

Analysis of the Impact of Technological Disruption on the Economic Behavior of Homo Islamicus Consumers in Generation Z

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Abstract. *Generation Z, the largest consumer group in the world including Indonesia, will play an active role in consumption trends over the next thirty years. This study aims to analyze how economic technological disruption affects the consumption behavior of Homoislamicus among Gen Z. The research employed a quantitative approach with an online questionnaire distributed to 267 Gen Z respondents at the Al-Ikhlas Dairi Islamic College. Data analysis utilized simple linear regression to test the relationship between technological disruption and Homoislamicus behavior. The findings indicate that economic technological disruption significantly influences the consumption behavior of Gen Z individuals identifying as Homoislamicus at Al-Ikhlas Dairi Islamic College. Regression analysis shows that increased economic technological disruption positively contributes to Gen Z consumption behavior, with a coefficient of 0.357. However, only approximately 11.7% of the variation in Homoislamicus behavior can be explained by this variable, underscoring the importance of further research to understand other factors influencing Gen Z consumption patterns.*

Keywords: *Consumer, Gen Z, Technological Disruption, Homoislamicus, Behavior*

Received: July 19, 2024

Received in Revised: August 16, 2024

Accepted: September, 26 2024

INTRODUCTION

Gen Z, the largest market group in the world, including in Indonesia, is set to become active consumers in the next thirty years. Managing their consumption has become a major concern in the era of technological disruption, without neglecting the behavior of Homoislamicus, which refers to individuals whose actions are motivated by Islamic values. Gen Z consumers, connected to smartphones and the internet, will be influenced in their Homoislamicus behavior when accessing information (Chen et al., 2022). Muslim consumer behavior is not only about material satisfaction but also about seeking Allah's approval, upholding morality, and preserving human dignity. This study aims to analyze how economic technological disruption affects the consumption behavior of Gen Z in the Homoislamicus community, examining how they adapt to technological changes while maintaining Islamic principles (Wira et al., 2023; Ardiansyah, 2023)).

Although many studies have discussed Gen Z consumer behavior in the context of economic technological disruption, few have addressed the influence of Islamic values and principles on their consumption choices. For instance, Sari (2023) highlights the impact of product features, price consciousness, and recommendations from family members and social media influencers on Gen Z's purchasing behavior. However, there is a significant gap in understanding how economic technological disruption affects the consumer behavior of Gen Z in the Homoislamicus community (Kuran, 2018). This study aims to fill that gap by analyzing the impact of economic technological disruption on the Homoislamicus behavior of Gen Z consumers,

providing deeper insights into consumption dynamics in the context of Islamic values, and assisting in the development of more effective marketing strategies for this community (Hidayat et al., 2023; Jafari, 2012).

The consumption behavior of Homoislamicus from Gen Z is also influenced by Islamic religious values and the ethical principles of shopping and transactions (Khalil et al., 2021; Khan et al., 2024). Gen Z, identified with Homoislamicus, tends to make online purchases that align with Islamic values, such as seeking halal products, avoiding usury (riba), and shopping with caution (Wira et al., 2023; Amanda et al., 2024). However, on the other hand, technological disruption can also threaten the Homoislamicus behavior of Gen Z in terms of security and privacy in online transactions. In this context, technological disruption acts as a double-edged sword, offering both positive and negative impacts for Gen Z. This is due to the rise of digitalization, which creates various economic disruptions and increases human desires without limits. People will chase after unsatisfied desires, driven by their inner impulses, urging them to continually pursue these desires. Uncontrolled impulses and prioritizing diverse desires tend to violate the Homoislamicus principles in Muslim consumer behavior. In this context, the disruptive economic impact of technology on the behavior of Homoislamicus consumers from Gen Z is a combination of both positive and negative influences (Matz & Netzer, 2017; Shaikh, 2021; Farooq, 2015).

Digitalization and economic disruption increase human desires without limits, pushing them to pursue uncontrolled desires, often violating Homoislamicus principles, without considering halal or haram (Aravik et al., 2022; Kamaruddin et al., 2023). This contradicts QS. Al-Maidah: 87, which prohibits overstepping limits. Gen Z, including those at Sekolah Tinggi Agama Islam Al-Ikhlâs Dairi, is also affected by technological disruption in transactions and access to information, making it easier for them to follow the latest developments. However, as a minority in Dairi Regency, Homoislamicus principles must be applied in the use of technology to remain consistent with Islamic values. Therefore, research at Sekolah Tinggi Agama Islam Al-Ikhlâs Dairi is important to understand the impact of economic technological disruption on Homoislamicus behavior of Gen Z consumers, ensuring that they manage technology in accordance with Islamic principles.

