

## The Influence of Lifestyle and Self-Control on the Consumptive Behavior of Islamic Boarding School Students in Madura with Religiosity as a Mediating Variable

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### Article History

Received: 08-07-2026

Revised: 13-07-2026

Published: 30-07-2026

**Keywords:** Consumptive Behavior, Lifestyle, Self-Control, Religiosity, Student Residents

### ABSTRACT

*Consumptive behavior among students in Madura has become an interesting phenomenon because it emerges within a pesantren environment that strongly emphasizes simplicity and religiosity. On the other hand, the development of modern lifestyles also influences students' consumption patterns, leading to increasingly consumptive tendencies. This study aims to analyze the influence of lifestyle and self-control on consumptive behavior and examine the mediating role of religiosity. This research employed a quantitative approach with a causal associative design. Data were collected through an online questionnaire using a Likert scale distributed to 96 student-santri in Madura selected through purposive sampling based on the Lemeshow formula. Data analysis was conducted using Partial Least Square-Structural Equation Modeling (PLS-SEM) through SmartPLS 4. The results indicate that all constructs met the validity and reliability criteria, with Cronbach's Alpha and Composite Reliability values exceeding 0.70 and Average Variance Extracted (AVE) values above 0.50. The  $R^2$  values showed that consumptive behavior was explained by 71.7%, while religiosity was explained by 86.2%. The findings reveal that lifestyle does not directly affect consumptive behavior but significantly influences religiosity. Self-control significantly influences consumptive behavior but does not significantly influence religiosity. Religiosity significantly affects consumptive behavior and is proven to act as a full mediator. These findings contribute to the development of Islamic consumer psychology literature and provide practical implications for pesantren institutions in designing preventive strategies against consumptive behavior among student-santri.*

### INTRODUCTION

Consumptive behavior among college students has become an issue that is receiving increasing attention amidst the rapid development of globalization and digitalization. College

students, as a group in the transition phase toward adulthood, tend to be more vulnerable to various social influences that shape their mindset and consumption behavior. Previous research has found that lifestyle, social environment, social media, and easy access to online shopping have a positive and significant influence on student consumptive behavior, while internal factors such as self-management often receive insufficient attention in explaining this phenomenon (Astuti et al., 2024). This condition indicates that student consumptive behavior is not only influenced by external factors but also by an individual's ability to self-regulate. This phenomenon becomes more complex when studied among students from Islamic boarding schools, known as *mahasantri* (students from Islamic boarding schools). Unlike students in general, *mahasantri* are in an educational environment that emphasizes not only academic aspects but also character development through the internalization of religious values. The Islamic boarding school environment has long been known for instilling the values of simplicity, contentment, and the habituation of a simple life as part of the educational process. However, amidst the development of modern lifestyles, Islamic boarding school students continue to face various social demands that can influence their consumption patterns. This situation demonstrates a contradiction between the religious values taught and the reality of consumption behavior that emerges in the students' daily lives (Yunis et al., 2024).

This paradox is one of the main focuses of this research. Normatively, Islamic boarding school education teaches the principles of asceticism and avoids wasteful behavior. However, reality shows that some students still exhibit a tendency to follow trends, use branded products, and adapt to the modern lifestyles that develop in their social environment. Research on students in the Islamic Economic Law Study Program at STAI Jamiatut Tarbiyah Lhoksukon showed that lifestyle significantly increases student consumer behavior, while religiosity plays a role in reducing it. These findings indicate that the two variables have different directions of influence, requiring a more comprehensive study within an integrated research model (Yunus et al., 2024).

In addition to external factors, consumer behavior is also influenced by psychological factors originating within the individual, one of which is self-control. Individuals with good self-control tend to be able to control momentary impulses, consider consequences before making purchases, and are more rational in making consumption decisions. Conversely, low self-control can increase the tendency for impulsive buying and excessive consumption. Previous research has shown that self-control, along with hedonic conformity and financial literacy, simultaneously have a significant influence on the tendency for student consumer behavior (Silvia et al., 2024). These findings demonstrate that self-control is an important aspect that needs to be considered in understanding student consumer behavior. Furthermore, religiosity is seen as an internal regulatory mechanism that can shape an individual's orientation towards more proportional consumption. Religiosity is not only related to aspects of belief but also reflects how individuals implement religious values in daily activities,

including consumption behavior. Research on students at the Faculty of Economics and Business, University of Mataram, shows that religiosity has a significant negative influence on consumer behavior, both partially and simultaneously. These findings show that the higher an individual's religiosity, the lower the tendency for consumer behavior, in line with the ethical values of consumption from an Islamic perspective (Marotain et al., 2025).

