

RESEARCH ARTICLE

The Influence of Sharia Financial Literacy, Lifestyle, and Social Media on the Consumptive Behavior of Sharia Economics Students at UINFAS Bengkulu

Wenny Marta Puspita Sari ¹⁾, Desi Isnaini ²⁾, Debby Arisandi³⁾

Published online: 30 September 2025

Abstract

This research is conducted to examine the impact of Islamic financial literacy, lifestyle, and social media on the consumer behavior of students majoring in Islamic economics at UIN Fatmawati Soekarno Bengkulu. A quantitative method is utilized in this study, with data collected through questionnaires. The population comprises 895 individuals, and a total of 90 respondents were selected using simple random sampling based on the Slovin formula. Data analysis methods include descriptive statistical analysis, classical assumption tests (normality, multicollinearity, and heteroscedasticity tests), multiple linear regression, and hypothesis testing, which consists of t-tests (partial), F-tests (simultaneous), and the coefficient of determination (R^2). The analysis was performed using SPSS version 26. The findings reveal that Islamic financial literacy (X1) has a positive and significant partial effect on students' consumptive behavior. Likewise, lifestyle (X2) exerts a positive and statistically significant influence in a partial test, whereas social media (X3) Students' consumptive behavior is influenced to some extent, but not entirely.

Keyword: Islamic Financial Literacy, Lifestyle, Social Media, Consumptive Behavior of Students

Introduction

In today's modern era, there has been a significant shift in the consumption patterns of Indonesian society, particularly among university students. This phenomenon is evident in various urban areas, including Bengkulu. Globalization, which has brought about changes in lifestyle (Hidayanti et al., 2023), coupled with rapid technological advancements and the dominance of social media, has been the primary driver behind the emergence of various online shopping platforms. The presence of these platforms makes it easier for students to access a wide range of products and services, but at the same time also increases their tendency to be consumptive. However, this consumptive behavior can be curbed through the improvement of Islamic financial literacy (Dewi Wulandari et al., 2024). With a good understanding of Islamic financial literacy, individuals will be more skilled in managing their budgets, disciplined in following financial plans, able to set aside part of their income for savings, wise in making investment decisions, and capable of distinguishing between needs and mere desires (Firdaus & Pusposari, 2022).

Consumptive behavior is understood as the tendency of individuals to use goods and services excessively, even beyond their real needs. From an Islamic perspective, this pattern of behavior is considered incompatible with Islamic teachings, as wastefulness is an act detested by Allah SWT, as emphasized in the Qur'an. Currently, consumerist tendencies have become a common phenomenon among students (Salera et al., 2024). The desire to keep up with trends, coupled with the appeal of promotions such as discounts, often drives students to make spontaneous purchases without planning, even though the items purchased are not essential needs. Several studies also indicate that students' consumerist behavior is influenced by various factors, including levels of Islamic financial literacy, lifestyle, and the intensity of social media use (Johanto et al., 2024). The following data provides an overview of students' consumerist tendencies:

Universitas Islam Negeri Fatmawati Sukarno Bengkulu

*) corresponding author

Wenny Marta Puspita Sari

Email: wenijmarta29@mail.uinfasbengkulu.ac.id

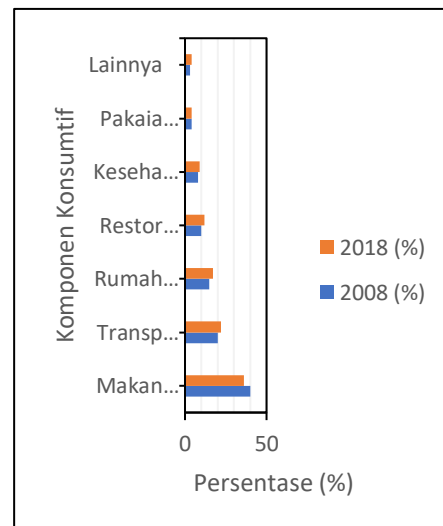


Figure 1 Percentage of Consumption Behavior Based on Components in 2008 and 2018

The data in Graph 1 shows a comparison of consumer behavior in 2008 and 2018 based on various expenditure categories. From the graph, it can be seen that food and beverages remained the largest consumption component in both years, although there was a slight decrease in 2018. On the other hand, spending on transportation and communication increased significantly. This is likely due to the development of technology and the increasing need for communication tools and mobility. In addition, spending on housing and household appliances also increased, indicating that people are paying more attention to the comfort of their homes. Other sectors such as restaurants and hotels, health and education, as well as clothing and footwear also experienced increases, which may reflect changes in lifestyle and improved welfare. Sharia financial literacy reflects an individual's capacity to manage financial aspects, which is formed through a process of understanding, knowledge, and assessment of information that influences attitudes in making wise

decisions in accordance with sharia principles (Azsahrah et al., 2023). Financial literacy is essentially a continuous process aimed at enhancing knowledge.

