

https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Exploration Of Digital-Based Consumptive Behavior E-Lifestyle In Generation–Z

Ratnaningsih Sri Yustini¹, Dyah Rini Prihastuty²

^{1,2}Fakultas Ekonomi dan Bisnis, Universitas 17 Agustus Surabaya

ABSTRACT ArticleInfo Keywords: Exploring consumer behavior based on digital e- lifestyle in generation Consumer Behavior, Z is an increasingly relevant topic in the context of the current digital Digital Culture, era. Generation Z, who grew up amidst advances in digital technology, e-Lifestyle, has experienced significant changes in their consumer behavior Gen Z patterns. This research aims to investigate the factors that influence generation Z's consumer behavior in the context of their digital elifestyle . This research uses primary data collected using survey methods. The sampling technique used in this research is purposive sampling, where respondents are required to meet the criteria set by the researcher. The research results show that generation Z buyer behavior is strongly influenced by social media, where they are exposed to trends, brands and lifestyles promoted by digital influencers. Additionally, the convenience and flexibility of online shopping also plays an important role in their consumption decisions. Another significant factor is the FOMO (Fear of Missing Out) phenomenon, where generation Z feels the need to engage in activities and own items that match their friends in order to maintain social relevance. Additionally, digital identity and self-expression are also important factors in their consumption decisions, where they use goods and services to strengthen their self-image in the online world. However, the importance of sustainability is also emerging as an increasingly important consideration for generation Z, who tend to choose brands that are highly socially and environmentally responsible. By understanding these factors, companies and organizations can develop more effective strategies in targeting generation Z as their consumers, while also paying attention to the social, environmental and psychological impacts of this digital e- lifestyle based consumer behavior. Further research is needed to gain a deeper understanding of changes in generation Z's consumer behavior along with the development of digital technology and changing social dynamics. Thisisanopenaccessarticle under Corresponding Author: the CC BY-NC license Ratnaningsih Sri Yustini Fakultas Ekonomi dan Bisnis, Universitas 17 Agustus Surabaya \odot

INTRODUCTION

ratnaningsih@untag-sby.ac.id

Generation Z, which generally refers to individuals born between the mid-1990s and early 2010s, grew up amidst the rapid development of digital technology. They are a generation that is very familiar with digital devices and the internet from an early age. As a result, the digital lifestyle has become an integral part of their daily lives. Exploring consumer behavior



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

based on digital e- lifestyle in generation Z is an interesting topic because of the paradigm shift in consumption behavior that occurred due to the deep penetration of digital technology.

In an increasingly advanced digital era, digital lifestyle has become an inseparable part of everyday life. This phenomenon has changed the way we interact, work and even shop. One aspect that is highlighted in this change is consumer behavior based on digital lifestyle. Consumptive behavior refers to an individual's tendency to buy goods and services, not only to fulfill basic needs, but also to obtain personal satisfaction, social status, or certain desires. Meanwhile, digital lifestyle includes all activities connected to the use of digital technology, including social media, e-commerce, mobile applications and other online platforms.

Exploring digital lifestyle-based consumer behavior is important because this phenomenon has a significant impact on individuals, society and the economy as a whole. Through digital platforms, consumers can easily access various products and services, interact with brands and communities, and engage in different consumption practices than previous generations.

By understanding in more depth the exploration of digital lifestyle-based consumer behavior, we can identify appropriate strategies for managing responsible consumption, promoting awareness of the social and environmental impacts of excessive consumption, and exploiting the positive potential of digital lifestyles to improve individual and societal well-being, overall.

The increasingly rapid development of the times has changed the order of people's lives, especially in technological developments, including in daily activities such as socializing, managing affairs and exchanging information. In this digital era, there is a generation that is growing and developing to become very sophisticated and connected to the internet, namely Generation Z. According to the Ministry of Finance of the Republic of Indonesia (Rosariana, 2021). Gen Z is the generation that was born between 1997 and 2012, so they grew and developed simultaneously with the very rapid development of technology, so that technology for them it has become a breath of life that depends on the digital lifestyle.