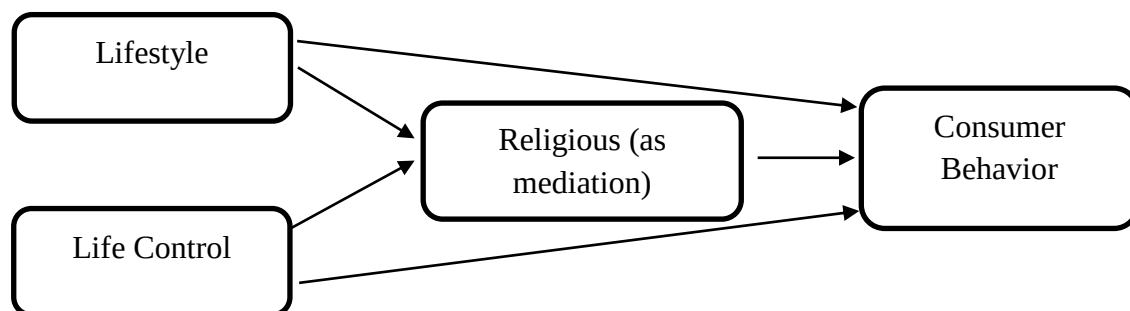
Based on the above description, this study was conducted to analyze the influence of lifestyle and self-control on the consumer behavior of Islamic boarding school students in Madura and to examine the role of religiosity as a mediating variable. This research is important given the limited research specifically integrating lifestyle, self-control, religiosity, and consumer behavior within the context of Islamic boarding school students, who have unique social, cultural, and religious characteristics. Several previous studies have attempted to identify various factors influencing consumer behavior in both university students and Islamic boarding school students through various perspectives. The results showed that self-control has a negative and significant influence on consumer behavior, while lifestyle actually contributes positively to increasing individual consumption tendencies (Ariria et al., 2025). These findings are supported by other studies showing that lifestyle can increase student consumer behavior, while religiosity plays a role in reducing this tendency, especially in students with a sharia educational background (Yunus et al., 2024).

From a different perspective, qualitative research shows that Islamic boarding school students tend to have consumption patterns that are more oriented towards fulfilling basic needs than merely fulfilling desires, resulting in a relatively lower tendency for consumptive behavior (Badriyah et al., 2023). Meanwhile, research on students of the Faculty of Economics and Business of UIN Sulthan Thaha Saifuddin Jambi concluded that religiosity and lifestyle simultaneously influence consumptive behavior, with religiosity serving as a factor that can suppress the tendency for excessive consumption. These findings demonstrate that consumptive behavior is influenced by a combination of interacting external and internal factors. Although previous research has made significant contributions, several research gaps remain that require further attention. First, most studies examine the relationships between variables separately, resulting in limited research integrating lifestyle, self-control, and religiosity into a more comprehensive mediation model. Second, research specifically targeting Islamic boarding school students in Madura is still relatively limited, even though Madura's cultural characteristics and strong Islamic boarding school traditions have the potential to produce different consumption behavior patterns compared to other student groups. Third, religiosity is often positioned as an independent or moderating variable, while studies specifically examining religiosity as a mediating variable in the relationship between lifestyle, self-control, and consumer behavior are still rare, especially in the context of Islamic economics based on the local wisdom of Islamic boarding schools. Based on this gap, the novelty of this study lies in testing a mediation model that positions religiosity as a connecting variable between lifestyle and self-control on the consumer behavior of Islamic

boarding schools in Madura. This focus is important because there are not many previous studies that specifically examine this relationship in the context of the lives of Islamic boarding schools in Madura. This approach is expected to broaden the study of Islamic consumer psychology while enriching the understanding of consumption behavior influenced by religious values and local culture.

Therefore, this study aims to: (1) analyze the influence of lifestyle on the consumer behavior of Islamic boarding school students in Madura; (2) analyze the influence of self-control on consumer behavior; and (3) examine the role of religiosity as a mediating variable in the relationship between lifestyle and self-control on consumer behavior. The results of this study are expected to provide theoretical contributions to the development of consumer psychology and Islamic economics studies, as well as provide practical considerations for Islamic boarding school institutions in developing consumer behavior development programs that are more adaptive, contextual, and in line with Islamic values (Rafidah et al., 2022).

