of Islamic Financial Literacy on Consumptive Behaviour

The results of testing the second hypothesis also show that the direct effect of Islamic financial literacy on consumptive behavior shows the results of the original sample value of +0.653, with a t-statistic of 8.391 and a p-value < 0.001, indicating a significant positive effect. Thus, hypothesis 2 can be said that the income variable has a positive effect on consumptive behavior. Inadequate Islamic financial literacy may result in a limited comprehension of Islamic finance principles, consequently influencing consumer choices concerning products or services that adhere to these principles. Ignorance of Islamic financial mechanisms can lead

to uncontrolled consumptive behavior. Individuals need to understand and manage their finances wisely, improve Islamic financial literacy, and be aware of the impact of social media on consumption patterns to avoid excessive and potentially harmful consumptive behavior (Triwidisari et al., 2018). However, individuals who have a high level of Islamic financial literacy tend to make purchasing decisions that are more prudent and follow Islamic financial principles (Trisnani et al., 2020). They may be more likely to prioritize halal investments and avoid financial products that go against their religious teachings. In addition, Islamic financial literacy may also increase awareness of the financial consequences of each purchase decision, making individuals more likely to undertake sound financial planning and reduce uncontrolled consumptive behavior (Yanto et al., 2021).

Nonetheless, the findings suggest that enhancing Islamic financial literacy can serve as an effective approach to managing consumptive behavior more prudently and sustainably, aligning with Islamic financial principles (Jannah et al., 2021). This study corroborates the findings of Muñoz-Céspedes et al. (2021), indicating that Islamic financial literacy positively and significantly influences consumptive behavior. This implies that individuals tend to exhibit lower levels of consumptive behavior as their Islamic financial literacy increases. Additionally, research by Hanum (2017), demonstrates that financial literacy significantly impacts student consumption behavior. However, findings by Aryani et al., (2021) suggest a negative and significant relationship between financial literacy and consumptive behavior. Data analysis reveals an association between financial literacy and impulsive buying behavior, indicating that higher financial literacy among students correlates with lower levels of impulsive buying behavior, and vice versa. Lower levels of financial literacy are associated with higher levels of impulsive buying behavior.

Financial Literacy is an individual's attitude that can manage finances well to achieve prosperity in the future. Financial literacy is the knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision-making and financial management to achieve prosperity. Financial literacy occurs when an individual has a set of skills and abilities that enable the person to utilize existing resources to achieve goals. Financial knowledge is an inseparable dimension of financial literacy, but it cannot yet describe financial literacy. Financial literacy is a basic human need to avoid financial problems (Datta & Roy, 2022). This financial difficulty is not only about the function of income alone (low income),

financial difficulties can also occur if there is an error in financial management (mismanagement) such as incorrect use of credit cards and the absence of financial planning owned by each individual. Financial limitations can cause stress and low self-confidence. One of the intelligences that must be possessed by modern humans is financial intelligence, namely intelligence in managing personal financial assets. By implementing the correct financial management method, a person is expected to be able to get maximum benefits from the money they have (Muliansyah & Rahmayanti, 2019).

The important mission of the financial literacy program is to provide financial education to the Indonesian people so that they can manage their finances intelligently, so that the low level of knowledge about the financial industry can be overcome and the public is not easily fooled by investment products that offer high profits in the short term without considering the risks. The need for public understanding of the products and services offered by financial service institutions, the National Financial Literacy Strategy Program has three main pillars. First, prioritizing national financial literacy education programs and campaigns. Second, in the form of strengthening financial literacy infrastructure. Third, talking about the development of affordable financial products and services. The implementation of these three pillars is expected to create an Indonesian society that has a high level of financial literacy so that people can choose and utilize financial service products to improve their welfare. Knowledge and understanding of personal finance are needed by individuals to make the right decisions in finance, so everyone must be able to optimally use the right financial instruments and products. Lack of knowledge about financial literacy is a serious problem and a major challenge for people in Indonesia. Financial education is a long process that encourages individuals to have financial plans for the future to achieve prosperity according to the patterns and lifestyles they lead (Hiola, 2022).

Developing financial literacy requires more than just financial education and other training and development programs. Financial literacy also focuses on specific forms of social support, such as parental and peer influence. Parents, for example, have a significant influence on their children's behavior because they are the source from which children learn their consumer behavior, especially at a young age. Parents are also sources of financial knowledge and information, which influences their children's level of financial literacy from birth to adulthood. If parents want their children to live efficiently, they must teach them about

financial matters. Peers, especially college and university students, also influence each other in terms of financial literacy. More specifically, peers influence the ways in which and to what extent monetary values are learned and financial judgments are made. Among college students, for example, peer influence can lead to increased financial literacy and savings behavior. In other words, when peers positively influence each other, they all tend to develop better savings and investment plans and make better use of their financial resources (Winda, 2022). Another finding of our study is that there is a positive relationship between peer influence and young people's financial literacy. This finding is also expected because people in general, and young people in particular, inherit and develop their financial behaviors from their close friends given the amount of time they spend together.

