

ABSTACT

Adinda Raisa Siti Nurfadillah. (2025). The Influence of Lifestyle, Religiosity, Peer Association, and Fashion Trends on Consumptive Behavior (Case Study on Students of the Sharia Economics Study Program, Faculty of Islamic Religion, Siliwangi University). Sharia Economics Study Program, Faculty of Islamic Religion, Siliwangi University.

Consumptive behavior is a growing phenomenon among university students, particularly in the era of globalization and technological advancement. As part of the younger generation, students are highly vulnerable to external influences such as lifestyle, peer association, fashion trends, and the level of religiosity they possess. Excessive consumption is often driven not by necessity, but by social pressures and lifestyle preferences. This study aims to determine the influence of lifestyle, religiosity, peer association, and fashion trends on the consumptive behavior of students in the Islamic Economics Study Program at the Faculty of Islamic Religion, Universitas Siliwangi.

This research employs a quantitative method with a survey approach. Primary data were obtained through questionnaires distributed to students, along with interviews with the administrative staff of the Faculty of Islamic Religion to gather information on the total student population. Secondary data were collected from relevant literature, including books and journals. Data analysis was conducted using Structural Equation Modeling with a Partial Least Squares (SEM-PLS) approach.

The results show that lifestyle and fashion trends do not have a significant influence on students' consumptive behavior. On the other hand, religiosity has a significant negative effect, indicating that higher levels of religiosity are associated with lower tendencies toward consumptive behavior. Meanwhile, peer association has a significant positive influence, suggesting that social environment plays a crucial role in shaping students' consumption patterns. These findings highlight the importance of social influence and the internalization of religious values in controlling consumptive behavior. The implications of this study are expected to contribute to improving financial literacy and promoting more mindful consumption among students and educational institutions.

Keywords : *Consumptive Behavior, Lifestyle, Religiosity, Peer Association, Fashion Trends*