A conceptual framework is a concept that describes the relationship between variables in a study, based on theory and previous research. Sugiyono (2016) states that a conceptual framework serves as a basis for formulating hypotheses and explaining the causal relationship between independent, dependent, and mediating or moderating variables. In a study on "The Influence of Lifestyle and Self-Control on Consumptive Behavior with Religiosity as a Mediator," the conceptual framework explains that lifestyle tends to increase consumptive behavior, while self-control plays a role in suppressing consumptive behavior. Religiosity as a mediating variable can reduce the negative impact of lifestyle and strengthen self-control, thereby reducing consumptive behavior. The conceptual framework in this study is as follows:



**Figure 1. Framework of Thought**

Source: Processed by Researchers, 2025

The hypothesis in this study is as follows:

- H1 : Lifestyle has a positive influence on the consumer behavior of Islamic boarding school students in Madura.
- H2 : Self-control has a positive influence on the consumer behavior of Islamic boarding school students in Madura
- H3 : Lifestyle has a positive influence on the religiosity of Islamic boarding school students in Madura.

- H4 : Self-control has a positive influence on the religiosity of Islamic boarding school students in Madura.
- H5 : Religiosity has a positive influence on the consumer behavior of Islamic boarding school students in Madura.
- H6 : Religiosity positively mediates the influence of lifestyle on consumer behavior Islamic boarding school students in Madura.
- H7 : Religiosity positively mediates the influence of self-control on consumer behavior Islamic boarding school students in Madura.

## RESEARCH METHODS

This study employed a quantitative approach, a research method that emphasizes the collection of numerical data and its analysis using statistical techniques to draw conclusions (Zulfiana et al., 2020). The approach employed was causal associative, aiming to analyze the causal relationships between variables, specifically the influence of lifestyle and self-control on the consumer behavior of Islamic boarding school students in Madura, with religiosity as a mediating variable. This approach was chosen because it allows researchers to objectively measure the relationships between variables through statistical analysis. The population in this study were Islamic boarding school students in Madura who were living in Islamic boarding schools and pursuing higher education. This population is broad, spread across various Islamic boarding schools and universities, and the exact number is unknown. Therefore, the sample size was determined using the Lemeshow (1997) formula, which is used for populations of unknown size (Nur Abdurrohim et al., 2025).

Based on calculations using the Lemeshow formula, the sample size used in this study was 96 respondents. The sampling technique used purposive sampling, which is a sampling technique based on certain criteria that have been determined in accordance with the research objectives. The criteria for respondents in this study were students who are Islamic boarding school students (santri) and are currently studying in the Madura region. This study used a questionnaire as a data collection instrument with a Likert scale to measure respondents' perceptions of each research variable. The data obtained were then analyzed using SmartPLS software. SmartPLS was chosen because it is able to test measurement models (measurement models) and structural models (structural models) simultaneously, supports latent variable analysis with reflective and formative indicators, and is suitable for use in research with relatively small sample sizes or non-normal data distribution. The research stages were carried out systematically to ensure the entire research process runs in a structured manner, from the planning stage to the reporting of research results. The preparation of the research stages aims to maintain data quality, increase the efficiency of the research process, and ensure that the research objectives can be optimally achieved. In general, the research stages in this study include:

**Table 1**Operational Definition

| Variables    | Operational Definition                                                                                                                                                                                                                                                                                     | Indicator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Source             |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Lifestyle    | A person's lifestyle is expressed through activities, interests, and opinions, reflecting how the individual spends time, what is considered important, and their views on themselves and their environment.                                                                                               | <ol style="list-style-type: none"> <li>1. I prefer using branded goods rather than ordinary goods.</li> <li>2. I follow the latest fashion trends or products to stay in tune with my social environment.</li> <li>3. I often buy things not because I need them, but to increase my self-confidence.</li> <li>4. I am interested in buying a product after seeing an advertisement or promotion on social media.</li> <li>5. I often spend time in places that reflect a certain social status, such as cafes or shopping malls.</li> </ol> | Yunus, M. (2024).  |
| Self Control | An individual's ability to control impulses and adjust their behavior according to long-term goals. In the context of Islamic economics, self-control plays a crucial role in avoiding excessive consumer behavior, in line with Islamic principles that prohibit waste and encourage balance in spending. | <ol style="list-style-type: none"> <li>1. I am able to postpone purchasing items that are not essential needs.</li> <li>2. I always consider the long-term benefits before purchasing an item.</li> <li>3. I am not easily influenced by trends or social pressures in purchasing things.</li> <li>4. I make financial plans so that I don't spend beyond my budget.</li> <li>5. I avoid waste and apply the principle of balance in consumption according to Islamic teachings.</li> </ol>                                                  | Yunus , M. (2024). |