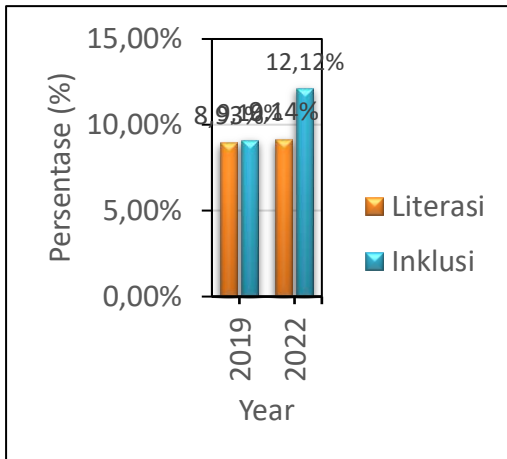


Figure 2 Financial Literacy and Inclusion in Indonesia in 2019 and 2022

Skills, both at the individual and societal levels, to manage finances more effectively. With adequate understanding, individuals will be better able to make appropriate consumption decisions, allocate funds efficiently, and develop sustainable long-term financial plans. Individuals with good financial literacy tend to be more rational, cautious, and selective in determining and responding to the financial products and services they use (Miftahul Jannah et al., 2021). However, the condition of sharia financial literacy and inclusion in Indonesia is still relatively low. This fact is illustrated by data published by the Financial Services Authority (OJK) as shown below: Based on the findings in Figure 2, it can be concluded that the level of public understanding of Islamic finance is still relatively low, at only 8.93% in 2019 and rising slightly to 9.14% in 2022. Meanwhile, the percentage of Muslim population in Indonesia reaches 86.7%. In other words, around 77.56% of the Muslim population in Indonesia still lacks sufficient understanding of the concept of Islamic finance. Although there was an increase between 2019 and 2022, the rise in Islamic financial literacy only reached 0.21% over a three-year period. Therefore, intensive, optimal, and sustainable socialization and education efforts are needed for potential and dominant community groups.

Lifestyle is one of the factors that influence how a person acts. In general, lifestyle reflects how a person manages their time and finances. Often, individuals try to follow trends even though they do not actually need that lifestyle, simply because they do not want to be seen as lagging behind others. Among students, lifestyle changes often occur, but generally not because of new needs. They tend to adapt to what is currently popular in their social circles. A person's lifestyle is closely related to their consumption behavior, especially when making decisions to purchase goods that align with the cultural values embraced by their society (Hidayanti et al., 2023). Data on the

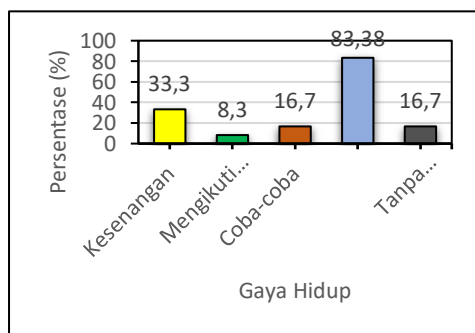


Figure 3 Student Lifestyle

Data in Figure 3 shows that 33.3% of students admitted to shopping for pleasure, 83.3% shop because they follow trends, and 16.7% shop just to try things out. Although 83.38% of students admitted to shopping based on consideration, 16.7% of students admitted to shopping without consideration.

Social media is an internet-based digital platform that provides facilities for individuals to communicate, interact, and disseminate information online through content they create themselves. This platform has various functions, such as communication, entertainment, education, and promotion, which can be widely accessed using electronic devices. In the era of globalization, students increasingly access information through social media. This situation makes it easier for them to obtain various products and services needed in daily life (Farida Ferine et al., 2023). With rapid technological advancements, producers can package their products in more attractive and efficient ways for marketing. Through increasingly sophisticated social media, producers can effectively utilize ads to offer their products with high appeal. These advertisements can be easily found on social media platforms such as Facebook, Instagram, blogs, and others. The trend of social media usage is also closely tied to the increasing availability of internet access, particularly among teenagers. Through social media, teenagers can not only access information but also communicate in a more interactive and engaging manner (Fondevila-Gascón et al., 2020). According to the 2024 Data Reportal, the use of social media in Indonesia showed a significant increase in the last three years at the beginning of 2024. In 2022, the percentage of social media users was recorded at 23.3%, which increased to 28.01% in 2023. A sharper increase occurred in 2024, with the percentage reaching 39.11%. The social media usage graph can be seen below:



Figure 4 Number of Active Social Media Users

Based on Graph 4, it can be seen that the number of social media users from 2022 to 2024 has decreased. However, the number is still very large. According to Indonesia data, the population of Indonesia in 2024 reached 281,603,800 people, with around 49.21% or 139 million of them using social media.

Based on the background description above, this research is important to determine the consumptive behavior of UINFAS Bengkulu students influenced by Islamic financial literacy, lifestyle, and social media. Therefore, this research takes this title. Students of the Islamic Economics Study Program are the focus of this research because they are considered to have a foundation of understanding related to Islamic financial literacy. This study aims to examine the extent to which this understanding influences consumer behavior that arises from current lifestyles and social media use.

