

The Influence of Digital Literacy and Income on the Consumptive Behavior of Generation Z in Gowa Regency with E-Commerce Usage as a Moderating Variable

Syamsu Rijal¹, Andi Caesar To Tadampali², A. Indah Mutmainna³,
Nur Arisah⁴, Ratnah S⁵

Universitas Negeri Makassar^{1,2,3,4,5}

syamsurijalasnur@unm.ac.id¹, andi.caesar@unm.ac.id², Indahmutmainnah454@gmail.com³,
nuraisah.fe@unm.ac.id⁴, ratnahsuharto060583@gmail.com⁵

ABSTRACT

This study aims to gain knowledge and understanding of the influence of digital literacy and income on the consumptive behavior of Generation Z in Gowa Regency, with e-commerce usage as a moderating variable. The method used in this research is quantitative research with a descriptive research type. The sample in this study consists of 100 respondents. Data analysis was conducted using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) model. The results show that digital literacy significantly influences consumptive behavior. Income significantly influences consumptive behavior. Digital literacy significantly influences e-commerce usage. Income significantly influences e-commerce usage. E-commerce usage significantly influences consumptive behavior. E-commerce usage is able to moderate the relationship between digital literacy and consumptive behavior. However, e-commerce usage does not moderate the relationship between income and consumptive behavior.

Keywords:

Digital Literacy;
Income;
Consumptive
Behavior; E-
Commerce Usage

INTRODUCTION

The development of information and communication technology in the digital era has transformed consumption patterns in society, including in Indonesia. E-commerce has become an inseparable part of daily life, with platforms such as Tokopedia, Shopee, TikTok Shop, Bukalapak, and Lazada dominating the market (Lazarus, 2024). According to the IDN Research Institute (2024), e-commerce transaction values in Indonesia have continued to rise, reaching over 100 billion USD in the past decade, with an average annual growth rate of 20%.

Generation Z, born between 1997 and 2012, has become the largest group of e-commerce users, as they grew up in a digital environment (Müller & Montag, 2024). The IDN Research Institute states that more than 70% of Generation Z in Indonesia regularly shops online. However, despite their familiarity with technology, not all have adequate digital literacy (Nurlaila et al., 2024). Low digital literacy can lead to excessive consumptive behavior due to various promotions and discounts on e-commerce platforms (Sartika et al., 2024; Li & Chen, 2024).

In addition to digital literacy, income also plays a role in determining consumptive behavior (Asanprakit & Kraiwanit, 2023). Generation Z, who have access to various sources of income, both formal and from the gig economy, are more active in online shopping (Bucko et al., 2018). However, high income does not always lead to wise consumption, especially if digital literacy is low (Prakoso & Anggraeni, 2023).

E-commerce serves as a moderating variable that can strengthen or weaken the relationship between digital literacy, income, and consumptive behavior (Udayana et al., 2024). Aggressive marketing strategies applied by e-commerce platforms often encourage impulsive purchases, especially for consumers with low digital literacy

(Bahrah & Fachira, 2021). In Gowa Regency, uneven digital literacy and variations in income levels also affect consumption patterns in the community.

This study aims to analyze the influence of digital literacy and income on the consumptive behavior of Generation Z in Gowa Regency, with e-commerce usage as a moderating variable. The research results are expected to provide in-depth insights and policy recommendations to improve digital literacy in order to create more prudent consumption patterns in the digital era. Based on these issues, this study is titled: The Influence of Digital Literacy and Income on the Consumptive Behavior of Generation Z in Gowa Regency with E-Commerce Usage as a Moderating Variable.

Literature Review and Hypothesis Development

1. The Influence of Digital Literacy on the Consumptive Behavior of Generation Z

Digital literacy plays a crucial role in shaping the consumptive behavior of Generation Z. With strong digital literacy skills, they can effectively navigate various sources of information, evaluate the credibility of content, and utilize social media and digital platforms to search for and compare products (Dwivedi et al., 2021). This enables Generation Z to make more informed and rational purchasing decisions, as they have access to reviews, recommendations, and the latest consumer trends. Moreover, digital literacy enhances their awareness of issues such as data security and privacy when shopping online, which in turn influences how they interact with brands and e-commerce platforms (Erwin et al., 2023). With the ability to manage information and adapt to technological changes, Generation Z tends to exhibit more adaptive and value-oriented consumption patterns, making their consumptive behavior more diverse and responsive to market trends (Zhulal et al., 2024).

