



Consumptive Behavior: How Religiosity Moderation Affect in Financial Literacy and Self-Concept Student Digital Wallet Users

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ABSTRACT

This study aims to present empirical evidence that can be used as information related to how the role of religiosity moderates financial literacy and self concept towards the consumptive behavior of Islamic students who use digital wallets and has social intervention from the majority of non-Muslim students. This research is using quantitative methode. The sampling used purposive sampling technique and used the Slovin's formula to get the result 97 respondents. The data collection method used is a questionnaire structured. this research uses the moderated regression analysis (MRA) technique with the SPSS27 application. This research found that financial literacy has a negative and insignificant effect on consumptive behavior, self concept has a positive and significant effect on consumer behavior, Financial literacy with religiosity has not significant effect towards consumptive behavior, and Self concept with religiosity has significant effect towards consumptive behavior. The value from this research give the insight for educational institutions and financial education institutions to emphasize the importance of developing self concept and religiosity integration in student financial management program

INTRODUCTION

The Indonesian Financial System is undergoing a paradigm shift with the emergence of fintech (financial technology) and digital payments. Not only does it facilitate access to financial services, but this phenomenon also changes the way personal finances are managed in terms of investing and transacting. (Auskarni, 2021) According to the Jakpat study, 93% of the 2,159 respondents used digital payments for their transactions during the first semester of 2024. In greater detail, almost all respondents used digital wallets (97%) as a method of digital payment, followed by banking platforms (49%), and paylater (33%). The fintech that now controls

payments both online and offline is digital wallets.(Faizah et al., 2023) Although this digital wallet has numerous advantages, it might also lead to unrecognized wastefulness. This occurs because people do not mentally experience the act of spending money directly when they are making payments online, which might result in an addiction to frequent purchasing. (Saputri, 2024)

Wastefulness or consumptive behavior is the tendency of a person to act excessively in buying something irrationally and prioritizing desires over needs. (Rahman et al., 2023) One of the causes of consumptive behavior is the lack of financial literacy. Financial literacy is the knowledge, skills, and confidence that influence attitudes and behaviors to improve the quality of decision-making and financial management. (Oktaviani et al., 2023) Good financial literacy usually helps one to make smart and decent financial decisions .(Munawar, 2023) Both internal and external influences might have an impact on consumer behavior. Self-concept is one of the internal elements. (Mallinson & Hatemi, 2018) Self-concept is a person's image, evaluation, perception, and expectations about their qualities in terms of physical, psychological, and social aspects. (Mawo, Thomas, 2017) Students are typically late teens making the transition to early adulthood. They always follow trends in self-actualization and need approval for the image they will develop, whether it be moral, social, psychological, or physical. If the implementation is done excessively, the self-concept they build will lead to consumptive behavior. (Nurhayani et al., 2023) however, is not consistent with the conduct of Muslim consumers, whose usage forbids wastefulness or even excess. (Septrimadona, 2023) In fact, according to the principles of Islamic economics, consumption behavior has been regulated in the Qur'an, one of which is in QS Al-Furqan:67. Therefore, the role of religiosity is needed, which as an ideology can influence consumer behavior to align with Islamic values, where every consumer movement is a manifestation for the sake of Allah SWT. (Rahmat et al., 2020)

Muhammadiyah University of Sorong is an affiliate of the Muhammadiyah Islamic organization, which focuses on Muhammadiyah Christian education, with the majority of its students being non-Muslims who are indigenous Papuans. (UMSorong, 2024) A tolerant campus environment allows Muslim and non-Muslim students to stand side by side and move together in the social aspects of the university environment. The phenomenon occurring in the field is the intervention of the social environment on consumption behavior, including among students, which impacts and can even influence self-concept related to financial management. From field observation findings, it shows that students of Muhammadiyah University Sorong, particularly as Muslim consumers who have limitations in their consumption behavior, tend to receive interventions from their social life regarding their consumptive behavior. In addition, the convenience offered by digital wallets in accessing payments makes them feel as if they are not spending money because it does not feel like they are physically holding it. This is what causes their spending tendencies to be driven not by necessity but mostly by desire. The downside is that this can lead to delays in paying tuition fees, which are more essential and urgent.

