

## Between Faith and Finance: Can Religiosity and Islamic Financial Literacy Curb Impulsive Buying in Game Microtransactions?

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### **Abstract**

*Ideally, as Muslims, Generation Z should be able to control their consumptive behavior in purchasing virtual game items through an understanding of religious values and Islamic financial literacy. However, in reality, impulsive behavior in game microtransactions is still prevalent among them. This study aims to analyze the influence of religiosity and Islamic financial literacy on impulsive buying among Muslim Generation Z in Surabaya. This article is categorized as field research with a quantitative approach. The methodology used is an associative quantitative method, which seeks to analyze the relationship between variables. The results of the study conclude that religiosity has a negative effect on impulsive buying, whereas Islamic financial literacy has a positive effect. This indicates that despite having a high understanding of Islamic financial principles, the weak application in daily life leads to continued consumptive behavior.*

**Keywords:** Religiosity, Financial Literacy, Microtransaction.

### **Abstrak**

Seharusnya, sebagai seorang Muslim, generasi Z mampu mengendalikan perilaku konsumtif dalam pembelian item virtual game online melalui pemahaman terhadap nilai-nilai religius dan literasi keuangan syariah. Namun realitasnya, perilaku impulsif dalam microtransaction game masih marak terjadi di kalangan mereka. Penelitian ini bertujuan untuk menganalisis pengaruh religiusitas dan *Islamic financial literacy* terhadap

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*impulsive buying* pada generasi Z Muslim di Kota Surabaya. Artikel ini tergolong dalam penelitian lapangan dengan pendekatan kuantitatif. Metodologi yang digunakan adalah metode kuantitatif asosiatif, dimana berupaya menganalisis hubungan antar variabel. Hasil penelitian menyimpulkan bahwa religiusitas berpengaruh negatif *terhadap impulsive buying*, sedangkan *Islamic financial literacy* justru berpengaruh positif. Hal ini menunjukkan bahwa meskipun pemahaman keuangan syariah tinggi, lemahnya penerapan dalam kehidupan sehari-hari membuat perilaku konsumtif tetap terjadi.

**Kata Kunci:** Religiusitas, Literasi Keuangan, Microtransaction.

## Introduction

The development of information and communication technology in the 21st century has brought significant changes across various aspects of life, including the lifestyle of modern society. One of the most noticeable changes is the ease of internet access, which has transformed the way people interact, work, learn, and entertain themselves. In Indonesia, this phenomenon has grown rapidly. According to data from the Indonesian Internet Service Providers Association (APJII, 2024), internet users in Indonesia have reached 221,563,479 out of a total population of 278,696,200, equivalent to a penetration rate of 79.5%. This figure marks a 1.4% increase from the previous year, reflecting the increasingly vital role of the internet in Indonesians' daily lives.

This rapid development has also driven the growth of the digital entertainment industry, including the video game sector, which has become one of the most dynamically developing industries in recent years. Games are no longer merely a source of entertainment but have become a part of popular culture and lifestyle, especially among the younger generation. This shift in the gaming industry is evident with the emergence of mobile-based online games that are easily accessible, affordable, and playable anytime and anywhere. These free-to-play online games typically adopt a freemium business model, where users can access the game at no cost but are offered various items or additional features through microtransactions. This system allows players to purchase virtual items using real money in small but repeated amounts, ultimately fostering consumerist behavior, including impulsive buying.

One of the most popular forms of microtransaction is loot boxes and gacha systems, where users purchase randomized packages containing virtual items. These systems often draw criticism for resembling gambling practices and for their addictive potential, especially among younger players who may lack financial and psychological self-control. This reality becomes even more complex when viewed through the lens of Islamic consumption values. Ideally, younger generations like Gen Z should be able to manage their finances wisely and with foresight in the face of various digital consumption temptations, including in online gaming. From an Islamic economic perspective, consumption is not solely about fulfilling needs but

must also adhere to Sharia principles, which include the protection of religion, life, intellect, lineage, and wealth (*dharuriyat al-khams*).