The influence of the digital lifestyle or e-lifestyle on the consumer behavior of Generation Z is still a topic of discussion among researchers and business people, therefore the aim of this research is to determine the influence of the electronic lifestyle as a form of digital culture on the consumer behavior of Generation Z. According to Stillman (Haryanto and Chandra, 2020), Generation Z is the newest generation of workers born between 1995 and 2012, or usually called the Internet generation because Gen Z is more technological, open-minded and carefree, too many standards. Generation Z is a generation that knows technology and the internet, this generation is also called the digital generation, because Generation Z grows and develops depending on technology and various technological tools (Noordiono, 2016). (Noordiono, 2016) also mentioned the slogan Generation Z is always connected because wherever and whenever they need an internet connection, this generation has a strong intuition for technology and can use technology without reading a manual.



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Consumptive behavior is a phenomenon that influences people's lives today. Today's habits and lifestyles are changing rapidly in a relatively short time towards more luxury and excesses, for example in terms of appearance which can lead to consumer behavior. (Zahra & Anoraga, 2021). Consumptive behavior can arises because it is influenced by several factors, one of which is changes in technology and lifestyle. Technology has significantly influenced and changed the context and lifestyle of millennials in recent years, especially in developing countries in Southeast Asia (Hassan et al., 2015). This includes lifestyle changes in spending their time and money via the internet and electronics to buy products which are usually referred to as e-lifestyle. e -lifestyle encourages people to be more impulsive to behave consumptive in purchasing products, based on aspects found in Erich Fromm's theory in (Khaidarsyah & Haruna, 2021) it can be concluded that the general characteristics of consumptive behavior are impulsive purchases, irrational purchases, and wasteful purchases. Apart from that, digital culture is also a driver for people to behave consumptively. Digital culture influences people's views, attitudes, spiritual and ethical values. This is one of the many things that happen because of digital culture (Al Farasyi & Iswati, 2021). In fact, the goal is to help work more efficiently and save time. However, in its development, digital culture has given rise to a consumer culture in society. There will be system changes that emerge starting from product selection, ordering systems to payment systems, thereby requiring consumers to spend more. Digital culture is changing people's shopping behavior, especially the millennial generation, who previously went to shops directly (offline stores) are now shopping online (online stores) via e-commerce applications . (Sazali & Rozi, 2020)

METHOD

Types and Nature of Research

This research uses a quantitative type of research because the aim of this research is to measure how much influence consumer behavior , digital culture, e-life style has on decisions Generation Z buyers . This research is associative because the method is used to test and use the truth of a problem or knowledge in addition to looking for relationships between variables. In accordance With this understanding, the aim of this research is to find out how consumer behavior , digital culture and e-lifestyle influence generation Z buyers' decisions .

Data collection technique

The data collection method uses a questionnaire distributed to Gen Z to collect information about the impact of consumer behavior, digital culture and e-lifestyle on Gen Z buyer behavior. Z. In this research, a Likert scale (1-5) is used to measure value.

Population and Sample

Generation Z who use applications are the subjects of this research totaling 100 respondents. Selection technique purposive sampling was used to select the research sample. Gen Z is the sample for this study. To get the right sample for this research there are several The criteria set include: (1) Respondents aged 15-26 years. (2) User respondents digital application (3) Gen Z Untag Surabaya students. To determine the



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

sample in research This uses the Lemeshow formula. This is because the population size is not identified or not can be known for certain.

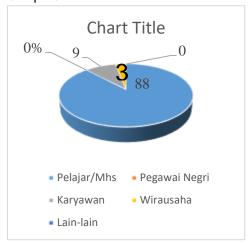
Data analysis technique

- a. Descriptive Analysis
- b. Statistic analysis
- c. Data Analysis Tools
- d. Validation Test and Reliability Test
- e. Classic Assumption Test (Normality Test Multicollinearity Test
- f. and Heteroscedasticity Test)
- g. Multiple Regression Analysis
- h. Hypothesis Testing (t Test, F Test and Coefficient of Determination (R 2)

RESULTS AND DISCUSSION

Descriptive statistics

This research involved 100 respondents who were Surabaya Untag students aged 15-26 years who had made online purchases and payments in e-commerce at least 3 times. Distribution of questionnaires distributed to respondents. The questionnaire consists of two parts, namely the identity of the respondent and a statement regarding each variable studied. The variables in this research are Consumer Behavior (X1), Digital Culture (X2), and e-Lifestyle (X3) on Gen-Z (Y) buyer behavior. The results of distributing questionnaires to respondents are then processed for analysis. In this section, we will explain the respondent data based on the values obtained for Consumer Behavior (X1), Digital Culture (X2), and e-Lifestyle (X3) on Gen Z (Y) buyer behavior. A general description of the characteristics of respondents can be seen in the picture below.



