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The Impact Of Moral Crisis On Consumer Culture And Economic Behavior For The Younger Generation

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Abstract. This research aims to analyze the impact of moral crisis on consumeristic culture and the economic behavior of the younger generation, with consumeristic culture serving as a mediating variable. Employing a literature review method, this study identifies and synthesizes various relevant literatures from the disciplines of sociology, economics, and psychology. The synthesis results indicate that a moral crisis, characterized by a shift in values towards materialism, hedonism, pragmatism, and instant gratification, has a significant positive influence on the rise of consumeristic culture among the younger generation. Subsequently, this consumeristic culture significantly negatively impacts economic behavior, manifesting as excessive spending, low saving habits, increased consumer debt, and a lack of long-term financial planning. It was also found that a moral crisis has a direct negative influence on economic behavior through the erosion of financial ethics and indifference towards long-term consequences. Thus, consumeristic culture acts as a crucial mediator, indicating that a moral crisis exacerbates the economic behavior of the younger generation not only directly but also indirectly by fueling consumerism. The implications of this research emphasize the importance of re-strengthening moral and ethical values, as well as value-based financial literacy, as strategic efforts to cultivate wiser and more responsible economic behavior in the younger generation.

Keywords: Moral Crisis, Consumeristic Culture, Economic Behavior, Younger Generation

1. Introduction

The contemporary era is marked by rapid and complex changes, bringing with it various challenges that are not only technological or economic but also fundamental at the social and moral levels. Globalization, massive advancements in information technology, and easy access to information and lifestyles from various parts of the world have created a social landscape vastly different from previous decades (Asril et al., 2023). In this context, the phenomenon of moral crisis, characterized by a shift away from noble values, the erosion of ethics, and the weakening adherence to traditional norms, is increasingly becoming a focus of attention in various parts of the world, including Indonesia. This crisis is not only manifested in deviant individual actions, such as corruption or legal violations, but also permeates social structures, influencing how individuals interact with their environment, including in economic aspects and daily lifestyles. The younger generation, as the most vulnerable and adaptive demographic group to change, as well as future agents, becomes the primary subject directly experiencing the impact of this moral crisis, as they grow and develop amidst a whirlwind of ambivalent and often contradictory values. The implications of this crisis on the formation of their character and behavior, especially in the economic dimension,

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become a crucial question that needs to be thoroughly analyzed (Uzma & Masyithoh, 2024).

One of the most tangible manifestations of this shift in moral values is the pervasive rise of consumeristic culture. Consumeristic culture is a social paradigm where individual satisfaction is primarily sought through the accumulation and consumption of goods and services, often beyond essential needs. The urge to buy more, own the latest products, and follow lifestyle trends dictated by global markets and massive advertising has become a dominant norm in many modern societies, including in major Indonesian cities like Bukittinggi, which are increasingly exposed to modernity (Jannah, 2018). This phenomenon is exacerbated by aggressive marketing strategies through digital media, easy access to credit and innovative payment facilities like QRIS, and the exploitation of social media, which creates artificial living standards and triggers unhealthy social comparisons. For the younger generation, who are still in the psychological stage of identity formation and are susceptible to peer influence and influencers, this consumeristic culture can become a serious trap. They often identify themselves through branded goods they own, measure success by their level of consumption, and feel left behind if they cannot keep up with rapidly changing trends. The impact of this consumeristic culture is not only limited to personal financial problems leading to debt or poverty but also has broader ecological (increased waste) and social (social inequality) implications (Febrianti et al., 2024).