Financial literacy and self-concept can influence consumer behavior to be more consumptive. (Hidayanti et al., 2023) financial literacy has a significant influence on individual consumer behavior. (Satoto & Putra, 2021) students with good financial literacy will be able to manage their finances well, and vice versa.Students with low financial literacy will tend to be consumptive and spend their allowance excessively. (Muridno et al., 2024) As a result, financial literacy can help people engage in more sustainable buying patterns; in this instance, students who possess a solid grasp of finance are more likely to make conscientious purchases. (Muñoz-Céspedes et al., 2021) the concept of self, which is part of the factors influencing consumer behavior, also has a significant impact (Nurhaini, 2018) self-concept can influence a person's behavior, in this case, students, to consume in accordance with what is related to their self-image.(Haeruddin et al., 2023) the consumer behavior of students is significantly influenced by their self-concept (Luas et al., 2023)

The role of religiosity has a relationship and significantly influences consumer behavior. (Nora & Minarti, 2016) (Agarwala et al., 2019) High religiosity will distance a person from

excessive consumer behavior or consumptive behavior. (Yunus, 2024) Previous research that has been discussed has limitations because it has not yet focused on integrating the relationship between financial literacy, self-concept, and religiosity in the context of the consumptive behavior of digital wallet users. Thus, this research will fill that gap by presenting novelty through a geographical context, considering the very limited discussion on the consumptive behavior of students, especially in Southwest Papua. The urgency of this research is aimed at providing empirical evidence that can serve as information regarding how the role of religiosity moderates financial literacy and self-concept on the consumptive behavior of Muslim students using digital wallets in Islamic university environments with social interventions from the majority of non-Muslim students.

LITERATURE REVIEW

Theory of Planned Behavior Based

Theory that explains individual behavior is described in the research conducted by Ajzen (1991), which states that behavior is something that has been planned because it is determined by elements of attitude and belief, subjective norms and local norms from the social environment, as well as the individual's perception of the ease or difficulty of performing that behavior. This research uses the Theory of Planned Behavior as a reference in the discussion to explain the relationship between consumer behavior influenced by financial literacy and self-concept moderated by religiosity.

Digital Wallet

Digital wallets are an innovative financial service product that allows a person to store electronic money and conduct online transactions. (Andre et al., 2023) Digital wallets are used for various purposes, such as paying for various bills when shopping, transportation, or entertainment. (Iswandyah et al., 2024) The ease and convenience of using digital wallets as financial applications also trigger someone to behave in a consumptive manner. (Moehadi, 2023) this can be seen through consumption habits or the need to fulfill a lifestyle such as excessive purchases of food, clothing, personal care, and entertainment.

Consumptive Behavior

According to Lang & Joyner Armstrong (2018), consumer behavior is a culture of consuming something that is needed excessively, leading to waste. Consumptive behavior is the mindset of someone who frequently engages in excessive purchasing and uses products in an unreasonable way; in other words, they prioritize desire over need when making purchases. (Ritonga et al., 2021) There are four variables that affect consumer behavior: psychological, social, cultural, and personal factors. While financial and religious literacy are classified as psychological factors, self-concept is classified as a personal component. (Fitri et al., 2024)

Students who are moving from adolescent to adulthood, as their intellectual traits change to attain integration in adult social connections, are frequently affected by this consumptive conduct. (Muhammad Aji Prasetya, 2021) Indicators of consumptive behavior in this study there are: (Niti Widari et al., 2023)

- 1) Purchase of products because of the lure of gifts,
- 2) Purchase of products because of attractive packaging
- 3) Purchase of products in order to maintain self-appearance and prestige
- 4) Purchase of products based on price considerations not because they are based on benefits and uses
- 5) Purchase of products just to maintain status
- 6) The use of the product because of the element of conformity to the advertised model
- 7) Self-assessment buying expensive products leads to high self-confidence

Financial Literacy

The ability to understand different financial instruments, such as investments, insurance, savings, and other financial instruments, is known as financial literacy. Mitchell and Lusardi (2017) Avoiding consumerist behavior can therefore be aided by financial literacy, which is defined as the capacity to comprehend and apply financial information to make wise financial decisions (Meti et al., 2024). Classify financial literacy into 3 indicators, there are: (Anjarwati et al., 2023)

