

THE INFLUENCE OF ISLAMIC CONSUMPTION ETHIC VALUES, HEDONISM, AND RELIGIUSITY ON CONSUMPTIVE BEHAVIOR ISLAMIC YOUNG GENERATION

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ABSTRACT

The purpose of this study is to determine the influence of the ethical values of Islamic consumption (X1), hedonism (X2), and religiosity (X3) partially or simultaneously on the consumptive behavior (Y) of the younger generation of Islam. This study uses quantitative research using primary data obtained from the results of the distribution of questionnaires or questionnaires and also interviews with respondents. The sampling technique in this study uses a simple probability sampling random sampling. The respondents used in this study were 42 students who were students of the Sharia Economics Study Program at the Darussalam Islamic Institute Blokagung in the 2018 and 2019 Islamic economics study program who lived in Islamic boarding schools. Hypothesis testing using multiple linear regression analysis method is used to determine the effect of the independent variables with the dependent variable, namely the ethical values of Islamic consumption, hedonism, and religiosity on the consumptive behavior of the younger generation of Islam. The results of this study indicate that partially the variable values of Islamic consumption ethics (X1) indicate the value of $t\text{-count} > t\text{-table}$, the hedonism variable (X2) shows the value of $t\text{-count} > t\text{-table}$, and the religiosity variable (X3) shows the value of $t\text{-count} < t\text{-table}$, while simultaneously the variable the ethical values of Islamic consumption (X1), hedonism (X2) and religiosity (X3) obtained the value of $t\text{-count} > t\text{-table}$. Meanwhile, in the coefficient of determination (R^2), it can be seen that the coefficient value is 0.879, which means that there is a contribution of 87.9% and 12.1% is influenced by other variables.

Keywords:

Consumptive Behavior; Hedonism; Islamic Consumption Ethical Values; Religiosity

INTRODUCTION

Humans cannot be separated from consumption activities in carrying out life on this earth. Basically humans need consumption to survive, the higher the need, the more consumption will also increase. Each person may vary in consumption according to their respective needs and income levels. Differences in income levels are one of the main determinants of consumption. Even some people who have the same income, the consumption can be different. Consumption itself can be interpreted as an activity that can spend goods or services to meet their needs. But in this day and age everyone consumes not only to meet their needs but they consume based on their desires, because everyone prioritizes their desires rather than their needs (Muslim, 2011).

According to Muttaqin and Ardiyanto (2019) they state that Islam certainly provides guidance in spending assets according to everyone's abilities and needs. This means that meeting needs is certainly not prohibited as long as fulfilling these needs can increase one's faith and provide benefits in one's life. Consumption according to Islam does not merely make goods the sole satisfaction. Income in Islam is also allocated to social activities or *social spending*. In general, social allocation in Islam is commonly known as *infaq*. Goods consumed by a person do not have to fulfill desires so as to increase the quantity of an item, but according to needs and not excessive. As the word of Allah (Q.S Al-Isra 17: 27)

إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

It means: "Indeed, those who spend money are brothers of the devil and the devil is very disobedient to his god." (Q.S Al-Isra 17:27) (Kementeriaan Agama RI).

In addition, consumption behavior in Islam considers the halal and haram of an item, so there is no room for unlawful goods to be consumed and halal is the only item that can be consumed. Currently, Muslim consumers are faced with a wide choice of products and services. Each product category offers a variety of brands either locally or internationally recognized. This makes it easy for consumers to choose halal products with the halal status of their products. Globalization that is happening at this time can have an impact on changing the order of values in human life, the rapid development of industry makes the supply of goods abundant and very easy to access. That way everyone will be faced with a choice of goods that triggers the human desire to try the choices offered so that a healthy lifestyle is formed *hedonism*. Lifestyle *hedonism* is a lifestyle that is carried out to seek the pleasures of life, especially for those who are teenagers, because they tend to present themselves through excessive consumption styles as an effort to achieve pleasure. People who adhere *hedonism* think that pleasure is only a goal. They usually live extravagantly without taking into account aspects that should be taken into consideration (Handayani, 2019).