Islam also emphasizes the importance of planning and prudence in spending wealth. Uncontrolled impulsive behavior clearly contradicts Islamic teachings that encourage frugality, moderation, and responsibility in all aspects of life, including financial matters. In this context, two important aspects that can serve as key regulators are understanding of Islamic financial literacy and one's level of religiosity. A person who comprehends the concept of Islamic financial literacy is expected to distinguish between needs and wants and to avoid consumption practices that contradict Sharia principles such as *riba* (usury), *maysir* (gambling), and *gharar* (uncertainty). On the other hand, a high level of religiosity can serve as a moral foundation for consumption decisions, including digital activities such as purchasing virtual items.

However, in reality, impulsive buying behavior remains rampant among Gen Z, particularly in the context of purchasing virtual items in online games. A survey by All Correct Games (2024) reveals that the majority of online game players in Indonesia are young, with over 58% belonging to Gen Z. Furthermore, Indonesia is estimated to have 170 million online game users, with mobile usage reaching 84% (Ditjen Aptika, 2022). This phenomenon shows how online games have become an integral part of Gen Z's digital life. Although microtransaction amounts may seem small, their continuous and enticing nature makes them prone to addiction and impulsive spending. This is exacerbated by the low level of financial literacy among teenagers and the lack of awareness regarding religious values in managing personal finances.

In extreme cases, microtransaction practices have even caused social and psychological impacts such as family conflicts, financial stress, and behavioral disorders. These conditions highlight a gap between the expectation that religiosity and Islamic financial literacy can control digital consumerist behavior and the reality observed on the ground. This gap is a crucial issue that needs to be investigated. Moreover, several previous studies have shown varying results. For example, research by Nihlatussifa & Susilo (2024) indicates that Islamic financial literacy has a positive effect on impulsive buying, while studies by Aulia et al. (2023) and Sari & Nurhasanah (2024) show a significantly negative influence. These differing findings underscore the importance of conducting further research in a more specific context.

This study primarily aims to identify and analyze the influence of religiosity on the impulsive buying behavior of Muslim Gen Z individuals in Surabaya when purchasing virtual items in online games through microtransaction systems. Additionally, the study also seeks to examine the influence of Islamic financial literacy on digital consumer behavior in the same context. This research integrates two important variables—religiosity and Islamic financial literacy—within the framework of digital consumer behavior, which has not been comprehensively explored, especially in the context of online gaming. The expected benefit of this study is to provide both theoretical and practical contributions. Theoretically, the research findings are expected to enrich academic literature and serve as a reference in the development of studies related to religiosity and Islamic financial literacy, particularly concerning digital consumption behavior among youth.

Practically, this study is expected to serve as a guide for Gen Z in making wiser financial decisions aligned with Islamic principles, especially in managing spending in the digital entertainment sector such as online games.

## Literature Review

Studies related to impulsive buying behavior among Generation Z, particularly those linked to aspects of religiosity and *sharia* financial literacy, are not entirely new findings. Nihlatussifa and Susilo, in their work titled; *"Pengaruh Penggunaan E-wallet dan Islamic Financial Literacy Terhadap Perilaku Impulse Buying pada Gen Z pengguna,"* have discussed the influence of e-wallet usage and *sharia* financial literacy on impulsive buying behavior among Generation Z. Their research shows that *sharia* financial literacy has a significant impact on impulsive buying behavior, even though respondents understand Islamic financial principles. This indicates the possibility that understanding does not automatically translate into behavior aligned with those teachings (Nihlatussifa & Susilo, 2024). The similarity between their study and the present research lies in the focus on Generation Z and the variable of *sharia* financial literacy. However, the difference is that their study does not highlight consumption behavior in the context of microtransactions in online games, which is the central focus of this research.

Oktaviana and Irawan, in their work titled; *"Effect of Financial Literacy on Impulsive Buying Behavior Towards Online Food Delivery of Generation Z and Millennials in Indonesia with Media as A Moderating Variable,"* have examined the impact of financial literacy on impulsive buying behavior in the context of online food delivery services, with media as a moderating variable. The results show that financial literacy has a positive and significant effect on impulsive buying, meaning that increasing financial knowledge does not necessarily reduce impulsive consumption. Their study also found that media plays a significant role in moderating this relationship (Oktaviana & Irawan, 2024). The similarity between this study and the current research lies in the analysis of financial literacy and impulsive behavior among the youth. However, the differences lie in the object of consumption (online food delivery services vs. online game microtransactions) and the Islamic dimension, which is not the main focus of Oktaviana and Irawan's study.

