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Consumptive Behaviour in the Digital Era: The Influence of E-Commerce, Hedonic Lifestyle, and Peer Conformity

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Abstract:

This study examines the influence of *e-commerce*, hedonic lifestyle, and peer influence on the consumptive behaviour of students at the State Islamic University of North Sumatra (UINSU). Adopting a quantitative design with an associative approach, the research draws on a population of UINSU students, from which 140 respondents were selected through proportional random sampling. Data were gathered using a Likert-scale questionnaire and analysed through validity and reliability testing, classical assumption tests, and multiple linear regression, performed with SPSS version 26. The results yield a correlation coefficient (R) of 0.76, indicating a strong and positive association among the study variables, while the coefficient of determination (R2) of 0.58 shows that 58% of the variance in students' consumptive behaviour is jointly explained by *e-commerce*, hedonic lifestyle, and peer influence. At the partial level, *e-commerce* (t = 6.403), hedonic lifestyle (t = 4.214), and peer influence (t = 2.673) each exert a positive and significant effect on consumptive behaviour, with all values exceeding the critical t of 1.977. Among these, *e-commerce* emerges as the most dominant predictor. The findings indicate that students' consumptive behaviour is shaped by the interplay of technological, lifestyle, and social factors, underscoring the importance of financial awareness in fostering more rational and responsible spending.

Keywords: E-commerce; Hedonic Lifestyle; Peer Influence; Consumptive Behavior; Students.

1. Introduction

The rapid advancement of information and communication technology has driven a profound transformation of Indonesia's digital economy. With internet penetration now exceeding 77% of the population, Indonesian society is increasingly embedded in digitally mediated activities (APJII, 2023). This growth has fuelled a marked expansion in electronic commerce (e-commerce), positioning Indonesia as one of the largest digital markets in Southeast Asia (Google, Temasek, & Bain, 2023). The phenomenon confirms that the internet functions not merely as a channel for communication but as a principal instrument of consumption. Intensive internet use has a direct bearing on shifting consumption patterns among the younger generation, and university students in particular. As digital natives, students exhibit relatively high engagement with social media and e-commerce platforms. Promotional features such as discounts, cashback, free shipping, and pay-later schemes lower transaction barriers and heighten the propensity for impulsive purchasing (Pratama & Sari, 2022). Empirical evidence indicates that the greater the intensity of e-commerce use, the stronger the tendency towards consumptive behaviour among students (Rahmawati & Hidayat, 2021).

A salient problem among students is the growing prevalence of consumption driven by desire rather than need. Some students allocate their allowances to symbolic, trend-following purchases despite limited financial resources, revealing a mismatch between economic capacity and actual consumption. Classical consumption theory assumes that individuals act rationally to maximise utility subject to a budget constraint (Samuelson & Nordhaus, 2010). From the perspective of behavioural economics, however, consumption decisions are frequently shaped by emotional impulses and cognitive biases that produce departures from rationality (Thaler, 2016). This tension points to a gap between the assumptions of rational consumption theory and the realities of student consumption in the digital era. Beyond technological factors, students' consumptive behaviour is also influenced by a hedonic lifestyle, which encourages individuals to treat consumption as a means of obtaining pleasure and instant gratification (Kotler & Keller, 2016). Recent studies report that a hedonic lifestyle exerts a positive and significant effect on students' consumptive behaviour (Putri & Lestari, 2022). Peer influence, operating through mechanisms of social conformity, likewise leads students to align their consumption patterns with those of their social group (Santrock, 2012). Empirical work confirms that peer pressure contributes to rising impulsive purchasing among students (Hidayat, 2020).

Several studies attribute students' consumptive tendencies to the availability of features offering promotions, pay-later facilities, and the like. Other evidence, however, suggests that such behaviour is not driven by convenience alone but is also propelled by prevailing trends and the desire to emulate peers, motivated by the wish to avoid being left behind (Rajaba et al., 2024). A degree of trend-following is developmentally typical at this age; it becomes problematic only when pursued to excess, as it can foster consumptive behaviour. At times, students' consumption demands exceed the financial support their parents are able to provide (Nurwahyuni & Yuniasanti, 2023). Preliminary observation of UINSU students indicates that e-commerce use has reshaped consumption patterns, whether to meet genuine needs or to keep pace with trends. Conveniences such as promotions, free shipping, and pay-later options encourage more frequent purchasing without careful consideration of need. A hedonic lifestyle and peer influence further reinforce consumptive behaviour, as students tend to buy goods for personal satisfaction and to avoid falling behind their social circle. These conditions suggest that student consumptive behaviour is shaped by technological, lifestyle, and social factors. Accordingly, this study investigates the influence of e-commerce use, hedonic lifestyle, and peer influence on the consumptive behaviour of students at the State Islamic University of North Sumatra (UINSU).