2. The Influence of Income on the Consumptive Behavior of Generation Z

Income is a key factor influencing the consumptive behavior of Generation Z. With a higher income level, they have greater purchasing power, allowing access to a wider range of products and services. Generation Z with better income tends to prefer high-quality products, including branded items, and is more open to spending on lifestyle-related goods such as fashion, technology, and entertainment (Gomes et al., 2023). Additionally, higher income enables them to participate in promotions, discounts, and special offers frequently available on e-commerce platforms, which in turn can influence their consumption patterns. Income also plays a role in shaping brand preferences, as Generation Z is more likely to choose premium products or those that align with their social status. Thus, income not only determines how much they can spend but also affects the type and quality of goods they choose to consume (AKSU, 2020).

3. The Influence of Digital Literacy on E-Commerce Usage Among Generation Z

Digital literacy equips individuals with the ability to effectively find, evaluate, utilize, and communicate information through digital media. In the context of e-commerce usage among Generation Z, digital literacy helps them navigate platforms, assess transaction security, and utilize product information to make more informed purchasing decisions (Limilia et al., 2022). Good digital literacy enables Generation Z to feel more confident in using e-commerce platforms, both in terms of shopping convenience and protecting personal data security. Thus, digital literacy plays a crucial

role in enhancing the effectiveness and frequency of e-commerce usage among Generation Z (Mohd Johan et al., 2022).

4. The Influence of Income on E-Commerce Usage Among Generation Z

Income plays an important role in determining how often and how Generation Z uses e-commerce. With higher income, individuals have greater financial capacity to shop online, whether for essential goods or other consumable items (Isa et al., 2020). Moreover, adequate income allows access to the necessary technology for transacting on e-commerce platforms, such as smartphones and internet connections. Generation Z with higher income tends to use e-commerce to shop for a wider variety of products, participate in promotions or discounts, and have stronger purchasing power to take advantage of premium services offered by online platforms (Salam et al., 2024).

5. The Influence of Digital Literacy on the Consumptive Behavior of Generation Z through E-Commerce Usage

Digital literacy has a significant influence on the consumptive behavior of Generation Z, particularly through the use of e-commerce. The ability to find, evaluate, and utilize digital information enables Generation Z to make smarter and more informed purchasing decisions (Salwanisa & Wikartika, 2023). With high digital literacy, they can easily navigate various e-commerce platforms, compare products, read reviews, and understand return policies. This not only helps them select products that meet their needs but also raises their awareness of security and privacy when making online transactions (Muthaffar et al., 2024).

6. The Influence of Income on the Consumptive Behavior of Generation Z through E-Commerce Usage

Income has a significant influence on the consumptive behavior of Generation Z, particularly in the context of e-commerce usage. With higher income, Generation Z has greater purchasing power, enabling them to shop online more frequently and diversely (Amaliya et al., 2024). Adequate income allows them to access a wide range of products and services that may be out of reach for those with lower incomes. Moreover, individuals with higher income are generally more open to new trends and premium products, which are often marketed effectively through e-commerce platforms (Gielens & Steenkamp, 2019). This also encourages them to engage more with promotions and special offers available on various online shopping sites, thereby influencing their consumption patterns.

7. The Influence of E-Commerce Usage on the Consumptive Behavior of Generation Z

E-commerce usage has a significant impact on the consumptive behavior of Generation Z. With easy and quick access to a wide range of products and services through online platforms, Generation Z can shop anytime and anywhere. The convenience of searching for information, comparing prices, and reading product reviews before making a purchase enhances their confidence in making consumption decisions (Said et al., 2023). Additionally, e-commerce usage is often coupled with various promotions and discounts, which encourage Generation Z to be more active in shopping online. The interactive shopping experience, including user reviews and product recommendations based on shopping behavior, also influences their preferences and consumption habits (Mofokeng, 2021). As a result, Generation Z

tends to adopt more dynamic and adaptive consumptive behaviors in response to trends emerging in the digital world.