Hazmi, in his work titled; *"Pengaruh Religiusitas Terhadap Impulse Buying dengan Intensitas Penggunaan Paylater Sebagai Variabel Intervening pada Generasi Milenial,"* highlights the influence of religiosity on impulse buying, with the intensity of *paylater* usage as an intervening variable among millennials. The results of this study indicate that the level of religiosity has a negative effect on impulse buying, meaning the more religious a person is, the less likely they are to make impulsive purchases (Hazmi, 2023). The similarity between this study and the current research is the focus on the influence of religiosity on consumer behavior. However, a significant difference is that Hazmi's research subjects are millennials, while this study focuses on Generation Z. Additionally, Hazmi's study examines purchasing behavior in a general sense and does not specifically highlight digital consumption related to gaming.

Sari and Nurhasanah, in their work titled; “*Analysis of The Influence of Shopping Lifestyle, Time Pressure, Religius, and Islamic Financial Literacy on Impulsive Buying on Shopee Live Streaming*,” also touch on the variables of religiosity and Islamic financial literacy. This study found that shopping lifestyle and time pressure have a positive influence on impulsive buying, while religiosity and Islamic financial literacy show a negative but insignificant effect (Sari & Nurhasanah, 2024). The similarity between this study and the present research lies in the inclusion of independent variables such as religiosity and *Islamic financial literacy*. However, the difference lies in the object of study, which focuses on Shopee live streaming, rather than digital consumption in the form of online game microtransactions.

Based on a critical review of all the aforementioned studies, no research has yet been found that intensively and coherently analyzes the relationship between religiosity and *sharia* financial literacy with impulsive buying behavior in the context of the digital economy based on microtransactions in online games. Furthermore, no studies have focused specifically on Muslim Generation Z in the city of Surabaya—a highly potential and growing segment of active digital consumers. This research seeks to fill that gap with a more integrative approach, combining spiritual (religious), rational (*sharia* financial literacy), and contextual (microtransactions in online games) aspects. This phenomenon is crucial to examine, given the massive digitalization of everyday life among the youth, especially in entertainment consumption such as gaming. In this context, the integration between *sharia* understanding and control over impulsive consumption behavior becomes a central issue that has not yet been thoroughly explored academically, thus forming the novelty of this research.

## **Research Methodology**

This article falls under the category of field research using a quantitative approach. The methodology employed is an associative quantitative method, which seeks to analyze the relationships between variables. Primary data were collected through an online questionnaire distributed to respondents. The research sample consisted of 133 respondents selected using purposive sampling, a technique based on specific criteria relevant to the study. Data analysis was carried out using SEM-PLS (Structural Equation Modeling-Partial Least Squares), executed through the SmartPLS 4 software to comprehensively test the relationships and influences among variables.

To produce a narrative aligned with the standards of scientific journal writing, the initial data obtained from the online questionnaire underwent several stages of processing. The first stage was data cleaning, which involved checking for completeness and consistency in respondents’ answers to ensure no missing or invalid data. Next, the raw data were coded and input into the data processing software, in this case, SmartPLS 4. The subsequent stage involved testing the validity and reliability of the research instruments, including outer model analysis such as convergent validity, discriminant validity, and composite reliability. Once the measurement model met the required criteria, inner model analysis was conducted to evaluate the structural relationships among variables. The results of

this analysis were then interpreted narratively based on relevant theories and previous findings, thus producing a comprehensive, logical, and in-depth discussion in accordance with scientific journal writing standards.

### **The Influence of Religiosity on Impulsive Buying Among Muslim Generation Z in Surabaya in Purchasing Virtual Game Items Through Microtransaction Systems**

Based on the results of the research conducted, it was found that there is a negative influence of religiosity on impulsive buying among Muslim Generation Z in Surabaya when purchasing virtual game items through microtransaction systems. This indicates that a low level of understanding and religiosity in a person may lead them to engage in impulsive purchases, and vice versa. Although religiosity negatively affects impulsive buying, the level of religiosity among Muslim Generation Z in Surabaya is still relatively good, as they possess a solid understanding of the religious teachings they follow. The respondents' assessment regarding impulsive buying shows that they are fairly impulsive in making purchases within online games through microtransactions. However, some respondents did not exhibit highly impulsive buying behavior.