- 1) Fundamental Knowledge of Financial Management
- 2) Financial Planning and Savings
- 3) Being Aware of Investments and Financial Products

financial literacy has a significant influence on consumer behavior when using digital wallets (Alfinna et al., 2023) (Mosca Shabrina Djajadiningrat, 2023) (Pamungkas & Firmialy, 2023). Financial literacy is not the main factor influencing consumption behavior. However, students with low financial literacy will always act consumptively when using digital payment technology. (Gunawan, 2023) Financial knowledge acquired from a young age plays an important role in helping students manage their finances better in the future, so their income is not spent on consumable goods but rather on more productive investments. (Fatmawati & Harsono, 2022)
H1: Financial literacy has significantly effect on consumptive behavior.

Self Concept

Self-concept is how a person views themselves and their behavior, which can influence their interactions with their environment. (Fathonah at al., 2023) Self-concept refers to the entire system of beliefs, attitudes, and opinions that are learned, complex, organized, and dynamic, which each person believes about their own existence. (Yahaya, 2009) The concept of self in consumer behavior reflects more types of self-perspectives, namely actual and ideal self-image, social self-image, and ideal social self-image. In consumer behavior The self-concept displayed is the actual and ideal self-image (Jakob, 2020).

Self-concept is one of the internal factors that influence consumptive behavior because it is part of the lifestyle. (Fariana et al., 2021) Lifestyle can influence students to adopt a consumptive attitude; the higher the lifestyle, the higher their consumption behavior. (Nofriansyah & Marwan, 2019) Indicators of self-concept include: Physical Aspect, Psychological Aspect, Social Aspect, and Moral Aspect. (Auskarni, 2021) Research conducted by S & Haruna (2021) states that self-concept significantly influences consumer behavior. A low self-concept is more susceptible to external influences and is more likely to engage in excessive consumer behavior (Jasmine, 2024). a low self-concept is more vulnerable to external influences and more likely to engage in excessive consumer behavior (Jasmine, 2024)

H2: self concept has significantly effect on consumptive behavior.

Religiosity

Religiosity is the awareness within a person and the belief within a person in adhering to the established religious principles and practicing them in daily life. (Anggraini et al., 2024) Consumption activities should reflect the relationship between humans and God (Karoui & Khemakhem, 2022). If these activities are carried out excessively or in a consumptive manner, then this contradicts the principles of consumption in Islam, which prohibits humans from doing anything excessively as it is considered to lead to wrongdoing. (Puteri et al., 2022) Indicators of religiosity there are: Ideological (Belief), Ritualistic (Religious practice), Experiential (Experience), Intellectual (Knowledge), and Consequential (Application). (Ayu, 2020) Religiosity has a significant influence on consumptive behavior (Rahmat et al., 2020). (Asiyah & Hariri, 2021) Research on the

role of religiosity moderation conducted by Al-Huda a tal., (2022) states that the higher a person's level of religiosity, the higher their self-control over negative behaviors, one of which is unplanned purchases that impact to consumptive behavior.

H3: Financial literacy with religiosity has significant affects on consumptive behavior

H4: Self concept with religiosity has significant affects on consumptive behavior

METHODS

Research Design

This research is a type of quantitative study that involves the use of many numbers, from the data collection process to its interpretation (Ali et al., 2022). The approach of this research is quantitative descriptive, which means describing, investigating, and explaining something studied as it is, and drawing conclusions from observable phenomena using numbers. (Ummul Aiman et al. 2022) The data collection technique uses a questionnaire instrument structured with a Likert scale and distributed to respondents who have been predetermined based on criteria using purposive sampling. The criteria for the respondents in this research are:

Population and Sample

The population in this study is active students covers all existing study programs of Muhammadiyah University Sorong. The sampling procedure used purposive sampling technique based on certain criteria, namely active students of Muhammadiyah University Sorong who are Muslim and use digital wallets. The determination of the sample size for this study used the Slovin's formula with margin of error 10% resulting in a total of 97 respondents.

