



(MUDIMA)



## The Effect of Digital Wallet or E-Wallet Use and Sharia Financial Literacy on Impulsive Buying Among Gen Z in Malang City

Suryati<sup>1\*</sup>, Rini Safitri<sup>2</sup>

State Islamic University of Maulana Malik Ibrahim Malang

**Corresponding Author:** Suryati [suryatipmr28@gmail.com](mailto:suryatipmr28@gmail.com)

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### ABSTRACT

This study aims to analyze the effect of the use of e-wallet digital wallets and Islamic financial literacy on impulsive buying in Gen Z in Malang City. The method used is a quantitative approach with a survey technique. The research sample consisted of 100 students who actively use *e-wallet transactions*. Data were collected using a questionnaire that measured the variables of e-wallet, Islamic financial literacy, and impulsive buying. Data analysis was carried out using SPSS to test the relationship between variables. The results showed that the use of e-wallet had a significant effect on impulsive buying, Islamic financial literacy had a significant effect on impulsive buying. E-wallet and Islamic financial literacy significant influence on impulsive purchases in Gen Z in Malang City. This study indicates that impulsive buying in gen z in Malang city is not only influenced by one single factor, but is the result of a simultaneous contribution between the ease of use of e-wallet and the level of Islamic financial literacy The have. This finding emphasizes the importance of Islamic financial literacy in shaping Gen Z's wiser consumption behavior in the digital era. This indicates that Islamic-based financial awareness is the key to controlling impulsivity, even though digital transactions are available

## INTRODUCTION

The development of financial technology (fintech) has brought significant changes in the way people conduct financial transactions. One of the most prominent innovations in fintech is the use of *e-wallets*, which are increasingly popular among the younger generation, especially generation Z. *E-wallets* offer convenience and speed in making transactions, both for purchasing goods and services, which previously required more time and effort. By simply using a *smartphone*, users can easily make payments, transfer money, and various other transactions with a few taps (Suyanto, 2023).

The level of financial literacy in Malang City shows encouraging results, with figures higher than the national average. Based on the results of a survey conducted by the Financial Services Authority (OJK) in 2023, around 75% of Malang residents have a good understanding of basic financial concepts, such as budget management, savings, and investment. This reflects the consistent efforts of the local government and financial institutions in educating the public through various financial literacy programs, such as seminars, workshops, and information campaigns aimed at increasing awareness of the importance of wise financial management. In addition, the high level of financial literacy in Malang also encourages collaboration between various parties, including educational institutions, government, and the private sector, to create an ecosystem that supports the development of financial knowledge. Thus, Malang City has the potential to become a model for other regions in efforts to improve financial literacy in Indonesia.

Generation Z, born between 1997 and 2012, is known as a generation that is very familiar with digital technology. They grew up in the era of the internet and *smartphones*, so it is not surprising that they are more likely to use *e-wallets* than traditional payment methods. According to a recent survey, the use of *e-wallets* among Generation Z in Indonesia has increased rapidly, indicating that they prefer fast and practical transactions (Sulistiyowati, 2024).

This phenomenon opens up opportunities for research to understand the factors that influence

*impulsive buying behavior* in this generation Sulistiyowati, (2024). *Impulsive buying* on online shopping sites occurs because when buyers enter the application, all kinds of goods are available for sale, ranging from clothing, household appliances, food, Kosmetic and so on. The convenience in one application is what makes buyers feel that buying online is more profitable and saves time. Some of the most dominant types of products consumed by the Indonesian people are fashion products such as clothing, accessories and jewelry. Fashion products are closely related to personal characteristics, especially in the younger generation or gen Z and millennial so that they tend to buy without prior planning, although there are several things to consider to actually make a transaction (Almasyhari *et al.*, 2024).