A portion of Generation Z is unaware that microtransactions contain elements of *gharar* (uncertainty) and *maysir* (gambling), and thus need to understand the prohibitions that must be observed in transactions according to Islamic law. Their tendency to continue using microtransaction systems could be due to a lack of awareness or understanding about such practices. Therefore, it is necessary to enhance their religious understanding so that it can be properly implemented in all aspects of life. According to Sukarno, a high level of religiosity tends to lead individuals to avoid impulsive buying behavior. This aligns with Islamic teachings that emphasize avoiding extravagance and encourage moderation in spending (Sukarno et al., 2024). Islam also stresses the importance of adhering to reasonable limits, avoiding excessive consumerism, and not being miserly.

The tendency of Generation Z to continue purchasing virtual game items through microtransactions may be influenced by various factors, one of which is emotional rather than rational motivation. They tend to satisfy desires rather than needs, often without careful consideration, which can result in wasteful spending that contradicts Islamic principles (Hazmi, 2023). In this context, religiosity plays a crucial role as it reflects the extent to which a person applies religious values in life, influencing all these elements. Ultimately, religiosity can serve as an important factor in curbing impulsive buying behavior among Muslim Generation Z in Surabaya.

Excessive consumption behavior is often associated with consumerism, which is the habit of spending beyond one's financial means. This habit is usually driven by temporary desires rather than actual needs, and it tends to lead to unnecessary waste. From a religious perspective, such behavior is considered impermissible due to its excessive nature. Therefore, the level of religiosity plays an important role in influencing purchase decisions to be more thoughtful and wise (Sukarno et al., 2024). Religiosity helps individuals avoid wasteful behavior

and encourages more prudent financial management. With religious values, consumers are more likely to plan their purchases carefully rather than shop impulsively (Ramazani & Kermani, 2022).

Based on the findings presented, it can be analyzed that although the level of religiosity among Muslim Generation Z in Surabaya is relatively high, it has not yet fully served as a strong filter against consumptive behavior, particularly in the context of microtransactions in online games. This phenomenon reflects a gap between cognitive understanding of religion and its application in daily life practices, especially in digital consumption. In this case, religiosity has not yet formed a strong enough critical awareness to evaluate purchasing behavior involving *gharar* (uncertainty) and *maysir* (gambling), which are prohibited in Islam. This suggests that although religious values are understood, their internalization and actualization are not yet optimal in influencing individual economic behavior.

The emotional and social aspects of the digital environment in online games also serve as significant driving factors for impulsive buying behavior. Reward systems, limited-time offers, and competition between players create social and emotional pressure that encourages unconsidered purchases. In this context, religious understanding that remains theoretical is insufficient to suppress emotional impulses unless it is accompanied by deeper spiritual reinforcement and self-control (*mujahadah an-nafs*). This shows that religiosity should be approached not only as a normative understanding but also as a psychological and moral force capable of consistently shaping character and behavior.

Functional religiosity in reducing impulsive buying requires a more holistic educational approach, especially one that integrates Islamic values into digital activities often perceived as neutral by users. Practical religious education needs to be developed to bridge the gap between religious teachings and the social realities faced by Generation Z. For instance, strengthening sharia-based digital literacy can be a concrete step in making this generation more aware of distinguishing between halal and haram transactions in the virtual world, as well as understanding the psychological and financial impact of uncontrolled consumption habits. Therefore, efforts to foster religiosity in Generation Z should not only focus on increasing religious knowledge but also on forming ethical and spiritual awareness that is embedded in every aspect of life, including the digital realm.

### **The Influence of Islamic Financial Literacy on Impulsive Buying Among Muslim Generation Z in Surabaya in Purchasing Virtual Game Items Through Microtransaction Systems**

Based on the research that has been conducted, it was found that there is a positive influence of the *Islamic financial literacy* variable on impulsive buying behavior among Muslim Generation Z in Surabaya in the purchase of virtual game items through microtransaction systems. This indicates that while Muslim Generation Z in Surabaya possesses a relatively good understanding and knowledge of Islamic financial literacy, they are still unable to restrain their impulsive buying behavior when it comes to purchasing virtual game items using microtransactions. Muslim Generation Z in Surabaya understands sharia financial

literacy and is aware that microtransactions, which contain elements of *maysir* (gambling), contradict Islamic principles. However, purchases are still made due to the weak application of that knowledge—especially when emotional urges and in-game temptations are stronger.

