

ISLAMIC CONSUMPTION BEHAVIOUR AMONG SANTRIWATI: THE ROLE OF LIFESTYLE, PARENTS' ECONOMIC STATUS, AND SOCIAL ENVIRONMENT

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Abstract

Rapid social development and cultural transformation in contemporary society have reshaped the consumption patterns of Indonesian adolescents, including female students (santriwati) living in Islamic boarding schools. Although pesantren emphasize modesty, discipline, and value-based education, modern lifestyle trends, family economic conditions, and peer dynamics still influence students' consumption choices, often leading to behaviors that deviate from Islamic consumption principles. This study aims to examine the influence of lifestyle, parents' economic status, and the social environment on the Islamic consumption behavior of santriwati at Pesantren Putri Al-Mawaddah. A quantitative research design was employed with a population of 564 students and a sample of 234 respondents selected through stratified random sampling. Data were collected using a structured four-point Likert questionnaire and analyzed using multiple linear regression with SPSS 22. The results indicate that lifestyle, parents' economic status, and the social environment each have a significant partial effect on Islamic consumption behavior. Furthermore, the three variables jointly exhibit a significant simultaneous effect, suggesting that Islamic consumption behavior among santriwati is shaped by a combination of personal, economic, and social factors. These findings highlight the need for enhanced value-based education, strengthened social control, and systematic internalization of Islamic consumption principles to help students navigate modern influences while maintaining ethical and Sharia-compliant consumption patterns.

Keywords: *Lifestyle, Parents' Economic Status, Social Environment, Islamic Consumption Behavior, Santriwati.*

INTRODUCTION

Rapid social development and cultural shifts in contemporary society have altered the consumption patterns of Indonesian adolescents, including those living in Islamic boarding schools. Although pesantren traditionally emphasize modesty, self-discipline, and value-based education, female students (santriwati) are not entirely shielded from the influence of modern lifestyles, family economic background, and the social dynamics that develop within the boarding school environment. These conditions illustrate how religious educational institutions are increasingly challenged in maintaining the internalization of Islamic consumption values, especially when modernization, social media, and lifestyle trends have become easily accessible to young people. Within the perspective of Islamic economics, consumption is not merely an effort to fulfill material needs but a moral activity governed by values that frame how individuals utilize wealth as a trust. According to the theory of consumption presented by Tri Wahyuni (Wahyuni, 2018) based on the ideas of Monzer Kahf, Muslim consumption should be grounded in Islamic rationality, the selection of goods categorized as *at-thayyibāt* and *ar-rizq*, and ethical principles that prohibit *isrāf* and *tabdhīr*. Thus, consumption should ideally be conducted in a proportional, beneficial, and Sharia-compliant manner. However, observations within the pesantren environment indicate a shift away from these values, as reflected in santriwati's tendency to follow lifestyle trends, increased interest in online shopping, and consumption decisions driven more by desire than necessity. This phenomenon highlights the growing challenge of internalizing Islamic consumption values among pesantren adolescents amid ongoing social and cultural changes. Previous studies support the view that lifestyle plays a significant role in shaping both consumptive behavior and Islamic consumption patterns. Findings from Apriliani et al., Iyet Oftia (Oftia, 2023), and Gunawan et al. (Gunawan et al., 2023) consistently demonstrate that lifestyle influences the consumption tendencies of students and santri.

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Tia Kholisotun Nafiroh and Yulia Anggraini

Research by Nurma Fitrianna & Nia Khoniah ([Fitrianna & Khoniah, 2022](#)) as well as Amelia Velina Melly & Rizky Maulana ([Melly & Maulana, 2022](#)) further indicates that lifestyle can encourage consumption patterns that do not fully reflect principles of moderation, even within pesantren settings. In addition to lifestyle, the economic capacity of parents also contributes to determining an individual's level of consumption. Studies by Nova Pratiwi et al. ([Pratiwi & Aradea, 2023](#)), Zulfa Eliza et al. ([Zulfa et al., 2023](#)), and Dinda Dwi Octafinna ([Octafinna, 2016](#)) show a positive association between Parents' Economic Status and consumption levels, suggesting that higher financial capability often increases the likelihood of desire-driven spending. The pesantren social environment also plays a critical role in shaping consumption patterns. Intense peer interaction fosters imitation, social pressure, and the formation of collective preferences among santriwati. Research by Iyet Oftia ([Oftia, 2023](#)) and Munawaroh ([Munawaroh, 2023](#)) consistently highlights that peer influence and the surrounding social environment significantly affect consumptive and halal consumption behaviors among Muslim youth. These findings indicate that adolescent consumption behavior is not only driven by individual characteristics but is also shaped through continuous social interaction.