Previous Research

The research conducted by Dewi Wulandari, R. Taufiq Nur Muftiyanto, and Agus Suyatno focuses on the relationship between social media use, lifestyle, and financial literacy with the consumptive behavior of students in Surakarta City. The results of the study indicate that social media use has a positive and significant impact on students' consumer behavior. Additionally, a lifestyle that tends toward consumerism has also been shown to increase such behavior. However, financial literacy does not have a positive influence on students' consumer behavior in that area.

On the other hand, the research conducted by Rafidah, Rabiyyatul Alawiyah, and Muliwana through a scientific paper entitled "The Influence of Sharia Financial Literacy, Religiosity, and Lifestyle on Consumption Behavior Among Students" aims to analyze the extent to which these three factors influence the consumption behavior of students at the Faculty of Economics and Islamic Business, State Islamic University Sulthan Thaha Saifuddin Jambi. The research findings indicate that Islamic financial literacy, religiosity, and lifestyle, both partially and simultaneously, have a positive and

significant influence on students' consumer behavior. Meanwhile, research conducted by Delyana Rahmawany Pulungan and Hastina Febriaty entitled "The Influence of Lifestyle and Financial Literacy on Student Consumer Behavior" shows that attitudes, subjective norms, and behavioral control have a significant influence on the intensity of consumption among the public. The main difference in this study lies in the subjects being studied, although similarities remain in the research object, which highlights the consumptive behavior of students.

This study offers novelty by combining three key variables Islamic financial literacy, lifestyle, and social media simultaneously to analyze their influence on consumptive behavior among students of the Sharia Economics Program at UIN Fatmawati Soekarno Bengkulu. Unlike previous studies, this research emphasizes the role of Islamic values in financial literacy as a potential control against excessive consumption triggered by lifestyle and social media exposure. The focus on Islamic economics students, who are expected to have a foundational understanding of sharia financial principles, also provides new insight into whether such knowledge effectively reduces consumptive tendencies in practice.

Research Objectives

1. To determine the significant effect of Sharia Financial Literacy on Consumptive Behavior.
2. To determine the significant effect of Lifestyle on Consumptive Behavior.
3. To determine the significant effect of Social Media on Consumptive Behavior.

Method

This study uses a quantitative approach with an associative research type. The choice of a quantitative approach is based on the consideration that this method is capable of revealing relationships between variables objectively through numerical data, which is then processed using statistical analysis. The main objective of this study is to determine and analyze the influence of Islamic financial literacy, lifestyle, and social media on the consumptive behavior of students. Therefore, survey techniques are considered the most appropriate method for data collection, as they enable researchers to obtain information from a large number of respondents in a more time- and cost-efficient manner. According to Sugiyono (2020), quantitative research is highly suitable for studies oriented toward hypothesis testing and the analysis of relationships between variables. In line with this, the main instrument in this study is a closed questionnaire, which is designed using a Likert scale to measure the attitudes, perceptions, and behavioral tendencies of respondents in a more targeted manner. This research was conducted at the Faculty of Economics and Islamic Business, Fatmawati Soekarno State Islamic University, Bengkulu, with a time frame from September 2024 to July 2025.

Results and Discussion

Validity Test

Table 1 Validity Test Results

Variabel	Item	r Hitung	r Tabel	Keputusan
Literasi Keuangan	X1P1	0,944	0,207	Valid
	X1P2	0,949	0,207	Valid
Syariah (X1)	X1P3	0,929	0,207	Valid
	X1P4	0,925	0,207	Valid
	X1P5	0,887	0,207	Valid
	X1P6	0,777	0,207	Valid
	X1P7	0,604	0,207	Valid
	X1P8	0,269	0,207	Valid
Gaya Hidup (X2)	X2P1	0,677	0,207	Valid
	X2P2	0,632	0,207	Valid
	X2P3	0,737	0,207	Valid
	X2P4	0,769	0,207	Valid
	X2P5	0,790	0,207	Valid
	X2P6	0,437	0,207	Valid
	X2P7	0,279	0,207	Valid
	X2P8	0,713	0,207	Valid
Media Sosial (X3)	X3P1	0,808	0,207	Valid
	X3P2	0,751	0,207	Valid
	X3P3	0,692	0,207	Valid
	X3P4	0,801	0,207	Valid
	X3P5	0,784	0,207	Valid

	X3P6	0,517	0,207	Valid
	X3P7	0,518	0,207	Valid
	X3P8	0,784	0,207	Valid
Perilaku Konsumtif Mahasiswa (Y)	YP1	0,532	0,207	Valid
	YP2	0,437	0,207	Valid
	YP3	0,648	0,207	Valid
	YP4	0,445	0,207	Valid
	YP5	0,622	0,207	Valid
	YP6	0,468	0,207	Valid
	YP7	0,670	0,207	Valid
	YP8	0,600	0,207	Valid

Source: Data processed using IBM SPSS Statistics 26, 2025

Based on the calculation results, all items in the Sharia Financial Literacy variable (X1) obtained a calculated r value higher than the table r value. The highest value is 0.949, and the lowest value is still at 0.269. This indicates that all items in variable X1 have been proven valid and are capable of accurately measuring the dimensions of Sharia-based financial literacy.