Although they have the capability to manage finances, impulsive behavior reflects a conflict between sharia knowledge and modern consumption patterns, as well as a lack of control over spending. The attitudes shaped by Islamic financial literacy encourage individuals to act more responsibly in impulsive buying. However, for some individuals, these attitudes are not yet strong enough to completely prevent impulsive purchases, as such actions are perceived merely as temporary entertainment with minimal impact. This permissive attitude toward microtransactions reflects that Islamic financial literacy has not fully guided their consumption behavior. Although they have faith in the principles of sharia finance, impulsive buying in online games may indicate an internal conflict between religious belief and the emotional or social pressures of the gaming environment. This suggests the need for strengthening faith and spiritual awareness so that sharia values become the main guide in everyday activities.

Impulsive buying behavior in Generation Z tends to be highly sensitive to changes in financial literacy. Therefore, more concrete implementation efforts are needed to reduce their impulsive purchase tendencies (Oktaviana & Irawan, 2024). A person's drive to make impulsive purchases is influenced by several factors, such as experience, social influences, hedonic or emotional factors, and ease of access or usability (Caetano, 2017). In Islamic finance, *Islamic financial literacy* is defined as the level of understanding, awareness, and ability a person has to manage finances in accordance with Islamic sharia (Antara et al., 2016). This is explained in the Qur'an:

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأَبًا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ

*"You will sow for seven years as usual; and whatever you reap, leave it in its ear, except for a little which you eat."* (QS. Yusuf: 47)

The meaning of the verse above is part of the story of Prophet Yusuf when he was asked to interpret the dream of the King of Egypt, which related to a period of famine and prosperity. In several books of tafsir (Qur'anic exegesis), this verse explains Prophet Yusuf's instruction for the people to farm for seven years as usual, but with a careful strategy for managing the harvest. The crops were advised to be stored in their original form, namely kept in their husks, so they would last longer and be safer to store. Only a small portion of the harvest was to be consumed for daily needs. This strategy signifies the importance of financial planning and efficient resource management, especially in the face of future uncertainty.

In the context of Islamic finance, the message of this verse is highly relevant to the concept of Islamic financial literacy. Islamic financial literacy is not only about the technical understanding of managing finances but also includes spiritual awareness in maintaining a balance between consumption and saving. Prophet Yusuf taught the principles of financial management that avoid extravagance



(*israf*), excessive consumption, and instead focus on long-term orientation. This aligns with the spirit of Islam, which emphasizes prudence (*ihtiyat*) in wealth management and the importance of saving for the future as a form of preparedness for hardship or crisis.

These values become particularly important in confronting modern consumption phenomena, such as impulsive buying behavior among Generation Z in online game microtransactions. Although most of them possess a basic understanding of Islamic financial principles, the weak implementation of these literacy concepts highlights a gap between knowledge and behavior. This verse offers a profound lesson that faith and spiritual awareness must be the core foundation in all financial activities. Practicing self-restraint, wise financial planning, and the consciousness to not exhaust one's wealth for fleeting pleasures are tangible reflections of the implementation of Islamic financial literacy as exemplified by Prophet Yusuf.

## Research Findings

This study aims to analyze the influence of religiosity and Islamic financial literacy on impulsive buying behavior among Muslim Generation Z in Surabaya in purchasing virtual game items through a microtransaction system. Data were collected through an online questionnaire distributed via Google Forms across platforms such as WhatsApp, Telegram, and Facebook. Out of a total of 141 respondents who filled out the questionnaire, only 133 met the research criteria. The results of the study, analyzed using the SEM-PLS statistical test, will be explained in detail as follows:

### 1. Outer Model

#### a. Indicator Loading

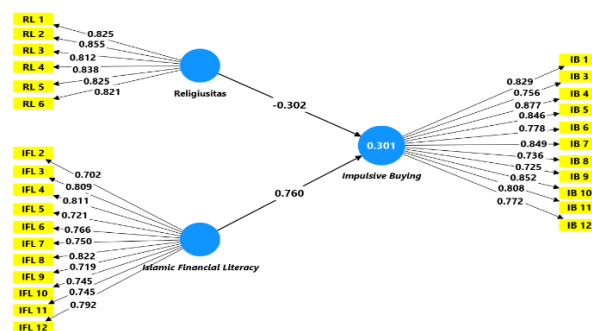


Figure 01, Indicator Loading Results

Based on the results of the indicator loading test in the figure above, it shows that all question items on each indicator have a loading value  $>0.708$ . Therefore, the research model used can be considered valid and can proceed to the next stage of testing.

b. *Internal Consistency Reliability*

<b>Variable</b>	<b>Composite Reliability (rho<sub>a</sub>)</b>
Religiosity	0,916
Islamic Financial Literacy	0,930
Impulsive Buying	0,948

*Table 01, Composite Reliability Results*

In measuring internal consistency reliability, the value of composite reliability is the primary factor to be considered. The criterion that must be fulfilled to indicate a satisfactory level of reliability is  $>0.70$  (Hair et al., 2019). Based on the test results in Table 01, it shows that the composite reliability values (rho<sub>a</sub>) are all above  $>0.70$  for each variable, which means that all the question items for each variable can be considered reliable or dependable. Therefore, the question items for each indicator of the respective variables can be used for the research.

c. *Convergen Validity*

<b>Variable</b>	<b>AVE</b>
Religiosity	0,688
Islamic Financial Literacy	0,582
Impulsive Buying	0,647

*Table 02, AVE Results*

The validity of convergent validity can be considered significant if the AVE value is between  $0.50 - >0.50$ . This ensures that the research model can explain at least 50 percent of each item within every variable (Hair et al., 2019). Based on Table 02 above, the results show that the AVE values are above  $>0.50$  for all variables. This indicates that the research model is valid and significant.

d. *Discriminant Validity*

	<b>Religiosity</b>	<b>Islamic Finacial Literacy</b>	<b>Impulsive Buying</b>
Religiosity			
Islamic Financial Literacy	0,882		
Impulsive Buying	0,324	0,537	

*Tabel 03, HTMT Results*

For discriminant validity, the assessment is conducted through the Heterotrait-Monotrait (HTMT) ratio. The recommended value is <0.90 to be considered valid. However, if the value exceeds this threshold, it indicates an issue with discriminant validity (Hair et al., 2019). Based on Table 03 above, the HTMT values for each variable pair are less than 0.90. This indicates that each variable is not closely related to one another, thus confirming the distinctiveness of constructs within the research measurement model.

## 2. Inner Model

### a. Collinearity Test

Manifest Variable	Religiosity	Islamic Finacial Literacy	Impulsive Buying
Religiosity			2,793
Islamic Financial Literacy			2,793
Impulsive Buying			

Table 04, VIF Values Results

Based on Table 04 above, each independent variable that influences the dependent variable *impulsive buying* does not exhibit multicollinearity between variables. This is because the overall inner VIF values show results of < 3, which indicates that the model can be considered valid.

### b. Coefficient of Determination ( $R^2$ )

Variable	R-Square
Impulsive Buying	0.301

Table 05, R-Square Results

The R-square test can be considered good if it has a high value, meaning a higher value indicates a strong influence of the independent variables on the dependent variable. The assessment criteria for  $R^2$  are as follows: 0.25 is considered weak, 0.50 is moderate, and 0.75 indicates a strong influence (Hair et al., 2019). Based on the  $R^2$  result in Table 05, the influence of religiosity and Islamic financial literacy on impulsive buying is 0.301 or 30.1%, which places the influence in the weak category.

### c. Cross-Validated Redundancy ( $Q^2$ )

Variable	$Q^2$ Predict
Impulsive Buying	0.264

Table 06, Q-Square Results

The Cross-Validated Redundancy test in SmartPLS 4 software can be evaluated through the Q-square predict value. Each variable can be considered valid if it obtains a value greater than 0, which indicates that the variable has predictive relevance or accurate predictive ability (Sarstedt et al., 2021). There are three categories of Q<sup>2</sup> results: >0 is considered weak, >0.25 is moderate, and >0.50 indicates strong predictive relevance. In Table 06, the Q<sup>2</sup> Predict value is 0.264, indicating that the model possesses predictive relevance or the ability to predict each variable at a moderate level.