Although these studies provide valuable insights, most of them focus on university students or general youth populations rather than santriwati who live within a structured religious community. The distinct social and spiritual environment of pesantren creates behavioral patterns that may differ significantly from other adolescent groups. Moreover, previous studies generally examine lifestyle, parents' economic status, and social environment separately and rarely investigate their simultaneous effect on Islamic consumption behavior. This gap highlights the need for a more integrated and context-specific analysis, particularly regarding santriwati who must navigate between religious expectations of simplicity and the strong pull of modern lifestyle trends. Considering these gaps, this study aims to generate empirical evidence on how lifestyle, parents' economic status, and the social environment shape the Islamic consumption behavior of santriwati within the pesantren context. Using a quantitative approach, the research measures the partial and simultaneous influence of these variables to obtain an objective assessment of their contribution. Guided by Monzer Kahf's theory of Islamic consumption, the study analyzes the interaction of these external factors within the unique social and religious environment of Pesantren Putri Al-Mawaddah. Through this approach, the research is expected to enrich the literature on Islamic economics and provide practical insights for strengthening character formation and value-based education in Islamic boarding schools.

LITERATURE REVIEW

Lifestyle

Lifestyle is recognized as a fundamental concept in understanding consumer behavior because it reflects how individuals live, spend their time, make choices, and express their identities. Kotler defines lifestyle as a person's pattern of living, expressed through activities, interests, and opinions, indicating how individuals view themselves and respond to their surroundings ([Kotler et al., 2015](#)). Similarly Sumarwan explains that lifestyle encompasses the ways individuals allocate time and resources, which often shift according to life stages, environmental influences, and personal experiences ([Sumarwan, 2014](#)). Putri et al., emphasizes that in modern society, lifestyle also functions as a marker of self-expression, social status, and personal preferences, shaping choices related to fashion, food, entertainment, and daily habits ([Putri et al., 2024](#)). Within the perspective of Islamic economics, lifestyle is expected to align with moral values and the principles of Sharia. According to Monzer Kahf introduced the concept of rationality in Islamic consumption theory, and in Islamic consumption ethics he elaborated the notion of 'final spending', thereby offering a theoretical foundation for Muslims to practice consumption in accordance with Islamic values optimizing welfare and avoiding wastefulness ([Bella, 2024](#)).

Empirical studies reinforce the idea that lifestyle significantly shapes consumption behavior. Research by Fatiha shows that lifestyle influences halal oriented consumption patterns among santri ([Fatiha, 2024](#)). Similarly, Oftia finds that lifestyle significantly affects consumptive behavior among university students, where modern lifestyle trends can drive spending based on desire rather than need ([Oftia, 2023](#)). Meanwhile, another study by Nurma Fitrianna and Nia Khoniah confirms that lifestyle significantly affects Islamic consumption behavior among students in pesantren settings ([Fitrianna & Khoniah, 2022](#)). Their findings indicate that exposure to modern trends and peer dynamics can lead santri to adopt consumption patterns that are less aligned with Islamic values. Additionally, research by Amelia Velina Melly and Rizky Maulana supports the view that lifestyle plays a crucial role in influencing consumptive behavior among santri in Islamic boarding schools ([Melly & Maulana, 2022](#)). Collectively these studies illustrate that lifestyle is a multidimensional concept that significantly contributes to the formation of consumption behavior, including Islamic consumption. When lifestyle preferences shift toward

ISLAMIC CONSUMPTION BEHAVIOUR AMONG SANTRIWATI: THE ROLE OF LIFESTYLE, PARENTS' ECONOMIC STATUS, AND SOCIAL ENVIRONMENT

Tia Kholisotun Nafiroh and Yulia Anggraini

modern, trend-driven patterns, the potential for inconsistency with Islamic values such as moderation, simplicity, and ethical consumption increases. Therefore, understanding lifestyle becomes essential in efforts to reinforce value based consumption behaviors among santriwati within pesantren environments.