| Variables         | Operational Definition                                                                                                                                                                                                                                                  | Indicator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Source                              |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| Religiosity       | A person's level of religiosity is reflected in their beliefs, knowledge, ritual experiences, behavior, and social attitudes. Religiosity reflects the extent to which an individual understands, internalizes, and practices religious teachings in their daily lives. | <ol style="list-style-type: none"> <li>1. By having faith in religious teachings, individuals prioritize a simple lifestyle and avoid excessive consumer behavior.</li> <li>2. I apply religious values in my consumption patterns, prioritizing needs over wants based on Islamic ethical principles.</li> <li>3. I have participated in religious-based social activities and support the implementation of a lifestyle that is in accordance with religious teachings in the social environment.</li> <li>4. I believe that religious teachings lead to a simple lifestyle and avoid excessive consumer behavior.</li> <li>5. With a religious social environment, individuals are encouraged to adopt a simpler lifestyle and be responsible in managing their finances.</li> </ol> | Yunus , M. (2024).                  |
| Consumer Behavior | The behavior of excessively purchasing or consuming goods and services based on desire rather than need. This behavior is often excessive, influenced by social pressures, and a lack of financial planning.                                                            | <ol style="list-style-type: none"> <li>1. I like to buy products that are trending or used by my friends.</li> <li>2. I often buy things spontaneously without considering the benefits first.</li> <li>3. I prefer to buy branded items even though there are cheaper alternatives with similar quality.</li> <li>4. I am more interested in shopping when there is a discount or promotion, even if I don't really need the item.</li> <li>5. I often buy things in large quantities even though I won't necessarily use them anytime soon.</li> </ol>                                                                                                                                                                                                                                | Pesantren , P., & Utara, P. (2021). |

## RESULTS AND DISCUSSION

### Results

**Table 2. Description Respondents**

| NO | Respondent's Domicile | Gender      | Age                 | Last education     |
|----|-----------------------|-------------|---------------------|--------------------|
| 1. | Bangkalan (35)        | Female (53) | 18 – 19<br>(25)     | SENIOR HIGH SCHOOL |
| 2. | Sampang (25)          |             | 20 – 21<br>(45)     | SENIOR HIGH SCHOOL |
| 3. | Pamekasan (20)        | Male (43)   | 22 – 23<br>(26)     | SENIOR HIGH SCHOOL |
| 4. | Sumenep (16)          |             | 24 – Onwards<br>(0) | SENIOR HIGH SCHOOL |

**Reliability and Validity Test of Constructs**

The initial step in testing the PLS model is to evaluate the reliability and validity of the constructs. Reliability was tested using Cronbach's Alpha and Composite Reliability (CR) values, while validity was tested using Average Variance Extracted (AVE) and discriminant validity. The test results showed that all constructs had a Cronbach's Alpha > 0.7 and Composite Reliability > 0.7. For example, the lifestyle construct had a Cronbach's Alpha of 0.915, self-control 0.843, consumptive behavior 0.888, and religiosity 0.922. This indicates excellent internal consistency of the instrument.

Furthermore, the AVE values for all constructs were >0.5, meaning the indicators could explain more than 50% of the construct's variance. The Fornell-Larcker criterion results showed that the square root of the AVE was higher than the correlation between constructs, thus meeting discriminant validity (Ghozali et al., 2020).