For the Lifestyle variable (X2), all items were also deemed valid as their calculated r-values exceeded the minimum threshold. The range of values obtained was between 0.279 and 0.790, indicating that the items in this variable are sufficiently robust in measuring students' lifestyle behaviors.

Similarly, the Social Media variable (X3) has r-calculated values that are all above the r-table. Although some values are in the moderate range (between 0.517 and 0.808), all items still meet the validity criteria, so they can be used to evaluate the influence of social media on respondents.

As for the Student Consumption Behavior (Y) variable, each item shows adequate relationship strength, with the highest calculated r value of 0.670 and the lowest of 0.437. Since all values are higher than the table r value, each statement in this variable is also deemed valid. Overall, the validity test results indicate that all items in each variable in this questionnaire meet the validity criteria. Therefore, these items can be used in data processing and further analysis.

Reliability Test

Table 2: Reliability Test Results

Variabel	Cronbach Alpha	Cross of Value	Keputusan
X1	0,927	0,50	Reliabel
X2	0,776	0,50	Reliabel
X3	0,846	0,50	Reliabel
Y	0,678	0,50	Reliabel

Source: Data processed using IBM SPSS Statistics 26, 2025

Based on Table 3.2 above, it can be concluded that all statements in this study can be considered reliable because each variable has a Cronbach Alpha value greater than 0.50.

Normality Test

Table 3: Normality Test Results

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			90
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		5.05549183
Most Differences	Extreme Absolute	Positive	.077
		Negative	-.077
		Test Statistic	.077
Asymp. Sig. (2-tailed)			.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Data processed using IBM SPSS Statistics 26, 2025

Based on Table 3.3, it is known that the significance value in the normality test using the Kolmogorov Smirnov method is 0.200, which is greater than 0.05. Therefore, it can be concluded that the data is normally distributed. This means that the normality assumption has been met, so data analysis can continue using parametric statistical methods.

Multicollinearity Test

Table 4: Multicollinearity Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	9.250	3.134		2.951	.004		
Literasi Keuangan Syariah	.152	.329	.126	.463	.645	.138	7.264
Gaya Hidup	.118	.538	.049	.220	.827	.205	4.890
Media Sosial	.416	.459	.193	.907	.367	.224	4.462

a. Dependent Variable: Perilaku Konsumtif
Source: Data processed using IBM SPSS Statistics 26, 2025

The table above shows that the VIF value of the Islamic financial literacy variable (X1) is 7.264 < 10 and the tolerance value is 0.138 > 0.1. The VIF value for the lifestyle variable (X2) is 4.890 < 10, and the tolerance value is 0.205. The VIF value for the social media variable (X3) is 4.462 < 10, and the tolerance value is 0.224 > 0.1. Therefore, it can be concluded that there is no multicollinearity between the three independent variables in this study.

Heteroscedasticity Test

Table 5: Results of the Heteroscedasticity Test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	9.250	3.134		2.951	.004
X1	.152	.329	.126	.463	.001
X2	.118	.538	.049	.220	.002
X3	.416	.459	.193	.907	.001

a. Dependent Variable: Y

From the output above, the heteroscedasticity test conducted using the Glejser test shows that the significant value of the Islamic financial literacy variable (X1) is 0.120 > 0.05, indicating that there is no heteroscedasticity issue. The significance value of the lifestyle variable (X2) is 0.924 > 0.05, and the significance value of the social media variable (X3) is 0.738 > 0.05. Therefore, it can be concluded that the variables in this study do not have a heteroscedasticity issue.

Multiple Linear Regression Test

Table 6 Multiple Linear Regression Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 (Constant)	9.250	3.134		2.951	.004
X1	.152	.329	.126	.463	.645
X2	.118	.538	.049	.220	.827
X3	.416	.459	.193	.907	.367

a. Dependent Variable: Y

Based on Table 3.6 above, the results of the multiple linear regression test are as follows:

$$Y=9.250+0.152X_1+0.118X_2+0.416X_3+e$$

The equation above represents the partial relationship between the independent variables and the dependent variable. The interpretation of the linear regression above is as follows:

- 1) The constant value of 9.250 indicates that if the variables X₁, X₂, and X₃ have no value or do not influence, then the estimated value of the consumptive behavior variable is 9.250 units.
- 2) The coefficient for the Islamic financial literacy variable (X₁) of 0.152 units indicates a positive correlation between X₁ and consumer behavior (Y). Each one-unit increase in the X₁ variable is estimated to increase the Y value by 0.152 units, assuming that other variables remain unchanged.
- 3) Meanwhile, the coefficient for lifestyle (X₂) is 0.118 units, indicating a positive linear relationship with variable Y. This means that if X₂ increases by one unit, variable Y will also increase by 0.118 units, provided that other variables remain constant.
- 4) The coefficient value for social media (X₃) of 0.416 units shows a positive relationship with variable Y. In other words, an increase of one unit in variable X₃ is expected to result in an increase in consumer behavior (Y) of 0.416 units, provided that other variables remain constant.
- 5) If variable X₂ increases by one unit, then the value of Y is projected to increase by 0.118 units, provided that other variables remain unchanged. The coefficient of the social media variable (X₃) of 0.416 units indicates a positive influence on variable Y.

Thus, an increase of one unit in variable X₃ is projected to increase the value of consumer behavior (Y) by 0.416 units, assuming that other variables remain unchanged.

Based on the data listed in Table 3.7, the following is a breakdown of the t-test results. The test of the variable of Islamic financial literacy (X₁) against the variable of student consumptive behavior (Y) shows that the calculated t-value is 0.463, which is smaller than the table t-value of 1.987 (0.463 < 1.987). Additionally, the significance level is recorded as 0.001, which is lower than 0.05 (0.001 < 0.05). Based on this criterion, the null hypothesis (H₀) is accepted. This indicates that Islamic financial literacy has a positive and significant effect on student consumption behavior in the Islamic Economics Program at UIN Fatmawati Sukarno Bengkulu. Next, the test of the lifestyle variable (X₂) on student consumption behavior (Y) shows a calculated t-value of 0.220, which is also lower than the t-table value of 1.987 (0.220 < 1.987), and a significance value of 0.002, which is below the threshold of 0.05 (0.002 < 0.05). Therefore, hypothesis H₂ is accepted. This finding indicates that lifestyle also has a significant influence on the consumer behavior of students in the Islamic Economics Study Program at UIN Fatmawati Sukarno Bengkulu. Furthermore, the t-test results for the social media variable (X₃) in relation to student consumption behavior (Y) yielded a calculated t-value of 0.907, which is smaller than the table t-value of 1.987 (0.907 < 1.987), with a significance level of 0.001, which is also smaller than the value of 0.05 (0.001 < 0.05). Based on this, hypothesis H₃ is accepted. This means that social media has a significant influence on the consumer behavior of Sharia Economics students at UIN Fatmawati Sukarno Bengkulu.

Partial Hypothesis Test (F-Test)

Table 7 Results of the Partial Hypothesis Test (F-Test) ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	323.794	3	107.931	4.081	.009 ^b
	Residual	2274.662	86	26.450		
	Total	2598.456	89			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Source: Data processed using IBM SPSS Statistics 26, 2025

Based on the calculations performed, it was found that the calculated F value was greater than the table F value, namely 4.081 > 3.105, and the significance value was 0.009, which was smaller than the significance threshold of 0.05 (0.009 < 0.05). Based on these

criteria, hypothesis H_3 can be accepted. This indicates that the variables of Islamic financial literacy, lifestyle, and social media collectively have a significant influence on the consumption behavior of students in the Islamic Economics Program at the Faculty of Islamic Economics and Business.

Determination Coefficient Test (R Square)

Table 8 Results of the Coefficient of Determination (R Square) Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.353 ^a	.125	.094	5.14291

a. Predictors: (Constant), X3, X2, X1

Source: Data processed using IBM SPSS Statistics 26, 2025

Based on the results in Table , an R value of 0.353 was obtained in the multiple regression model. This value indicates that there is a relationship between the variables of Islamic financial literacy, lifestyle, and social media with the consumptive behavior of students of 0.353. The coefficient of determination (R-squared) value of 0.125 indicates that the three independent variables can explain 12.5% of the variation in the dependent variable, namely students' consumer behavior. The remaining 87.5% is influenced by other variables outside the scope of this study.

1. The Influence of Sharia Financial Literacy on the Consumptive Behavior of Sharia Economics Students at UINFAS Bengkulu

The results of data processing show that financial literacy has a positive and significant influence on the consumptive behavior of students in the Sharia Economics Study Program at UIN Fatmawati Soekarno Bengkulu. Thus, the null hypothesis (H_0) is rejected, while the alternative hypothesis (H_1) is accepted. This indicates that improving students' understanding of financial literacy can reduce their tendency toward consumerist behavior. Adequate knowledge of financial literacy helps students manage their financial resources more wisely. This finding is possible because Islamic Economics students have been equipped with relevant knowledge and expertise in financial management, making them more skilled in managing the financial conditions they face. However, the results of this study are not entirely consistent with the findings of Rahma Nurzianti in her work entitled "The Effect of Islamic Financial Literacy on Consumptive Behavior of Students of Islamic Economics Study Program IAIN Takengon." That study found that Islamic financial literacy did not have a significant effect on students' consumptive behavior, although the relationship was negative. This means that improving Islamic financial literacy among students at the research location does not necessarily lead to a significant reduction in consumptive behavior.

