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The Effect of Digital Literacy and Sharia Financial Literacy on Consumptive Behavior in Purchasing Muslim Fashion with the Use of Sharia Digital Payment

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Abstract

General Background Consumption within Islamic economics emphasizes moderation and adherence to sharia principles, particularly amid rapid digitalization of financial transactions. **Specific Background** The expansion of sharia-based digital payment systems alongside the growth of Muslim fashion consumption in Madura highlights the relevance of digital literacy and sharia financial literacy in shaping consumer behavior. **Knowledge Gap** Prior studies largely focus on conventional digital payments and general regions, with limited empirical evidence addressing sharia digital payments, consumptive behavior, and local Islamic socio-cultural contexts in Madura. **Aims** This study examines the relationships between digital literacy, sharia financial literacy, consumptive behavior in Muslim fashion purchases, and the mediating role of sharia digital payment usage among the Madurese community. **Results** Using a quantitative approach with PLS-SEM on data from 384 respondents, the findings show that digital literacy and sharia financial literacy are significantly associated with sharia digital payment usage and consumptive behavior, while sharia digital payments also exhibit a direct relationship with consumptive behavior and mediate both literacy variables. **Novelty** The study integrates digital literacy and sharia financial literacy within a single empirical framework by positioning sharia digital payment usage as a mediating construct in Muslim fashion consumption. **Implications** These findings provide evidence-based insights for policymakers, Islamic financial institutions, and educators to design literacy programs and sharia-compliant digital payment services aligned with local values and consumption patterns in Muslim-majority regions.

Highlights:

- ♦ Literacy-related competencies are statistically associated with transactional patterns in sharia-based payment systems.
- ♦ Payment platform utilization functions as a mediating mechanism linking literacy dimensions to purchasing tendencies.
- ♦ Empirical evidence from Madura confirms the relevance of local Islamic contexts in digital consumption studies.

Keywords: Digital Literacy, Islamic Financial Literacy, Consumptive Behavior, Islamic Digital Payment.

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Introduction

In Islam, consumption activities have a purpose, namely not only to fulfill satisfaction in the world but also in the hereafter. Fulfillment of needs in Islam is recommended that humans act modestly and do so according to their needs and the available budget. So that humans are required to be rational consumers in making consumption, not to become consumptive consumers. Islam teaches how to make the right consumption according to the teachings in the Qur'an and hadith so that it can provide clear and directed guidance [1]. If consumption behavior is carried out in accordance with Islamic teachings, consumption actors will achieve blessings and prosperity in the world and in the hereafter. During consumption activities, of course, Islam provides restrictions on something that will be consumed, namely not only seeing the halal-haram, but good, suitable, clean and not disgusting [2].

Technological advances in today's modern era are developing very quickly. Over time, the technology produced becomes increasingly sophisticated. This development provides convenience for humans with technological devices that can help complete various daily tasks [3]. Fintech Syariah 4.0 is an innovation that answers people's needs for digital financial services that are in accordance with sharia principles. By utilizing advanced technologies such as blockchain, artificial intelligence (AI), and big data, sharia fintech offers financial solutions that are transparent, fair, and free from elements that are not in accordance with sharia law, such as *riba* (interest) and *gharar* (uncertainty).

The growing halal industry sector in Indonesia focuses not only on food, beverages, and cosmetics, but also on other categories such as fashion products. In 2021, Indonesia is the country with the 3rd Muslim fashion consumption in the world among member countries of the Organization of Islamic Cooperation (OIC) after Turkey and the United Arab Emirates. The increase of Muslim fashion industry in Indonesia started in 2011. At this time, Muslim clothing is a trend in society which has experienced a considerable increase every year. Currently, the development of fashion trends also affects consumer satisfaction to own these products. Trend is something that is on the rise, something that is in demand by many people. Here the trend is one of the factors that influence consumptive behavior, because if consumers have products in accordance with the times or products that are trending, consumers will have their own satisfaction. Examples of this Muslim fashion trend include culottes, blouse, tutu skirt, koko shirt, hijab bella square, pashima plisket, pashmina silk. This type and model of Muslim clothing is also very easy to mix and match in any event or activity. Muslim fashion is one of the lifestyles that is in great demand by consumers, but it can also have positive and negative impacts on the development of this Muslim fashion trend. The positive impact is that the current modern hijab style makes women more interested in using the hijab because of the simple and modern hijab model, but there is a negative impact from the development of fashion trends that still violate the rules of Islamic law regarding clothing styles [4].

The presence of various new product offerings requires people to be smarter in making financial decisions. Therefore, one of the important things that people need to understand in this digital era is financial literacy [5]. The digital payment system, which provides various applications to be used as cashless payment tools and is known as Digital Payment, is one of the important pillars in maintaining financial system stability.