The moral crisis afflicting society, with its shift in fundamental values such as simplicity, frugality, gratitude, and inner contentment, significantly contributes to the proliferation of consumeristic culture. When strong moral foundations like integrity, honesty, responsibility, and social care begin to erode within individuals, the focus tends to shift towards instant gratification and achieving status through material possessions. Hedonism (the pursuit of pleasure), materialism (emphasis on material possessions), and individualism (prioritizing oneself) become increasingly dominant values, replacing the values of collectivism, spirituality, and moderation that were once highly esteemed. The younger generation, exposed to an environment that glorifies excessive consumption and luxury, without being balanced by strong moral and ethical foundations from family or education, will be more easily drawn into irrational and impulsive consumeristic behavior (Akbar et al., 2025). They may no longer consider the long-term consequences of impulsive spending habits, get caught in a vicious cycle of debt, or even engage in unethical economic behavior to maintain an expensive lifestyle and false social demands. Therefore, the strong causal relationship between moral crisis as the cause and consumeristic culture as its effect is crucial to understand and analyze in depth.

The implications of this moral crisis on consumeristic culture will further shape the economic behavior of the younger generation. Economic behavior here encompasses how they manage money, make spending decisions, save, invest, incur debt, and plan for future finances. In the context of a moral crisis and the dominance of consumeristic culture, their economic behavior tends to exhibit imprudent, irrational, or even risky patterns. For example, they might show a lack of discipline in saving for the future, a tendency to incur excessive consumer debt for trendy items, make investment decisions in unclear schemes for instant gains without considering risks, or even engage in online fraud to obtain money quickly. Factors such as uneven financial literacy education, loose parental supervision due to busy schedules, and massive peer or influencer influence on social media also contribute to shaping their economic behavior. Understanding how a moral crisis erodes rationality and ethics in the economic decision-making of the younger generation is key to designing effective interventions.

This phenomenon becomes even more concerning because the younger generation is the pillar of the nation's future. Their economic behavior today will determine their personal and family financial stability in the future, as well as contribute to the overall national economic health. If they grow up with uncontrolled consumeristic behavior, entangled in debt, and economic decisions based on fragile values, then the prospects for economic sustainability, social welfare, and even national development sustainability can be seriously threatened. An unaddressed moral crisis will result in a financially fragile generation, less innovative, less competitive, and perhaps less concerned about the social and environmental impacts of their economic choices. Therefore, the urgency of this research lies in understanding the root causes from upstream to downstream, namely from the moral crisis to its impact on economic behavior, and seeking appropriate preventive and curative solutions.

Previous studies have extensively examined consumeristic culture and the economic behavior of the younger generation, but few have explicitly and comprehensively linked these two phenomena to a deep-seated moral crisis at the level of values and ethics. Earlier research often focused on demographic factors (age, income), psychology (personality, motivation), social media influence, or financial literacy as triggers for consumerism or determinants of economic behavior (Saputra & Wala, 2024). However, the direct and indirect links between fundamental value shifts, ethical erosion, and their implications for how the younger generation manages and perceives money have not been extensively explored comprehensively, especially within the Indonesian societal context. This indicates a significant research gap that needs to be filled to provide a more holistic and in-depth understanding of how moral foundations influence economic decisions.

Considering the complexity of the problems outlined, the research titled "The Influence of Moral Crisis on Consumeristic Culture and Economic Behavior for the Younger Generation" becomes highly relevant and urgent. This research is expected to provide a clear picture of the extent to which the moral crisis in society has shaped excessive consumeristic behavior and significantly influenced the economic decisions and habits of the younger generation in Bukittinggi City. By empirically identifying this relationship, we can find effective intervention points, whether through strong moral and character education, strengthening family and religious values, value-based and socially responsible financial literacy programs, or awareness campaigns adapted to the characteristics of the younger generation.

The results of this research are expected not only to make theoretical contributions to the development of social sciences, economics, and ethics but also to provide practical recommendations that can be implemented by various stakeholders. For local and national governments, the results of this research can serve as a basis for formulating policies oriented towards strengthening the character, ethics, and financial literacy of the younger generation. For educational institutions, this can be valuable input for designing curricula that not only focus on intellectual intelligence but also on the formation of moral intelligence and responsible financial skills. And for families, this research can provide enlightenment on the importance of instilling noble values, healthy consumption ethics, and prudent economic habits from an early age, in order to prepare a resilient, independent, and moral younger generation to face future economic challenges (Muslimawati, 2024).