The increase in Islamic financial literacy from 2019 to 2022 is expected to be able to represent people's behavior in managing good finances. Previous research on Islamic financial literacy with *impulsive buying*, there were different results. Research conducted by Rafidah *et al.*, (2020) stated that Islamic financial literacy is one of the factors that influences someone to carry out impulsive buying behavior. This is different from the research conducted by Nurzianti, (2022) which stated that Islamic financial literacy has no effect on consumer behavior. Islamic financial knowledge is financial knowledge that influences attitudes and behavior in improving decision making and financial management where the higher the Islamic financial literacy, the higher the financial behavior. However, based on the fact that someone who has an understanding of Islamic financial literacy still cannot control their consumer behavior (Insani *et al.*, 2020). By understanding the relationship between *e-wallet usage*, Islamic financial literacy, and impulsive buying behavior, this study is expected to provide insight into the development of more effective marketing strategies in *e-commerce*. In addition, the results of this study can contribute to financial education and public awareness of the importance of good financial management, especially among the younger generation.

## **METHODS**

This study uses Quantitative Method. Generation Z in Malang City is the subject of this study. The sampling method used in this study is purposive sampling. The sample criteria in this study are as follows: 1) Generation Z in Malang City, 2) Have an *e-commerce account* (Shopee, Tokopedia/Tiktok, Lazada, Bukalapak and Blibli), 3) Have seen the products sold and shopped and transacted using an *e-wallet*. The total sample in the study was calculated using the Malhotra formula, resulting in a sample of 100 respondents. Data processing was carried out using IBM SPSS 25. The independent variable in Impulsive Buying Behavior (Y) is the dependent variable in this study, which also uses the variables of E-Wallet Use (X1) and Sharia Financial Literacy (X2).

The data collection method uses primary data that researchers collect online via Google Forms to distribute surveys. The questionnaire measurement method uses a Likert scale. The data analysis methods used are instrument testing, classical assumption testing, multiple linear regression analysis, determination coefficient analysis, and hypothesis testing.

## **RESULTS AND DISCUSSION**

### **Descriptive Analysis Test**

A statistical technique called descriptive analysis test is used to characterize the properties of the research data that has been collected. The main purpose of descriptive analysis is to make data easy to understand by summarizing and explaining it clearly. This finding divides the respondents into four categories namely gender, age, occupation, and Institution of Origin.

Shows that the majority of respondents based on gender frequency were female, namely 59 respondents, while the frequency of male gender was 41 respondents.

above is the number respondents in the study This amounted to 100 respondents consisting of 17-20 years old 17 people with a percentage of 17%, 21-24 years old numbering 67

people with a percentage of 67%, and ... 25-28 year amount to 16 person with presentation 16%.

Based on the table and figure above, the number of respondents in this study whose last education was S1 was 100 respondents with a percentage of 100%.

Based on table and The image above shows the frequency of origin of the agency In this study, UB students numbered 18 respondents with a percentage of 18%, UIN students numbered 48 respondents with a percentage of 48%, UM students numbered 13 respondents with a percentage of 13%, UNISMA students numbered 8 with a percentage of 8%, UMM students numbered 13 respondents with a percentage of 13%.

### **Validity and Reliability Test**

The validity of the data gathered following the study is assessed using the questionnaire. If the computed r value is higher than the r table, or vice versa, the data utilized is legitimate. The reliability test evaluates the consistency of the questionnaire measurement results when administered repeatedly using Cronbach Alpha. If the Cronbach Alpha value exceeds 0.60, the variable is deemed dependable; if not, the opposite is true.

Based on the testing of these findings, the calculated r value is  $> r$  table (0.194) which means that all data is valid and the questions can be used for research. The e-wallet, Islamic financial literacy, and impulsive buying variables have a Cronbach's Alpha value  $> 0.60$ , which shows that all are reliable and can be used in further analysis.

### **Classical Assumption Test**

#### **Normality Test**

The purpose of the normality test is to demonstrate whether or not the data population is regularly distributed.

Explains the Asymp. The data shows that the research findings are normally distributed, with a sign value of 0.200, which is less than the significance level of 0.05.