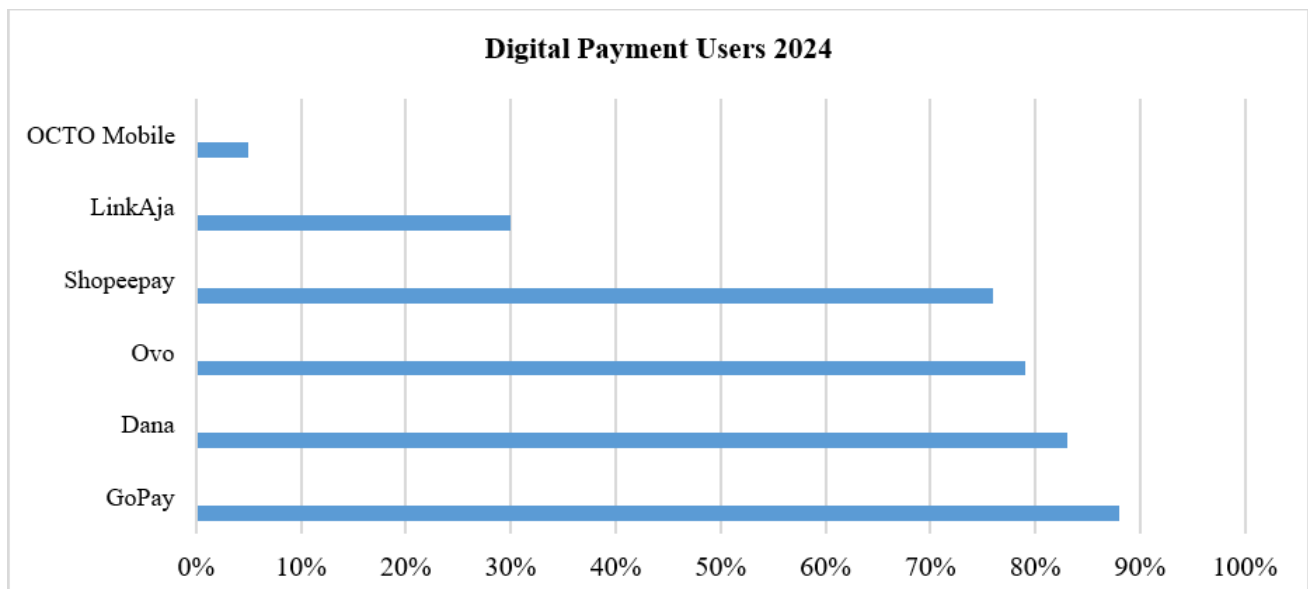


Figure 1. Growth of Fintech Data.

GoPay, DANA, and OVO, these three e-wallet applications are representative of the Indonesian digital payment market, which has the largest number of users and is the most popular in Indonesia. Therefore, it is not surprising that digital payment users are almost certain to download and have the GoPay, DANA, and OVO payment applications on their smartphones. From the Populix survey data above, it can be seen that the growth of GoPay users has skyrocketed compared to others in 2024. The existence of digital payments has become an attraction for the public because of the ease and convenience it offers. The existence of sharia digital payments can be a solution to reduce the cost of funds for sharia banks, so KNKS believes that the

sharia banking industry in Indonesia needs and must provide this service to its customers. In addition, sharia-based digital payments are certainly also needed to accommodate the needs of the Muslim community, which accounts for 85% of the total population in Indonesia [6].

Sharia digital payments are digital payment services that comply with sharia financial principles, such as avoiding riba (interest), gharar (uncertainty), and maysir (gambling) [7]. Sharia e-money, as a form of digital wallet, is an important instrument in promoting financial inclusion, facilitating transactions that comply with sharia principles, and providing wider access for people who want to transact in a manner consistent with Islamic values [8]. It also opens up opportunities to create a more inclusive economic ecosystem based on economic justice. Internet-based, mobile, and application-based sharia payment systems are provided by software development companies such as BSI Mobile, LinkAja Syariah, Aladin Syariah, etc.

Digital literacy is not merely related to the ability to use new technologies, learn the latest features, or apply these technologies in the educational process. Rather, digital literacy is a skill acquired through adaptation, which enables individuals to utilize technical expertise and navigate the vast amount of information available on the internet. Digital literacy prepares individuals to face current and future challenges. As with other terms in social sciences, the meaning of digital literacy can vary from person to person [9].

Financial literacy is important knowledge for every individual to have, given that currently the public's understanding of financial literacy is still relatively low. Low levels of financial literacy often cause many people to face difficulties in managing their finances. Financial literacy also enables individuals to take advantage of new products that continue to emerge alongside technological developments [5]. Sharia financial literacy is defined as the level of understanding, awareness, and skills in understanding financial information and sharia financial services. Sharia financial literacy is an important concept that every Muslim must understand in order to maintain their faith [10].

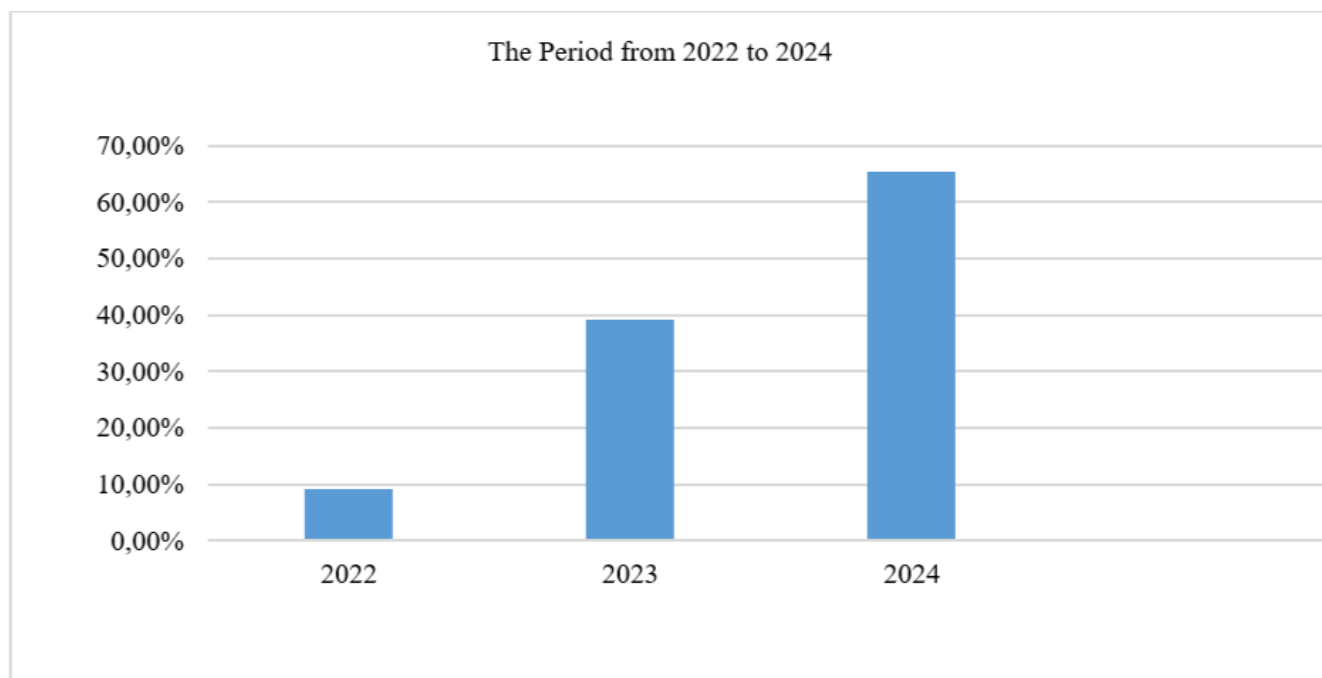


Figure 2. Amount of Sharia Financial Literacy Data in Indonesia.