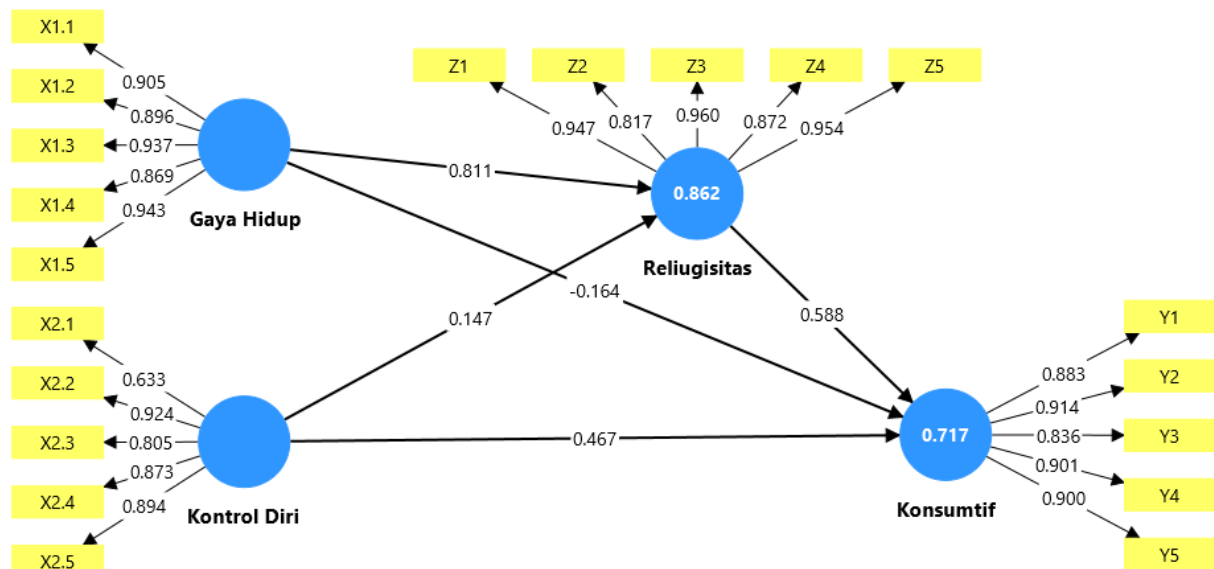
**Table 3. Convergent Validity**

|                             | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |       |
|-----------------------------|------------------|-------------------------------|-------------------------------|----------------------------------|-------|
| <b>Lifestyle</b>            | 0.948            | 0.949                         | 0.960                         | 0.829                            | valid |
| <b>Consumptive</b>          | 0.932            | 0.937                         | 0.949                         | 0.787                            | valid |
| <b>Self Control</b>         | 0.885            | 0.907                         | 0.917                         | 0.693                            | valid |
| <b>Religion u<br/>sitas</b> | 0.948            | 0.952                         | 0.961                         | 0.832                            | valid |

Test results in SmartPLS4. 2025

Based on Table 2, the reliability test results show that all variables have Cronbach's Alpha and Composite Reliability (rho\_c) values above 0.70. Specifically, the Cronbach's Alpha values for Lifestyle (0.948), Consumptiveness (0.932), Self-Control (0.885), and Religiosity (0.948) indicate excellent internal consistency. In addition, the AVE values for all variables have exceeded 0.50, with the lowest value for the Self-Control variable (0.693), thus meeting convergent validity.



**Figure 2. Outer loading and discriminant validity results**

Test results in SmartPLS4. 2025

**Table 4 . Discriminant Validity (Fornell-Larcker Criterion)**

|                             | Lifestyle | Consumptive | Self Control | Religiousness | Conclusion |
|-----------------------------|-----------|-------------|--------------|---------------|------------|
| <b>Lifestyle</b>            | 0.910     |             |              |               | Valid      |
| <b>Consumptive</b>          | 0.737     | 0.887       |              |               | Valid      |
| <b>Self Control</b>         | 0.767     | 0.793       | 0.832        |               | Valid      |
| <b>Religion u<br/>sitas</b> | 0.923     | 0.795       | 0.769        | 0.912         | Valid      |

Table 3 shows the results of the Fornell-Larcker Criterion. In general, the square root of the AVE on the main diagonal is higher than the correlations between the other constructs. Although there is a fairly strong correlation between Lifestyle and Religiosity (0.923), considering that the AVE values for each variable are already very high ( $>0.80$ ), the model is still considered capable of substantially differentiating between constructs in the context of Islamic boarding school students.

### Structural Model Test (Inner Model)

Once the instrument is declared valid and reliable, the next step is to evaluate the structural model (inner model). This evaluation is conducted by examining the R-square ( $R^2$ ) value, which indicates the predictive power of the research model.

The test results show that the Consumer Behavior variable has an  $R^2$  value of 0.717, which means that 71.7% of the variance in consumer behavior can be explained by lifestyle, self-control, and religiosity variables. Meanwhile, the Religiosity variable has an  $R^2$  value of 0.862, which indicates that 86.2% of the variance in religiosity is explained by lifestyle and self-control. Based on the threshold criteria, these values indicate that this research model has

very strong predictive ability in explaining the phenomenon of consumer behavior among Islamic boarding school students.

R-square is used to measure the predictive power of a structural model. R-square explains the influence of certain exogenous latent variables on endogenous latent variables, whether they have a substantive effect. R-square values of 0.67, 0.33, and 0.19 indicate a strong, moderate, and weak model, respectively. 54

**Table 5. R-Square Results**

|                      | <b>R-square</b> | <b>R-square adjusted</b> |
|----------------------|-----------------|--------------------------|
| Consumptive behavior | 0.717           | 0.708                    |
| religious sites      | 0.862           | 0.859                    |

Test results in SmartPLS4. 2025

From the table, it can be explained that all variables have a strong model because their values are all above 0.19, which is considered very strong.

### **F-square**

This test is conducted to predict the relative impact of an exogenous variable on an endogenous variable through the f-square (F2) value. The threshold values used are 0.02 for a small effect, 0.15 for a medium effect, and 0.35 for a large effect.