*d. PLS Predict*

Item	<i>PLS Result</i>		<i>LM Result</i>	RMSE <sub>PLS</sub> – RMSE <sub>LM</sub>
	<i>Q<sup>2</sup> Predict</i>	<i>RMSE</i>	<i>RMSE</i>	
IB 1	0.189	1.360	1.432	-72
IB 3	0.178	1.250	1.344	-94
IB 4	0.196	1.389	1.443	-54
IB 5	0.204	1.329	1.442	-113
IB 6	0.179	1.335	1.331	4
IB 7	0.232	1.299	1.419	-120
IB 8	0.232	1.299	1.419	-120
IB 9	0.178	1.237	1.246	-9
IB 10	0.166	1.393	1.497	-104
IB 11	0.141	1.275	1.353	-78
IB 12	0.133	1.395	1.523	-128

*Table 07, PLS Predict Results*

PLS Predict testing is conducted to determine whether the research model generated by SEM-PLS has good predictive capability. The testing procedure involves randomly splitting the data and performing 10 repetitions on equally sized k subsets. The interpretation of the results is done by comparing the output values of RMSE (Root Mean Square Error) to determine which model performs better between PLS and LM (linear regression). The smaller the error value, the better the model. (Hair et al., 2019). Based on the PLS Predict output results in Table 4.15, it can be seen that the majority of the RMSE results from the PLS model show lower error values compared to the LM model. The PLS model only has one item with higher error than LM, which is found in the IB6 indicator item. Therefore, it can be concluded that the research model used in this study (PLS) has moderate predictive power. According to the interpretation guidelines suggested by Shmueli et al. (2019), if a minority (or an equal number) of indicator items

produce lower prediction errors compared to LM, the model can be considered to have moderate predictive relevance.

#### e. Path Coefficient

	Impulsive Buying	Description
Religiosity	-0,302	Negative
Islamic Financial Literacy	0,760	Positive

Table 08, Path Coefficient Results

Path coefficient testing is conducted to determine the direction of the relationship between independent variables and the dependent variable within a range from -1 to +1. If the result is +1, it indicates that the independent variable has a positive influence on the dependent variable. Conversely, if the result is -1, it means the independent variable has a negative influence on the dependent variable (Hair et al., 2019). Based on Table 08 above, it shows that the variable of religiosity has a negative direction or influence on the impulsive buying variable. Meanwhile, the variable of Islamic financial literacy has a positive influence on the impulsive buying variable.

### 3. Hypothesis Testing

Variable	T - Statistics ( O/STDEV )	P - Values
Religiosity •> Impulsive Buying	6.272	0.000
Islamic Financial Literacy •> Impulsive Buying	2.732	0.006

Table 09, Hypothesis Results

Based on Table 4.17, the results show that the influence of the religiosity variable on the impulsive buying variable has a t-statistic value of (6.272 > 1.96) and a p-value of (0.000 < 0.05), indicating that Hypothesis 1 (H1) has a significant effect. Likewise, the Islamic financial literacy variable shows a t-statistic value of (2.732 > 1.96) and a p-value of (0.006 < 0.05), which means that Hypothesis 2 (H2) also has a significant effect.

## Conclusion

Religiosity partially has a negative influence on impulsive buying among Muslim Generation Z in Surabaya when purchasing virtual game items through microtransaction systems. A high level of religiosity enables them to restrain themselves from making impulsive purchases. Nevertheless, microtransaction-based purchases involve elements of *maysir* (gambling) and *gharar* (uncertainty). This highlights the importance of strengthening commitment to religious teachings in order to enhance religious understanding in accordance with Islamic principles. Furthermore, Islamic financial literacy partially has a positive influence on impulsive buying among Muslim Generation Z in Surabaya when purchasing virtual game items through microtransactions. Although they possess good knowledge of Islamic financial management, the weak application of this knowledge in daily life causes them to continue engaging in impulsive buying of virtual game items. This indicates the need to increase awareness and self-control so that Islamic financial literacy can be implemented effectively.

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