Data collection technique

The data collection method used is a questionnaire structured based on statements related to the collection of general information and demographic info gathered from respondents, followed by a series of statements aimed at testing respondents' understanding of financial literacy, self-concept, consumer behavior, and religiosity. The questionnaire will be distributed offline or directly to respondents to ensure compliance with the research criteria and will be calculated using a 5-point interval scale.

Data analysis technique

The data analysis technique in this study uses the moderation regression analysis method assisted by the use of the SPSS27 application. To analyze using this method, the following formula is used:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Y : Customer Satisfaction

α : Constanta

X1 : Financial Literacy

X2 : Self Concept

Z : Religiosity

$\beta_1, \beta_2, \beta_3$: Koefisien regresi

e : Model error

RESULTS

Response Description

Following table describes the criteria of respondents.

Tabel 1. Respondent's Criteria

Sample's Criteria	Description	Respondent	Percentage
Gender	Male	44	45
	Female	53	55
Types of Digital Wallets	QRIS	27	28
	ShopeePAY	9	9
	GoPay	3	3
	OVO	8	8
	DANA	41	42
	Others	9	9
Monthly allowance	<Rp 1.500.000	35	36
	Rp1.500.000 - Rp3.000.000	42	43
	Rp3.000.000 - Rp6.000.000	20	21
Most Expenditure Monthly	Fashion	27	28
	Hanging out	34	35
	Snacking	16	17
	others	20	21

Source: Primary data processed by SPSS 27, 2025

From table 1 above can be seen Women's consumer behavior is higher than men's, DANA is the most popular digital wallet among respondents due to its numerous promotions and alluring merchant connections. With transportation expenses excluded, the respondents' monthly stipend is primarily estimated to be between Rp 50,000 and Rp 100,000 each day. As a result, the respondents have more than enough money each day to spend on leisure activities like visiting cafes.

Descriptive Statistik

Following table describes the results of the descriptive test analysis.

Tabel 2. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	97	30.00	45.00	38.5979	4.24181
Self Concept	97	31.00	55.00	45.8454	5.47597
Consumptive Behavior	97	40.00	45.00	42.8041	1.63069
Religious	97	41.00	50.00	46.7629	2.47813

Religious*Financial literacy	97	1350.00	2250.00	1806.94 85	235.76305
Religious*Self Concept	97	1462.00	2650.00	2142.14 43	267.48812
Valid N (listwise)	97				

Source: Primary data processed by SPSS 27, 2025

From the results of the descriptive analysis above, it shows that the average financial literacy of the respondents is 38.6, the average self-concept of the respondents is 45.9, the average consumptive behavior is 42.8, and the average religiosity is 46.8, where all these values are quite high compared to the maximum value. The average value of religiosity interaction on financial literacy is 1806.9 with a standard deviation of 235.8, and the average value of religiosity interaction on self-concept is 2142.1 with a standard deviation of 267.5. Both interaction values are not too far from their standard deviation values.

Validity Test

The validity test of this research shows that each indicator on the main independent variable, dependent variable, and second independent variable has valid results. That is $> r$ table 0.1680, thus the questionnaire containing statements representing each indicator on each variable is considered valid or suitable for use as a research data measurement tool. R table 0.1680

Reliability Test

The results of the reliability test of this study indicate that the Cronbach's Alpha values for XI, X2 Y, and Z are 0.915, 0.939, 0.964, and 0.960 > 0.60 . These results show that the measurements conducted can be relied upon to provide stable and consistent results.

Normality Test

The test results show an Asymp.Sig value of 0.74 > 0.1 , indicating that the distributed data is normally distributed and meets the normality assumption for further analysis.

Multiple Linear Regression analysis

Following table describes the results of Multiple Linear Regression analysis

Tabel 3. Multiple Linear Regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	37.358	1.949		19.165	.000
Financial Literacy	.089	.038	.232	2.338	.021
Self Concept	.044	.030	.147	1.483	.141

a. Dependent Variable: Consumptive behavior
Source: Primary data processed by SPSS 27, 2025

From the tabel 3 of linear regression analysis can be explained:

1. β_0 = the value of the constant in this study is 37.358, which means that if financial literacy and self-concept have a value of zero (0), then the dependent variable of consumptive behavior is 37.358
2. β_1 = the value of the financial literacy regression coefficient is 0.089 and is positive, which means that if financial literacy increases by 1 unit, consumptive behavior will increase by 0.089
3. β_2 = the value of the self-concept regression coefficient is 0.044. although it does not have a significant effect, this coefficient value is positive, so if self-concept increases by 1 unit, consumer behavior will increase by 0.044.