Parents' Economic Status

Parents' Economic Status is a crucial concept in understanding family welfare and its influence on children's consumption behavior. Santrock ([John, 2007](#)) explains that socioeconomic status reflects an individual's social position based on educational attainment, occupational status, and income, all of which shape life opportunities and access to essential resources. Within the family context, socioeconomic status not only reflects financial capacity but also influences parenting patterns, lifestyle choices, and the ability to meet children's material and educational needs. Gilbert and Kahl (as cited in [Sumarwan, 2014](#)) identify three key indicators of socioeconomic status such as education, occupation, and income. Parental education influences decision making and perspectives on consumption, while occupational status is closely associated with economic stability. Income, as the most visible indicator, determines a family's purchasing power and affects the extent to which parents can provide various goods and lifestyle conveniences for their children. Empirical studies show a consistent relationship between parents' economic status and adolescents' consumption patterns. Asmaranida ([Faatihah, 2021](#)) found that students from higher socioeconomic families tend to engage more in desire-driven and excessive consumption due to greater financial access. In Islamic boarding schools, similar tendencies persist. Research by Hasanah and Abrori ([Hasanah & Abrori, 2023](#)) demonstrates that santriwati from economically advantaged families are more susceptible to lifestyle-based consumption pressures, especially from peers and social trends, which may lead them toward *israf* (wasteful spending) and behaviors that conflict with Islamic consumption ethics emphasizing moderation and responsibility.

Social Environment

The social environment is widely acknowledged as one of the most influential external determinants shaping individual behavior, including consumption patterns. Broadly defined, the social environment encompasses the interactions that occur between individuals and the groups around them, whether through direct engagement such as with family, peers, or school communities or through indirect exposure via media and broader cultural settings. Sumartono ([Sumartono, 2002](#)) notes that the social environment often shapes how individuals interpret needs, desires, and consumption decisions, and can even create social pressure that drives impulsive or unplanned consumption. Different layers of the social environment contribute distinct roles in shaping consumption behavior. The family serves as the primary socializing agent, instilling values related to moderation and responsible consumption. Educational settings, including pesantren, amplify social influence through peer interaction, observational learning, and exposure to norms that guide everyday behavior. Empirical findings by Hasanah and Abrori ([Hasanah & Abrori, 2023](#)) indicate that social dynamics within pesantren including peer trends and group expectations often lead students to engage in desire driven consumption, which may conflict with Islamic principles of moderation. Sumartono identifies three key indicators of social environmental influence: unplanned consumption, consumption driven by peer comparison, and the use of goods as social status symbols ([Sumartono, 2002](#)). These indicators appear prominently among adolescents, including santriwati, as they navigate identity formation and social recognition. Such behaviors underscore the powerful role the environment plays in shaping consumption choices that may not align with rational or ethical considerations.

From the perspective of Islamic consumption behavior, the influence of the social environment becomes even more critical. Dalyono and Sartain explain that social interactions shape how individuals evaluate, select, and use products through both direct contact and indirect influences from media and social institutions ([Dalyono, 2019](#)). This suggests that santriwati's consumption behavior is a reflection not only of religious instruction but also of social pressures and daily interactions within their environment. The economic system within pesantren also reflects the institutional dimension of the social environment. The economic model applied in institutions like Pesantren Putri Al-Mawaddah often referred to as a barakah based monopoly centralizes economic activities through internal units such as cooperatives, canteens, printing services, and production workshops. Taken together, the literature demonstrates that the social environment influences Islamic consumption behavior through mechanisms of imitation, peer pressure, symbolic consumption, and institutional structures. Understanding these influences is essential for analyzing how Islamic consumption principles are internalized by santriwati and how pesantren environments can cultivate disciplined and value-oriented consumption habits.