2. Methods

The research methodology for this study will be a comprehensive literature review (library research), aiming to systematically identify, collect, evaluate, and synthesize various relevant information from existing written sources. This process begins with a deep and structured literature search from various academic databases such as Google Scholar, ScienceDirect, ProQuest, as well as digital and physical library catalogs, to find books, scholarly journals, research articles, theses, dissertations, research reports, government publications, and other related documents (Rio Saputro & Najicha, 2022). The main focus is on the concepts of moral crisis, consumeristic culture, economic behavior, and how these three interact among the younger generation, with an emphasis on contexts relevant to Indonesia, if possible. Each identified source will be critically evaluated to assess its validity, reliability, relevance, and currency, ensuring that only the most credible and relevant information will be used. The collected data will then be interpretatively analyzed to build a robust theoretical framework, formulate strong hypotheses, identify research gaps, and compare and contrast findings from existing literature to strengthen the research arguments.

3. Results and Discussion

3.1. Analysis of the Influence of Moral Crisis on Consumeristic Culture

A deep analysis of the literature indicates a positive and significant influence of moral crisis on consumeristic culture, especially among the younger generation. This relationship is not coincidental but is intertwined through a complex series of social and psychological mechanisms. One of the primary mechanisms is value shifting. When noble values such as simplicity, gratitude, and frugality begin to erode due to a moral crisis, that void tends to be filled by values oriented towards material possessions and instant gratification, such as hedonism and materialism (Sunarso, 2020). The younger generation growing up in an environment where spiritual and communal values fade tends to seek satisfaction, recognition, and happiness through the ownership and consumption of goods. These goods no longer merely function as needs fulfillers but as symbols of social status, self-identity, or even as an escape from an inner emptiness caused by the erosion of moral values. This connection is reinforced by media narratives and advertisements that constantly associate happiness and success with consumption, thereby shaping the perception that one's self-worth is measured by what one possesses.

Furthermore, a moral crisis that leads to the weakening of self-control and responsibility also plays a role in exacerbating consumeristic culture. Individuals who lack a strong moral foundation tend to be more vulnerable to the temptations of impulsive consumption and less able to resist the urge to buy things they do not actually need. They may be less likely to consider the long-term consequences of wasteful spending habits, both for personal finances and the environment. The erosion of values such as discipline and foresight, which are part of a moral crisis, directly correlates with a lack of financial planning and emotionally driven purchasing decisions. In addition, the pragmatism and instantaneity mentality that characterize a moral crisis also trigger consumption. The younger generation may be accustomed to everything being fast and easy, including acquiring goods. This is supported by the ease of access to digital payments and credit, which further fosters a habit of spending without considering the process or financial consequences.

This phenomenon can also be explained through the lens of psychological compensation theory. When individuals, particularly the younger generation, face moral uncertainty, social pressure, or a void in values, they may seek compensation through consumption activities. Buying new goods can provide a momentary sensation of satisfaction, a sense of security, or an illusion of happiness that can mask the anxiety or dissatisfaction arising from a moral crisis (Dewi, 2019). Social media reinforces this phenomenon by promoting luxurious lifestyles and triggering social comparison, where individuals feel the need to consume more in order to "not be left behind" or to be accepted in their social circles. Therefore, a moral crisis not only creates space for consumerism but also provides psychological motivation for individuals to engage in consumeristic behavior as a response to their perceived value void.

3.1.1. Shift in Values Towards Materialism and Hedonism

The shift in values towards materialism and hedonism is a crucial phenomenon that serves as both an indicator and a consequence of the moral crisis affecting modern society, especially among the younger generation. Materialism refers to the belief that the possession and accumulation of material wealth are the primary goals of life and the source of happiness and success. Meanwhile, hedonism is a philosophy of life that prioritizes the pursuit of pleasure and sensory gratification as the highest goal. These two values, when dominant, fundamentally change an individual's life orientation from intrinsic values such as integrity, wisdom, spirituality, or social contribution, to extrinsic values centered on consumption and self-gratification. In the Minangkabau context, for example, traditional values such as simplicity, raso jo pareso (feelings and consideration), and the spirit of mutual cooperation (gotong royong), which once served as moral bulwarks, are now threatened by the influx of new values that are more individualistic and consumeristic, creating significant cognitive dissonance and behavior (Prihatmojo & Badawi, 2020).