### Multicollinearity Test

In study this, test multicollinearity done by checking the variance inflation factor (VIF) and tolerance values. The criteria for testing multicollinearity are if the tolerance value is greater than 0.01 and the variance inflation factor (VIF) is less than 10, then the regression model does not experience multicollinearity problems. Conversely, if the tolerance value is less than 0.01 and the variance inflation factor (VIF) is greater than 10, then the regression model shows multicollinearity.

The tolerance values of the two independent variables, namely the tolerance value of  $0.542 > 0.10$

and the VIF value of 1.845, do not show symptoms of multicollinearity.

### Heteroscedasticity Test

Heteroscedasticity testing is performed in order to determine whether the residual variance at each regression model observation point varies.

The results of the heteroscedasticity test on the e-wallet variable (X1) and Islamic financial literacy (X2) can be seen, showing that the significance value (Sig) is greater than 5% or 0.05, which means that in this study the variables used are free from heteroscedasticity.

Table 1. Multiple Linear Regression Analysis

(Constant )	6,088	1,850		3.291	.001
X1_TOTAL	.244	.081	.344	2.998	.003
X2_TOTAL	.121	.054	.260	2.264	.026

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + E$$

Based on the results of the table above, it can be seen that the constant value is 6.088 and the e-wallet coefficient value (X1) is 0.244 and the sharia financial literacy coefficient value (X2) is 0.121.

The beta coefficient value of the e-wallet variable (X1) is 0.344. If the value of other variables is constant and the X1 variable experiences a 1% decrease, the impulsive buying variable (Y) will experience a 34.4% decrease.

The beta coefficient value of the Islamic financial literacy variable (X2) is 0.260. If the value of other variables is constant and the X2 variable

experiences a 1% decrease, the impulsive buying variable (Y) will experience a 26.0% decrease.

### Coefficient of Determination Test

The degree to which the model in use can account for the variance of the dependent variable is indicated by the coefficient of determination ( $R^2$ ). The proportion of the independent variable's influence on the dependent variable in the model is shown by the  $R^2$  value. The more the independent variables' contribution to the explanation of changes in the dependent variable, the closer number one gets.

Table 2. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.554a	0.307	0.293	1,128	1,819

Source: Data processing, SPSS 25 (2025)

Based on the results of the determination coefficient test above, it shows that the R-square value is 0.307 or 31%. This value indicates that variables X1 (e-wallet), X2 (Islamic financial literacy) have a 31% effect on variable Y (impulsive buying), while the remaining 69% is due to other factors.

## Hypothesis Testing

### T-test

The research hypothesis regarding the partial influence of each independent variable on the dependent variable was tested using the t-test.

Table 3. T-Test Results

Variables	T	Sig.
(Constant)	3,291	0.001
E-wallet (X1)	2,998	0.003
Sharia Financial Literacy (X2)	2,264	0.026

Source: Data Processing, SPSS 25 (2025)

From the partial test results in table 10. Variable X1, it is found that the significance level value of 0.003 is smaller than 0.05 or  $t_{count} > t_{table}$  ( $2.998 > 1.946$ ) It can be concluded that  $H_0$  is rejected and  $H_1$  is accepted, which means that there is an influence of variable X1 (e-wallet) on the dependent variable. Then Variable X2, it is found that the significance level value of 0.026 is smaller than 0.05 or  $t_{count} > t_{table}$  ( $2.264 > 1.946$ ). It can be concluded that  $H_0$  is rejected and  $H_1$  is accepted, which means that there is an influence of variable X2 (Sharia Financial Literacy) on the dependent variable.