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Tia Kholisotun Nafiroh and Yulia Anggraini

Islamic Consumption Behavior

Islamic consumption behavior is understood not merely as an economic act but as an integrated moral practice that shapes how Muslims make decisions regarding the goods and services they use. In general terms, consumption behavior refers to individual activities related to selecting, purchasing, and using products to fulfill human needs (Pujiyono, 2006). Within the Islamic framework, however, consumption carries a broader meaning because every aspect of a Muslim's life including consumption is fundamentally directed toward the worship and remembrance of God (Anshori et al., 2023). Monzer Kahf's perspective further reinforces this view by emphasizing that consumption in Islam is guided by justice, moderation, balance, and the prohibition of extravagance (Bella, 2024b). He explains that Islamic consumption is rooted in Islamic rationality, the pursuit of *falah*, and the attainment of both worldly and spiritual wellbeing.

Other scholars, such as Muhammad Nejatullah Siddiqi also asserts that consumption in Islam is inseparable from moral discipline and social accountability. He explains that Islamic economic behavior is guided by principles that prevent individuals from engaging in excessive, impulsive, or wasteful spending, ensuring that consumption contributes to both personal well-being and collective welfare (Darwis & Zulaeha, 2022). Meanwhile, prominent Islamic economist Muhammad Nejatullah Siddiqi also asserts that consumption in Islam is inseparable from moral discipline and social accountability. He explains that Islamic economic behavior is guided by principles that prevent individuals from engaging in excessive, impulsive, or wasteful spending, ensuring that consumption contributes to both personal well-being and collective welfare. Siddiqi's view reinforces the idea that consumption must operate within ethical boundaries that reflect the values of moderation, balance, and responsibility embedded within Islamic teachings (Siddiqi, 1988). In practice Islamic consumption behavior is reflected in several interconnected principles, such as *halal-haram* considerations, cleanliness, moderation, generosity, and moral etiquette. Muslims are instructed to ensure that what they consume is not only *halal* but also *thayyib* by meaning beneficial, wholesome, and safe. At the same time Islam encourages moderation to prevent wastefulness and promotes generosity through acts of sharing and social care. Moral etiquette also accompanies consumption, including invoking God's name, expressing gratitude, and maintaining proper conduct as part of religious consciousness.

Empirical studies indicate that Islamic consumption behavior is shaped by multiple interrelated factors. Religiosity plays a central role, as individuals with stronger religious commitment tend to be more selective in ensuring *halal* and ethical consumption. Social influences, including family, peers, and institutional environments, also contribute significantly. Warsatul Khasanah and Fairuz Abrori report that while families help regulate needs, peers and trends often encourage desire driven consumption that may lead to *israf* when oversight is lacking (Hasanah & Abrori, 2023). Psychological factors including beliefs about blessing, moral awareness, and perceptions of *halal* further affect consumer choices. Nurul Huda et al highlights that these beliefs reinforce adherence to consumption practices aligned with *Sharia* (Huda et al., 2018). Cultural elements likewise shape Islamic consumption, values and norms inherited through socialization guide individuals to choose products consistent with religious and cultural expectations. Drawing from these theoretical and empirical insights, Islamic consumption behavior emerges as a holistic concept grounded in *Sharia* principles and shaped by religiosity, social dynamics, psychological orientation, personality, and cultural values. It represents not merely economic decision-making but the embodiment of moral and spiritual identity expressed through everyday consumption.