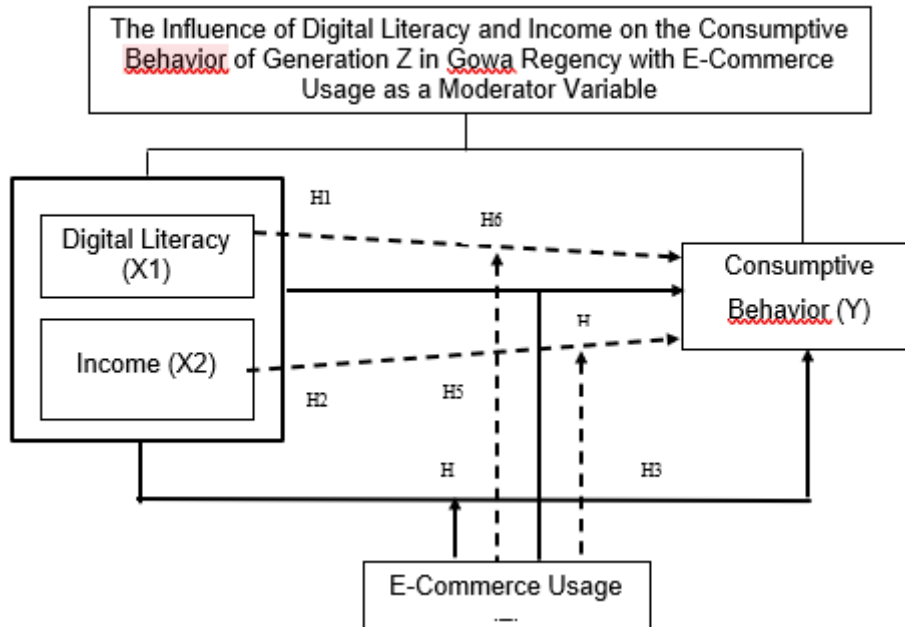


Figure 1. Research Framework

METHOD

This study applies a quantitative approach, using questionnaires and Partial Least Squares Structural Equation Modeling (SEM-PLS) analysis. In this study, independent variables such as Economic Literacy (X1) and Income (X2) are examined in relation to the dependent variable, Consumptive Behavior (Y), with the mediation variable being E-Commerce Usage (Z). The sample in this study uses a purposive sampling technique. Purposive sampling is a technique used for sample collection based on specific criteria or considerations, providing complete data for the research. The criteria for this study are: (1) respondents aged between 12 and 28 years old, (2) residing in the TomboLopao subdistrict, (3) having used an e-commerce platform, and (4) having an income or earnings. The researcher distributed questionnaires to 100 respondents, with data collection done through direct online distribution to Generation Z in Gowa Regency. The research questionnaire consists of 100 items, followed by respondent profiles and research variables. Furthermore, this study uses a five-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5). This study uses Partial Least Squares Structural Equation Modeling (SEM-PLS) with SmartPLS (version 4.0) to calculate the relationships between variables. The Partial Least Squares (PLS) analysis consists of two sub-models: the measurement model and the structural model.

RESULTS AND DISCUSSION

1. Descriptive Statistics

Based on the results of the questionnaire distribution, the respondents in this study amounted to 100 individuals. The respondents consisted of 45 males and 55 females, as shown in Table 1. The respondents' ages ranged from 18 to 28 years. The

largest group of respondents was 25 years old, with 18 individuals, followed by 26 years old with 17 individuals, and 27 years old with 16 individuals. Respondents aged 22 and 28 years each numbered 15 individuals. Meanwhile, 6 respondents were 24 years old, 5 were 23 years old, 3 were 21 years old, and 2 were 20 and 19 years old, respectively. The youngest respondent in this study was 18 years old, represented by only 1 individual.