The characteristics of respondents based on gender showed that there were more female respondents, namely 86 people (76%). Meanwhile, the number of male respondents was 27 people (24%). This can be interpreted that women shop more often and behave consumptively compared to men.

https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Validity test

The validity test is used to measure whether each variable instrument in a questionnaire is valid or not. An instrument is declared valid if the r-count value > r-table with a significance level of less than 0.05. On the other hand, an instrument is declared invalid if the value is r-count < r-table with a significance level of more than 0.05. Based on the formula df = n - 3 or (100–3=97) with a sample size (n) of 97 respondents and a significance level of 0.05, the r-table value is 0.1966.

Table 1 Gen-Z Buyer Behavior Validity Test Results

			•	
Item	r count	r table	Significance	Information
Y1	0.647	0.1966	0,000	Valid
Y2	0.425	0.1966	0,000	Valid
Y3	0.656	0.1966	0,000	Valid
Y4	0.691	0.1966	0,000	Valid
Y5	0.645	0.1966	0,000	Valid
Y6	0.496	0.1966	0,000	Valid
Y7	0.489	0.1966	0,000	Valid
Y8	0.362	0.1966	0.107	Valid
Y9	0.281	0.1966	0.424	Valid

Source: primary data processed, 2024

Table 2 Consumptive Behavior Validity Test Results (X1)

Item	r-count	r-table	Signification	Information
X1.1	0.260	0.1966	0.552	Valid
X1.2	0.244	0.1966	0.152	Valid
X1.3	0.549	0.1966	0,000	Valid
X1.4	0.618	0.1966	0,000	Valid
X1.5	0.526	0.1966	0,000	Valid
X1.6	0.481	0.1966	0,000	Valid
X1.7	0.524	0.1966	0,000	Valid
X1.8	0.658	0.1966	0,000	Valid
X1.9	0.358	0.1966	0,000	Valid
X1.10	0.386	0.1966	0,000	Valid
X1.11	0.372	0.1966	0,000	Valid
X1.12	0.288	0.1966	0.004	Valid

Source: primary data processed (2024)

Table 3 Digital Culture Validity Test Results (X2)

	5		- /	- \
Item	r-count	r-table	Significance	Information
X2.1	0,486	0,000	0.1966	Valid
X2.2	0.264	0.008	0.1966	Valid
X2.3	0.388	0,000	0.1966	Valid



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Item	r-count	r-table	Significance	Information
X2.4	0.392	0,000	0.1966	Valid
X2.5	0.584	0,000	0.1966	Valid
X2.6	0.495	0,000	0.1966	Valid
X2.7	0.493	0,000	0.1966	Valid
X2.8	0.540	0,000	0.1966	Valid
X2.9	0.559	0,000	0.1966	Valid
X2.10	0.379	0,000	0.1966	Valid
X2.11	0.410	0,000	0.1966	Valid
X2.12	0.320	0.001	0.1966	Valid

Source: processed primary data (2024)

Table 4 E-Lifestyle Validity Test Results (X3)

Item	r-count	r-table	Significance	Information
X3.1	0.701	0,000	0.1966	Valid
X3.2	0.540	0,000	0.1966	Valid
X3.3	0.703	0,000	0.1966	Valid
X3.4	0.740	0,000	0.1966	Valid
X3.5	0.685	0,000	0.1966	Valid
X3.6	0.610	0,000	0.1966	Valid
X3.7	0.576	0,000	0.1966	Valid
X3.8	0.220	0.028	0.1966	Valid
X.3.9	0.225	0.024	0.1966	Valid

Source: processed primary data (2024)

Reliability Test

The reliability test shows the extent to which an instrument can be trusted to be used as a data collection tool. The instrument in this research can be said to be reliable if the Cronbach's alpha value is greater than 0.06 (Ghozali, 2009)

