

## ABSTRAK

**Rica Karmila, 2024.** “*Pengaruh Penggunaan E-money dan Gaya Hidup Hedonis Terhadap Perilaku Konsumtif Generasi Z di Sulawesi Selatan*”. Skripsi Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Palopo. Dibimbing oleh Hamida.

Skripsi ini membahas tentang Pengaruh Penggunaan *E-money* dan Gaya Hidup Hedonis Terhadap Perilaku Konsumtif Generasi Z di Sulawesi Selatan. Penelitian ini bertujuan: Untuk mengetahui pengaruh penggunaan *e-money* terhadap perilaku konsumtif generasi z di Sulawesi Selatan secara parsial; Untuk mengetahui pengaruh gaya hidup hedonis terhadap perilaku konsumtif generasi z di Sulawesi Selatan secara parsial; Untuk mengetahui pengaruh penggunaan *e-money* dan gaya hidup hedonis terhadap perilaku konsumtif generasi z di Sulawesi Selatan secara simultan. Metode penelitian yang digunakan pada penelitian ini adalah penelitian kuantitatif, dan telah dilakukan penelitian 4 Agustus-24 Oktober 2023. Populasi penelitian ini adalah generasi z di Sulawesi Selatan. Sampel yang digunakan sejumlah 400 responden. Teknik pengambilan sampel dalam penelitian ini menggunakan *proportional random sampling*. Data diperoleh melalui kuesioner yang kemudian diolah dengan analisis regresi linear berganda, uji T, uji F dan uji koefisien determinasi. Hasil penelitian ini menunjukkan bahwa variabel Penggunaan *e-money* ( $X_1$ ) berpengaruh secara signifikan terhadap Perilaku Konsumtif (Y) generasi z di Sulawesi Selatan, variabel Gaya Hidup Hedonis ( $X_2$ ) berpengaruh secara signifikan terhadap Perilaku Konsumtif (Y) generasi z di Sulawesi Selatan. Penggunaan *e-money* ( $X_1$ ) dan Gaya Hidup Hedonis ( $X_2$ ) secara simultan dan signifikan berpengaruh terhadap Perilaku Konsumtif (Y) generasi z di Sulawesi Selatan. Adapun Penggunaan *E-money* ( $X_1$ ) dan Gaya Hidup Hedonis ( $X_2$ ) dalam menjelaskan pengaruhnya terhadap Perilaku Konsumtif (Y) generasi z di Sulawesi Selatan sebesar 98,9% dan sisanya 1,1% dipengaruhi oleh faktor lain selain variabel penelitian.

**Kata Kunci :** *E-Money* , Hedonis, Perilaku Konsumtif,

## ABSTRACT

**Rica Karmila, 2024.** *"The Influence of E-money Use and Hedonic Lifestyles on the Consumer Behavior of Generation Z in South Sulawesi"*. Sharia Banking Study Program Thesis, Faculty of Economics and Islamic Business, Palopo State Islamic Institute. Supervised by Hamida.

This thesis discusses the influence of the use of e-money and a hedonic lifestyle on the consumer behavior of Generation Z in South Sulawesi. This research aims: To determine the influence of e-money use on the consumption behavior of generation z in South Sulawesi partially, to determine the influence of hedonic lifestyle on the consumption behavior of generation z in South Sulawesi partially, and to determine the influence of use of e-money and lifestyle hedonism on the consumer behavior of Generation Z in South Sulawesi simultaneously. The research method used in this research is quantitative research, and the research was conducted from 4 August to 24 October 2023. The population of this research is generation z in South Sulawesi. The sample used was 400 respondents. Data was obtained through a questionnaire which was then processed using multiple linear regression analysis, T test, F test and coefficient of determination test. The results of this research show that the e-money use variable ( $X_1$ ) has a significant effect on the Consumptive Behavior (Y) of the z generation in South Sulawesi, the Hedonic Lifestyle variable ( $X_2$ ) has a significant effect on the Consumptive Behavior (Y) of the z generation in South Sulawesi. The use of e-money ( $X_1$ ) and Hedonic Lifestyle ( $X_2$ ) simultaneously and significantly influence the Consumptive Behavior (Y) of Generation Z in South Sulawesi. The use of e-money ( $X_1$ ) and hedonic lifestyle ( $X_2$ ) in explaining its influence on the consumer behavior (Y) of generation z in South Sulawesi is 98.9% and the remaining 1.1% is influenced by factors other than the research variables.

Keywords: E-Money, Hedonic Lifestyle, Consumptive Behavior, Finance