In terms of the highest level of education, the majority of respondents were graduates of Bachelor's degree (S1), with 56 individuals. Respondents with a background in Senior High School/SMK/Equivalent numbered 33, while those with a Diploma (D1/D2/D3) background were 8 individuals. Respondents with a Master's degree (S2) totaled 2 individuals, and those with a Junior High School/Equivalent background were only 1 person. This data shows that the majority of respondents in this study are within the productive age range and possess relatively high education levels, with most holding a Bachelor's degree.

2. Model Assessment Results

The researcher conducted tests related to the measurement model using various metrics such as reliability, convergent validity, and discriminant validity. In this study, the researcher performed a measurement model test on 100 main-test respondent data that had passed the screening and profiling stages. The results of the measurement model test can be seen in Figure 4.1 below.

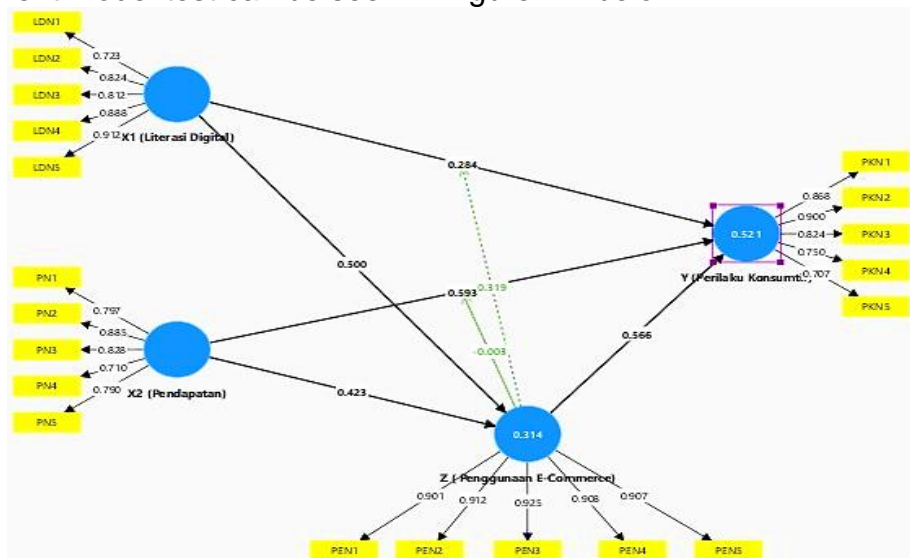


Figure 2. Measurement Model Test

Convergent validity is evaluated by examining the outer loading of indicators to determine the average variance extracted (AVE) of each construct. The convergent validity test is conducted to assess the validity of each relationship between indicators and constructs or latent variables. In this study, the threshold for loading factor commonly used is 0.70. An indicator is considered valid if the Outer Loadings value is > 0.70 and has an Average Variance Extracted (AVE) value > 0.50 (Kamis et al., 2021). Therefore, it can be concluded that all variables in this study meet the criteria for good convergent validity. The following is Table 4.4 showing the loading factor values for the variables Digital Literacy (X1), Income (X2), Consumer Behavior (Y), and E-Commerce Usage (Z). The next step to observe differences between constructs

is the discriminant validity test. This can be assessed through the cross-loading values.

Regression Analysis

Table 1 displays the results of the multiple regression analysis. The model examines the effects of corporate governance, capital structure, and profitability on firm value, controlling for bank size and liquidity.

Table 1. Regression Analysis Result

Code	X1	X2	Y	Z
LDN 1	0.732	0.232	0.230	0.458
LDN 2	0.824	0.255	0.260	0.595
LDN 3	0.812	0.288	0.234	0.588
LDN 4	0.888	0.241	0.256	0.612
LDN 5	0.912	0.309	0.203	0.649
PN 1	0.304	0.797	0.797	0.552
PN 2	0.323	0.885	0.885	0.519
PN 3	0.314	0.828	0.828	0.472
PN 4	0.067	0.710	0.710	0.369
PN 5	0.198	0.790	0.790	0.429
PKN 1	0.231	0.538	0.868	0.434
PKN 2	0.342	0.673	0.900	0.447
PKN 3	0.250	0.369	0.824	0.383
PKN 4	0.179	0.351	0.750	0.305
PKN 5	0.134	0.392	0.707	0.652
PEN 1	0.448	0.404	0.616	0.901
PEN 2	0.395	0.335	0.430	0.912
PEN 3	0.488	0.370	0.466	0.925
PEN 4	0.462	0.405	0.478	0.908
PEN 5	0.484	0.406	0.475	0.907