Table 6 Reliability Test Results

		, , , , , , , , , , , , , , , , , , ,	
No	Variable Items	Cronbach's Alpha	Information
1	Consumptive behaviour	0.685	Reliable
2	Digital Culture	0.696	Reliable
3	E-lifestyle	0.733	Reliable
4	F-Gen-Z buyer behavior	0698	Reliable

Source: processed primary data (2024)

Classic Assumption Test

Normality Test

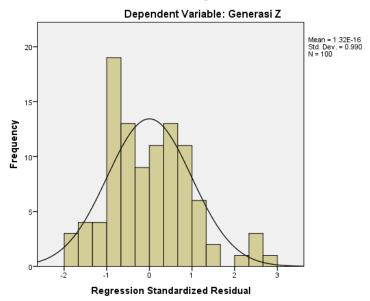
Test results: Assumption: it is said to be normal if the line is perfectly curved like a mountain. However, apart from the histogram, it can be seen or proven by the results of the P=P plot.



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Influence of Consumptive Behavior on Gen-Z Buyer Behavior





The normality test uses the P-Plot Normality method and the significance level is 0.05. The regression model is said to have a normal distribution if the data distribution is around the diagonal line and follows the direction of that line.

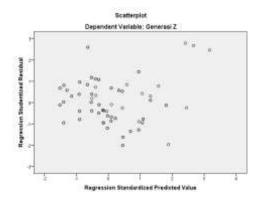
Dependent Variable: Generasi Z

Heteros Difficulty Test

Assumption: U to detect the presence or absence of heteroscedasticity can be seen by the presence or absence of certain patterns on the scatterplot graph. If there is a certain pattern, it indicates heteroscedasticity. However, if there is no clear pattern and the points spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur.



https://ejournal.seaninstitute.or.id/index.php/Ekonomi



Multicolonierity Test

Assumption: Multicollinearity can be seen from the Variance Inflation Factor (VIF) and Tolerance Values. If the VIF value is < 10 and the Tolerance value is > 0.1, then it can be stated that there is no multicollinearity.

			Coefficients ^a				
	Unstandardize	d Coefficients	Standardized Coefficients			Collinearity S	tatistics
Model	В	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	11,353	3,330		3,409	,001		
E-Lifestyle	268	,070	315	-3,815	,000	,553	1,808
Digital Culture	,163	,076	,145	2,147	,034	,819	1,221
Consumer Behavior	,679	,056	,920	12,053	,000	,645	1,551

Table 7 Multicollinearity Test Results:

Variable	Tolerance	VIF
Consumptive behaviour	0.553	1,808
Digital Culture	0.819	1,221
E-Lifestyle	0.645	1,551
	Consumptive <u>behaviour</u> Digital Culture	Consumptive behaviour 0.553 Digital Culture 0.819

Source: processed primary data (2024)

Based on the SPSS output results of the multicollinearity test above, the VIF (Variance Inflation Factor) value for each independent variable in this study is; the consumer behavior variable is 0.553, the digital culture variable is 1.221 and the e-lifestyle variable is 1.551. as well as the Tolerance value for each variable, namely: consumer behavior variable 0.553, digital culture 0.819, e-lifestyle. Based on the results of the multicollinearity test and the VIF (Variance Inflation Factor) value < 10 and the Tolerance value > 0.1, it can be concluded that the regression model in this study does not have multicollinearity problems.



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Multiple Linear Regression Analysis

This analysis is used to determine the magnitude of the influence of the independent variable on the dependent variable, assuming the other variables are constant. The results of the regression calculation are as follows

Table 8 Multiple Linear Regression Test Results

	Coe	fficients ª				
Model	Unsta	ndardized	Standardized	t	Sig.	
	Coefficients		Coefficients			
	В	Std. Error	Beta			
1 (Constant)	11,353	3,330		3,409	,001	
E-Lifestyle	268	,070	315	-3,815	,000	
Digital Culture	,163	,076	,145	2,147	,034	
Consumptive behaviour	,679	,056	,920	12,053	,000	
a. Dependent Variable: Generat	ion Z					

Source: processed primary data (2024)

The regression equation is used to determine the form of the relationship between the independent variable and the dependent variable. The regression equation obtained based on Table 4.13 is as follows:

$$Y = 11.353 - 0.268 \times 1 + 0.163 \times 2 + 0.679 \times 3$$

From the equation above it can be interpreted as follows:

- a. b1 = -0, 268, meaning that e-lifestyle gen.Z will decrease by -0.2 68 units for every additional unit of X 1 (e-life style). So if e-lifestyle experiences a decrease of 1 unit, then the behavior of Gen-Z buyers will decrease by -0.2 68 units assuming the other variables are considered constant.
- b. b2 = 0.163, meaning that digital culture of Gen.Z will increase by 0.229 units for every additional unit of assuming other variables are considered constant.
- c. b3 = 0.679, meaning that consumptive behavior will increase by 0.679 units for every additional unit of assuming the other variables are considered constant.