According to Hesi and Zuwardi (2019) it is stated that if a Muslim carries out religious religiosity well, he will avoid *waste*, due to behavior *waste* is a wasteful attitude that is consciously carried out only to fulfill the demands of mere lust. Someone who has high religiosity will certainly apply religious values in daily life. Like not consuming something excessively which in the end will make something redundant, not going to waste, choosing good and halal products, and not using price discounts or discounts as a benchmark in buying an item without thinking about what the item is used for. This religiosity becomes very important to influence consumption behavior. Consumption cannot be separated from the role of religious observance as a benchmark for worldviews that tend to influence lifestyles, behavior and tastes. So that's when nature appeared *waste* or exaggeration as a limitation that Allah SWT gave to his servants in consumption.

Along with the development of the current era, everyone consumes goods and services not on the basis of need, but to achieve a level of self-satisfaction, thus making a person extravagant or better known as consumptive behavior. Currently, students are the younger generation who belong to the final year youth group. Therefore, as a teenager, students tend to engage in very high consumption activities. Consumptive behavior carried out by students today is not a rare thing. The culture that influences consumptive factors consists of a community of friends, where a person will feel pressured when a community owns the item. While another factor is when someone sees *Influencer* idol owns or uses an item, then that

person will follow him. We can see this from the excessive way students dress and always change their styles in dressing according to trends (Rahmat, 2020: 41).

Students of the IAIDA Blokagung Banyuwangi Islamic Economics Study Program are an example of the younger generation of Muslims who incidentally are students and also santri, because IAIDA Blokagung Banyuwangi is a higher education institution based on Islamic boarding schools and of course instills the ethical values of Islamic consumption and also the value of religiosity in behaving with the goal of instilling self-control in worldly matters. An Islamic-based campus environment should avoid contradictory behavior with religious rules as well as consumptive behavior, but reality shows that there is a consumption behavior that *hedonism* in every activity. Student consumptive behavior raises several problems such as not being able to prioritize spending money, prioritizing wants rather than needs, and having difficulty saving because of the desire to have something that must be fulfilled. For this reason, an effort is needed to change the consumption pattern of someone who tends to be consumptive to be selective, to change consumption patterns from irrational to rational ones. Therefore, consumptive behavior itself is prohibited by religion because it is included *disraf and mubadzir*.

Researchers are interested in examining the problems that occur with students of the Islamic Economics Study Program, namely those related to the consumptive pattern of students who are too excessive in buying goods such as branded shoes, clothes and accessories at prices above the average. This was done not because of the student's need but rather a student's desire in terms of buying these items with the aim of just wanting to match the trends used by friends so that they have a high sense of prestige when they don't have them. So they buy an item not only because the item is of good quality, but because there is a sense of prestige in the association even though they have never felt that what they are doing is very inappropriate in Islamic ethics. Based on the phenomena that occur, the researchers created the title "The Influence of Islamic Consumption Ethical Values, *Hedonism*, and Religiosity Against the Consumptive Behavior of the Young Generation of Islam".

Definition of Consumption

Humans in economic theory are economic beings who always try to maximize their satisfaction and always act rationally. In KBBI (2016) it is stated that consumption is the use of production goods (clothing, food and so on) or goods that directly meet our needs in life. The notion of consumption in the economy is not the same as the notion of economics in everyday life which can be interpreted by eating and drinking behavior. In economics, consumption can be interpreted as every person's behavior to use and utilize goods and services to meet their needs. So, consumption behavior does not only involve eating and drinking behavior, but also involves other economic behaviors such as buying and wearing clothes, buying and using vehicles, buying and wearing shoes and others.

The purpose of consumption in conventional economic theory is to seek satisfaction (*utility*) highest. Determination of goods or services to be consumed is based on the criteria in the level of satisfaction. The level of consumption of a consumer can only be determined by the ability of his budget. As long as there is a budget available to buy these goods or services, then someone will consume the goods or services in question. The higher the income of a consumer, the goods that were originally considered luxury goods will turn into normal goods *inferior*. Thus the consumer will never stop consuming a product or service (Muslim, 2011: 154).

Definition of Islamic Consumption

According to Putriani (2015) said that consumption is a basic human need, without this activity, the resulting product will not be absorbed and will affect the economy of a country. This consumption activity is always attached to income and also the price of an item. When income rises, consumption will increase. Likewise, when income falls, consumption will also decrease. Meanwhile, Islamic consumption is the proper and appropriate use of assets. Therefore, a consumption activity is an endeavor in fulfilling a necessity of life. Consumption by a Muslim should reflect his relationship with Allah as a differentiator between conventional and Islamic consumption concepts. Allah SWT said in surah Al- Baqarah (2: 168)

يَا أَيُّهَا النَّاسُ كُلُوا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

It means: "Oh man! Eat from the lawful and good (food) found on the face of the earth, and do not follow the steps of Satan. Indeed, the devil is your real enemy." (Q.S Al-Baqarah 2: 168) (Ministry of Religion of the Republic of Indonesia).