Source: Data Processed by Author, 2025

Based on Cross Loading, it can be observed that the cross-loading values for each variable Digital Literacy (X1), Income (X2), Consumer Behavior (Y), and E-Commerce Usage (Z) show higher values within their respective constructs compared to the loading values for other constructs. Therefore, this study does not have issues with discriminant validity. The second step in testing discriminant validity is the Fornell-Larcker criterion, where the square root of the AVE for each construct must be higher than the correlation values between the construct and other latent variables, to ensure that the research demonstrates good discriminant validity (Hair et al., 2020). The following are the results of the Fornell-Larcker criterion test for the variables Digital Literacy (X1), Income (X2), Consumer Behavior (Y), and E-Commerce Usage (Z) obtained in this study.

Table 2. Data Instruments

Variable	Cronbach's Alpha	Composite Reliability	Rho _a	Information
Digital Literacy	0.889	0.919	0.892	All Reliable
Income	0.864	0.901	0.882	
Consumer Behavior	0.871	0.906	0.889	
E-Commerce Usage	0.948	0.960	0.950	

Source: Smart PLS Data Processing Results, 2025

Based on Construct Reliability, it can be concluded that all constructs Digital Literacy (X1), Income (X2), Consumptive Behavior (Y), and E-Commerce Usage (Z) have reliable constructs, as both Cronbach's Alpha, Composite Reliability, and Rho_A have values above 0.70. Therefore, all variables are considered reliable in this research model.

R-Square

Table 3. R Square

Variable	R-Square
Digital Literacy (Y)	0.545
E-Commerce Usage (Z)	0.328

Source: Smart PLS Data Processing Results, 2025

Based on Table 4.11 Results of the R-Square Test above, it can be concluded that the Consumptive Behavior variable has an R-Square value of 0.545. This means that 54.5% of the Consumptive Behavior variable is influenced by the independent variables in this study, while 45.5% is influenced by other variables outside of the study. The E-Commerce Usage variable has an R-Square value of 0.328, meaning that 32.8% of the E-Commerce Usage variable is influenced by the independent variables in this study, while 67.2% is influenced by other variables outside of the study.

F Square

Table 4. Data Instruments

Variable Relationships	f-Square	Information
X1 → Y	0.084	Small Influence
X1 → Z	0.222	Medium Influence
X2 → Y	0.440	Large Influence
X2 → Z	0.116	Medium Influence
Z → Y	0.224	Medium Influence
Z x X1 → Y	0.081	Small Influence
Z x X2 → Y	0.038	Very Small Influence

Source: Smart PLS Data Processing Results, 2025

Based on Table 4.11 of the R-Square Test Results, it can be concluded that Digital Literacy has a small influence on Consumer Behavior ($f^2 = 0.084$) and a medium influence on E-Commerce Usage ($f^2 = 0.222$). Income has a large influence on Consumer Behavior ($f^2 = 0.440$) and a small influence on E-Commerce Usage ($f^2 = 0.116$). E-Commerce Usage has a medium influence on Consumer Behavior ($f^2 = 0.224$). The interaction between E-Commerce Usage and Digital Literacy has a small influence on Consumer Behavior ($f^2 = 0.081$), while the interaction between E-Commerce Usage and Income has a very small influence on Consumer Behavior ($f^2 = 0.038$).

