

Determinants of Consumptive Behavior in the Context of Islamic Economic Values

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ABSTRACT

Consumptive behavior is a complex phenomenon and is influenced by various factors, both internal and external. This article aims to analyze the determinants of consumer behavior. Using a literature review method, this research identifies four main factors that influence consumer behavior: financial literacy, income, lifestyle and self-control.

Financial literacy plays an important role in shaping consumption decisions, where individuals who have a good understanding of financial management tend to make more rational and responsible choices. Income is also the main driver of consumer behavior. Lifestyle, especially in the context of a halal lifestyle, shows how religious norms and values can influence consumption choices, encouraging individuals to shop according to religious teachings. Moreover, self-control plays a crucial role in avoiding excessive consumer behavior, which is often triggered by materialistic desires and social pressure. By integrating Islamic economic principles, such as justice, moderation, and morality, this article proposes that balanced and responsible consumption can be achieved by avoiding wasteful and excessive behavior



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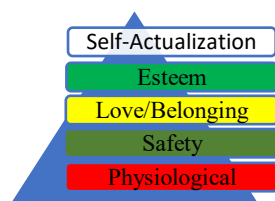
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INTRODUCTION

Economic theory states that humans are economic creatures who always try to maximize their satisfaction and always act rationally. Consumers seek to maximize their satisfaction as far as their financial resources allow (Rafidah et al., 2022). Maslow pointed out five main needs that must be met hierarchically. According to Maslow, human needs are met due to self-motivation (Sunarya, 2022). Changes in the way consumers buy and consume products are the basis for changes in behavior (Jailani et al., 2021).

Maslow pointed out five main needs that must be met hierarchically. According to Maslow, human needs are met due to self-motivation (Sunarya, 2022).

Picture 1. Hierarki Abraham Maslow



Source: Anisyah Rahmadania dan Hery Noer Aly

Based on the picture above, lower needs must be met first before fulfilling higher needs. However, what is happening in the field shows that the need for self-actualization and self-esteem is more important than meeting basic needs. This shift in consumption patterns causes humans to tend to behave consumptive (Dilasari et al., 2020).

Consumptive behavior appears in someone who tends to spend unlimited amounts of something and does not evaluate it rationally. Basically, consumer behavior depends on a person's understanding of their financial literacy (Yahya, 2021). The results of the 2022 National Survey of Financial Literacy and Inclusion (SNLIK) show that the financial literacy index of Indonesian society is 49.68%, an increase compared to 2019 which only reached 38.03%. Meanwhile, the financial inclusion index in 2022 reached 85.10%, an increase compared to the previous SNLIK period in 2019, namely 76.19%. This shows that the gap between the literacy level and the inclusion level is decreasing, from 38.16% in 2019 to 35.42% in 2022.

However, if we refer to the data released by the Central Statistics Agency (BPS), the average expenditure per capita per month nationally according to goods groups in 2021-2023 is increasing. When compared with the 2022 SNLIK data above, Indonesia has a population with a very high level of consumption (Omega et al., 2022). Indonesian citizens are increasingly consumptive, so they carry out wasteful financial actions and over time abandon the behavior of saving (Purwati et al., 2023).

Consumptive behavior is also influenced by lifestyle which arises as a personal factor in a person's behavior (Mariana, 2019). This behavior can be shown from what someone wears, what they consume, and how they act or behave when in front of other people (Khairat et al., 2018). The halal lifestyle phenomenon is growing in Indonesia, supported by the Royal Islamic Strategic Studies Center (RISSC) report entitled *The Muslim 500: The World's 500 Most Influential Muslims 2024*, Indonesia is the country with the largest Muslim population in the world. RISSC noted that the Muslim population in Indonesia will reach 240.62 million people in 2023. This number is equivalent to 86.7% of the national population, which totals 277.53 million people.

Technological developments have also influenced lifestyles and the way individuals consume goods and information. As stated by (Rahman, 2024), "the integration of technology in education has not only changed the way we teach and learn, but also redefined the interaction between students and educators and presents new challenges that need to be addressed." This digital transformation has also impacted consumption patterns, which are increasingly driven by online interactions and social media, in line with the English abstract.

Globally, Muslim consumers will spend two trillion dollars on the food and lifestyle sector in 2021. Meanwhile in Indonesia, Muslim consumers will spend 184 million dollars, and it can be shown that spending by Indonesian Muslim consumers is the largest halal market. A halal lifestyle can be a trigger for someone to behave in consumption according to religious teachings, but if the goal is simply to follow developing trends, it will have an impact on consumer behavior (Sari et al., 2022).

Apart from financial literacy and lifestyle, a person's income is a driving force for unlimited consumption. According to Keynesian consumption theory developed by economist John Maynard Keynes, there is a direct relationship between income and consumption. When a person's income increases, consumption also increases, although not proportionally (Syukri & Rahmatia, 2020).