Islam never limits a person in getting satisfaction. However, it provides guidance on consumption that is lawful and good and that is something that must be adhered to. A consumption in Islam never limits satisfaction but conveys it at a high level, ie *Al-Nafs Al-Muthmainnah* which has 3 components, namely Divine awareness, self-perfection, and also coincides *the existence* and *the sole* and it is also stated that the satisfaction achieved by a Muslim is by practicing good deeds with the intention only to get the pleasure of Allah SWT (Hoetoro, 2019).

Definition of Islamic Consumption Ethics

Islamic ethics means easy morals or commendable morals. The term ethics which in Indonesian is decency with the basic word *susila* is then given a prefix and a suffix. *Susila* comes from Sanskrit *are* means good *they* means the standard of life. So ethics can relate to behavior that follows the norms of a good life. As for Islamic ethics, it means obeying the laws that have been established by Allah SWT so that humans achieve happiness in the world and the hereafter (Aziz, 2008: 38).

Definition of Hedonism

According to Hayati (2019: 74) states that lifestyle is an art that is entrenched in a person. One's choice of lifestyle is a choice of how and *likewhat* a person is a member of society. A free lifestyle is on the rise among teenagers, especially in big cities. This free lifestyle is the result of the understanding that what is updated is that free living does not place limits on consumption behavior that can lead humans to a hedonistic lifestyle.

Lifestyle hedonism is a lifestyle that is carried out to seek the pleasures of life itself, such as spending more time outside the home, playing a lot and always wanting to be the center of attention. *Hedonism* This is one of the behaviors that are often applied by consumptive humans, especially for those who are still teenagers because they tend to represent themselves through excessive consumption styles as an effort to achieve their own pleasure because people who adhere to the hedonic school consider or make pleasure as a goal. they and they usually live extravagantly without taking into account aspects that should be taken into consideration (Handayani, 2019: 9).

Aspects of hedonism

According to Subandy (2016) there are several forms of lifestyle *hedonism*, among others:

- a. Lifestyle industry
- b. Lifestyle ad
- c. *Public relation* and lifestyle journalism
- d. Independent lifestyle
- e. Lifestyle *hedonism*

The Hedonism Factor

According to Susanto (2011) the factors that influence lifestyle are explained as follows:

- a. Reference group
A reference group is a group that has direct or indirect influence on a person's attitudes and behavior.
- b. Family
The family plays the biggest and longest role in shaping individual attitudes and behavior, because parents' upbringing will shape children's habits which indirectly affect their lifestyle.
- c. Social class
Social class is a group that is relatively homogeneous and long-lasting in a society that is arranged in a hierarchical order and members at each level have the same values, interests, and behaviors.
- d. Culture
Culture includes knowledge, beliefs, arts, morals, laws, customs and habits acquired by individuals as members of society.

Definition of Religiosity

Religion is the main characteristic of human life and can also be said to be one of the most powerful forces in influencing one's actions. According to Hesi and Zuwardi (2019: 196) religiosity is diversity which means a condition that exists within a person that encourages him to behave in accordance with the level of obedience to religion. For a Muslim, religiosity is defined as how far the knowledge is, how strong the belief is, how well the worship and creed are carried out and how deep the appreciation of the religion he adheres to is. In Islam, religiosity is broadly reflected in the experience of *aqidah*, *sharia*, and morals, or in other expressions of faith, Islam and *ihsan*. If all of these elements have been owned by a person, then he is a real religious person. As the Word of Allah (Q.S At-Taubbat 9: 33):

هُوَ الَّذِي أَرْسَلَ رَسُولَهُ بِالْهُدَىٰ وَدِينِ الْحَقِّ لِيُظَاهِرَهُ عَلَى الدِّينِ كُلِّهِ وَلَوْ كَرِهَ الْمُشْرِكُونَ

It means: "It was He who sent His Messenger with instructions (*Al-Qur'an*) and the true religion to be superior to all religions, even though the polytheists did not like it." (QS. At-Taubah 9: 33) (Ministry of Religion of the Republic of Indonesia).