Direct Effect Anlysis (Path Coefficient)

Direct effect analysis is useful for testing hypotheses about the direct influence of predictors (independent variables) on dependent variables by measuring path coefficients using bootstrapping. The basis for hypothesis testing is the value found in the output path coefficients, where a P-value < 0.05 indicates significance. The following table presents the estimation output for hypothesis testing:

Table 5. Data Instrument

Hypothesis	Standard Deviation	T statistics	P values	Information
X1 → Y	0.108	2.785	0.005	Significant
X1 → Z	0.103	3.946	0.000	Significant
X2 → Y	0.097	5.319	0.000	Significant
X2 → Z	0.107	2.757	0.006	Significant
Z → Y	0.117	3.547	0.000	Significant

Source: Smart PLS Data Processing Results, 2025

Indirect Effect Analysis (Mediation Effect)

Indirect effect analysis is used to test hypotheses regarding the indirect effect of a predictor (independent) on a predictor (dependent) mediated by a moderator variable. This is used to test the indirect effect analysis in this study, which is Positive Psychological Capital. The basis used for hypothesis testing is the value found in the indirect effect analysis, where a P-Value < 0.05 means it is significant and indicates that the moderator acts as mediation. Below is the output estimation table for the hypothesis test.

Table 6. Data Instruments

Hypothesis	Standard deviation	T statistics	P values	Information
Z x X1 → Y	0.068	2.742	0.006	Significant
Z x X2 → Y	0.075	1.510	0.131	Not Significant

Source: Smart PLS Data Processing Results, 2025

Discussion

1. The Effect of Digital Literacy on Consumer Behavior

This study confirms that digital literacy significantly influences Generation Z's consumer behavior. Higher digital literacy leads to more frequent online shopping due to easy access to product information, promotions, and digital trends. Generation Z, being digital natives, efficiently navigates e-commerce, understands digital marketing strategies, and utilizes promotions. Studies (Asrun & Gunawan, 2024; Utamanyu & Darmastuti, 2022) highlight how digital literacy enhances confidence in online shopping and increases exposure to persuasive ads, leading to impulsive purchases. Additionally, digital payment methods such as e-wallets and paylater services contribute to increased spending. While digital literacy offers convenience, awareness and financial management are crucial to prevent excessive consumerism.

2. The Influence of Digital Literacy on E-Commerce Usage

The findings indicate that digital literacy significantly affects e-commerce adoption. Higher digital literacy enables individuals to understand online transactions, security policies, and fraud prevention, boosting confidence in e-commerce usage (Gotama & Rindrayani, 2022). Features like cashback, discounts, and AI-driven recommendations encourage users to shop more frequently (Dharmawan et al., 2024). Despite the benefits, financial awareness is needed to prevent impulsive spending and over-reliance on digital transactions.

3. The Effect of Income on Consumptive Behavior

Higher income leads to greater purchasing power and more consumptive behavior. Research (Setiawati & Alam, 2024) shows that individuals with higher incomes tend to make impulsive purchases, influenced by social media trends. Luxury consumption is common among high earners seeking social prestige (Putri, 2023). However, financial literacy plays a critical role in ensuring responsible spending.

Educating individuals on financial management can help control unnecessary expenses and promote balanced consumption habits.

4. The Effect of Income on E-Commerce Usage

Income significantly influences e-commerce usage, as individuals with higher incomes can afford more frequent online purchases, premium services, and exclusive memberships (Gupta et al., 2023). E-commerce platforms leverage this by offering premium features such as fast delivery and loyalty programs. Companies should tailor marketing strategies based on income levels to enhance customer engagement and spending.

5. The Effect of E-Commerce Usage on Consumer Behavior

Increased e-commerce usage significantly shapes consumer behavior, making online shopping more frequent and accessible. With personalized recommendations, flash sales, and convenient payment options, consumers are encouraged to spend more. However, reliance on e-commerce also raises concerns about impulsive spending and financial management.

CONCLUSION

This study highlights the significant impact of digital literacy and income on consumer behavior and e-commerce usage among Generation Z. Higher digital literacy enables individuals to navigate online shopping platforms efficiently, influencing purchasing decisions and spending habits. Likewise, income level plays a crucial role in determining the frequency and type of purchases made, with higher earners engaging more in online transactions and luxury consumption. Additionally, the widespread use of e-commerce has transformed consumer behavior, making online shopping more accessible but also increasing the risk of impulsive spending. While digital advancements offer convenience, financial awareness and responsible spending habits are essential to ensure sustainable consumption patterns. Future research should explore strategies for enhancing digital and financial literacy to promote informed consumer decisions.

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