The results of the 2022-2024 National Financial Literacy and Inclusion Survey released by the Financial Services Authority (OJK) and the Central Statistics Agency (BPS) show that the Islamic financial literacy index has increased every year. This means that public awareness of using Islamic financial products is still relatively low, despite a sufficient level of understanding. However, the low level of digital and financial literacy in Madura greatly affects public understanding, with data showing that the digital and financial literacy of the people of Madura is still at a level that needs to be improved [11]. This has an impact on the public's understanding, trust, and awareness of sharia digital payment services, as well as a lack of specific education about sharia digital payments. Adequate education about the differences and advantages of sharia services compared to conventional services is still limited.

Technological developments have brought significant changes to various aspects of society, including in the Madura region. The adoption of digital technology in payment systems, such as sharia digital payments, has made transactions easier. However, without adequate digital literacy, people risk making mistakes in using technology, including getting caught up in uncontrolled consumptive behavior. Madura is known as a region with strong Islamic values. Therefore, the development and adoption of sharia-based digital payments is a relevant solution to support financial transactions that are in accordance with Islamic principles. However, without a good understanding of digital and financial literacy, the benefits of sharia digital payments cannot be optimized.

According to previous research by [12], Islamic financial literacy and digital literacy together have a positive and significant influence on interest in using digital payments. According to [13], digital financial literacy and socioeconomic literacy also

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have a positive and significant influence on culture. According to Palimbong et al. (2023), financial literacy has a positive effect on the use of Shopee PayLater digital payments among students at the Faculty of Economics, Uki Toraja. Meanwhile, according to Jihan & Fatah, Islamic financial literacy has a positive and significant effect on the decision to transact using BSI Mobile as a digital payment method [14].

Previous studies have often examined the influence of financial literacy and digital literacy on the use of digital payments without linking them to sharia principles. Research related to digital payments often focuses on conventional platforms such as e-wallets (e.g., OVO, GoPay), but not many have specifically studied sharia-based digital payment platforms. The potential of sharia digital payments in Madura, as a region with a Muslim majority, needs to be explored further. Most studies on digital literacy, financial literacy, and digital payments have been conducted in Indonesia or specific regions in general, but not many studies have focused on Madura. Consumptive behavior factors in Madura, such as tradition, religiosity, and local values, can influence the acceptance of sharia digital payments, which has not been widely studied. The ease of conducting digital transactions often encourages people to be more consumptive, especially without a good understanding of financial management.

This study is important to evaluate how digital literacy and Islamic financial literacy can play a role in controlling the consumptive behavior of the Madurese people, particularly through the use of Islamic financial services. This research aims to analyze the influence of digital literacy and Islamic financial literacy on the consumptive behavior of the people of Madura in the use of sharia-based digital payments. This research is also relevant to supporting the development of the Islamic economy in Indonesia, especially in Madura. By understanding the relationship between digital literacy and Islamic finance on consumptive behavior, policy makers and financial industry players can design educational programs and services that are more suited to the needs of the local community.

With the development of financial technology, sharia payment methods have become a relevant alternative to support the lifestyle of modern society while promoting Islamic economic principles. If the Madurese people have a good level of digital literacy and financial literacy, they tend to better understand how to use digital payments and choose transactions that are more in line with sharia principles. This can have an impact on managing their consumptive behavior more wisely, with a tendency to avoid unnecessary expenses and use services that are in line with sharia financial principles. This study adds the variables of digital literacy and Islamic financial literacy to consumptive behavior in the purchase of Muslim fashion with the use of Islamic digital payment as a mediating variable. This study aims to measure the level of influence of digital literacy and financial literacy on consumptive behavior in the purchase of Muslim fashion with the use of Islamic digital payment in Madura as a mediating variable.

Method

This research method uses a quantitative research method, with a descriptive quantitative approach. The research objects to be studied are Islamic financial literacy, Islamic financial literacy, and the use of Islamic digital payments. In this study, data sources were obtained from primary and secondary data. In this study, primary data was collected through online questionnaires. Meanwhile, secondary data was collected from journals, books, and other sources. The sample in this study was determined using the Lemeshow formula, because the population size was unknown. The Lemeshow formula is as follows:

$$n = \frac{Z^2 p(1-P)}{d^2} = \frac{1.96^2 \times 0.5(1-0.5)}{0.05^2} = \frac{3.8146 \times 0.25}{0.0025} = \frac{0.9604}{0.0025} = 384.16$$

Explanation:

n = Number of samples

z = Standard value = 1.96

p = Maximum estimate = 50% = 0.05

d = Alpha (0.5) or 5% error

The sample size for this study was 384 respondents. Sampling for this study was conducted using purposive sampling, whereby data collection was based on specific criteria, namely Madurese people who use sharia mobile banking. This data was processed using the PLS SEM version 0.4 application.