According to some experts in humans there is an instinct or instinct called *religious* instinct, namely the instinct to believe in and hold worship of a power that exists outside of human beings. It is this instinct that encourages humans to carry out activities that are

religious in nature. Furthermore, it is said that some experts do not directly mention that this encouragement is *instinct religious*, however, they argue that this instinct or urge to achieve a wholeness is the root of religion.

Definition of Consumptive Behavior

Behavior can mean an individual's response or reaction to stimuli or the environment, while consumptive means that it is consumptive or only uses and does not produce itself. So consumptive behavior is an individual activity to consume an item because of a stimulus (KBBI, 2016). While the definition of consumptive behavior according to experts is a behavior characterized by the existence of a luxurious and excessive life with the use of all the most expensive things that provide maximum physical satisfaction and comfort as well as the existence of a pattern of human life that is controlled and driven by a desire to fulfill mere pleasure desires. (Sumartono, 2012).

Consumptive behavior can be interpreted as an act of using a product incompletely with the intention of someone buying an item not because the product used has run out but because of the lure of prizes being offered or even the product is a trend. Clear changes will be seen in the younger generation with physical changes. At this time the physical growth does not look perfect. So that only a few young people are satisfied with the body shape they have. Whereas for those who are not satisfied with their current body shape, they will beautify themselves by buying clothes and beauty tools that can accentuate their attractive physical form. The strong influence of peers on appearance really makes the younger generation try to present themselves as well as possible so they don't feel rejected by their own group. The desire to increase self-confidence and want to be accepted makes them make excessive purchases, which can cause symptoms of abnormal buying behavior. They do this to look attractive by using clothes and accessories such as shoes, bags, watches, and others that can support their appearance style. Teenagers also don't hesitate to buy interesting things and follow the prevailing trends because if they don't they will be considered old-fashioned and not cool. Therefore, the younger generation does not pay attention to their needs when buying goods. They tend to buy things they want and not what they need excessively and unnaturally (Fransisca and Suyasa, 2005: 187).

Aspects of Consumptive Behavior

As for the aspects of consumptive behavior according to Rasyid (2015), namely:

- a. Purchase *impulsive (Impulsive buying)*
This aspect shows that the younger generation behaves in buying an item solely because it is based on a sudden desire or momentary desire and does it without first considering it and never thinking about what will happen in the future and is emotional.
- b. waste (*Wasteful buying*)
This aspect shows consumptive behavior as a behavior that likes to waste money without realizing it with a clear need.
- c. looking for fun (*Non rational buying*)
This aspect is a consumer behavior in buying something that is done solely for pleasure. One thing they are looking for is physical comfort which in this case is motivated by the younger generation, where they will be happy and comfortable when they wear an item that makes it different from the others and makes it trendy.

METHOD

Types of research

The approach in this study uses a quantitative approach, quantitative research is a research method based on philosophy *positivism* and used to examine a particular population or sample. Quantitative research is seen as confirmatory and deductive research, confirmatory in nature because this quantitative research method is to test the hypothesis of an existing theory. This research also uses *explanatory research*. *explanatory research* is research that can aim to analyze the relationship between a variable with other variables or how a variable affects other variables.

Location and Time of Research

Research on the Influence of Islamic Consumption Ethical Values, *Hedonism*, and Religiosity towards Consumptive Behavior of the Young Generation of Islam, namely with research subjects, Students of the Islamic Economics Study Program, Darussalam Islamic Institute, Blokagung Banyuwangi, which was held from October 2022 to December 2022. The place of this research is at the Darussalam Islamic Institute, Blokagung, Banyuwangi.

Data and Data Sources

In this study there are two sources, namely:

1. Primary data is data created by researchers for specific purposes in solving the problem being handled. Data is collected by the researcher himself directly from the first source or where the object of research is carried out. Whereas in the research, it was obtained from a questionnaire that would be filled in by respondents, namely students of the IAIDA Islamic Economics Study Program.
2. Secondary data is data that has been collected for purposes other than solving the problem at hand. This data can be found quickly. In this study, the sources of secondary data are literature, articles, sites on the internet, previous research and journals related to the problem under study.

Data Collection Techniques

The data collection procedure used is:

1. Questionnaire
According to Sugiyono (2012: 142) a questionnaire is a data collection technique that is carried out by giving a set of written statements or questions to the respondent to answer.
2. Interview
According to Sugiyono (2012, 137) interviews are used as a data collection technique if the researcher wants to conduct a preliminary study to find a problem that must be studied, and also if the researcher wants to know things from respondents that are more in-depth while the number of respondents is small or small.
3. Observation
According to Sugiyono (2012, 145) observation as a data collection technique has specific characteristics when compared to other techniques (interviews and questionnaires).