2. The Influence of Lifestyle on the Consumptive Behavior of Sharia Economics Students at UINFAS Bengkulu

Based on the results of the analysis, it is known that lifestyle plays a significant and positive role in influencing the consumptive behavior of students in the Sharia Economics Study Program at UIN Fatmawati Soekarno Bengkulu. This finding confirms that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_2) is accepted. This means that the higher the level of lifestyle adopted by students, the greater their tendency to engage in consumptive behavior. Lifestyle is a dominant factor in students' lives because most of them believe that following trends and modern lifestyles can boost their self-confidence and strengthen their social existence.

Students' habits in carrying out daily activities, managing time, and determining spending patterns reflect the lifestyle they choose. If students are accustomed to following a consumptive lifestyle and always chasing the latest trends, they may face challenges in managing their personal finances. Therefore, it is important for Islamic Economics students to be able to balance their lifestyle to avoid falling into excessive consumptive behavior.

The results of this study align with the findings of Ririn Eka Fariana, Bayu Surindra, and Zainal Arifin in their study titled "The Influence of Financial Literacy, Lifestyle, and Self-Control on the Consumption Behavior of Economic Education Students." The study concluded that both lifestyle and financial literacy, either

partially or simultaneously, have a positive and significant influence on students' consumption behavior.

3. The Influence of Social Media on the Consumption Behavior of Islamic Economics Students at UINFAS Bengkulu

Based on the research findings, it can be concluded that social media has a positive and significant influence on the consumption behavior of Islamic Economics students at UIN Fatmawati Soekarno Bengkulu. From these results, it can be concluded that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_3) is accepted. In other words, the more frequently students use or access social media, the higher their tendency to engage in consumerist behavior. Social media is one of the factors shaping students' lifestyles, particularly in terms of appearance, consumption patterns, and the urge to follow trends. Students who are active on social media are often exposed to various content reflecting a consumerist lifestyle, such as the latest fashion trends, beauty products, the latest technology, and the lifestyles of celebrities or influencers. This exposure creates the perception that following trends on social media can boost self-confidence and strengthen their presence in social circles.

This tendency makes students more prone to impulsive purchases in order to align with the lifestyle portrayed on social media. As a result, if not managed properly, excessive use of social media can lead to uncontrolled consumer behavior and impact personal financial conditions. Therefore, Islamic Economics students are expected to use social media wisely and exercise self-control in determining consumption needs and desires. It is important for them to allocate their expenses proportionally and use Islamic values as a guide in dealing with the influence of social media on consumption behavior.

This study is also in line with the results of Ibrohim et al.'s research titled "The Effect of Instagram as Social Media Marketing on Students' Consumption Behavior (Case Study of Students in the Faculty of Economics and Business at the University of Jember from 2016 to 2019 Generation," which states that social media variables, both partially and simultaneously, have a positive and significant effect on the consumption behavior of students in the Faculty of Economics and Business at the University of Jember.

Conclusions and Recommendations

Based on the results of the research and discussion, the researcher can draw the following conclusions:

1. Partially, the Sharia Financial Literacy variable (X1) has been proven to have a positive and significant effect on the consumptive behavior of students in the Sharia Economics Study Program at UIN Fatmawati Soekarno Bengkulu.
2. The analysis results indicate that the Lifestyle variable (X2) has a partial positive and significant influence on the consumption behavior of students in the Islamic Economics Program at UIN Fatmawati Soekarno Bengkulu.
3. The research findings also reveal that the Social Media variable (X3) partially has a positive and significant effect on the consumption behavior of students in the Sharia Economics Study Program at UIN Fatmawati Soekarno Bengkulu.

References

- Abdullah, M. N. F. & Suja'i, I. S. (2022). Pengaruh Gaya Hidup dan Media Sosial Terhadap Perilaku Konsumtif. *Jurnal Pendidikan DEWANTARA: Media Komunikasi, Kreasi Dan Inovasi Ilmiah Pendidikan*, 8(2), 72-84. <https://doi.org/10.55933/jpd.v8i2.402>
- Anggraini, S. & Syarif, D. (n.d.). The Influence Of Financial Literacy And Religiosity On The Consumptive Behavior Of Sharia Economics Students Of Kerinci State Islamic Institute 1. In *AICOS: Asian Journal Of Islamic Economic Studies* (Vol. 01).
- Azizah, N. S. (2020). Pengaruh Literasi Keuangan, Gaya Hidup Pada Perilaku Keuangan Pada Generasi Milenial. 01, 2-10.
- Azsahrah, S., Jumawan, Asriany & Ardhana, A. M. (2023). The Effect of Financial Literacy and Online Shopping on Student Consumptive Behavior. *Jurnal Economic Resources*, 6(1), 1-7.
- Dewi Wulandari, R. Taufiq Nur Muftiyanto & Agus Suyatno. (2024). Pengaruh Penggunaan Media Sosial, Gaya Hidup, dan Literasi Keuangan Terhadap Perilaku Konsumtif Mahasiswa di Kota Surakarta. *Jurnal Rimba: Riset Ilmu Manajemen*