Table 1. Operational Definitions.

| Variables | Operational Definitions | Indicator | Source |
|--------------------------------|--|--|---------------|
| Digital Literacy | A person's ability to use digital technology and interact effectively in the digital world. | <ol style="list-style-type: none"> 1. I feel confident in using sharia digital payments to make online transactions. 2. I am confident that I can manage my finances well with sharia digital payments. 3. I always try to continue learning and adapting to technological changes in sharia digital payments. 4. I have a good understanding of my rights and responsibilities as a user of sharia digital payments. 5. I understand the differences between credit cards, debit cards, and sharia digital payment wallets in the context of online payments. 6. I know the steps to search for information on opening an account on a sharia digital payment application. 7. Sharia digital payment transactions are easy to operate due to their fast access. 8. I know the functions and uses of sharia digital payments, which is why I use them. 9. I know how to open an account on a sharia digital payment application. 10. I am able to distinguish between the appearance and content of the information visited in the sharia digital payment application. | [15], [16] |
| Sharia Financial Literacy | A person's ability to understand and manage their finances effectively based on sharia principles. | <ol style="list-style-type: none"> 1. I understand the costs associated with sharia digital payments, such as transaction fees and administrative fees. 2. I am confident that I can make wise financial decisions when using various sharia digital payment methods. 3. I understand the financial risks that may be associated with using sharia digital payments, such as the risk of fraud. 4. I understand the benefits and risks associated with financial instruments such as credit cards or stock investments. 5. I regularly monitor and record my sharia digital payment transactions. 6. I understand how to manage sharia finances. 7. I have a good understanding of the laws regarding usury. 8. I understand the need for personal insurance. 9. I understand that sharia insurance is a mutual aid effort. 10. I understand sharia investment products. | [15] |
| Use of Sharia Digital Payments | Payment transaction methods carried out through digital media based on sharia principles. | <ol style="list-style-type: none"> 1. The use of sharia digital payments provides convenience in terms of usage and application. 2. With sharia digital payments, I can make payment transactions anywhere and anytime as long as the network supports it. 3. From the beginning of use until now, I feel safe using sharia digital payments. 4. I use sharia digital payments because they were recommended by a friend. 5. All payment transactions feel more practical with sharia digital payments. 6. In my opinion, transactions in Digital Payments in Sharia Fintech do not contain riba, gharar, and maysir. 7. In my opinion, Digital Payments in Sharia Fintech operate their business based on the principle of halal profits. 8. In my opinion, Digital Payments in Sharia Fintech are supervised by the Sharia Supervisory Board (DPS) in providing their services. 9. In my opinion, Digital Payments in Sharia Fintech carry out the trust placed in them by users. 10. I have sufficient knowledge to use Digital Payments in Sharia Fintech. | [17], [18] |
| Consumptive Behavior | Purchasing behavior where individuals consume goods and services excessively. | <ol style="list-style-type: none"> 1. I often buy Muslim fashion products because of the ease of payment methods such as sharia digital payments. 2. I buy Muslim fashion products without thinking about the availability of cash funds. 3. I often make purchases without making a shopping list first. 4. I often buy Muslim fashion products on impulse. 5. I find it difficult to save money or make an effective shopping budget because of my habit of buying unnecessary items. 6. I like to buy Muslim fashion items or use services to fulfill my personal desires. 7. I like to buy more than two Muslim fashion items at once when shopping. | [19], [20] |

8. I enjoy trying Muslim fashion products from different brands even if they have the same function.
 9. I spend my allowance solely on shopping for Muslim fashion items.
 10. I buy Muslim fashion items or use services to elevate my social status.
-

Results and Discussion

A. Results

1. Digital Literacy

Digital literacy is the knowledge and skills to use digital media, including modern communication tools or the internet, to find, work on, evaluate, use, create, and utilize information wisely, intelligently, carefully, appropriately, and, of course, in compliance with laws and regulations in order to foster positive communication and interaction in everyday life. Digital literacy is also the ability to use information and communication technology to communicate information cognitively and technically [21].

2. Sharia Financial Literacy

Financial literacy is knowledge related to financial concepts, the ability to communicate an understanding of business financial management skills, and the ability to make strategic and appropriate business decisions in certain situations [22]. Within the framework of sharia, Islamic financial literacy refers to an individual's skills in managing financial resources in accordance with Islamic principles [23]. Islamic financial literacy can strengthen public awareness and understanding of Islamic financial institutions' products and services. This can encourage the growth of the Islamic financial sector and have a positive impact on the economy.

3. Muslim Fashion

Consumption can be defined as the end use of goods and services used to meet human needs or the behavior of people in spending part of their income to buy these goods and services. In terms of fashion, this began with the emergence of large department stores and high-end shopping centers. They distributed various fashion products to various major cities. Consumers were given the opportunity to explore and shop at these places where fashion prevalence was accommodated, observed, studied, and tested. Imported fashion magazines then began to grow in the country. The process of consumption and lifestyle can be seen as an economic and cultural phenomenon that requires cultural analysis. Advertisements and various articles on fashion trends, as well as fitness and beauty guides, gradually turned readers into consumers. It is possible that readers of fashion magazines were the starting point for the formation of fashion consumption. Once readers' interest grew, they became consumers [24].

4. Sharia Digital Payment

Sharia financial technology (fintech) is a technology-based business with innovative financial services or products that use sharia schemes. Sharia fintech promotes responsible, ethical finance and provides opportunities to influence all forms of finance globally. Islam is also capable of improvising and innovating while still paying attention to sharia principles. Sharia fintech can also help people obtain financing without violating usury and interest, and provide access and education to the public, especially millennials who are the main players in the financial technology market in Indonesia [7].

5. Consumptive Behavior

Consumption is how humans and social actors with their needs relate to something (in this case material, symbolic goods, services, or experiences) that can satisfy them. The term consumptive is usually used in issues related to consumer behavior in human life. One of the consumer lifestyles that tends to occur in society is a lifestyle that considers material things as something that can bring satisfaction. This kind of lifestyle can lead to consumptive behavior [25].

Based on the above definitions, consumptive behavior is an act or behavior of buying and using goods and services excessively without careful consideration, with the sole purpose of fulfilling personal desires rather than basic needs, and is used to fulfill a lifestyle of luxury [26].