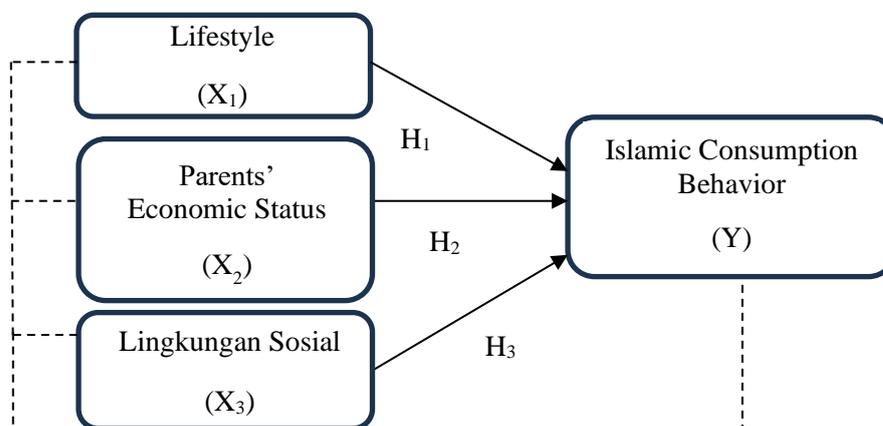


Figure 1 Conceptual Framework

RESEARCH HYPOTHESIS

According to Sugiyono ([Sugiyono, 2021](#)), a hypothesis is a provisional answer to a research question, formulated before empirical data are collected. It is considered provisional because the explanation is derived solely from theoretical foundations rather than actual findings obtained through research. Grounded in the theoretical review, previous studies, and the conceptual framework regarding the influence of Lifestyle, Parents' Economic Status, and Social Environment on Islamic Consumption Behavior among the santriwati of Pesantren Putri Al-Mawaddah, the hypotheses of this study are formulated as follows:

A. The Influence of Lifestyle on Islamic Consumption Behavior

Lifestyle reflects an individual's pattern of living through activities, interests, and values and an Islamic-aligned lifestyle is therefore expected to encourage more Sharia-compliant consumption behavior. Accordingly, the hypotheses proposed in this study are as follows:

- H₀₁: Lifestyle has no effect on Islamic Consumption Behavior.
- H_{a1}: Lifestyle has an effect on Islamic Consumption Behavior.

B. The Influence of Parents' Economic Status on Islamic Consumption Behavior

Parents' economic status reflected through education, occupation, and income shapes children's consumption patterns by determining access, opportunities, and tendencies within the household. Accordingly, the hypotheses proposed in this study are as follows:

- H₀₂: Parents' Economic Status has no effect on Islamic Consumption Behavior.
- H_{a2}: Parents' Economic Status has an effect on Islamic Consumption Behavior.

C. The Influence of Social Environment on Islamic Consumption Behavior

The social environment including family, peers, and educational settings influences consumption behavior through interaction, imitation, and social pressure that may either strengthen or weaken Islamic consumption practices. Accordingly, the hypotheses proposed in this study are as follows:

- H₀₃: Social Environment has no effect on Islamic Consumption Behavior.
- H_{a3}: Social Environment has an effect on Islamic Consumption Behavior.

D. The Simultaneous Influence of Lifestyle, Parents' Economic Status, and Social Environment on Islamic Consumption Behavior

Islamic consumption behavior refers to the selection and use of goods based on Sharia principles such as halal, thayyib, moderation, and moral responsibility. Accordingly, the hypotheses proposed in this study are as follows:

- H₀₄: Lifestyle, Parents' Economic Status, and Social Environment have no simultaneous effect on Islamic Consumption Behavior.
- H_{a4}: Lifestyle, Parents' Economic Status, and Social Environment have a simultaneous effect on Islamic Consumption Behavior.

METHOD

This study employs a quantitative research design, as all variables are operationalized numerically and analyzed using statistical techniques. This design was selected to examine the influence of lifestyle, parents' socioeconomic status, and social environment on Islamic consumption behavior among students. Primary data were collected through structured questionnaires developed based on the indicators of each variable and administered directly to respondents at Pesantren Putri Al-Mawaddah. The study population consisted of all 564 students, and the sample was determined using a probability sampling technique with a stratified random sampling approach. The sample size was calculated using Slovin's formula with a five-percent margin of error, resulting in 234 respondents who were considered adequately representative of the population. Data collection was conducted using a closed-ended questionnaire measured with a four-point Likert scale to obtain more decisive responses. The collected data were analyzed using multiple linear regression with the assistance of SPSS version 22. Prior to regression analysis, the data were examined using classical assumption tests including normality test, multicollinearity test, and heteroscedasticity tests to ensure that the regression model met statistical requirements. Multiple regression analysis was then applied to evaluate the effect of the independent variables on the dependent variable, supported by the F-test for simultaneous effects, the t-test for partial effects, and the coefficient of determination (R^2) to assess the explanatory power of the model.

RESULTS AND DISCUSSION

A. Regression Assumption Tests

Normality Test

To test normality, this study employed the Kolmogorov Smirnov test. The results of the Kolmogorov Smirnov test are presented in Table 1.