Moderated Regression Analysis

Following table describes the results of Multiple Linear Regression analysis

Tabel 4. Moderated Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	31.240	35.394		.883	.380
Financial Literacy	-.948	.789	-2.467	-1.201	.233
Self Concept	.922	.498	3.097	1.853	.067
Religious	.127	.761	.193	.167	.868
Financial Literacy * Religious	.022	.017	3.173	1.292	.200
Self Concept * Religious	-.019	.011	-3.041	-1.749	.084

a. Dependent Variable: Consumptive Behavior
Source: Primary data processed by SPSS 27, 2025

From the regression analysis moderation calculation tabel it is explained that:

1. The constant value is 31.240, which means that if financial literacy, self-concept, and religiosity are assumed to be constant or equal to 0, then the average value of consumptive behavior is 31.240.
2. The regression coefficient for financial literacy is -0.948, meaning that if financial literacy decreases by 1 then Consumer Behavior will increase by 0.948 units. This negative coefficient means there is an inverse relationship between Financial Literacy and Consumer Behavior: the lower the Financial Literacy, the higher the Consumer Behavior, and vice versa.
3. The regression coefficient for self-concept is 0.922. This means that if self-concept increases by 1 unit, consumer behavior will increase by 0.922. Because the coefficient value is positive, it means the relationship between Self-Concept and Consumer Behavior is unidirectional
4. The regression coefficient for religiosity is 0.127. However, this coefficient value is not significant, indicating that the research model shows that religiosity does not significantly influence consumer behavior
5. The interaction regression coefficient between financial literacy and religiosity is 0.022. When there is an increase in the interaction of financial literacy with religiosity by 1 unit, the value of consumptive behavior increases by only 0.022 units. The value of the interaction indicates a relatively small increase
6. The interaction regression coefficient between self-concept and religiosity is -0.019. This means that when there is a decrease in the interaction between self-concept and religiosity by 1 unit, the value of consumptive behavior increases by 0.019 units.

Partial Significance Test (t-test)

The results of the test on the influence of financial literacy variable (X1), self-concept (X2), and religiosity (Z) respectively on consumptive behavior (Y) based on the table are as follows:

1. Financial literacy has a significance value of $0.233 > 0.1$, meaning that financial literacy has a negative and insignificant effect on consumptive behavior. Thus, in the first hypothesis, H_a is rejected and H_o is accepted
2. Self-concept has a significance value of $0.067 < 0.1$, meaning self-concept has a positive and significant effect on consumer behavior. Thus, in the second hypothesis, H_a is accepted and H_o is rejected.
3. Financial literacy with religiosity towards consumptive behavior has a significance value of $0.200 > 0.1$, meaning that in this study, the religiosity variable does not have an influence on the financial literacy variable towards consumptive behavior. Thus, the third hypothesis H_a is rejected and H_o is accepted.
4. Self-concept with religiosity towards consumptive behavior has a significance value of $0.084 < 0.1$, meaning in this study the religiosity variable is able to strengthen the self-concept variable towards consumptive behavior. Thus, in the fourth hypothesis, H_a is accepted and H_o is rejected.

DISCUSSION

The financial literacy on consumptive behavior

In this research model, it shows that financial literacy does not have a significant impact on consumer behavior. Understanding and knowledge about finance do not always encourage non-consumptive or excessive behavior. Considering that consumption behavior is influenced by many factors. (Fitri et al., 2024) in the case of Muslim student users of digital wallets at Muhammadiyah University Sorong. The financial literacy they possess is not considered sufficient to prevent them from engaging in consumerist behavior. It can be seen in the descriptive table of respondents that the excess money they have, through digital wallet payment transactions, is more diverted to enjoying the present (such as hanging out at cafes) rather than being saved for future needs. The results of this study are in line with previous research that also explains that financial literacy has a negative impact on consumer behavior. (Mawo, Thomas, 2017); (Kusumaningtyas & Sakti, 2020); (Lestari et al., 2024). (Alfinna et al., 2023).