Self-control is a potential that can be used and developed by all individuals in dealing with conditions in the surrounding environment (Kumalasari & Soesilo, 2019). Self-control or self-control is a person's ability and capacity to control behavior by suppressing, regulating or directing desires in various aspects. In this way, decisions that conflict with societal norms can be avoided (Layaman et al., 2022).

METHODS

This research uses a qualitative approach with the library research method (study of literature). The data collected are sourced from various scientific literatures such as books, national and international journals, official reports, and previous research relevant to the theme of consumptive behavior. The aim of this method is to identify, understand, and synthesize various theoretical perspectives and empirical findings regarding the determinants of consumptive behavior.

1. The procedure of data collection includes

2. Identifying relevant keywords, such as financial literacy, income, halal lifestyle, self-control, and consumptive behavior.
3. Collecting references from trusted academic databases such as Google Scholar, DOAJ, and journal portals managed by Indonesian universities and government institutions.
4. Analyzing the content by comparing various viewpoints and findings and synthesizing them thematically based on the four main variables studied.

This method allows the researcher to develop a conceptual framework and understand the theoretical relationship between internal and external factors influencing consumptive behavior, especially in the context of Islamic economics. The integration of Islamic principles—such as justice ('adl), moderation (wasathiyah), and moral integrity—serves as a normative foundation in analyzing consumption behavior from a sharia perspective.

FINDINGS AND DISCUSSION

1. Consumptive Behavior

a. Understanding Consumptive Behavior

Behavior is the result of a person's learning/experience and perception. Consumer experience and perception form certain tendencies that consumers will behave consistently when they want to respond to stimuli. Therefore, we can say that all consumers definitely behave differently towards the same object (Gogi, 2020).

Consumption is a form of consumerism and can cause excessive attachment to something through stimulation. Continuing consumerism not only causes the economic situation to become uncontrollable but also leads to wasteful behavior and hoarding of goods through excessive or continuous purchases (Mariana, 2019).

Consumptive behavior arises because people have materialistic tendencies, a strong desire to own goods without paying attention to their own needs, and most of their purchases are only to satisfy their desire for pleasure (Athallah et al., 2023). Consumptive behavior is an individual's action to satisfy their needs which are no longer based on rational considerations, meaning that the desire factor becomes a driving force that gives rise to irrational ways of thinking. People addicted to consumerism buy more products than they need, the emphasis on wants becomes more pronounced (Riana, 2020).

b. Factors that influence consumer behavior

The following are factors that influence consumer behavior, namely: (Athallah et al., 2023)

1) Internal Factors

- a) Motivation. Motivation is a desire that exists within a person and encourages him to buy something.
- b) Personality. Human personalities are certainly not the same, each person has different privileges and characteristics, and apart from diversity there are also similarities between people.
- c) Self-Concept. Your self-concept is simply a combination of your judgments and feelings about yourself.
- d) Lifestyle. Lifestyle describes a person's behavior in managing money and using available time.

2) External Factors

- a) Culture. Consumers are social creatures, specific people who live and communicate with other people.
- b) Social Class. Social class is a difference in individual economic levels; there are high and low economic levels.
- c) Reference Group. A group is a diverse collection of two or more people who communicate with each other to achieve a common goal.
- d) Family. Family is the environment where most buyers live and interact with other relatives.

c. Consumptive Behavior Indicators

According to Sumartono, indicators of consumer behavior are (Siti, 2023):

- 1) There is the lure of a prize. Purchases of goods are made because of the prizes offered so that someone is moved to buy them.
- 2) The appearance of the products offered attracts attention. Many individuals will be easily attracted by the external appearance of a product, so they are encouraged to buy because it is decorated with various colors and very attractive packaging.
- 3) Encouragement to display identity and maintain prestige. Consumers generally have unique characteristics in clothing, grooming, hairstyle, etc., and their appearance always attracts the attention of other people, so their purchasing needs are high.
- 4) Price is a consideration when purchasing but ignores the benefits of the item.
- 5) Social status is something that must be maintained. Buying a product can represent a status symbol so that it looks cooler in the eyes of other people.
- 6) Use of products with elements of conformity with the model being promoted. Consumers tend to wear whatever their idol characters can wear and imitate the actions of their idol characters.
- 7) There is a belief that buying a product at a high price creates a high level of trust.
- 8) Consumers are strongly encouraged to try the product because they believe what is advertised.
- 9) Try three or more similar products (different brands). Consumers tend to use a product that is similar to another brand before using it, even if they have never used that product before.

d. Consumptive Behavior from an Islamic Perspective

The goal of consumption in conventional economic theory is to pursue maximum satisfaction (utility). As long as you have the budget to purchase a product or service, you will consume that product or service (Dardo, 2023). In Islam, the purpose of consumption is not only to fulfill physical and spiritual needs, but also as a means of worshiping Allah SWT to achieve happiness in this world and the hereafter.