Table 1 Normality Test

One Sample Kolmogorov Smirnov Test		
		<i>Unstandardized Residual</i>
N		234
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.27716918
Most Extreme Differences	Absolute	.067
	Positive	.037
	Negative	-.067
Test Statistic		.067
Asymp. Sig. (2-tailed)		.014 ^c

The Kolmogorov Smirnov (K–S) test is used to determine whether the residuals in the regression model are normally distributed. According to the K–S criteria, if the significance value is greater than 0.05, the residuals are considered normally distributed; however, if the significance value is less than 0.05, the residuals are not normally distributed. Based on Table 1, the Kolmogorov Smirnov significance value for the Unstandardized Residual is 0.14, which is greater than 0.05. This indicates that the residuals in this study meet the normality assumption.

Multicollinearity Test

Multicollinearity is assessed using the tolerance and Variance Inflation Factor (VIF) indicators. A model is categorized as free from multicollinearity when its VIF value remains below 10 and its tolerance value exceeds 0.01. The results of the SPSS 22 analysis are presented in Table 2.

Table 2 Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Lifestyle	0,671	1,491	No multicollinearity occurred
Parents' Economic Status	0,867	1,153	No multicollinearity occurred
Social Environment	0,746	1,341	No multicollinearity occurred

Based on the table above, the tolerance and VIF values for the Lifestyle, Parents' Economic Status, and Social Environment do not exceed the threshold. Therefore, it can be concluded that there is no multicollinearity among the independent variables.

Heteroskedasticity Test

The heteroskedasticity test is conducted to identify whether the residual variance differs from one observation to another. An ideal regression model is expected to be free from any signs of heteroskedasticity. The result of Heteroskedasticity Test are presented in Table 3.

Table 3 Heteroskedasticity Test Result

Variable	t	Sig	Description
Lifestyle	0,000	1.000	No heteroskedasticity occurred
Parents' Economic Status	0,000	1.000	No heteroskedasticity occurred
Social Environment	0,000	1.000	No heteroskedasticity occurred

Based on Table 3 above it is known that the significance values for the variables lifestyle, parents' economic status, and social environment are 1.000. Since the significance values of these three variables are greater than 0.05, it can be concluded that the data in this study do not exhibit heteroscedasticity.

Multiple Linear Regression Analysis

The multiple linear regression analysis was conducted to determine the influence of Lifestyle (X_1), Parents' Economic Status (X_2), and Social Environment (X_3) on Islamic Consumption Behavior (Y). Data processing using SPSS produced the output presented in the following table:

Table 4 Results of Multiple Linear Regression Analysis (X_1, X_2, X_3 on Y) Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	26.717	1.352		19.762	.000
X ₁ (Lifestyle)	.150	.067	.164	2.225	.027
X ₂ (Parents' Economic Status)	.176	.068	.169	2.596	.010
X ₃ (Social Environment)	-.366	.061	-.422	-6.013	.000

Based on the table above, the multiple regression model can be formulated as follows:

$$Y = 26,717 + 0,150X_1 + 0,176X_2 + 0,366X_3 + \varepsilon$$

Based on the regression equation above, several interpretations can be made:

1. If all three independent variables Lifestyle, Parents' Economic Status, and Social Environment are at zero or experience no change, the value of Islamic Consumption Behavior is 26.717. This value represents the baseline level of Islamic consumption behavior when there is no influence from the three independent variables.
2. If the Lifestyle variable (X_1) increases by 1 unit while the other independent variables remain constant, Islamic Consumption Behavior increases by 0.150. This suggests that a more positive or better lifestyle contributes to enhancing Islamic consumption behavior among santriwati.
3. If the Parents' Economic Status variable (X_2) increases by 1 unit with other variables held constant, Islamic Consumption Behavior rises by 0.176. This means that the better the parents' economic condition, the greater the tendency of santriwati to practice consumption patterns aligned with Islamic principles.

If the Social Environment variable (X_3) increases by 1 unit and the other independent variables remain unchanged, Islamic Consumption Behavior decreases by 0.366. This indicates that a social environment characterized by social pressure or consumptive trends may reduce the implementation of Islamic consumption behavior among santriwati.

B. Hypothesis Testing t-test

The t-test was conducted to determine the effect of each independent variable, which consists of Lifestyle, Parents' Economic Status, and Social Environment toward Islamic Consumption Behavior. The following presents the results of data processing using SPSS 22.