Hypothesis testing

1. Partial Test (t Test)

The testing criteria for the t test in this research are if t count > t table and the significant value is < 0.05, then Ha is accepted. And conversely, if t count > t table and the significant value is > 0.05, then Ha is rejected. The t-table value from the formula calculation df = n - k (100 - 4 = 96), with a significance level of 0.05 or 5%, results in a t-table number of 0.1966

Table 9 Partial Test Results (t Test)

			Coefficients ^a			
				Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	11,353	Model	Unstandardized Coefficients	3,409	,001



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

		Coefficients ^a			
			Standardized Coefficients	t	Sig.
	В	Std. Error	Beta		
E-Lifestyle	268	,070	315	-3,815	,000
Digital Culture	,163	,076	,145	2,147	,034
Consumptive	,679	,056	,920	12,053	,000
behaviour					
a. Dependent Variable: Gen	eration Z				

Source: Processed primary data, 2024

Explanation:

From the t test results above, it shows that the E-Lifestyle variable has a significant effect on buyer behavior, as seen from 0.000 < 0.05. The direct influence of E-Lifestyle on Gen-Z buyer behavior is -3.815, which means that if E-Lifestyle increases by one unit, Gen-Z buyer behavior can increase by -38.15%. This effect is negative.

From the results of the t test above, it shows that the Digital Culture variable has a significance value of 0.034. This means that the significance value of 0.034 is smaller than the acceptable error level, namely 0.05 or (0.034 < 0.050), which shows that the Digital Culture variable has a significant effect. The direct influence of digital culture on buyer behavior is 2.147, which means that if digital culture increases by one unit, Gen-Z buyer behavior can increase by 21.47%. This influence is positive.

From the results of the t test above, it shows that the Consumptive Behavior variable has a significance value of 0.000. This means that the significance value of 0.000 is smaller than the acceptable error level, namely 0.05 or (0.000 < 0.050), which shows that the consumer behavior variable has a significant effect on Gen-Z buyers.

2. Simultaneous Test (F Test)

If the F-count obtained from the results of the significant regression calculation is smaller than 0.05 and F-count > Ftable, the significance obtained from the results of the regression calculation is smaller than 0.05 and the F-count < Ftable, then the hypothesis is rejected.

Table 10 Simultaneous Test Results (F Test)

ANOVA ^a								
Model	Sum of Squares	df	Mean Square	F	Sig.			
1 Regression	1359.867	3	453,289	56,663	,000 b			
Residual	767,973	96	8,000					
Total	2127,840	99						
a. Dependent Var	iable: Y							
b. Predictors: (Cor	nstant), X3, X2, X1							

Based on Table 10 , it is known that the Fcount value is 56,663 with a significance level of 0.000 or <0.05.



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

3. Coefficient of Determination Test (R 2)

The coefficient of determination is used to measure the percentage of variation in the independent variable relative to the dependent variable. The coefficient of determination in this research can be seen from the large R square value. Based on the results of the determination test shown in table 11, the Adjusted R Square shows that 0.628 or 62.8% means that the independent variable (consumptive behavior, digital culture, e-lifestyle), can influence the dependent variable (purchase decisions, while the remaining 37.2% influenced by other variables not examined in this study.