This shift is accelerated by various massive external factors. Globalization has opened the gates for the penetration of foreign cultures that often glorify Western lifestyles tending towards materialism and hedonism. Mass media, especially social media, plays a central role in propagating images of success associated with luxury, famous brands, and instant and pleasurable experiences. The younger generation, who are digital natives and highly exposed to such content, tend to internalize these standards as measures of happiness and social validation. They see public figures or peers showcasing glamorous lifestyles on social media and unconsciously feel the need to imitate or at least consume similar goods and services to avoid feeling left behind or "out of touch." An increasingly competitive social environment also triggers materialism, where the possession of objects becomes a means to show status and superiority, rather than achievements based on character or intellect.

The implications of this value shift on the moral crisis are significant and mutually reinforcing. When materialism and hedonism become priorities, ethical values such as honesty, integrity, and responsibility are often sidelined in favor of instant wealth or pleasure. An individual might be willing to do unethical things, such as petty corruption, fraud, or flexing (showing off wealth) inconsistent with reality, just to obtain or display wealth to meet an idealized lifestyle (Putri et al., 2024). This creates a vicious cycle: a moral crisis triggers materialism and hedonism, which in turn drives behavior that further erodes moral values. For the younger generation, the absence of a strong moral foundation and the urge to constantly seek pleasure or possessions can lead them to lose their way, be vulnerable to social pressure, and struggle to differentiate between needs and wants, as well as between true value and the illusions offered by consumption.

To overcome this value shift, collective and comprehensive efforts are needed. Education, both formal and informal, must re-emphasize the importance of universal character values, spirituality, and ethics relevant to local wisdom. Families, as the smallest social unit, play a crucial role in instilling values of simplicity, gratitude, and the importance of sharing, as well as setting examples in managing desires (Hibatullah, 2022). Society also needs to create an environment that does not overly glorify material possessions and instant gratification but rather appreciates integrity, social contribution, and sustainability. The revitalization of traditional and religious institutions, such as the surau in Minangkabau, can be an effective means to re-cultivate moral and spiritual values that can shield the younger generation from the temptations of excessive materialism and hedonism, enabling them to grow into individuals who are not only materially successful but also rich in values and integrity.

3.1.2. Loss of Self-Control and Responsibility

The loss of self-control and responsibility is a crucial manifestation of the moral crisis that directly impacts the consumeristic and economic behavior of the younger generation. Self-control, in this context, refers to an individual's ability to regulate their thoughts, emotions, and actions to achieve long-term goals, and to resist impulsive and harmful urges. Responsibility, on the other hand, relates to an awareness of the consequences of every decision and action, whether for oneself, others, or the environment. When a moral crisis erodes both of these aspects, individuals tend to lose the ability to delay gratification, which is the ability to postpone instant pleasure for greater future gains (Budiwibowo, 2016). They are more easily influenced by massive consumption temptations, without considering whether the purchase is truly needed or aligns with their financial capabilities. This situation is exacerbated by the easy access to various products and services, as well as relentless promotional offers, which seemingly "justify" every spending desire.

This phenomenon of lost self-control can also be explained through the lens of social psychology. In an increasingly individualistic and competitive society, the pressure to always appear "best" or "richest" in front of others, especially on social media platforms, is very strong. Individuals may feel compelled to purchase certain items to maintain an image or meet artificially constructed social standards. Without strong self-control, they will be vulnerable to these pressures, sacrificing sound financial planning for external validation. Furthermore, a minimal sense of responsibility is also reflected in careless financial decisions, such as excessive use of credit cards or online loans without considering the ability to repay. They may focus more on "having" in the present than on "being responsible" for their financial future.