Consumption objectives in general include (Nurbaeti, 2022):

- 1) To hope for the blessing of Allah SWT. The guidance to all humans in the universe is that the treasures we have can be useful and become a way to get closer to Him and to get to heaven.
- 2) To realize cooperation between members and provide social security. The destiny of humans living in the world is different, some are destined to be rich and vice versa.
- 3) To foster a sense of individual responsibility for the prosperity of self, family and society as part of economic activity.
- 4) To minimize extortion by exploring sources of income. The media and sources of income are numerous and varied.

The following are the rules for consumption (Indranata, 2022):

- 1) Sharia rules, namely rules that emphasize that consumption must be in accordance with the provisions of Islamic law.
- 2) Aqidah rules, namely rules that emphasize that consumption is a means of worshiping Allah SWT.
- 3) Scientific Principles, namely principles that emphasize that consumption must be carried out based on science.
- 4) Amaliah rules, namely rules that emphasize that consumption must be done wisely.

According to al-Ghazali and al-Shatibi, the essence of consumer goods in Islam is at-tayyibat. The principles of consumption in Islam are justice, cleanliness, simplicity, generosity and morality. The principles of consumption in Islamic economics are:

- 1) Principle of Justice. This requirement has a double meaning, is important for a halal life, and is not prohibited by law. As Allah SWT says in QS. Al-Baqarah (2): 173

إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَلَحْمَ الْخِنْزِيرِ وَمَا أُهْلَ بِهِ لِغَيْرِ اللَّهِ ۖ فَمَنْ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ ۚ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ١٧٣

The words of Allah SWT in the Qur'an are supported by hadith including:

فَكُلُوا مِمَّا رَزَقَكُمْ اللَّهُ حَلَالًا طَيِّبًا وَاشْكُرُوا نِعْمَتَ اللَّهِ إِنَّ كُنتُمْ لَإِيَّاهُ تَعْبُدُونَ

This verse commands mankind to consume good and clean food. Halal food is food that complies with sharia provisions, including food that is clean and hygienic.

- 2) The Principle of Simplicity. This principle regulates human behavior regarding food and drink, namely moderation. Allah SWT says in Surah AL-Furqan: 67:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

This verse explains that simple living is a balance between not being excessive and not being stingy. Living simply means not spending too much, but also not being too stingy.

- 3) Principle of Generosity. By obeying the commandments of Islam there is no danger or sin when we eat and drink halal food provided by God because of His generosity. Allah says in (QS. Al Maidah: 96)

أَجَلٌ لَكُمْ صَيْدُ الْبَحْرِ وَطَعَامُهُ مَتَاعًا لَكُمْ وَلِلْغَنَاءِ وَحُرْمٌ عَلَيْكُمْ صَيْدُ الْبَرِّ مَا دُمْتُمْ حُرُمًا وَاتَّقُوا اللَّهَ الَّذِي إِلَيْهِ تُحْشَرُونَ

- 4) Principles of Morality. Not just about food and drink directly but with the ultimate goal, namely, to increase or advance moral and spiritual values. Allah says (QS. Al Baqarah: 172)

أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِنَّ كُنتُمْ لَإِيَّاهُ تَعْبُدُونَ

This verse explains Allah SWT's command to humans to enjoy halal food and sustenance. Halal sustenance is sustenance that is obtained in good ways in accordance with Islamic law.

2. Financial Literacy

Financial literacy can be defined as a series of processes or programs to increase your knowledge, skills and confidence to manage your personal finances better (Dilasari et al., 2020). Increased financial literacy comes from actions such as a lack of spending planning and efforts to build financial health, and conversely, excessive use of credit can damage financial health (Hidayah, 2021).

The higher a person's financial literacy, the lower their consumer behavior will be. Conversely, the lower the level of financial literacy a person has, the higher the consumer behavior will be (Rahmawati et al., 2022). Indicators related to financial understanding are (Rafidah et al., 2022):

- 1) Financial Knowledge. Financial literacy is an important part of an individual's financial knowledge, helping them differentiate financial products and services and make informed decisions.
- 2) Financial position. Financial position is a stage of financial planning with an eye to the future.
- 3) Financial Literacy Level. The level of financial literacy is complex and is part of a combination of financial behavior, knowledge and attitudes.

3. Halal Lifestyle

Lifestyle is the way a person uses their time, money and energy, and represents their values, hobbies and preferences. According to the Big Indonesian Dictionary (KBBI), lifestyle means the daily behavior pattern of a group of people in society. Someone is always encouraged to use classy and luxurious items to support a trendy style.