- Bisnis Dan Akuntansi*, 2(3), 230–239. <https://doi.org/10.61132/rimba.v2i3.1155>
- Fariana, R. E., Surindra, B. & Arifin, Z. (2021). The Influence of Financial Literacy, Lifestyle and Self-Control on the Consumption Behavior of Economic Education Student. *International Journal of Research and Review*, 8(8), 496–503. <https://doi.org/10.52403/ijrr.20210867>
- Farida Ferine, K., Muna Almaududi Ausat, A., Sondari Gadzali, S., Marleni & Mayang Sari, D. (2023). The Impact of Social Media on Consumer Behavior. *Communnity Development Journal1*, 4(1), 1–5.
- Firdaus, A. B. & Pusposari, L. F. (2022). The Influence of Economic Literacy and Lifestyle on the Consumptive Behavior of Students. *J-PIPS (Jurnal Pendidikan Ilmu Pengetahuan Sosial)*, 8(2), 172–182. <https://doi.org/10.18860/jpips.v8i2.15260>
- Fondevila-Gascón, J. F., Polo-López, M., Rom-Rodríguez, J. & Mir-Bernal, P. (2020). Social Media Influence on Consumer Behavior: The Case of Mobile Telephony Manufacturers. *Sustainability (Switzerland)*, 12(4), 3–23. <https://doi.org/10.3390/su12041506>
- Ghozali, I. (2011). "Aplikasi Analisis Multivariate Dengan Program SPSS." Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit Universitas Diponegoro.
- Gunawan, A. & Faadillah Carissa, A. (2021). The Effect of Financial Literature And Lifestyle on Student Consumption Behavior (Student Case Study Department of Management Faculty of Economics And Business Universitas Muhammadiyah Sumatera Utara). *IJEBAS*, 1(1), 2–8.
- Hapsari, A. Y., Sukandi, P., Dalimunthe, G. P., Lisdayanti, A., Eka Sumadhinata, Y. & Nilasari, I. (2024). The Impact of Social Media Influencers on Consumer Behavior: A Comparative Analysis of Generation Z and Millennials Life Style. In *International Journal Of Humanities Education And Social Sciences* (Vol. 3, Issue 5). <https://ijhess.com/index.php/ijhess/>
- Haruna, H. (2021). *The Effect of Lifestyle and Self-Concept on Consumptive Behavior in Students of the Department of Economics Education STKIP Pembangunan Indonesian Makassar*. <http://ojs.unm.ac.id/index.php/administrare/index>
- Hays, S., Page, S. J. & Buhalis, D. (2013). Social media as a destination marketing tool: Its use by national tourism organisations. *Current Issues in Tourism*, 16(3), 211–239. <https://doi.org/10.1080/13683500.2012.662215>
- Hidayanti, F., Tubastuvi, N., Purwidiyanti, W., Endratno, H. & Muhammadiyah Purwokerto, U. (2023). The Influence of Financial Literacy, Lifestyle, Self-Control, and Peer Conformity on Student's Consumptive Behavior. *Business and Accounting Research (IJEBAR)*, 7(1), 1–14. <https://jurnal.stie-aas.ac.id/index.php/IJEBAR>
- Imawati, I., Susilaningih & Ivada, E. (2012). Pengaruh Financial Literacy terhadap Perilaku Konsumtif Remaja pada Program IPS SMA Negeri 1 Surakarta Tahun Ajaran 2012/2013. *Jupe UNS*, 2(1).
- Irvan Muhamad Rizky & Azib. (2021). Pengaruh Pembiayaan Mudharabah, Murabahah dan Musyarakah terhadap Return On Assets. *Jurnal Riset Manajemen Dan Bisnis*, 1(1), 16–24. <https://doi.org/10.29313/jrmb.v1i1.35>
- Johanto, I., Reza, M. & Anwar, P. (2024). The Effect of Hedonic Lifestyle on The Consumption Behavior of Accounting Students At Universitas Negeri Surabaya. *Neraca Manajemen Ekonomi*, 9, 18–19. <https://doi.org/10.8734/mnmae.v1i2.359>
- Karyatun, S. (2023). Linking subjective financial well-being and compulsive buying behavior among college students: How Islamic financial literacy makes different. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 5(2), 119–134. <https://doi.org/10.36407/serambi.v5i2.977>
- Miftahul Jannah, A., Murwatiningih, M. & Oktarina, N. (2021). The Effect of Financial Literacy, Social Media, and Social Environment towards The Consumptive Behavior of Students at SMA Negeri Kabupaten Jepara. *JEE*, 10(2), 85–93. <http://journal.unnes.ac.id/sju/index.php/jeeec>