The collective impact of this loss of self-control and responsibility on the younger generation is the creation of an excessive consumeristic culture and unhealthy economic behavior. Without the ability to restrain themselves, impulsive spending becomes a habit, which in turn reduces the allocation of funds for savings or investments. A fading sense of responsibility also makes them less concerned about long-term financial risks or the ethical implications of their consumption choices. For example, buying products from socially or environmentally irresponsible companies, simply because personal gratification is paramount. Therefore, the revitalization of values like self-control and responsibility is essential to shield the younger generation from the trap of consumerism and encourage them towards wiser and more sustainable economic behavior.

3.1.3. Pragmatism and Instantaneity

Pragmatism and instantaneity are two values that are increasingly prominent in contemporary society and significantly contribute to the moral crisis, which in turn fuels consumeristic culture. Pragmatism, in this context, refers to the tendency to prioritize quick, practical, and immediate results, often without much consideration for the process, ethics, or long-term consequences of an action. What matters most is efficiency and instant goal achievement. This value thrives amidst technological advancements that offer all kinds of convenience, from information accessible in seconds to lightning-fast services (Hibatullah, 2022). Consequently, patience, perseverance, and appreciation for a winding process are often sidelined. For the younger generation, this instant environment shapes a mindset that desires immediate gratification in all aspects of life, including the fulfillment of material desires.

This pragmatic and instant mindset aligns perfectly with market logic and consumeristic culture. The consumption of goods and services often offers quick and instantly satisfying solutions to various "problems" or desires, be it the need for entertainment, the latest clothing, fast food, or smart gadgets. Unlike investments in education or self-development, which require time and a long process to see results, buying a new item can provide an immediate sense of satisfaction (Madrasah et al., 2025). Advertising promotions claiming "lose weight fast," "easier life," or "instant happiness" further reinforce this mentality. The younger generation, growing up amidst such convenience, often struggles to understand the value of waiting, saving, or striving. They prefer shortcuts to get what they want, which often leads to impulsive spending and excessive consumption.

The impact of these values of pragmatism and instantaneity on the moral crisis is the erosion of ethics and responsibility. When instant results become a priority, an individual may tend to disregard moral norms or ethics to achieve those goals. For example, practices of cheating, corruption, or seeking illicit gains can be considered "pragmatic solutions" to achieve instant wealth (Sari et al., 2025). Furthermore, a lack of attention to the process also implies a lack of responsibility for the long-term consequences of actions, whether environmental impacts due to wasteful consumption patterns or personal financial impacts from accumulating debt. For the younger generation, this mentality can hinder the formation of strong character, financial discipline, and awareness of sustainability. They may become a generation accustomed to easy solutions, less resilient in facing challenges, and prone to seeking shortcuts, ultimately exacerbating the moral crisis and unhealthy consumeristic behavior.

3.2. Analysis of the Influence of Consumeristic Culture on the Economic Behavior of the Younger Generation

Literature consistently shows that consumeristic culture has a significant and often negative influence on the economic behavior of the younger generation. This relationship is causal, where the relentless urge to accumulate and consume goods and services directly shapes how the younger generation manages and spends their money. One of the most apparent impacts is a disproportionate increase in spending and a drastic decrease in saving habits (Safitri et al., 2024). The younger generation trapped in a consumeristic culture tends to prioritize fulfilling immediate desires, such as buying the latest gadgets, branded clothing, or following certain lifestyle trends, rather than allocating funds for long-term needs. They often prioritize instant gratification and social validation derived from material possessions, thus neglecting the importance of building an emergency fund or investing for the future. This creates a pattern where income is consumed, leaving little or no remainder for savings.

Furthermore, consumeristic culture directly encourages excessive consumer debt. To maintain a lifestyle or desired brand image, the younger generation often does not hesitate to use credit cards, online loans, or "buy now, pay later" (pay later) schemes. The ease of access to these credit facilities, often aggressively advertised, further exacerbates uncontrolled debt behavior. Literature indicates that consumer debt, unlike productive debt (e.g., for education or investment), does not create added value and can indeed trap individuals in a difficult-to-break debt cycle (Tan et al., 2023). Consequently, most of their income will be allocated to paying installments and interest, leaving little room for self-development or achieving larger financial goals.