Data analysis technique

1. Multiple Linear Regression Analysis
Regression analysis is used to determine the effect of the independent variable on the dependent variable. The regression equation in this study is: (Juliandi, 2014) $Y = \beta + \beta_{1x1} + \beta_{2x2} + \beta_{3x3} + \text{and}$

2. Hypothesis testing

Hypothesis testing is useful for checking or testing whether the regression coefficient obtained is significant. There are two types of regression coefficients that can be carried out, namely the t test. The t statistical test is carried out to test whether the independent variable (X) individually has a significant relationship or not to the dependent variable (Y) (Sugiyono, 2012).

$$Test t = \frac{r\sqrt{n-2}}{\sqrt{1-r^2}} \text{ and } F \text{ test } F_h = \frac{R^2 / k}{\frac{(1-R^2)}{(n-k-1)}}$$

3. Determination Coefficient Test

Test the coefficient of determination (*R Square*) or commonly symbolized by R^2 can be used to predict how much contribution the influence of variable X has on variable Y, provided that the results of the F test in the regression analysis are significant. Conversely, if the results in the F test are not significant, the coefficient of determination cannot be used to predict the contribution of the influence of variable X to variable Y. The magnitude of the coefficient of determination or *R Square* only between 0-1. Meanwhile, if found *R square* is minus (-), then it is said that there is no influence of X on Y. The smaller the value of the coefficient of determination (*R square*), then it means that the effect of variable X on variable Y is getting weaker. Conversely, if the value *R square* the closer to 1, the influence of variable X on variable Y will be stronger. The formula according to (Sugiyono, 2012) is as follows: $D = R^2 \times 100\%$

RESULT AND DISCUSSION

After conducting research by researchers, various data about the condition of the respondents in this case can be presented data obtained during the research period that has taken place at the Darussalam Islamic Institute Blokagung Banyuwangi. This study uses a questionnaire or questionnaire as a data collection tool or instrument which is then processed and analyzed. Respondents in this study were Islamic economics students of the 2018 and 2019 batches of the Darussalam Islamic Institute Blokagung Banyuwangi who live in Islamic boarding schools. Of all the number of students in 2018 and 2019, the researchers only distributed questionnaires to 42 respondents. The number 42 is obtained from the slovin formula. The characteristics of the respondents can be obtained from the answers to the questionnaires given by the 42 respondents who became the object of research. After the questionnaire or questionnaire has been distributed and filled in by the respondents, the researcher can tabulate the data from each statement through the steps above. The statement questionnaire that the researcher expects to be answered by respondents consists of 40 statements consisting of 9 statement items for the Islamic Consumption Ethical Values variable (X_1), 11 statement items for the Hedonism variable (X_2), 10 statement items for the Religiosity variable (X_3), and 10 statement items for the consumptive behavior variable (Y). Of the 42 respondents, there were 22 students (52%) of the 2018 class and 20 students (48%) of the 2019 class, while of the 42 respondents there were 25 male students (60%) and 17 female students (40%).

Validity test

It is stated that for the validity test on the variables X_1 , X_2 , X_3 and Y all are declared valid.

Reliability Test

It can be seen that the Cronbach Alpha on the variable values of Islamic consumption ethics (X1) $0.902 > 0.60$, on the hedonism variable (X2) $0.924 > 0.60$, on the variable table religiosity (X3) $0.657 > 0.60$ and Cronbach Alpha on consumptive behavior variable (Y) $0.892 > 0.60$. Then the variable values of Islamic consumption ethics, hedonism, religiosity and consumptive behavior can be said reliable or good enough to be used as a variable measuring tool.

Normality test

Stated for the normality test on variables X1, X2, X3 and Y all are declared normal.

Multiple Linear Regression Analysis

Partial Influence on Variable Values of Islamic Consumption Ethics (X₁) Against Consumptive Behavior (Y) Young Generation of Islam

Based on the results of partial testing between the independent variables the values of Islamic consumption ethics (X₁) on the dependent variable consumptive behavior (Y) there is a positive and significant influence between the ethical values of Islamic consumption (X₁) on consumptive behavior (Y) with a B coefficient of 0.571 or 57.1% (significance 0.025) meaning that H_a is accepted and H_o is rejected. These results have similarities with the research of Supriadi and Nur Isra Ahmad (2020) which states that the ethical values of Islamic consumption partially have a positive and significant effect on consumptive behavior.