Consumptive behavior is often characterized by impulsive shopping tendencies, where people often buy items without careful planning, especially when tempted by discounts or viral trends. Social media plays a major role in shopping decisions, with influencers, online reviews, and advertisements on platforms such as TikTok, Instagram, and YouTube being the main factors that influence consumption preferences. In addition, brands and trends are also very influential in this regard, where people sometimes prefer products from popular or booming brands. The Fear of Missing Out (FOMO) phenomenon also contributes to a person's consumption patterns, where the fear of missing out on trends drives them to immediately buy items that are currently popular. Convenience and speed in shopping are priorities, as seen in their preference for online shopping with digital payment methods and instant delivery services. In addition, lifestyle is a major factor in shopping decisions, where they often buy items not because of urgent needs, but purely for image purposes [27].

6. Conceptual Framework and Hypothesis

The conceptual framework is the design that will be used in the research process. This study will measure the influence of digital literacy and financial literacy on the use of sharia digital payments, both directly and indirectly, with culture as an intervening variable. The conceptual framework for this study is as follows:

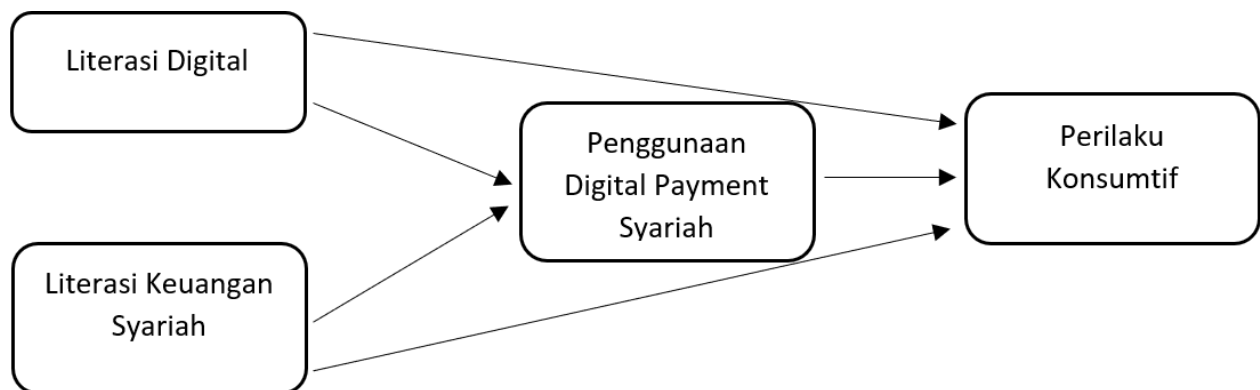


Figure 3. Conceptual Framework.

The hypotheses in this study are as follows:

a. Digital Literacy on the Use of Sharia Digital Payments

According to studies conducted Ramaza et al. (2023) and Lo Prete (2021), digital literacy has a positive and significant effect on the use of digital payments [12], [28]. H1: Digital literacy has a significant positive effect on the use of Sharia digital payments

b. Digital Literacy on Consumptive Behavior

According to research conducted Karimah et al. (2022), digital literacy has a positive and significant effect on consumptive behavior [29]. H2: Digital literacy has a positive and significant effect on consumptive behavior

c. Sharia Financial Literacy on Sharia Digital Payments

According to research conducted Mahmudatus et al. (2025), sharia financial literacy has a positive and significant effect on the decision to transact using BSI Mobile as a digital payment [30]. Similar to the research Ramaza et al. (2023), financial literacy has a positive and significant effect on the use of digital payments [12]. H3: Sharia Financial Literacy has a positive and significant effect on the use of Sharia Digital Payments

d. Sharia Financial Literacy on Consumptive Behavior

According to research conducted Aeni et al. (2024), sharia financial literacy does not have a significant effect on consumptive behavior [31]. H4: Sharia Financial Literacy has a significant positive effect on Consumptive Behavior

e. The Use of Sharia Digital Payments on Consumptive Behavior

According to research conducted Rahayu & Mulyadi (2023), digital payments have an effect on consumptive behavior [32]. Similarly, research Naufalia (2022) shows that digital payments have an effect on the consumptive behavior of the community [33]. H5: The use of Sharia digital payments has a positive effect on consumptive behavior

B. Discussion

1. Outer Model Analysis

Measurement model testing (outer model) is used to determine the specifications of the relationship between latent variables and their manifest variables. This testing includes convergent validity, discriminant validity, and reliability.

a. Convergent Validity Convergent

Convergent validity of the measurement model with reflective indicators can be seen from the correlation between item/indicator scores and construct scores. Individual indicators are considered reliable if they have a correlation value above 0.70. However, in scale development research, loadings of 0.50 to 0.60 are still acceptable. Based on the outer loading results, there are indicators with loadings below 0.60 and are not significant. The structural model in this study is shown in the following figure:

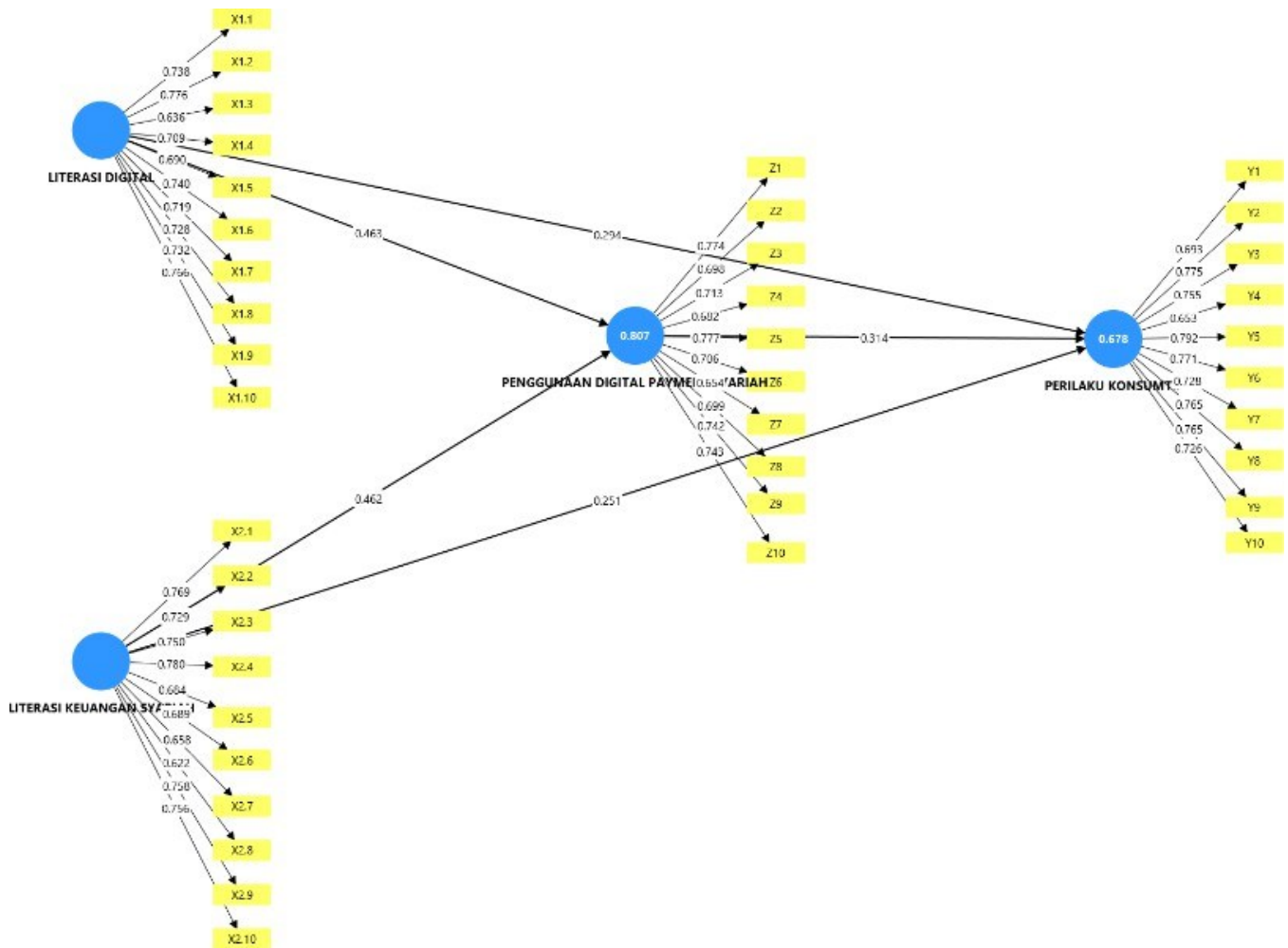


Figure 4. Outer Factor Model Output.

Based on the Smart PLS output for the factor loadings above, the results can be presented in Table 2 below:

Table 2. Outer Loadings Output.

| Digital Literacy | | Sharia Financial Literacy | Use of Sharia Digital Payments | Consumptive Behavior |
|------------------|-------|---------------------------|--------------------------------|----------------------|
| X1.1 | 0,738 | | | |
| X1.2 | 0,776 | | | |
| X1.3 | 0,636 | | | |
| X1.4 | 0,709 | | | |
| X1.5 | 0,69 | | | |
| X1.6 | 0,74 | | | |
| X1.7 | 0,719 | | | |
| X1.8 | 0,728 | | | |
| X1.9 | 0,732 | | | |
| X1.10 | 0,766 | | | |
| X2.1 | | 0,769 | | |
| X2.2 | | 0,729 | | |
| X2.3 | | 0,75 | | |
| X2.4 | | 0,78 | | |
| X2.5 | | 0,684 | | |
| X2.6 | | 0,689 | | |
| X2.7 | | 0,658 | | |
| X2.8 | | 0,622 | | |
| X2.9 | | 0,758 | | |
| X2.10 | | 0,756 | | |
| Y1 | | | | 0,693 |
| Y2 | | | | 0,775 |
| Y3 | | | | 0,755 |
| Y4 | | | | 0,653 |
| Y5 | | | | 0,792 |
| Y6 | | | | 0,771 |

| | | |
|-----|-------|-------|
| Y7 | | 0,728 |
| Y8 | | 0,765 |
| Y9 | | 0,765 |
| Y10 | | 0,726 |
| Z1 | 0,774 | |
| Z2 | 0,689 | |
| Z3 | 0,713 | |
| Z4 | 0,682 | |
| Z5 | 0,777 | |
| Z6 | 0,706 | |
| Z7 | 0,654 | |
| Z8 | 0,699 | |
| Z9 | 0,742 | |
| Z10 | 0,743 | |

Based on the table above, it shows that all indicators used in this study have a loading factor > 0.70). According to Mawarni (2024), an outer loading value range of 0.5-0.6 is sufficient to indicate convergent validity, where it proves that the indicators used are sufficient to represent the construct being measured. Thus, it can be concluded that all indicators used in this study are valid for measuring the construct [34].

b . Discriminant Validity

This section explains the results of the discriminant validity test. The discriminant validity test looks at the Average Variance Extracted (AVE) value. The recommended value is above 0.5 for a good model. The following are the Average Variance Extracted (AVE) values for each indicator:

Table 3. Discriminant Validity Output Average Variance Extracted (AVE).

| | Cronbac'h Alpha | Composite Reliability | Average Variance Extracted (AVE) |
|--------------------------------|-----------------|-----------------------|----------------------------------|
| Digital Literacy | 0,899 | 0,901 | 0,525 |
| Sharia Financial Literacy | 0,897 | 0,899 | 0,520 |
| Use of Sharia Digital Payments | 0,896 | 0,898 | 0,518 |
| Consumptive Behavior | 0,910 | 0,912 | 0,553 |

Based on the above, it shows that the Average Variance Extracted (AVE) value of each variable, namely Digital Literacy, Sharia Financial Literacy, Sharia Digital Payment Usage, and Consumptive Behavior, has a construct > 0.50 , thus all constructs in this study are reliable. This explains that each variable has high discriminant validity. Meanwhile, the composite reliability value of each variable shows a construct value > 0.60 . This shows that each variable has met the composite reliability, so it can be concluded that all variables have a high level of reliability. Furthermore, the Cronbach's alpha value of each variable shows a construct value > 0.70 , which illustrates that each research variable has met the Cronbach's alpha value requirements. Based on this, it can be concluded that all variables have a high level of reliability. Thus, it can be concluded that the indicators used in this study have high discriminant validity in compiling their respective variables.