Table 5 The Results of T-Test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	26.717	1.352		19.762	.000		
X ₁	.150	.067	.164	2.225	.027	.671	1.491
X ₂	.176	.068	.169	2.596	.010	.867	1.153
X ₃	-.366	.061	-.422	-6.013	.000	.746	1.341

Based on Table 5, the results of the t-test are explained as follows:

1. Testing of H_1
The Lifestyle (X_1) variable obtained a t -value of 2.225, which is greater than the t -table value of 1.97, indicating that H_{01} is rejected and H_{a1} is accepted. This means that Life Style has an influence on the

ISLAMIC CONSUMPTION BEHAVIOUR AMONG SANTRIWATI: THE ROLE OF LIFESTYLE, PARENTS' ECONOMIC STATUS, AND SOCIAL ENVIRONMENT

Tia Kholisotun Nafiroh and Yulia Anggraini

Islamic Consumption Behavior of the students. The significance value of $0.027 < 0.05$ indicates that this influence is statistically significant. The regression coefficient value of 0.150 shows a positive effect, meaning that the higher the lifestyle level of the students, the higher their Islamic consumption behavior, although the magnitude of the effect is relatively small.

2. Testing of H_2

The Parents' Economic Status (X_2) variable obtained a t -value of 2.596, which is greater than the t -table value of 1.97, thus H_{02} is rejected and H_{a2} is accepted. This indicates that Parents' Economic Status influences the Islamic Consumption Behavior of the students. The significance value of $0.010 < 0.05$ confirms that the influence is statistically significant. The regression coefficient of 0.176 indicates a positive effect, meaning that the better the economic condition of the parents, the higher the Islamic consumption behavior of the students.

3. Testing of H_3

The Social Environment (X_3) variable obtained a t -value of -6.013, which is smaller than the t -table value of -1.97, thereby H_{03} is rejected and H_{a3} is accepted. This indicates that Social Environment has an influence on the Islamic Consumption Behavior of the students. The significance value of $0.000 < 0.05$ confirms that the influence is statistically significant. The regression coefficient of -0.366 indicates a negative effect, meaning that the stronger the influence of a social environment that is not aligned with Islamic values, the lower the Islamic consumption behavior of the students.

C. F-Test / Simultaneous Test (X_1, X_2, X_3) on Y

The F-test was conducted to determine the simultaneous effect of the independent variables Lifestyle, Parents' Economic Status, and Social Environment on Islamic Consumption Behavior. the results of the f-test are explained as follows:

Table 6 The Results of T-Test ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	241.737	3	80.579	14.248	.000 ^b
Residual	1300.746	230	5.655		
Total	1542.483	233			

Based on the ANOVA results presented in Table 6, the calculated F-value is 14.248, which is greater than the F-table value of 2.70. In addition, the significance value obtained is 0.000, which is below the 0.05 threshold. These results indicate that H_0 is rejected and H_a is accepted. Therefore, it can be concluded that Lifestyle (X_1), Parents' Economic Status (X_2), and Social Environment (X_3) simultaneously have a significant effect on the Islamic consumption behavior of female students (santriwati) at Pesantren Putri Al-Mawaddah.

D. Coefficient of Determination Test

The coefficient of determination is used to assess the strength of the relationship between the independent variables and the dependent variable. The R^2 value ranges from 0 to 1 ($0 \leq R^2 \leq 1$). Calculating the coefficient of determination aims to determine the extent to which the independent variables influence the dependent variable. Based on the data analysis, the results obtained are as follows.

Table 7 The Coefficient of Determination Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.396 ^a	.157	.146	2.378

Based on the results of the analysis, the R Square value is 0.157. This indicates that 15.7% of the variation in Islamic Consumption Behavior among the students can be explained by the three independent variables used in this study, namely Lifestyle, Parents' Economic Status, and Social Environment. Meanwhile, the remaining 84.3% is influenced by other factors outside the research model, such as personal factors, consumption culture, or institutional characteristics that were not included in the analysis.