**Table 6. F-Square**

|                          | <b>Lifestyle</b> | <b>Self-Control</b> | <b>Consumer Behavior</b> | <b>Religiosity</b> |
|--------------------------|------------------|---------------------|--------------------------|--------------------|
| <b>Lifestyle</b>         |                  |                     | 0.013                    | 1,954              |
| <b>Self-Control</b>      |                  |                     | 0.298                    | 0.064              |
| <b>Consumer Behavior</b> |                  |                     |                          |                    |
| <b>Religiosity</b>       |                  |                     | 0.169                    |                    |

Based on the data processing results, lifestyle on religiosity shows a very large influence with a value of 1.954. Furthermore, self-control on consumptive behavior has a medium to large influence category with a value of 0.298, followed by the influence of religiosity on consumptive behavior which is also in the medium category at 0.169. Meanwhile, lifestyle on consumptive behavior and self-control on religiosity each only have a small influence because their values are below 0.15, namely at 0.013 and 0.064. Overall, these values provide an overview of the strength or weakness of the impact of each variable in the structure of this research model.(Alam, et al., 2024).

### **Hypothesis Test (Path Coefficient)**

The hypothesis testing in this study aims to determine the significance of the relationship between constructs. The path analysis results indicate that Lifestyle has no significant effect on Consumptive Behavior, with a coefficient of -0.164 and a p-value of 0.447. Conversely, Lifestyle has a positive and significant effect on Religiosity, with a coefficient of 0.811 and a p-value of 0.000.

Furthermore, self-control has a significant positive influence on consumer behavior with a coefficient of 0.467 and a p-value of 0.003. However, in contrast to the previous draft, the results show that Self-Control does not have a significant effect on religiosity because it has a p-value of 0.095 ( $> 0.05$ ) and a T-statistic value of only 1.671 ( $< 1.96$ ). Meanwhile, religiosity on consumer behavior actually shows a positive and significant influence with a coefficient value of 0.588 and a p-value of 0.008. This finding confirms that lifestyle plays an important role in shaping religiosity, while self-control and religiosity have a direct, dominant role in influencing the consumer behavior of Islamic boarding school students.

**Table 7. Path Coefficients Results**

|                                            | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics ( O/STDEV ) | P Values | Hypothesis |
|--------------------------------------------|---------------------|-----------------|----------------------------|--------------------------|----------|------------|
| <b>Lifestyle -&gt; Consumptive</b>         | -0.164              | -0.174          | 0.216                      | 0.761                    | 0.447    | Rejected   |
| <b>Lifestyle -&gt; Religiousness</b>       | 0.811               | 0.814           | 0.069                      | 11,731                   | 0.000    | Accepted   |
| <b>Self-Control -&gt; Consumptive</b>      | 0.467               | 0.479           | 0.155                      | 3,005                    | 0.003    | Accepted   |
| <b>Self Control -&gt; Religion u sitas</b> | 0.147               | 0.143           | 0.088                      | 1,671                    | 0.095    | Rejected   |
| <b>Religion u sitas -&gt; Consumptive</b>  | 0.588               | 0.586           | 0.220                      | 2,669                    | 0.008    | Accepted   |

Test results in SmartPLS4. 2025

## Discussion

### Lifestyle Influence to Behavior Consumptive Student

Based on results testing use SmartPLS, relationship between style life to behavior consumptive get mark coefficient track of 0.096, the t-statistic value of 0.761, and the p-value of 0.447. A p-value  $> 0.05$  indicates that style life No influential significant to behavior consumptive student in Madura. With Thus, the hypothesis states that that style life influential to behavior consumptive rejected . Research results This show that style life No is factor main influencing factors behavior consumptive mahasantri. Although student living in the middle development trends and styles modern life , they still is at in environment Islamic boarding schools that instill mark simplicity and control self , so that trend For behave consumptive can minimized . Research results This in line with study Badriyah et al . (2023) who stated that style life No always influence behavior consumptive in individuals who have environment with values strong religious . However , the results study This different with study Jonah et al.

(2024) who found that style life influential positive to behavior consumerism in students . Differences the allegedly caused by characteristics respondents , where the students are own a better environment emphasize life simple compared to students in general . Implications from study This show that effort reduce behavior consumerism among students No Enough only with control style life , but also necessary maintain culture life simple as well as strengthen values religious who have applied in the environment Islamic boarding school.

