

ABSTRAK

Skripsi dengan judul “Pengaruh Gaya Hidup dan Media Sosial terhadap Impulsive Buying dengan Literasi Keuangan Syariah sebagai Variabel Moderasi Pada Generasi Z Di Tulungagung” ini ditulis oleh Mira Tri Wahyuni, NIM 1860402222119, program studi ekonomi syariah, Fakultas Ekonomi dan Bisnis Islam, dengan pembimbing Bapak Dr. Muniri, M.Pd.

Kata Kunci: Gaya Hidup, Media Sosial, Literasi Keuangan Syariah, Impulsive Buying

Penelitian ini dilatarbelakangi oleh perkembangan teknologi digital dan media sosial telah membentuk pola konsumsi baru di masyarakat, khususnya pada Generasi Z. Kondisi ini memicu munculnya perilaku konsumsi yang bersifat impulsif atau tidak terencana akibat adanya faktor trend digital, dan kemudahan akses informasi di berbagai platform online. Dalam hal ini, literasi keuangan syariah diharapkan dapat mengendalikan pembelian impulsif. Namun tingkat literasi keuangan syariah di kalangan masyarakat masih tergolong rendah dan belum sepenuhnya diterapkan dalam pengambilan keputusan pembelian.

Tujuan penelitian ini yaitu 1) Menguji Pengaruh Gaya Hidup Generasi Z Terhadap Impulsive Buying Di Tulungagung. 2) Menguji Pengaruh Media Sosial Generasi Z Terhadap Impulsive Buying Di Tulungagung. 3) Menguji Secara Simultan Pengaruh Gaya Hidup Dan Media Sosial Generasi Z Terhadap Impulsive Buying Di Tulungagung. 4) Menguji Pengaruh Gaya Hidup Generasi Z Terhadap Impulsive Buying Di Tulungagung Dengan Literasi Keuangan Syariah Sebagai Variabel Moderasi. 5) Menguji Pengaruh Media Sosial Generasi Z Terhadap Impulsive Buying Di Tulungagung Dengan Literasi Keuangan Syariah Sebagai Variabel Moderasi.

Metode penelitian yang digunakan yaitu pendekatan kuantitatif dengan jenis penelitian asosiatif. Dalam penelitian ini data diperoleh dari hasil kuesioner yang ditujukan kepada Generasi Z di Tulungagung dengan jumlah sampel sebanyak 100 responden. Data yang dikumpulkan dianalisis menggunakan alat SPSS 27.0 dengan uji analisis regresi berganda, Moderated Regression Analysis (MRA) dan pengujian hipotesis uji parsial (uji t) dan uji simultan (uji f).

Hasil penelitian ini menunjukkan bahwa 1) Gaya hidup berpengaruh positif dan signifikan terhadap impulsive buying pada Generasi Z di Tulungagung. 2) Media sosial tidak berpengaruh signifikan terhadap impulsive buying pada Generasi Z di Tulungagung. 3) Gaya hidup dan media sosial secara simultan berpengaruh signifikan terhadap impulsive buying pada Generasi Z di Tulungagung. 4) Literasi Keuangan syariah dapat memoderasi hubungan antara gaya hidup terhadap impulsive buying pada generasi Z di Tulungagung. 5) Literasi keuangan syariah tidak dapat memoderasi hubungan antara media sosial terhadap impulsive buying pada generasi Z di Tulungagung.

ABSTRACT

The thesis, entitled “The Influence of Lifestyle and Social Media on Impulsive Buying with Sharia Financial Literacy as a Moderating Variable in Generation Z in Tulungagung,” was written by Mira Tri Wahyuni, NIM 1860402222119, Sharia Economics Study Program, Faculty of Economics and Islamic Business, State Islamic University Sayyid Ali Rahmatullah Tulungagung, supervised by Dr. Muniri, M.Pd.

Keywords: Lifestyle, Social Media, Sharia Financial Literacy, Impulsive Buying

This research was motivated by the development of digital technology and social media, which has shaped new consumption patterns in society, especially among Generation Z. This condition has triggered impulsive or unplanned consumption behavior due to digital trends and easy access to information on various online platforms. In this case, Islamic financial literacy is expected to control impulsive buying. However, the level of Islamic financial literacy among the public is still low and has not been fully applied in purchasing decisions.

The objectives of this study are 1) To examine the effect of Generation Z lifestyle on impulsive buying in Tulungagung. 2) To examine the effect of Generation Z social media on impulsive buying in Tulungagung. 3) To simultaneously examine the effect of Generation Z lifestyle and social media on impulsive buying in Tulungagung. 4) To examine the influence of Generation Z's lifestyle on impulsive buying in Tulungagung with Islamic financial literacy as a moderating variable. 5) To examine the influence of Generation Z social media on impulsive buying in Tulungagung with Islamic financial literacy as a moderating variable.

This research uses a quantitative approach with an associative research type. In this study, data was obtained from questionnaires administered to Generation Z in Tulungagung with a sample size of 100 respondents. The collected data was analyzed using SPSS 27.0 with multiple regression analysis, Moderated Regression Analysis (MRA), and partial hypothesis testing (t-test) and simultaneous testing (f-test).

The results of this study indicate that 1) Lifestyle has a positive and significant effect on impulsive buying among Generation Z in Tulungagung. 2) Social media does not have a significant effect on impulsive buying among Generation Z in Tulungagung. 3) Lifestyle and social media simultaneously have a significant effect on impulsive buying among Generation Z in Tulungagung. 4) Sharia financial literacy can moderate the relationship between lifestyle and impulsive buying among Generation Z in Tulungagung. 5) Sharia financial literacy cannot moderate the relationship between social media and impulsive buying among Generation Z in Tulungagung.