The halal lifestyle has become a new trend in international society. According to the Islamic Justice Halal Trust (MJCHT), a halal lifestyle is individual behavior that is honest, upright, has integrity, is dignified and fair according to its abilities, and does not deviate from Islamic law (Sari et al., 2022). Halal lifestyle covers various aspects of life in accordance with Islamic principles which include:

- 1) Halal Food and Drinks. Consume products that have a halal certificate and are free from haram ingredients such as pork, alcohol and animals that are not slaughtered according to Islamic law.
- 2) Halal Clothing and Accessories. Wear clothing that complies with Islamic law, including covering your private parts and not using materials derived from haram animals or non-halal processes.
- 3) Sharia Finance. Manage finances using sharia economic principles, such as avoiding riba (interest), gharar (uncertainty), and maysir (gambling).
- 4) Health and Hygiene. Maintain personal and environmental cleanliness and use halal health and hygiene products.
- 5) Halal Tourism. Choose tourist destinations and services that provide facilities in accordance with Islamic law.
- 6) Social Lifestyle. Maintain social relationships and interactions in accordance with Islamic ethics, including maintaining good morals, honesty and fairness in interacting with other people.
- 7) Education and Knowledge. Obtain useful knowledge and avoid content that is contrary to Islamic teachings, and support education based on Islamic values.
- 8) Use of Technology. Use technology and digital media wisely and do not conflict with Islamic values

Lifestyle indicators are:

- 1) Activity. Explain this. activities related to products purchased or used by consumers, and activities to fill free time.
- 2) Interest. Describes things that can stimulate consumer interest, passion and desire for a product that can satisfy consumer needs and desires.
- 3) Opinion. Opinions are used to interpret, expect, and evaluate the intentions of others, predict future events, and consider the reward or punishment consequences of alternative actions.

4. Income

Income means financial results or other important results obtained through the use of assets or services received by an individual or household during a certain period of time in carrying out economic activities (Hanum, 2017). In the Dictionary of Economic Terminology, income is the money a person receives from a business in the form of salary, wages, rent, interest, profits, etc., including unemployment benefits and pensions. According to Sukirno (2005), the relationship between income and consumption is unidirectional (proportional), that is, if income is high then consumption expenditure is also high, and vice versa, namely if the income level is low then consumption expenditure is also high (Hanum, 2017).

Income indicators are divided into 4 categories, including (Marwiyah et al., 2023):

- 1) Income. The income earned each month is the basis for determining a person's spending budget.
- 2) Employment. is a very important indicator of income because a person's income can be determined based on their job.
- 3) Education Cost Budget. Basically, a college tuition budget is the income and expenses that need to be planned over a certain period of time to make financial sense.
- 4) Load. The family covered and the size of the family have a direct effect on the level of family consumption.

5. Self-control

Self-control can be described as controlling behavior. The higher a person's level of self-control, the more control he has over his actions. Self-discipline is a way to set aside short-term excitement and achieve long-term success (Rahmawati et al., 2022). Exercising self-control can drain limited psychological resources and inhibit environmentally friendly consumption behavior. However, the busy and overloaded lifestyle of modern society and daily self-control situations (eating healthy, maintaining fidelity in marriage, saving, etc.) often lead people to a state of low self-control (Li et al., 2021).

According to Tangney, Baumeister and Boone (2004) explain five indicators of self-control including (Rahmawati et al., 2022):

- 1) Behavior Control. This shows that someone can focus their attention when doing something.

- 2) Non-impulsive behavior (planned/non-impulsive behavior). Non-impulsive behavior refers to the tendency to do things carefully, carefully, and without haste.
- 3) Good Habits (Healthy Habits). Good habits are based on people's ability to control their attitude patterns to develop good habits.

Work Ethic. Work ethics is closely related to personal ethical assessments in relation to personal guidelines in carrying out daily activities.

CONCLUSION

Human activities cannot be separated from consumption, both for clothing, food and shelter. Changes in the way consumers buy and consume products are the basis for changes in behavior. In conventional economics, consumption behavior is guided by two basic values, namely rationalism and utilitarianism. These two basic values then form a hedonistic consumption behavior - materialistic, individualistic and wasteful. In Islamic economics, consumption is controlled by five basic principles, namely: the principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity and the principle of morality. Balanced consumption is achieved by avoiding *tabzir* (wasteful) and *israf* (excessive) behavior. Therefore, consumption in Islam emphasizes the benefits for individuals and society.

Factors that influence consumer behavior include financial literacy, halal lifestyle and income and self-control. The higher a person's financial literacy, the more it will have an impact on consumer behavior. A person's income becomes an incentive for unlimited consumption. When a person's income increases, their consumption also increases, although not proportionally. An individual with high self-control has various ways of behaving in line with the different situations they face.

In previous research, there are still factors that influence a person's consumptive behavior, for example conformity, peers, religiosity, education, demographics, use of e-money, and so on that can be researched again by those interested in the theme of consumer behavior.

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