Ultimately, the cumulative impact of consumeristic culture is low financial literacy and long-term economic planning among the younger generation. When the primary focus is on satisfying consumption desires, they tend to be less concerned or knowledgeable about how to manage money effectively for the future. Concepts like investment, early retirement, or even simply saving to buy a house become alien or irrelevant. Their economic behavior becomes reactive, not proactive, where spending is based on impulses and trends, not on careful planning. This potentially creates a financially fragile generation, less prepared to face future economic challenges, and perhaps more vulnerable to personal financial crises.

3.3. Analysis of the Influence of Moral Crisis on the Economic Behavior of the Younger Generation

Analysis from various literatures indicates that a moral crisis has a significant, and often negative, influence on the economic behavior of the younger generation. This relationship can be direct or indirect, but its essence lies in how the erosion of fundamental values affects how individuals make financial decisions. When a moral crisis manifests as a decline in honesty, integrity, and personal responsibility, this can be reflected in less ethical or irresponsible economic behavior. The younger generation growing up in an ambiguous moral environment may tend to seek shortcuts to achieve financial stability, disregard proper processes, or even engage in economic practices that harm others for personal gain. Examples include online fraud, bogus investments, or manipulation of information to obtain illicit gains, all rooted in weakened ethics and integrity (Sunarso, 2020).

Furthermore, the loss of self-control and long-term perspective, which are part of a moral crisis, also directly affects economic behavior. When the values of patience and strategic planning fade, the younger generation tends to make impulsive and reactive financial decisions. They may be less able to delay gratification for greater future financial goals, such as saving to buy a house or for retirement. Instead, they focus more on satisfying immediate desires, leading to excessive spending and suboptimal allocation of funds. A lack of responsibility can also make them indifferent to the long-term consequences of their financial decisions, for instance, accumulating debt without a clear repayment plan, or not preparing for financial emergencies.

More broadly, a moral crisis can also create a less conducive economic environment. When business ethics weaken and dishonest practices become rampant, the younger generation may lose trust in the existing economic system, or even feel that to "succeed," they must follow unethical behavioral patterns. This can hinder a responsible entrepreneurial spirit, honest investment, and active participation in sustainable economic development. Therefore, a moral crisis not only erodes personal character but also has systemic impacts that shape the economic behavior of the younger generation, making it less prudent, less responsible, and potentially detrimental to themselves and society as a whole.

3.3.1. Erosion of Financial Ethics

The erosion of financial ethics is one of the most dangerous manifestations of a moral crisis that directly impacts the economic behavior of the younger generation. This phenomenon occurs when principles of honesty, integrity, and transparency in financial matters begin to fade, replaced by practices that prioritize personal gain above all else, even if it means violating moral norms or laws. For the younger generation, exposure to an environment that shows financial success can be achieved through unethical means such as corruption, fraud, data manipulation, or tax evasion can erode their belief in the importance of ethics in every economic transaction. They may start to view unethical behavior as a pragmatic "shortcut" to achieve wealth or fulfill a consumeristic lifestyle, rather than building wealth through hard work and honesty. This undermines the foundation of trust in the economic system and creates a culture where financial integrity is no longer a top priority (Syahra, 2020).

The real impact of this erosion of financial ethics is seen in various aspects of the younger generation's economic behavior. They may tend to engage in unclear investments or scams that promise instant but unrealistic profits, tempted by quick results without considering their origin or risks. Dishonesty in personal financial reporting, misuse of credit facilities, or even minor fraudulent practices in daily transactions can also indicate this ethical erosion. Furthermore, a lost sense of moral responsibility for financial obligations such as deliberately delaying debt payments or avoiding liabilities also reflects this phenomenon. The erosion of financial ethics not only harms individuals personally with potential legal or reputational issues but can also damage public trust in financial institutions and hinder healthy and sustainable economic growth in the future.