### Discussion

#### 1. The influence of *e-wallets* on *impulsive buying*

The T-test results table shows that the results of the hypothesis are that *e-wallet* has a significant effect on *impulsive buying* in Gen Z in Malang City. This means that *e-wallet* has an influence on *impulsive buying*. In other words, *impulsive buying* is influenced by *e-wallet*. This means that *e-wallet* greatly influences *impulsive buying*, ease of access and practicality. With *e-wallet*, the payment process becomes very fast and practical, just with a few touches of the finger or *scanning a QR code*. Promotional appeal and security. *E-wallets* often aggressively offer *cashback*, discounts, or reward points that instantly attract attention and trigger sudden shopping desires,

even for items that were not previously needed. This study is in line with Aulia *et al.*, (2023) who said that digital wallets or *e-wallets* have a significant effect on *impulsive buying*. However, it is contrary to research (Kusnawan *et al.*, 2019) that *e-wallets* do not have a significant effect on *impulsive buying*.

#### 2. The influence of islamic financial literacy on *impulsive buying*

The T-test results table shows that the results of the hypothesis are that Islamic financial literacy has a significant effect on *impulsive buying* in Gen Z in Malang City. This means that Islamic financial literacy has an influence on *impulsive buying*. In other words, *impulsive buying* is influenced by Islamic financial literacy. This study indicates that the higher the level of understanding and practice of Islamic financial principles, the lower the tendency to make *impulsive purchases*. Conversely, individuals with low Islamic financial literacy will be more susceptible to uncontrolled and *impulsive shopping behavior*. The results of this study contradict (Aulia *et al.*, 2023) who said that Islamic financial literacy does not have a significant effect on *impulsive buying*. However, this study is in line with Ramadany & Artadita, (2022) who said that Islamic financial literacy has a significant effect on *impulsive buying*. It can be

interpreted that Gen Z with good financial literacy will be less likely to behave impulsively.

### 3. The influence of *e-wallets* and Islamic financial literacy on *impulsive buying*

The F test table show that the result of the hypothesis are that e-wallet and Islamic financial literacy significant influence on impulsive purchases in Gen Z in Malang City. This study indicates that impulsive buying in gen z in Malang city is not only influenced by one single factor, but is the result of a simultaneous contribution between the ease of use of e-wallet and the level of Islamic financial literacy The have. This means that the combination of these two factors collectively plays a crucial role in shaping or influencing impulsive buying tendencies in this generation. This finding confirm that managing impulsive buying in gen z requires an approach that considers both aspects of ease of digital transactions and the foundation of sharia-based financial knowledge. The result of this study are in line with Nihlatussifa & Susilo, (2024) who said that e-wallet and Islamic financial literacy have a simultaneous effect on impulsive buying.

## CONCLUSION

This study aims to determine the effect of *e-wallet* and Islamic financial literacy on impulsive buying in Gen Z in Malang City. From the results of the questionnaire distribution, it was found that the majority of respondents in this study were female, 59% and the other 41% were male. Data analysis to test the effect of *e-wallet* and Islamic financial literacy on *impulsive buying* in Gen Z in Malang City. The T-test results table shows that the results of the hypothesis are that *e-wallet* has a significant effect on *impulsive buying* in Gen Z in Malang City. This means that *e-wallet* has an influence on *impulsive buying*. In other words, *impulsive buying* is influenced by *e-wallet*. The T-test results table shows that the results of the hypothesis are that Islamic financial literacy has a significant effect on *impulsive buying* in Gen Z in Malang City. This means that Islamic financial literacy has an influence on impulsive buying. In other words, *impulsive buying* is influenced by Islamic financial literacy.

## Suggestion

It is recommended for Gen Z students in Malang City to continuously improve their Islamic financial literacy, not only in the aspect of conceptual knowledge but also in practical implementation in everyday life. A deep understanding and practice of Islamic principles, such as avoiding israf (waste) and prioritizing needs over wants, are expected to be a strong foundation in controlling *impulsive buying*.

For further researchers, further researchers are expected to be able to add other variables such as (self-control), the influence of social media, or *financial attitude*, which may act as mediating or moderating variables, especially to explain why Islamic financial literacy shows a positive influence on *impulsive buying* in some cases. And can try using a mixed method with direct interviews to better understand the reasons.

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