2. Inner Model Analysis

Structural model evaluation (inner model) is conducted to ensure that the structural model built is robust and accurate. The stages of analysis conducted in structural model evaluation are viewed from several indicators, namely:

a. Coefficient of Determination (R²)

Based on data processing using the SmartPLS 4.0 program, the following R Square values were obtained:

Table 4. Output of the Coefficient of Determination (R Square).

| | R Square |
|----------------------------------|----------|
| Users of Sharia Digital Payments | 0,807 |
| Consumptive Behavior | 0,678 |

Based on the above output, it shows that the R Square value for the variable of Sharia digital payment usage is 0.807. This value explains that the percentage is 80.7%. This means that the variables of Digital Literacy and Sharia Financial Literacy influence the use of sharia digital payments by 80.7%, while the remaining 19.3% is influenced by other variables not used in this study. Meanwhile, the R Square value for the variable of Consumptive Behavior is 0.678. This indicates that the percentage of Consumptive Behavior is 67.8%. This value shows that the variables of digital literacy, Islamic financial literacy, and the use of Islamic digital payments influence digital literacy by 67.8%, while the remaining 32.2% is influenced by other variables not used in this study.

b. Goodness of Fit (GoF) Assessment

The goodness of fit test of the model can be demonstrated based on the output of the NFI value. If the NFI value is ≥ 0.662 , then it can be declared a good fit. Based on the data processing that has been carried out, the following Model Fit values were obtained:

Table 5. Model Fit Test Output.

| | Saturated model | Estimated model |
|------------|-----------------|-----------------|
| SRMR | 0.043 | 0.043 |
| d_ULS | 1.513 | 1.513 |
| d_G | 0.647 | 0.647 |
| Chi-square | 1310.550 | 1310.550 |
| NFI | 0.861 | 0.861 |

Based on the goodness of fit model test results in the table above, the NFI value of 0.861 > 0.662. Thus, from these results, it can be concluded that the model in this study has a high goodness of fit and is suitable for testing the research hypothesis.

3. Testing the Research Hypothesis

After assessing the inner model, the next step is to test the relationship between latent constructs as hypothesized in this study. Hypothesis testing in this study was conducted based on the T-Statistics and P-Values output. The hypotheses in this study were accepted or fulfilled if the T-Statistics value was > 1.96 and the P-Values were < 0.05. The model output for hypothesis testing in this study is as follows:

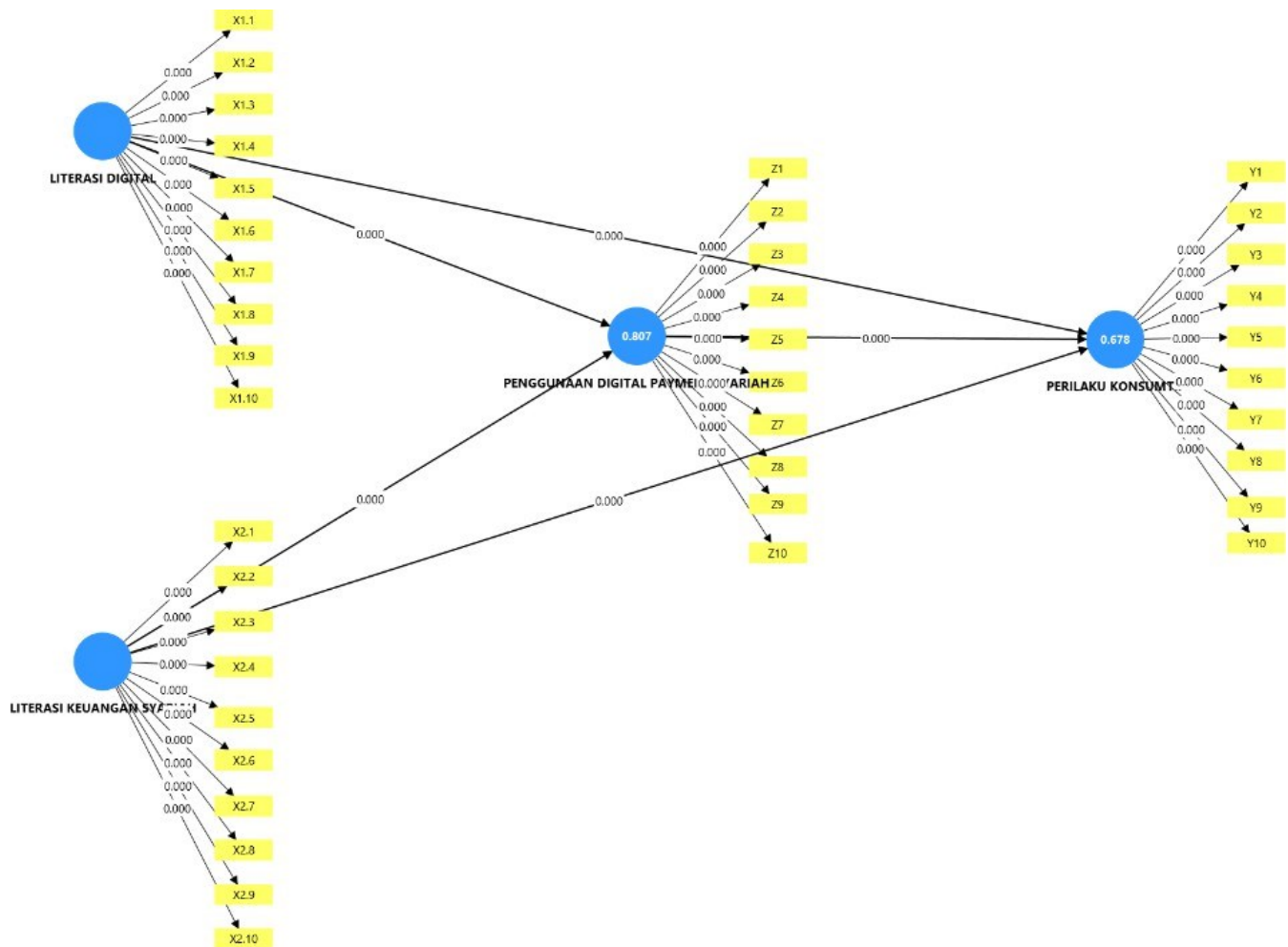


Figure 5. Research Hypothesis Test Model Output.

a. Direct Effect Hypothesis Test

This hypothesis test will measure the direct effect of independent variables on the dependent variable. The following are the results of the Path Coefficients for direct effects:

Table 6. Path Coefficients (Direct Effects).

| Hypothesis | | Estimate | T Statistics | P Values | Results |
|------------|--|----------|--------------|----------|----------|
| H1 | Digital Literacy -> Use of Sharia Digital Payments | 0.463 | 8.961 | 0.000 | Accepted |
| H2 | Digital Literacy -> Consumptive Behavior | 0.294 | 3.583 | 0.000 | Accepted |
| H3 | Sharia Financial Literacy -> Use of Sharia Digital | 0.462 | 8.957 | 0.000 | Accepted |

| | | | | | |
|----|--|-------|-------|-------|----------|
| | Payments | | | | |
| H4 | Sharia Financial Literacy -> Consumptive Behavior | 0.251 | 3.897 | 0.000 | Accepted |
| H5 | Use of Sharia Digital Payments -> Consumptive Behavior | 0.314 | 3.900 | 0.000 | Accepted |

Based on the results presented in the table above, Hypotheses 1 to 5 show T-Statistics values > 1.96 and P-Values < 0.05 . Thus, all five hypotheses in this study are accepted, or all five hypotheses have a direct effect. The results of these hypotheses explain that the use of sharia digital payments in transactions is influenced by a person's ability to know and understand digital literacy. This shows that every use of sharia digital payments should be accompanied by knowledge and understanding of digital literacy, both its benefits and risks, before deciding to use digital payments in transactions. In addition, sharia financial literacy also influences the use of sharia digital payments. This is because in meeting the needs and desires of the transactions carried out, as well as the products and services purchased, the user's financial capabilities must be supported. The use of sharia digital payments is also influenced by consumptive behavior, which is a behavior or lifestyle in which a person consumes goods or services excessively, without planning, but rather for the sake of emotional satisfaction or social status. Emotional satisfaction plays a role in a person's decision to use sharia digital payments in transactions.

b. Indirect Effect Hypothesis Test

This hypothesis test will examine the ability of the variable of sharia digital payment usage to strengthen the effect between digital literacy and sharia financial literacy on consumptive behavior. The output of the data processing in this study is as follows:

Table 7. Path Coefficients (Indirect Effect)

| Hipotesis | Estimate | T Statistics | P Values | Results |
|--|----------|--------------|----------|----------|
| H6 Digital Literacy -> Use of Sharia Digital Payments -> Consumptive Behavior | 0.146 | 3.443 | 0.001 | Accepted |
| H7 Sharia Financial Literacy -> Use of Sharia Digital Payments -> Consumptive Behavior | 0.145 | 3.625 | 0.000 | Accepted |

Based on the output in the table above, it shows that the T-Statistics value is > 1.96 and the P-Values are < 0.05 , so H6 and H7 are accepted. Thus, it can be concluded that the use of Sharia Digital Payment can strengthen the influence between digital literacy and Sharia Financial Literacy on Consumptive Behavior.

The results of this hypothesis explain that the use of Sharia digital payments is not only influenced by digital literacy and Sharia financial literacy, but also motivated by consumptive behavior. Having adequate digital literacy and sufficient Sharia financial literacy, along with the use of Sharia digital payments, where consumptive behavior is a habit to fulfill emotional satisfaction and social status, will become a factor that strengthens a person's use of Sharia digital payments in conducting transactions.

Conclusion

Based on the analysis and discussion, the conclusion of this study is that digital literacy has a significant direct effect on the use of sharia digital payments, as indicated by a T-Statistics value $(8.961) > 1.96$ and P-Values $(0.000) < 0.05$. Digital literacy has a direct and significant effect on consumptive behavior, as indicated by a T-Statistics value $(3.583) > 1.96$ and a P-Value $(0.000) < 0.05$. Sharia financial literacy has a significant direct effect on the use of Sharia digital payments, as indicated by a T-Statistics value $(8.957) > 1.96$ and P-Values $(0.000) < 0.05$. Sharia financial literacy has a significant direct effect on consumptive behavior, as indicated by a T-Statistics value $(3.897) > 1.96$ and P-Values $(0.000) < 0.05$. The use of Sharia digital payments directly influences consumptive behavior, as indicated by a T-Statistic value $(3.900) > 1.96$ and P-Values $(0.000) < 0.05$. The use of sharia digital payments strengthens the influence of digital literacy on consumptive behavior, as indicated by a T-Statistic value $(3.443) > 1.96$ and P-Values $(0.000) < 0.05$. The use of sharia digital payments strengthens the influence of sharia financial literacy on consumptive behavior, as indicated by a T-Statistic value $(3.625) > 1.96$ and P-Values $(0.000) < 0.05$.

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