Several previous studies, such as Wulandari et al. (2022), show that the benefits and utility of technology can influence interest and positive attitudes toward its use by consumers. Rahadi et al. (2023) found that changes in consumer behavior towards the use of QRIS facilitate the payment process. Saputri (2016) revealed that consumer behavior in the technology era significantly affects purchasing decisions on the Zalora Indonesia platform. The identified research gap is the lack of focus on how economic technological disruption specifically impacts Homoislamicus behavior in Gen Z consumers, considering Homoislamicus as a concept that combines religious and economic aspects of consumer behavior, especially in the context of digital payment technology and e-commerce (Wang et al., 2017; Mittal, 2013). Thus, Homoislamicus** behavior, particularly in Gen Z consumers, known as the digital generation, is prone to deterioration and contamination. Therefore, the author is interested in conducting a study aimed at analyzing the impact of Economic Technological Disruption on the **Homoislamicus** Behavior of Gen Z Consumers.

METHODS

The research method used in this study is a quantitative approach to objectively measure the impact of disruption using numerical data. This study utilizes online questionnaires distributed to Gen Z respondents at Sekolah Tinggi Agama Islam Al-Ikhlâs Dairi who identify as **Homo Islamicus**. The research also leverages existing data from previous studies and relevant public databases. The sampling process is conducted using the Simple Random Sampling method, randomly selecting samples from the targeted population of 800 individuals. The sample size used in this study is 267 Gen Z respondents from Sekolah Tinggi Agama Islam Al-Ikhlâs Dairi, who identify as **Homo Islamicus**, calculated using the Slovin formula with a population of 800 people and a margin of error of 5%, resulting in 267 respondents as the research sample.

$$n = \frac{N}{1 + N \cdot e^2}$$

$$n = \frac{800}{1 + 800 \cdot (0.05)^2}$$

$$n = 267$$

This study will then be analyzed using simple linear regression to test the relationship between technological disruption and ****Homoislamicus**** behavior, with the hypothesis that economic technological disruption significantly influences the behavior of Gen Z consumers at Sekolah Tinggi Agama Islam Al-Ikhlâs Dairi.

RESULTS AND DICUSSION

Respondent Characteristics

The research results show that there are 267 respondents consisting of various characteristics, both in terms of age groups and gender, as presented in the following table.

Table 1. Respondent Characteristics by Age Group

Age	Frequency (People)	Percentage
17 years old	1	0.37%
18 years old	1	0.37%
19 years old	3	1.12%
20 years old	45	16.85%
21 years old	98	36.70%
22 years old	67	25.09%
23 years old	51	19.10%
24 years old	1	0.37%
Total	267	100.00%

Data processed, 2024

The results of the research in Table 1 show that the majority of Gen Z respondents fall within the age range of 20 to 23 years. Specifically, the age of 21 is the most dominant, with 98 respondents, or 36.70% of the total respondents. Ages 22 and 20 are also significant, with percentages of 25.09% and 19.10%, respectively. This indicates that these age groups may be more active or more interested in the research topic being studied. On the other hand, younger age groups such as 17, 18, and 19 years, as well as the older group of 24 years, have very low frequencies, each accounting for less than 2%.

Table 2. Respondent Characteristics by Gender Group

Gender	Frequency (People)	Percentage
Male	105	39.33%
Female	162	60.67%
Total	267	100.00%

Data processed. 2024

In this study, out of 267 Gen Z respondents, the majority are female, totaling 162 individuals or 60.67%. Meanwhile, the number of male participants is 105 or 39.33%. This indicates that the involvement of women in this research is higher compared to that of men.

Validity and Reliability Testing

Furthermore, one important process in creating or using measurement tools such as tests or questionnaires is validity testing. The purpose is to determine how effectively the instrument measures the target components. As a validity test, researchers typically use Pearson correlation (Sürücü & Maslakci, 2020). The findings from the calculation of the Pearson correlation

coefficient need to be evaluated to see if the question items are suitable for indicating instrument dependence. The Pearson correlation distribution table, commonly known as the "r table," or statistical tests can be used to determine the significance of the correlation data. A table with critical threshold values for the Pearson correlation coefficient at a specific significance level is referred to as the r table.

Table 3. Validity Test Results

Variable	Question Item	r value	r table
Economic Technological Disruption	DTE1	0.67	0.098
	DTE2	0.629	
	DTE3	0.59	
	DTE4	0.605	
	DTE5	0.532	
Consumer Homoislamicus Behavior	PHK1	0.463	
	PHK2	0.632	
	PHK3	0.721	
	PHK4	0.654	
	PHK5	0.553	

Data processed, 2024

Next, a comparison was made between the critical threshold values found in the r-table and the Pearson correlation findings (r-calculated) in Table 3. With degrees of freedom $N-2 = 267-2 = 265$, the critical value is 0.098, used to assess the significance of the association findings. All research questions can be considered valid as the calculated Pearson correlation (r-calculated) is higher than the r-table value. The validity test was completed before conducting the reliability test. Before using tests and questionnaires for research and development, it is essential to perform a reliability test. Reliability is measured based on the expectation that repeated measurements of the same concept or variable will yield consistent findings (Sürücü & Maslakci, 2020).