- Mustary, R. S. M. & Hartati, R. (2021). *Pengaruh Gaya Hidup, Harga, dan Kualitas Produk Terhadap Keputusan Pembelian Sepatu Converse" (Kasus Pada Mahasiswa Ykpn Yogyakarta)*. 2(2), 139–156.
- Nafis, R. K. & Sudarsono, H. (2021). Faktor –Faktor yang Mempengaruhi Pembiayaan Mudharabah pada Bank Umum Syariah di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 7(1), 164. <https://doi.org/10.29040/jiei.v7i1.1614>
- Niana Syamiya, E. (2020). Pengaruh Literasi Keuangan Syariah Terhadap Perilaku Konsumtif. *JIPIS*, 29, 1–10.
- Nurzianti, R. (n.d.). *Gorontalo Development Review Pengaruh Literasi Keuangan Syariah Terhadap Perilaku Konsumtif Mahasiswa Program Studi Ekonomi Syariah IAIN Takengon The Effect of Islamic Financial Literacy on Consumptive Behavior of Students of Islamic Economics Study Program IAIN Takengon*.
- Patricia, N. L. & Handayani, S. (2014). Pengaruh Gaya Hidup Hedonis Terhadap Perilaku Konsumtif Pada Pramugari Maskapai Penerbangan "X." *Jurnal Psikologi*, 12(1).
- PDDIKTI. (2025, 30. January). *Jumlah Mahasiswa Ekonomi Syariah. Fakultas Ekonomi Dan Bisnis Islam UINFAS Bengkulu*.
- Pulungan, D. R. & Febriaty, H. (2018). Pengaruh Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Riset Sains Manajemen*, 2(3), 103–110.
- Puryasari, R. (2019). Pengaruh Literasi Ekonomi Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa Pendidikan Ekovouu Skip Pgri Tulungagung. *Jurnal Ilmiah Pendidikan Dan Ekonomi*, 3, 1–14.
- Putri, M. N. (2022). Literasi Keuangan Syariah Dan Kinerja Umkm. *Milkiyah: Jurnal Hukum Ekonomi Syariah*, 1(2), 81–87. <https://doi.org/10.46870/milkiyah.v1i2.240>
- Putriani, D. & Muchran, ; Muchriana. (2024). *The Effect of Pocket Money and Lifestyle On Students Consumer Behavior* (Vol. 1, Issue 1). <https://prosiding.areai.or.id/index.php/ICEAT>
- Rafidah, Alawiyah, R. & Muliya. (2022). Pengaruh Literasi Keuangan Syariah, Religiusitas Dan Gaya Hidup Terhadap Perilaku Konsumtif Pada Mahasiswa. *Jurnal Economina*, 1(2963–1181), 1–14.
- Rusnawati, R. R. & Saharuddin. (2022). Pengaruh Literasi Keuangan, Perilaku Keuangan dan Sikap Keuangan Terhadap Kinerja Keuangan Usaha Mikro, Kecil dan Menengah di Kota Makassar. *Jurnal of Management & Business*, 1–9.
- Salera, J. P., Bautista, J. A., Ahiakwo, K., Regodon, E. L. & Sausa, L. (2024). The Impact of Social Media on Student Consumer Behavior. *International Scholars Conference (ISC)*, 11–14.
- Sandrina, M., Marlia, M., Zaleha, S., Tinggi, S., Islam, A. & Bengkalis, N. (n.d.). *Volume 2 Nomor 6 Juni 2023 ANALISIS PENERAPAN AKAD PEMBIAYAAN MURABAHAH PADA PERBANKAN SYARIAH*. <https://jmi.rivierapublishing.id/index.php/rp>
- Sari, M. M., Nengsih, A. T. & Sayhrizal, A. (2023). Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa Manajemen Keuangan Syariah Angkatan 2018-2019. *Journal of Creative Student Research (JCSR)*, 1(2963–4776), 2–15.
- Sayidah, N. (2020). *Metodologi Penelitian Disertai Dengan Contoh Penerapannya Di Dalam Penelitian* (1st ed.). <https://www.researchgate.net/publication/344218816>
- Setyawati, W. A. & Fitriasuri. (2022). *Pengaruh Gaya Hidup, Literasi Keuangan dan Pandemi Covid-19 Terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Bina Darma Palembang*. <https://jurnal.univpgri-palembang.ac.id/index.php/Ekonomika/index>
- Sugiyono. (2012). *Memahami Penelitian Kualitatif*.
- Sugiyono. (2020). *Metode Penelitian Kuantitatif, Kualitatif*. Alfabeta.
- Yunita, I., Lubis, F. A., Aslami, N., Manajemen, J., Ekonomi, F. & Bisnis, D. (2023). Pengaruh Media Sosial, Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif (Studi Kasus Mahasiswa FEBI UIN Sumatera Utara). *Jurnal Ekonomika Dan Bisnis (JEBS)*, 3(2), 332. <https://doi.org/10.47233/jeb.v3i2.865>