The Effect of Social Media on Consumptive Behaviour

Furthermore, the direct effect of social media on consumptive behavior shows the original sample value of +0.156, with a *t*-statistic of 2.162 and a *p*-value of 0.031, indicating a significant positive effect. Thus, hypothesis 3 suggests that income has a positive impact on consumptive behavior. The findings of this study are consistent with the research by Theresia & Wardana (2019), which demonstrates a significant positive influence of social media on consumptive behavior and also found partial significant effects of social media on consumptive behavior. Additionally, highlights how the presence of social media facilitates modern and convenient lifestyles, enabling individuals with income to access information and purchase goods more freely, often without meticulous consideration of their financial management. Social media has a significant role in influencing consumptive behavior because the time spent using social media can influence a person's purchasing decisions, with the existence of social media making a person compete to display posts and as a means of promotion that makes him feel cool to follow trending products. Social media has become a significant force in influencing consumptive behavior in modern society. Exposure to abundant promotional content on platforms such as Instagram, Facebook, and Twitter exposes individuals to products and lifestyles that are perceived as tempting (Utamanyu & Darmastuti, 2022).

The influencer marketing phenomenon further strengthens the influence of social media in shaping consumption decisions. Many brands use influencers who have a large reach

on social media to promote their products. Followers of influencers are often influenced by their recommendations and endorsements, leading to an increase in impulse purchases or following advertised consumptive trends. In addition, social media creates a sense of FOMO (Fear of Missing Out) among users, where individuals feel pressured to purchase items or follow trends so as not to feel left out. This can lead to overconsumption and unplanned impulse purchases (Mustomi et al., 2020) With sophisticated algorithms, social media platforms can target ads and content according to users' interests and preferences, reinforcing the urge to make purchases by displaying products that match individual wants and needs. Through social media, individuals are exposed to various advertisements, promotions, and consumption trends that often attract and arouse consumer desires. Social effects and pressure from the online environment can also encourage consumptive behavior, such as the desire to buy certain products or lifestyles to gain popularity (Lasmiatun & Manteghi, 2025).

Companies can use social media to build further interpersonal relationships with customers. Each social media platform plays a role in giving, receiving, and exchanging information without boundaries, and as mentioned earlier social media allows a two-way flow of information. Social media has transformed and merged into the development of new media (Umar et al., 2025). Social media includes collaborative projects such as Wikipedia, blogs, content communities such as YouTube, social networking sites such as Facebook, virtual social worlds such as Second Life, and virtual gaming worlds such as World of Warcraft. Consumers in today's world are increasingly relying on the internet for information about food to compare various purchasing alternatives and maximize their knowledge before making important decisions about food purchases. Social media users are also considered potential buyers, so the food industry has started marketing food online. Social media marketing is no longer a new aspect, but it is still considered a growing topic in the field. Social media such as Facebook, Twitter, and YouTube are dynamic tools that facilitate online relationships. Enhancing customer relationships by transferring new information to customers about special events and new services is a hallmark of social media marketing (Adolph, 2016).

The high frequency of communication through social media makes social media one of the most efficient and effective digital marketing media. In the era of Industry 4.0, micro and small businesses can expand their markets and introduce products to consumers by utilizing digital marketing. Businesses can use social media as a tool to promote their goods and

services to attract consumers and reach wider consumers at low or free costs. Currently, many online stores sell and offer their products through sharing websites, blogs, or social networking sites such as TikTok. TikTok is a short video platform that allows users to imagine and express ideas freely in the form of short videos and then share them with all TikTok users around the world. TikTok has made many business people and digital marketers learn interesting facts about its cool and sophisticated features to increase the number of millennial consumers (Ingale & Paluri, 2022).

Social media is a means or container that facilitates interaction between users to share, create, distribute content, and exchange information, ideas, or ideas in the form of virtual communication, can be used to build self-image or individual profiles, as well as a marketing tool for companies, and can also be used by companies as a marketing medium. Social media in this case is related to the advancement of everyday information technology that has a significant impact on consumption habits (Mahardika & Tanweer, 2025). The use of social media plays a role in shaping consumption patterns so that it can influence students' consumer patterns. Its ability to provide information, facilitate the shopping process, and provide practical access to what is sought can influence a person's purchasing decisions. Utilizing social media as a promotional tool is the right choice because of its ability to build and attract consumer attention. This is beneficial for business people because, through social media, they can easily attract consumer attention to the products or services offered. However, the success of this promotion depends on the suitability and interest of the content with the target consumers (Budi & Meraj, 2025).

CONCLUSION AND SUGGESTION

Based on the results of research that has been conducted and data analysis, it is known that income was found to have no significant effect on consumptive behavior, whereas Islamic financial literacy and social media demonstrated significant effects. The finding that income does not significantly affect consumptive behavior in this sample suggests that income level alone may not be the primary driver for reducing or increasing consumptive tendencies within this community. Based on economic theory, income level is seen as one of the key factors that influence individual consumption. The higher a person's income, the more likely they are to spend their money in unrestrained spending. The results also show that a high level of Islamic

financial literacy helps individuals make wiser consumption decisions following Sharia principles, while low Islamic financial literacy can increase the risk of uncontrolled consumptive behavior. Islamic finance theory emphasizes the importance of a good understanding of Islamic financial principles in managing finances and making purchasing decisions by religious teachings.

The results also show that social media can influence consumptive behavior through the duration of use of social media, the content displayed, and the social pressure generated in addition, to the existence of product reviews on social media that attract customers to buy products. In this study there are still shortcomings, namely Limitations of Research Age, consumptive behavior and the factors that influence it can change over time, so long-term research may be needed to understand these changes. As well as the influence of other variables that can also affect consumptive behavior. As a suggestion in this study, it is important to expand the sample coverage to include various demographic groups and economic backgrounds. In addition, pay attention to the development of technology and social media that continues to grow.

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