Table 4. Reliability Test Results

Variable	Cronbach's Alpha
Economic Technological Disruption	0.768
Consumer Homoislamicus Behavior	0.712

Data processed, 2024

Cronbach's alpha values are generally interpreted as follows: if the alpha value is greater than 0.70, the instrument is considered to have good reliability. The Cronbach's alpha values (Table 4) for all variables (Technological Disruption in Economics and Consumer Homoislamicus Behavior) are > 0.7 . Therefore, all three research variables are deemed reliable.

Normality Test

The normality test is one of the most fundamental tests in regression analysis. The residuals, or errors, produced by the regression model must have a normal distribution for this assumption to hold. One method for determining normality is the Kolmogorov-Smirnov test.

Table 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		267
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.93733956

Most Extreme Differences	Absolute	.052
	Positive	.030
	Negative	-.052
Test Statistic		.052
Asymp. Sig. (2-tailed)		.080 ^c

Data processed, 2024

The researcher can conclude that the data residuals are normally distributed because the p-value (Asymp. Sig 2-tailed) of 0.80 from the normality test is greater than the established significance level (0.05) in Table 5.

Heteroscedasticity Test

The heteroscedasticity test is part of the classical assumption tests in regression analysis, aimed at examining whether there is a variance inequality (variation) of residual values from one observation to another in the regression model. If the variance of the residual values from one observation to another is constant, it is referred to as homoscedasticity however, if the variance differs between observations, it is called heteroscedasticity. A good regression model should not exhibit signs of heteroscedasticity. One statistical method for determining whether data is heteroscedastic is the Glejser test.

Table 6. Heteroscedasticity Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.888E-16	1.280		.000	1.000
	Disupsi_Teknologi_Ekonomi	0.000	.060	0.000	0.000	1.000
a. Dependent Variable: Unstandardized Residual						

Data processed, 2024

Based on the results of the Glejser test to identify heteroscedasticity, it was found that the independent variable has a significance value of 1.000, which is greater than 0.05. This means that there are no signs of heteroscedasticity. Therefore, the classical assumption of the regression model being free from heteroscedasticity is fulfilled.

Simple Linear Regression

When conducting statistical analysis with SPSS, the t-test is used to compare multiple independent variables against one dependent variable in the regression model (Alita et al., 2021). By using the t-test, researchers can determine whether specific independent variables have a significant effect on the dependent variable. The results of the t-test are presented in the table.

Table 7. Simple Linear Regression Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.949	1.280		10.895	.000
	Disupsi_Teknologi_Ekonomi	.357	.060	.342	5.927	.000

Data processed, 2024

The interpretation of the t-test results involves examining the t-calculated value and the associated significance or p-value. Based on Table 5, it is found that the t-calculated value for each independent variable is 5.927, which is greater than the t-table value of 1.97190. Additionally, the p-value (sig.) for the independent variable is 0.00, which is less than the significance level α (0.05). This indicates that the independent variable has a significant effect on the Consumer Homoislamicus Behavior of Gen Z when one of the other variables is held constant (H1 is accepted). The estimated model equation is as follows.

Consumer Homoislamicus Behavior of Gen Z=

$$13.949 + 0.357 \text{ Economic Technological Disruption}$$

Thus, according to Table 7, the researcher can identify the extent of the influence of the Economic Technology Disruption variable on the Consumer Homoislamicus Behavior of Gen Z as follows: 1) Constant 13.949: This indicates that if the Economic Technology Disruption variable remains constant, there will still be an increase in the Consumer Homoislamicus Behavior of Gen Z by 13.949; 2) Coefficient 0.357 for the Economic Technology Disruption variable: Each increase in the Economic Technology Disruption variable will positively contribute 0.357 to the Consumer Homoislamicus Behavior of Gen Z. This means that a higher level of Economic Technology Disruption is generally associated with an increase in the Consumer Homoislamicus Behavior of Gen Z.

The coefficient of determination, also known as R-squared (R^2), is a statistical metric used in regression analysis to assess the explanatory power of the regression model in relation to the changes in the dependent variable. Table 8 presents the results of the determination coefficient analysis.