Partial Influence on Hedonism Variables (X₂) Against Consumptive Behavior (Y) Young Generation of Islam

Based on the results of partial testing between independent variables *hedonism* (X₂) on the dependent variable consumptive behavior (Y) there is a positive and significant between *hedonism* (X₂) on consumptive behavior (Y) with a B coefficient of 0.384 or 38.4% (significance 0.025) meaning that H_a is accepted and H_o is rejected. These results have similarities with research that has been conducted by Arif Rahmat, Asyari and Hesi Eka Puteri, (2020) which says that variables *hedonism* partially positive and significant effect on consumptive behavior. Hedonism has a positive and significant effect on student behavior. So the higher the lifestyle *hedonism* students, the higher the consumptive behavior they have. On the contrary, it is getting down to lifestyle *hedonism* students, the lower the level of student consumptive behavior. This is in line with the condition of students as a research sample that students have a lifestyle *hedonism* simple consumptive behavior tends to be frugal, on the other hand students who seem to have a consumptive lifestyle tend to like to buy clothes etc.

Partial Influence on Religiosity Variables (X₃) Against Consumptive Behavior (Y) Young Generation of Islam

Based on the results of partial testing between the independent variables of religiosity (X₃) on the dependent variable consumptive behavior (Y) there is a positive and significant influence between religiosity (X₃) to consumptive behavior (Y) with a coefficient B of 0.065 or 6.5% (significance 0.025) meaning that H_a is rejected and H_o is accepted. The results of this study indicate that religiosity (X₃) partially has no positive and significant effect on consumptive behavior (Y). These results have similarities with research conducted by Dian Ariska, (2019) which says that religiosity has no positive and significant effect. Religiosity has no significant effect on student consumptive behavior. So if students have good and

correct religiosity, they will not have any influence on student consumptive behavior. This is because students lack control over themselves not to behave excessively or waste in shopping. So that the high or low of religiosity does not have an influence on consumptive behavior.

Simultaneous Influence on Variable Values of Islamic Consumption Ethics (X₁), Hedonism (X₂) and Religiosity (X₃) Against Consumptive Behavior (Y) Young Generation of Islam

Looking at the results of the simultaneous test hypothesis, the results of which are by looking at the t test with a significant level of 5% or 0.05 with the calculation results that it is known that the results of the F test with F_{count} is 91,669 and F_{table} is 2.85 with the meaning of the F value $\text{count} > \text{table}$ or $91.669 > 2.85$. it can be concluded that there is a positive and significant influence between the ethical values of Islamic consumption (X₁), hedonism (X₂) and religiosity (X₃) on consumptive behavior (Y) with a coefficient of determination (R²) of 0.869 or 86.9% (significance 0.000) means that H_a is accepted and H_o is rejected. Based on the value of the questionnaire that has been obtained, it shows that the majority of respondents provide responses that agree with the variable values of Islamic consumption ethics (X₁) and hedonism (X₂) where this variable greatly influences the consumer behavior (Y) of the younger generation of Muslims, but for the religiosity variable (X₃) there is no effect on consumer behavior (Y) of the younger generation of Islam.

CONCLUSION

Based on the results of the research description and discussion described in the previous chapter, it can be concluded that:

1. Variable values of Islamic consumption ethics (X₁) has a positive and significant effect on consumptive behavior (Y) of the younger generation of Islam, namely students of the Islamic economics study program IAIDA Blokagung Banyuwangi. This can be interpreted that the ethical values of Islamic consumption that are applied to Islamic economics study program students at IAIDA Blokagung Banyuwangi are very important in consumption activities.
2. This can be interpreted that *hedonism* which is applied to Islamic economics study program students at IAIDA Blokagung Banyuwangi is very important in consumption activities.
3. This can be interpreted that the religiosity applied to students of the IAIDA Blokagung Banyuwangi Islamic economics study program is not appropriate in consumption activities.

It can be concluded that the ethical values of Islamic consumption (X₁), hedonism (X₂) and religiosity (X₃) simultaneously have a positive and significant effect on consumptive behavior (Y) of the younger generation of Islam, namely students of Islamic economics study program IAIDA Blokagung Banyuwangi.

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