

ABSTRACT

The increasing use of e-wallets in Indonesia has created a new pattern of transactions that are faster, more practical, and more efficient, especially among Generation Z who grew up in the digital era. This instant lifestyle has also encouraged consumptive behavior in online shopping.

This study aims to analyze the influence of ease of use, usefulness, promotion, and security on Islamic consumptive behavior of Generation Z e-wallet GoPay users in Semarang City. The research method employed is quantitative, using a survey technique through questionnaires distributed to 116 respondents, and analyzed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach with the assistance of SmartPLS 3.2.9.

The results of the study indicate that all independent variables, namely ease of use, usefulness, promotion, and security, have a positive and significant influence on the Islamic consumptive behavior of Generation Z GoPay users. This research contributes to a deeper understanding of digital consumption patterns among Generation Z and serves as a strategic reference for businesses, service providers, and the government in designing digital economic policies that encourage healthy consumption behavior in line with the principle of simplicity in Islam.

Keywords: Islamic consumptive behavior, Generation Z, E-wallet, GoPay, Ease of use, Usefulness, Promotion, Security.