The Self Concept on consumptive behavior

The results of this study indicate that self-concept has a significant and positive effect on consumer behavior, meaning that self-concept and consumer behavior are unidirectional, where the higher a person's self-concept, the higher their consumer behavior. (Nova Titin Lestari & Moh. Faizin, 2022) Muslim students at Muhammadiyah University Sorong who have a high self-concept actively use digital wallets to follow fashion trends by consuming fashion products to strengthen their image among their peers. The results of this study are in line with previous research, which shows that self-concept significantly influences consumer behavior. (Fathonah, Siti; Ngaliman; Luthfi, 2023) (Luas et al., 2023) .

The financial literacy with Religiosity on Consumptive Behavior

In this study, the results indicate that financial literacy does not significantly affect consumer behavior, and religiosity is unable to moderate the influence of financial literacy on consumer behavior. This means that religiosity neither strengthens nor weakens the influence of financial literacy on consumptive behavior. This research model shows that the level of a person's religiosity does not weaken or strengthen their financial literacy in relation to consumer behavior. In the case of Muslim students at Muhammadiyah University Sorong who use digital wallets for their consumption activities, they are more influenced by external factors, namely

their social environment. This is in accordance with the research conducted by Fitri et al. (2024) that one of the factors influencing consumer behavior is external factors. The daily lives of Muslim students, who always coexist with the majority of non-Muslim students, do not influence or even change their religiosity levels regarding their consumptive behavior. They remember that Muhammadiyah University Sorong has implemented a campus of tolerance and inclusivity, allowing students of different religions to learn and progress together. The results of this study are in line with previous research which found that religiosity does not moderate consumptive behavior (Ernanto & Hermawan, 2022).

The Self concept with religiosity on Consumptive behavior

Religiosity is able to moderate the influence of self-concept on consumptive behavior, meaning that religiosity strengthens the influence of self-concept on consumptive behavior. In this study, the results show that self-concept with religiosity has a significant influence on consumptive behavior. This means that a high self-concept moderated by religiosity will weaken consumptive behavior. In this research case, Muslim students at Muhammadiyah University Sorong who use digital wallets in their consumption behavior are influenced by religiosity, which strengthens their self-concept to pay attention to their consumption patterns so that they do not always behave consumptively. Considering that Muslim consumer behavior must adhere to principles to avoid excessiveness. The results of this study align with research that also explains that religiosity moderates consumptive behavior (Pohan et al., 2022).

CONCLUSION

With the ease and convenience of using digital wallets, the consumption patterns of Muslim students at Muhammadiyah University Sorong are leaning towards consumerist behavior. The intervention of social interactions with their non-Muslim peers negates the financial literacy they possess instead of being reinforced by their religiosity to avoid consumerist behavior. The self-concept of Muslim students at Muhammadiyah University Sorong who use digital wallets can be strengthened by religiosity, thereby preventing them from engaging in consumptive behavior. The concept of self among Muslim students at Muhammadiyah University Sorong who use digital wallets can be strengthened by religiosity, thereby preventing them from engaging in consumerist behavior.

Therefore, to maintain the consumption behavior of Muslim students who use digital wallets so that it is not consumerist, certain parties need to create a consistent and continuous Islamic milieu in every aspect of the university to serve as a guide and reminder for Muslim students to adhere to Islamic values. Thus, to maintain the consumption behavior of Muslim students using digital wallets so that it is not consumptive, certain parties need to create a consistent and sustainable Islamic milieu in every aspect of the university to serve as a guide and reminder for Muslim students to continue adhering to Islamic values.

LIMITATION

This research was conducted only on Muslim students at Muhammadiyah University Sorong, so the findings cannot be generalized to Muslim students at other universities, whether in Southwest Papua or other regions of Indonesia. For future researchers, it is hoped that they will expand the study respondents related to the consumptive behavior of Muslim students in Southwest Papua. And it is also hoped to measure the dimensions or indicators of religiosity quantitatively so that the interpretations presented are precisely measurable.

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