Table 11 Determination Coefficient Test Results (R2 Test)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,799 ª	,639	,628	2,828
a. Predictors: (Constant), X3, X2, X1				

Source: primary data processed (2024)

Discussion

The Influence of Digital Culture on Gen-Z buyer behavior

The results of the analysis of digital culture variables on Gen-Z buyer behavior show a t count of 2.147 > t table of 0.1966 with a significance level of 0.034 < 0.05. These results can prove that there is an influence between digital culture on Gen-Z buyer behavior. This means that digital culture is a basic, deeply rooted assumption, values, beliefs and norms that make it in line with research conducted . Pulungan & Febriaty (2018) highlight the increasing popularity of online shopping, which has a positive impact on buyer behavior patterns, especially through social media platforms. This phenomenon confirms that digital culture not only influences a person's purchasing decisions, but also the way individuals interact with their social and digital environments

Influence of Consumptive Behavior on Gen-Z Buyer Behavior

The coefficient value is 0.679 with a significant value of 0.000 less than 0.05, according to multiple linear regression analysis. The results of this research show that consumer behavior has a positive and significant effect on gen.Z buyers' decisions. The relationship between buyer choice and consumer behavior is positive, indicating a unidirectional relationship. This means that generation Z's consumption behavior is proportional to the decision level of their gen Z buyers. In connection with the theory of consumer behavior, it is the behavior or lifestyle of individuals who like to spend their money without careful consideration. Consumptive behavior is influenced by culture, social groups, personality, psychology and the environment. Consumptive behavior caused by the desire to maintain one's appearance is very relevant to the life activities of Gen Z who have a high level of socialization. This is also related to the behavior of Gen Z who are looking for their identity and need to socialize with lots of people.

The Influence of e-Lifestyle on Gen-Z Buyer Behavior

The coefficient value is 0.163 with a significant value of 0.034 < 0.005, emerging from the results of multiple linear regression analysis. The research results show that e-lifestyle



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

influences a person's purchasing decisions in a good and significant way. This means that every change in e-lifestyle will lead to better buyer decisions. This happens because people are competing to follow the e-lifestyle trend as times become more modern. Generation Z can easily access various products and services through various applications, without having to leave the house or spend time going to physical stores. This makes shopping more efficient and practical. In addition, as a digital marketplace, it offers a wide range of products from various categories to meet the needs and desires of generation Z. With the many choices available, generation z can find products that suit their e-lifestyle and preferences. They may look for unique, trendy, or exclusive products that allow them to express themselves and gain prestige among their peers. Connected with buyer decision theory, which states that lifestyle is a lifestyle that is always changing, so a person's needs change along with their lifestyle. Generation Z then tends to live a hedonistic lifestyle, with a tendency to pursue experiences that are enjoyable and satisfy themselves. In this way, they can increase their status and respect in the eyes of their peers and start the lifestyle they want. This is in accordance with the concept of the Theory of Planned Behavior (TPB) which explains that the relationship between attitudes, subjective norms and perceptions will influence an individual's behavioral intention to carry out an action for a person or individual. So the consumer behavior in shopping for generation Z is carried out because of the role of e-lifestyle. Generation Z is influenced by electronic advertising and attractive offers via social media, resulting in purchase intentions. Apart from that, changes in lifestyle from traditional and manual to completely digital are increasing buyer behavior.

CONCLUSION

The research results show that the consumptive behavior variable has a positive and significant effect on the decisions of gen.Z buyers, meaning that every increase in consumptive behavior will increase the decisions of gen-Z buyers. This is caused by changes in increasingly modern times, which encourage consumers to follow certain lifestyle trends. Furthermore, digital culture and lifestyle variables have a positive and significant effect on gen-Z buyer decisions, meaning that the higher the digital culture, the more buyer decisions made by gen-Z. As a well-loved ecommerce platform, it frequently features the latest products, limited special offers, and viral products. and provide easy and useful access for Gen Z.

REFERENCES

- [1] Anggraeni, E., & Setiaji, K. (2018). PENGARUH MEDIA SOSIAL DAN STATUS SOSIAL EKONOMI ORANG TUA TERHADAP PERILAKU KONSUMTIF MAHASISWA. Economic Education Analysis Journal, 7.
- [2] Ayu, I. W., Zulkarnaen, Z., & Fitriyanto, S. (2022). BUDAYA DIGITAL DALAM TRANSFORMASI DIGITAL MENGHADAPI ERA SOCIETY 5.0. Jurnal Pengembangan Masyarakat Lokal, 5(1), 20–25. https://doi.org/10.58406/jpml.v5i1.922 Codrington, G., & Grant-Marshall, S. (2004). Mind the Gap. Penguin Books.