### **The Influence of Self-Control on the Consumptive Behavior of Islamic Students**

Based on the results of testing using SmartPLS, the relationship between self-control and consumer behavior obtained a path coefficient of 0.467, a t-statistic of 2.983, and a p-value of 0.003. A p-value <0.05 indicates that self-control significantly influences the consumer behavior of Islamic boarding school students in Madura. Thus, the hypothesis stating that self-control influences the consumer behavior of Islamic boarding school students is accepted. The results of this study indicate that self-control plays a role in influencing the consumer behavior of Islamic boarding school students. This means that an individual's ability to control desires, consider needs, and make decisions before making purchases are factors related to consumer behavior. The better the student's ability to control themselves, the more their consumer behavior will be influenced according to the conditions of each individual. The results of this study are in line with research published in the *Malahayati Psychology Journal* (2022) which shows that self-control is related to consumer behavior. Individuals with good self-control tend to be better able to control the urge to make purchases that are not based on needs. Theoretically, the results of this study reinforce the idea that self-control is an internal factor that plays a role in shaping a person's consumer behavior. The ability to control impulses and desires will influence how an individual makes decisions to meet their needs. Practically, these results demonstrate the importance of improving self-control through practicing a simple lifestyle, managing finances, and distinguishing between needs and wants. Thus, it is hoped that students will be able to make wiser consumption decisions and resist the urge to overspend.

### **The Influence of Lifestyle on the Religiosity of Islamic Students**

Based on the results of the SmartPLS test, the relationship between lifestyle and religiosity obtained a path coefficient value of 0.811, a t-statistic value of 14.486, and a p-value of 0.000. A p-value <0.05 indicates that lifestyle has a significant effect on the religiosity of Islamic boarding school students in Madura. Thus, the hypothesis stating that lifestyle influences the religiosity of Islamic boarding school students is accepted. The results of this study indicate that the lifestyle of Islamic boarding school students is related to their level of religiosity. The lifestyle applied in daily life, both in choosing friends, regulating consumption patterns, and carrying out activities, can reflect the religious values adhered to. The Islamic boarding school environment that encourages a simple, disciplined life, and is based on Islamic teachings also helps shape a lifestyle that is in harmony with religious values. The results of this study are in line with research conducted by Hidayati et al. (2023)

which states that a lifestyle in accordance with religious values can increase a person's religiosity. Individuals who adopt a lifestyle based on religious teachings tend to have a higher commitment to religious practices and use religious values as a guideline in their daily lives. Theoretically, the results of this study indicate that lifestyle is not only related to how an individual presents themselves but is also influenced by the values and beliefs they hold. Among Islamic boarding school students, the lifestyle formed through the Islamic boarding school environment is one factor supporting the development of religiosity. Practically, the results of this study provide implications for Islamic boarding schools and universities to continue to develop a culture of simple living, strengthen religious activities, and create an environment that supports the formation of a lifestyle aligned with religious values so that the religiosity of Islamic boarding school students can continue to increase.

### **Influence Control Self towards the religiosity of students**

Based on the results of the SmartPLS test, the relationship between self-control and religiosity obtained a path coefficient value of 0.116, a t-statistic value of 1.670, and a p-value of 0.095. A p-value  $> 0.05$  indicates that self-control does not have a significant effect on the religiosity of Islamic boarding school students in Madura. Thus, the hypothesis stating that self-control influences the religiosity of Islamic boarding school students is rejected. The results of this study indicate that the level of self-control possessed by Islamic boarding school students does not necessarily affect their level of religiosity. Religiosity is not only influenced by an individual's ability to control themselves, but is also influenced by other factors such as family environment, religious education, spiritual experiences, and religious habits. Therefore, self-control is not the main factor determining the level of religiosity of Islamic boarding school students. The results of this study are in line with research stating that religiosity is a complex construct and is influenced by various internal and external factors, so that self-control alone is not enough to increase a person's religiosity. Conversely, the results of this study differ from several previous studies that found a positive relationship between self-control and religiosity. These differences are thought to be due to the different characteristics of the respondents and the research environment. Theoretically, the results of this study indicate that religiosity cannot be explained solely through psychological aspects such as self-control, but is also influenced by the process of internalizing religious values that occurs in daily life. Practically, these results imply that increasing the religiosity of Islamic boarding school students needs to be done through religious guidance, habituating worship, and strengthening the Islamic boarding school environment that supports the appreciation of Islamic values, not just through improving self-control.