Table 8. Coefficient of Determination Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.342 ^a	.117	.114	1.94099

Data processed, 2024

The extent to which the regression model used successfully represents the observed variance in the Consumer Homoislamicus Behavior of Gen Z (Table 8) is indicated by a coefficient of determination (R-squared) of 0.117. According to this figure, the independent variable in the model namely, Economic Technology Disruption explains 11.7% of the variation in the Consumer Homoislamicus Behavior of Gen Z. Meanwhile, the remaining 88.3% is attributed to other variables outside the equation that were not examined.

Based on the data analysis results, Economic Technology Disruption only has an impact of 11.7% on the dependent variable, which is the Consumer Homoislamicus Behavior of Gen Z. This is because each increase in the Economic Technology Disruption variable will contribute positively by 0.357 to the Consumer Homoislamicus Behavior of Gen Z. This means that a higher level of Economic Technology Disruption aligns with an increase in the Consumer Homoislamicus Behavior of Gen Z. It can be concluded that the Consumer Homoislamicus Behavior of Gen Z at the Al-Ikhlâs Dairi Islamic College remains intact and strongly held, despite the ongoing disruption, particularly the economic technology disruption occurring in Dairi Regency. This behavior must be preserved, even as significant disruptions are expected in the future, because the Homoislamicus behavior of Gen Z must remain aligned with the theory of Islamic consumption behavior in accordance with Islamic law.

This is in line with previous research conducted by Wulandari et al. (2022), which showed that the benefits and utility of technology can influence interest and positive attitudes toward technology use by consumers. Gen Z consumers at the Al-Ikhlâs Dairi Islamic College are also able

to accept the disruptions occurring in their environment with a positive attitude, without damaging or eliminating the Homoislamicus behavior within them.

Economic Technology Disruption has a significant and positive influence on the Homoislamicus behavior of Gen Z consumers, as indicated by the research results where the p-value (sig.) = $0.000 < 0.05$. Homoislamicus is a concept that refers to consumer behavior based on Islamic values in their economic and consumption activities. Technology disruption has changed the way Gen Z consumers access information, shop, and make purchasing decisions. Technologies such as e-commerce, social media, and digital payment applications provide convenience and accessibility that previously did not exist, enabling Gen Z consumers to more easily search for products that align with Islamic values, such as halal products and sharia-compliant financial services (Susanto & Sari, 2024). Research by Hemmet (2023) shows that the use of digital technology increases awareness and preference among Muslim consumers for halal products and services, thereby strengthening the Homoislamicus behavior among Gen Z.

Furthermore, technology also facilitates transparency and accountability, which are important values in Islam. Gen Z consumers can easily check halal certification, product origins, and business practices of various companies through digital platforms. This helps them make purchasing decisions that are more in line with Islamic values. Research conducted by Kusjuniati (2022) reveals that consumer trust in halal products increases with the ease of access to information provided by digital technology. Thus, technology not only facilitates access to products that align with Islamic values but also enhances consumer confidence in the integrity of those products (Nusran et al., 2023; Nazir, 2024).

Moreover, social media plays a crucial role in shaping and reinforcing Homoislamicus behavior among Gen Z (Said et al., 2020). Through social media platforms, Gen Z consumers can share information and experiences about halal products and participate in online communities that share the same values. A study by Mandagi & Aseng (2021) shows that social interaction in digital media has a significant impact on the perceptions and consumption behaviors of Gen Z. Social media not only serves as a tool for communication and information sharing but also as a means to educate and inspire young Muslim consumers to adhere to Islamic values in their economic activities. Therefore, Economic Technology Disruption plays a vital role in strengthening the Homoislamicus behavior of Gen Z consumers through increased access to information, transparency, and social interaction based on Islamic values.

CONCLUSION

The research findings indicate that economic technology disruption has a significant influence on the Homoislamicus behavior of Gen Z consumers at the Al-Ikhlâs Dairi Islamic College. Through simple linear regression analysis, it was found that the economic technology disruption variable positively contributes to the Homoislamicus behavior of Gen Z consumers with a coefficient of 0.357. This means that increases in economic technology disruption are associated with an increase in the Homoislamicus behavior of Gen Z consumers. The coefficient of determination of 0.117 indicates that approximately 11.7% of the variation in Homoislamicus behavior can be explained by economic technology disruption, while the remainder is influenced by other variables not included in this research model. These results underscore the importance of technology's influence on consumption behavior patterns among Gen Z with a Homoislamicus identity.

The implications of this study suggest that educational institutions and policymakers should consider the impact of economic technology in shaping the consumption behaviors of the younger generation. The significant influence indicates that innovation and technological development should be integrated into educational curricula and economic policies that support Islamic values. Future research is recommended to explore other variables that may affect the Homoislamicus behavior of Gen Z consumers, such as the influence of social media, culture, and psychological factors. Additionally, studies with larger samples and more diverse research

methods, such as qualitative approaches, could provide deeper insights into the dynamics of consumption behavior in the era of technological disruption.

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