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

- [3] Fadillah, A. N., Saenan, D., & Muchtasib, A. B. (2020). ANALISIS PENGARUH PROMOSI DIGITAL TERHADAP PERILAKU KONSUMTIF MAHASISWA PERBANKAN SYARIAH DALAM BERBELANJA ONLINE DENGAN RELIGIUSITAS SEBAGAI VARIABEL MODERASI. Account, 7(1). https://doi.org/10.32722/acc.v7i1.2834
- [4] Farasyi, F. Al, & Iswati Heni. (2021). PENGARUH MEDIA SOSIAL, E-LIFESTYLE DAN BUDAYA DIGITAL TERHADAP PERILAKU KONSUMTIF. SYNTAX IDEA, 3(11).
- [5] Haryanto, & Chandra, G. (2020). PERBEDAAN PENGGUNAAN INTERNET, MEDIA SOSIAL, DAN PERSEPSI PADA DUNIA KERJA MENURUT TAHUN KELAHIRAN GENERASI Z (Studi pada Mahasiswa Fakultas Bisnis dan Ekonomika Universitas Atma Jaya Yogyakarta) [Thesis]. Universitas Atma Jaya Yogyakarta.
- [6] Hasnah Hassan, S., Ramayah, T., Mohamed, O., & Maghsoudi, A. (2015). E- lifestyle, Customer Satisfaction, and Loyalty among the Generation Y Mobile Users. Asian Social Science, 11(4). https://doi.org/10.5539/ass.v11n4p157
- [7] Kurniawan, C. (2019). ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PERILAKU KONSUMTIF EKONOMI PADA MAHASISWA. Jurnal Media Wahana Ekonomika, 13 (https://jurnal.univpgripalembang.ac.id/index.php/Ekonomika/issue/view/127).
- [8] Lestari, N. I., Ramadani, M., & Sutikno. (2022b). Peran E-lifestyle, Budaya Digital, dan E-payment Terhadap Perilaku Konsumtif Generasi Y dalam Bertransaksi di Ecommerce. Jurnal Ekonomi, Keuangan, Dan Bisnis, 7, 175.
- [9] Belk, R. W. (2014). You are what you can access: Sharing and collaborative consumption online. Journal of Business Research, 67(8), 1595-1600.
- [10] Kozinets, R. V. (2010). Netnography: Doing ethnographic research online. Sage Publications.
- [11] Hearn, G., Foth, M., & Gray, H. (2009). Handbook of research on urban informatics: The practice and promise of the real-time city. IGI Global.
- [12] Dholakia, R. R., Zhao, M., Dholakia, N., & Fortin, D. R. (2015). Interdisciplinary perspectives on social media: Implications for research, teaching, and practice. Routledge.
- [13] Lury, C. (2015). Consumer culture (Vol. 2). Rutgers University Press.
- [14] Berger, A. A. (2018). Media and communication research methods: An introduction to qualitative and quantitative approaches. Sage Publications.
- [15] Dijck, J. V. (2013). The culture of connectivity: A critical history of social media. Oxford University Press.
- [16] Ritzer, G., & Jurgenson, N. (2010). Production, consumption, prosumption: The nature of capitalism in the age of the digital 'prosumer'. Journal of Consumer Culture, 10(1), 13-36.
- [17] Hinton, S., & Hjorth, L. (2013). Understanding social media. Sage.
- [18] Deuze, M. (2012). Media life. Polity.
- [19] Bauman, Z. (2017). Consuming life. John Wiley & Sons.



https://ejournal.seaninstitute.or.id/index.php/Ekonomi

- [20] Dellarocas, C., & Wood, C. A. (2008). The sound of silence in online feedback: Estimating trading risks in the presence of reporting bias. Management Science, 54(3), 460-476.
- [21] Miles, S. (2015). Consumerism: As a way of life. Sage.
- [22] Couldry, N. (2012). Media, society, world: Social theory and digital media practice. John Wiley & Sons.
- [23] Turkle, S. (2011). Alone together: Why we expect more from technology and less from each other. Basic Books.
- [24] Pulungan, D. R., & Febriaty, H. (2018). Pengaruh Gaya Hidup dan Literasi Keuangan Terhadap Perilaku Konsumtif Mahasiswa. Jurnal Riset Sains Manajemen, 2(3), 103–110. https://doi.org/10.5281/zenodo.1410873