E. Results and Discussion

1. Effect of Lifestyle on the Islamic Consumption Behavior of Santriwati at Pesantren Putri Al-Mawaddah

The t-test results show that Lifestyle positively and significantly affects the Islamic Consumption Behavior of santriwati at Pesantren Putri Al-Mawaddah. The Lifestyle variable (X_1) recorded a t-value of 2.225, exceeding the t-table value of 1.97, with a significance level of $0.027 < 0.05$, confirming that the variable has a statistically significant effect. The regression coefficient of 0.150 indicates that an improvement in lifestyle such as trends, spending patterns, and consumption habits contributes to an increase in Islamic-oriented consumption behavior. In this context, a modern lifestyle does not necessarily lead to excessive or wasteful consumption; rather, it can encourage selective, halal, and sharia-compliant choices. This finding is consistent with Amimi, Dahruji, and Mashudi ([Amimi et al., 2024](#)) who emphasized the role of Islamic lifestyle in shaping santri consumption patterns. Ihsan and Mukrimah ([Ihsan & Mukrimah, 2023](#)) also affirmed that lifestyle trends among santri influence consumption behavior while remaining aligned with Islamic values.

2. Effect of Parents' Economic Status on Islamic Consumption Behavior

The analysis indicates that Parents' Economic Status (X_2) positively and significantly affects Islamic Consumption Behavior. The t-value of 2.596 exceeds the t-table value of 1.97, with a significance level of $0.010 < 0.05$. A regression coefficient of 0.176 suggests that santriwati from families with better economic conditions have greater purchasing power to choose halal, quality, and beneficial products that align with Islamic principles. These results are in line with Fajirin and Indrarini ([Fajirin & Indrarini, 2021](#)) who found that income levels significantly influence Islamic consumption patterns, and with findings from Daulay et al. ([Daulay et al., 2025](#)) showing that santri from higher-income families display more varied and higher-quality consumption behaviors.

3. Effect of the Pesantren Social Environment on Islamic Consumption Behavior

The Social Environment of the pesantren (X_3) shows a negative and significant effect on Islamic Consumption Behavior, indicated by a t-value of -6.013 with a significance level of $0.000 < 0.05$. The regression coefficient of -0.366 signifies that a stronger social environment encourages more restrained, selective, and minimalist consumption behaviors among santriwati. In other words, the pesantren culture guides students to avoid wastefulness, unnecessary purchases, and excessive trends. This finding aligns with Hindyni and Nurhaliza ([Hindyni & Nurhaliza, 2024](#)) who reported that social environment and peer influence significantly shape students' consumption patterns. Similar results were found by Fadillah, Hulaify, and Zakiyah ([Fadillah & Hulaify, 2024](#)) who showed that pesantren norms play a crucial role in moderating consumption behavior among santri.

4. Combined Effect of Lifestyle, Parents' Economic Status, and Social Environment on Islamic Consumption Behavior

The F-test indicates that Lifestyle, Parents' Economic Status, and the Social Environment jointly have a significant effect on Islamic Consumption Behavior, as shown by a significance value of $0.000 < 0.05$. The R-value of 0.396 reflects a moderate relationship between the independent variables and Islamic consumption behavior, while the R Square value of 0.157 indicates that 15.7% of the variation in Islamic Consumption Behavior is explained by these three variables. The remaining 84.3% is influenced by other factors such as personal values, family religious education, personality, and media exposure. This finding supports the argument that Islamic consumption behavior is shaped not by a single factor but by an interplay of economic capacity, lifestyle practices, and social norms within the pesantren environment.

CONCLUSION

Based on the multiple linear regression analysis, it can be concluded that Lifestyle, Parents' Economic Status, and Social Environment each have significant effects on the Islamic Consumption Behavior of santriwati at Pesantren Putri Al-Mawaddah Ponorogo. Individually, Lifestyle and Parents' Economic Status show positive and significant influences, indicating that a better lifestyle orientation and stronger economic support from parents enhance the implementation of Islamic consumption principles. Conversely, the Social Environment demonstrates a negative and significant effect, suggesting that non-Islamic social influences tend to reduce students' adherence to Islamic consumption behavior. Furthermore, the simultaneous testing confirms that all three variables collectively contribute significantly to shaping Islamic consumption behavior. Strengthening positive lifestyle patterns, fostering supportive family economic conditions, and cultivating an Islamic social environment are essential to reinforcing Islamic consumption practices among santriwati.

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ISLAMIC CONSUMPTION BEHAVIOUR AMONG SANTRIWATI: THE ROLE OF LIFESTYLE, PARENTS' ECONOMIC STATUS, AND SOCIAL ENVIRONMENT

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