3.3.2. Indifference to Long-Term Consequences

Indifference to long-term consequences is one of the crucial impacts of a moral crisis that directly affects the economic behavior of the younger generation. This phenomenon refers to an individual's tendency to prioritize immediate gratification or gain without considering the negative effects that may arise in the future, whether for themselves, others, or the environment. In the context of a moral crisis, when values such as responsibility, foresight, and prudence begin to erode, the younger generation tends to lose the ability to delay gratification (Putri et al., 2024). They become more focused on fulfilling immediate desires and needs, such as buying trendy items, enjoying entertainment, or going on vacation, without thinking about how today's financial decisions will affect their economic stability in the future, for instance, for education, retirement funds, or investments.

The implications of this indifference for economic behavior are very real. The younger generation may find it difficult to build consistent saving habits because impulsive spending dominates. They are also vulnerable to accumulating consumer debt because they continuously finance a lifestyle that does not align with their financial capabilities, without considering future installment burdens. Furthermore, this indifference can hinder them from undertaking sound financial planning, such as buying property, investing for old age, or preparing for financial emergencies. With a lack of awareness of long-term consequences, the younger generation risks getting trapped in unstable financial cycles, even experiencing economic difficulties in the future, which can ultimately affect personal well-being and their contribution to the broader economy (Safitri et al., 2024).

3.3.3. The Mediating Role of Consumeristic Culture

The mediating role of consumeristic culture in the relationship between moral crisis and the economic behavior of the younger generation is a crucial finding that explains how the erosion of fundamental values can indirectly worsen financial conditions. In this model, consumeristic culture acts as a bridge or intermediary that explains why a moral crisis influences economic behavior (Wahyudi, 2020). This means that a moral crisis itself may not directly cause someone to incur debt or be wasteful, but the moral crisis first triggers or strengthens a consumeristic tendency, and it is this consumeristic tendency that then drives unhealthy economic behavior. For example, when the value of simplicity erodes (moral crisis), an individual tends to be more easily influenced to buy luxury goods (consumeristic culture), which ultimately makes them wasteful and accumulate debt (economic behavior). This shows a sequential causal flow.

Literature analysis indicates that without the mediation of consumeristic culture, the impact of a moral crisis on economic behavior might not be as intense or complex as observed. Consumeristic culture provides a channel through which moral degradation can manifest tangibly in financial decisions (Suradi, 2018). For instance, strengthening values of hedonism and materialism due to a moral crisis will seek expression in the form of excessive spending, instant gratification, and the pursuit of status through material possessions (Akbar et al., 2025). It is this consumption pattern that then directly depletes savings, triggers debt, and hinders financial planning. Therefore, understanding the mediating role of consumeristic culture is very important for designing effective interventions. Addressing the moral crisis alone might not be sufficient if consumeristic culture has already become deeply ingrained as a norm, as it will continue to trigger irresponsible economic behavior.

4. Conclusion

Based on a comprehensive literature analysis, this research concludes that moral crisis has a significant impact on consumeristic culture and the economic behavior of the younger generation, with consumeristic culture playing an important mediating role. The erosion of moral values such as honesty, integrity, simplicity, and social responsibility directly triggers a shift in values towards materialism, hedonism, pragmatism, and instantaneity, which in turn strengthens consumeristic culture among the younger generation. The urge to buy impulsively, follow trends for social status, and measure happiness by material possessions then negatively impacts the economic behavior of the younger generation, leading to increased uncontrolled spending, low saving habits, high involvement in consumer debt, and a lack of long-term financial planning. Additionally, a moral crisis also has a direct influence on economic behavior through the erosion of financial ethics and indifference to long-term consequences. Therefore, it can be concluded that to improve the economic behavior of the younger generation, a holistic approach is needed that not only focuses on financial literacy but also on the re-strengthening of moral and ethical values as a fundamental foundation.

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