### **The Influence of Religiosity on the Consumptive Behavior of Islamic Students**

Based on the test results using SmartPLS, the relationship between religiosity and consumer behavior obtained a path coefficient value of 0.588, a t-statistic value of 2.659, and a p-value of 0.008. A p-value  $< 0.05$  indicates that religiosity has a significant effect on the consumer behavior of Islamic boarding school students in Madura. Thus, the hypothesis

stating that religiosity influences the consumer behavior of Islamic boarding school students is accepted. The results of this study indicate that religiosity has a significant relationship with the consumer behavior of Islamic boarding school students. This indicates that consumer behavior in Islamic boarding school students is not only influenced by economic or lifestyle factors, but is also related to how individuals understand and apply religious values in consumption activities. In other words, religiosity is one of the factors that is also related to the consumer behavior shown by Islamic boarding school students. The results of this study are supported by previous research which explains that religiosity is related to a person's consumer behavior because religious values can influence how individuals make decisions in meeting their needs. However, the direction of the relationship between religiosity and consumer behavior can vary across studies, influenced by the characteristics of the respondents, culture, and the environment in which the research is conducted. Theoretically, the results of this study indicate that religiosity is a factor related to consumer behavior. Practically, educational institutions and Islamic boarding schools (pesantren) need to continue strengthening understanding of consumption in accordance with Islamic teachings, so that students can use religious values as a guide in making wiser consumption decisions.

### **The Influence of Lifestyle on Consumptive Behavior through the Religiosity of Islamic Students**

Based on the results of the indirect effect test using SmartPLS, the relationship between lifestyle and consumer behavior through religiosity obtained a coefficient value of 0.477, a t-statistic value of 2.595, and a p-value of 0.010. A p-value <0.05 indicates that religiosity is able to mediate the influence of lifestyle on the consumer behavior of Islamic boarding school students in Madura. Thus, the hypothesis stating that religiosity mediates the influence of lifestyle on consumer behavior of Islamic boarding school students is accepted. The results of this study indicate that lifestyle does not directly influence consumer behavior, but can influence consumer behavior through religiosity. This indicates that religiosity is a factor that bridges the relationship between lifestyle and consumer behavior. The lifestyle that is lived by Islamic boarding school students will have an impact on consumer behavior if followed by how religious values are applied in everyday life. The results of this study are in line with previous research which states that religiosity plays a role as a variable that can strengthen and explain the relationship between psychological factors and consumer behavior. An individual's religious values can influence how they prioritize needs, manage finances, and make decisions before making purchases. Theoretically, these findings suggest that religiosity plays a significant role as a mediating variable in the relationship between lifestyle and consumer behavior. Practically, these research findings imply that efforts to reduce consumer behavior among Islamic boarding school students should not only involve promoting a simpler lifestyle but also through strengthening religiosity so that religious values inform every consumer decision.

### **The Influence of Self-Control on Consumptive Behavior through the Religiosity of Islamic Students**

Based on the results of the indirect effect test using SmartPLS, the relationship between self-control and consumer behavior through religiosity obtained a coefficient value of 0.068, a t-statistic value of 1.425, and a p-value of 0.155. A p-value > 0.05 indicates that religiosity is unable to mediate the effect of self-control on consumer behavior of Islamic boarding school students in Madura. Thus, the hypothesis stating that religiosity mediates the effect of self-control on consumer behavior of Islamic boarding school students is rejected. The results of this study indicate that religiosity has not been able to mediate the relationship between self-control and consumer behavior. This indicates that the influence of self-control on consumer behavior occurs more directly than through religiosity. In other words, the ability of Islamic boarding school students to control themselves does not automatically increase religiosity which then has an impact on consumer behavior. The results of this study differ from several previous studies that stated that religiosity is able to mediate the relationship between self-control and consumer behavior. These differences in results are likely influenced by respondent characteristics, the research environment, and other factors not analyzed in this study. Theoretically, the results of this study indicate that religiosity is not a strong mediating variable in the relationship between self-control and consumer behavior among Islamic boarding school students. Practically, efforts to suppress consumer behavior cannot be achieved simply by increasing religiosity; they also need to be balanced with strengthening self-control, education on financial management, and fostering appropriate consumption habits.

### **CONCLUSION**

Based on the results of the research that has been conducted, it can be concluded that lifestyle does not significantly influence the consumer behavior of Islamic boarding school students in Madura, which is indicated by the T-Statistic value of 0.761 and the P value of 0.447. On the other hand, lifestyle has a positive and significant effect on religiosity with a T-Statistic value of 11.731 and a P value of 0.000. Self-control is also proven to have a significant effect on consumer behavior with a T-Statistic value of 3.005 and a P value of 0.003. However, self-control does not significantly influence religiosity because it has a T-Statistic value of 1.671 and a P value of 0.095. In addition, religiosity has a significant effect on consumer behavior with a T-Statistic value of 2.669 and a P value of 0.008. The results of this study also show that religiosity is able to mediate the relationship between lifestyle and consumer behavior, so that the influence of lifestyle on consumer behavior occurs through the religiosity of Islamic boarding school students. Meanwhile, religiosity was unable to mediate the relationship between self-control and consumer behavior. Overall, the research model used has strong ability to explain the consumer behavior of Islamic boarding school students in Madura.

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