2. Literature Review

E-commerce

E-commerce refers to the use of information and digital communication technologies to conduct business transactions between sellers and buyers, with goods serving as the principal object of exchange. It constitutes a computerised form of buying and selling that enables consumers and firms alike to identify, order, and receive products, supported by after-sales service and diverse payment methods (Fatmawatie, 2022). More broadly, e-commerce may be understood as a dynamic set of technologies, applications, and business processes that connect firms, consumers, and communities through the electronic exchange of goods, services, and information (Lisdiantini et al., 2024). Five indicators are commonly used to characterise e-commerce: (1) ease of use, that is, the extent to which the system is readily understood and operated by consumers; (2) information quality, encompassing the completeness, accuracy, and clarity of the product information presented; (3) transaction security, covering the protection of personal data and payment safety; (4) service speed and reliability, relating to

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the ordering and delivery process; and (5) the availability of supporting features such as promotions, discounts, free shipping, and varied payment options (Stefani et al., 2025).

Hedonic Lifestyle

A hedonic lifestyle denotes a way of living that prioritises pleasure, comfort, and personal gratification in everyday life. Individuals inclined towards hedonism tend to gauge happiness by what they own and consume, such as branded clothing, expensive food, or trending goods (Pramesti et al., 2025). The growth of e-commerce has reinforced this lifestyle by rendering shopping more convenient and accessible. Features such as promotions, discounts, free shipping, and flexible payment methods increasingly encourage students towards impulsive purchasing. Without careful planning, a hedonic lifestyle can render students wasteful and prone to poor expenditure control. It therefore exerts a considerable influence on the formation of consumptive behaviour among students (Puspitasari & Umami, 2025). According to Subagyo and Dwiridotjahjono (2021), a hedonic lifestyle comprises five indicators: (1) a preference for branded goods and the latest trends; (2) a habit of spending time and money on leisure, such as socialising, shopping, and dining; (3) an orientation towards appearance and social prestige; (4) purchasing based on desire rather than need; and (5) the pursuit of pleasure as the primary aim of consumption.

Peer Influence

Peers are individuals of broadly similar age and developmental stage who interact frequently in daily life. During the university years, peers play a decisive role in shaping an individual's attitudes, behaviour, and modes of thinking. Students tend to adapt to their peer environment in order to gain acceptance within a social group, and this adaptation extends beyond attitudes and lifestyle to consumption patterns (Salsabila et al., 2025). The effect of peers on consumptive behaviour becomes evident when students adopt the shopping habits or product choices of their friends. The desire to keep abreast of trends, concerns about prestige, and the impulse to appear equal to or better than peers frequently prompt purchases that are not, in fact, needed. A consumptive peer environment can therefore draw individuals into consumptive behaviour, making peer influence a significant determinant of student consumption (Putri et al., 2025). Peer influence is captured through five indicators: (1) invitations from friends to purchase particular products; (2) the wish to imitate peers' lifestyles and consumption patterns; (3) fear of exclusion for not conforming to group habits; (4) the influence of shared shopping experiences among friends; and (5) social pressure to follow trends (Miswanto et al., 2021).

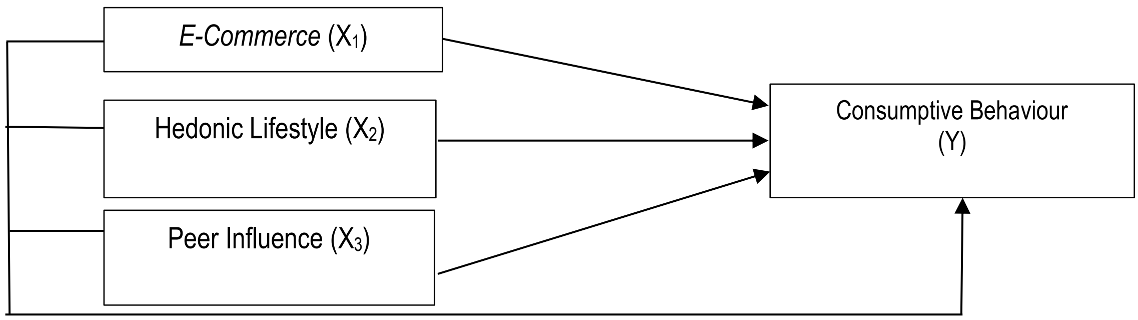
Consumptive Behaviour

Consumptive behaviour is purchasing conducted without sound consideration, in which desire takes precedence over need. An excessive impulse to acquire products marks the onset of such behaviour (Oskar et al., 2022). It may also be understood as the use of products that are not fully consumed, whereby an individual replaces a still-usable product with the same type from another brand, purchases goods because of an accompanying gift or promotion, or buys a product simply because many others already use it (Fauziah et al., 2022). According to Sumartono and Djabar (as cited in Azizah & Aswad, 2022), consumptive behaviour is operationalised through eight indicators: (1) buying a product because of an enticing gift; (2) buying a product because of attractive packaging; (3) buying a product to maintain appearance and prestige; (4) buying a product on the basis of price considerations; (5) buying a product merely as a symbol of status; (6) using a product out of conformity with the model who advertises it; (7) the belief that purchasing an expensive product confers greater self-confidence; and (8) trying more than two similar products of different brands.

The Concept of Homo Islamicus in Consumption Behaviour

From the perspective of Islamic economics, consumption behaviour rests not only on economic rationality but also on moral values and the principles of sharia. This orientation is embodied in the concept of Homo Islamicus: the individual who takes Islamic teachings as a guide in economic decision-making, weighing what is lawful (halal) and unlawful (haram), balancing worldly and eternal interests, and observing social responsibility (Haneef & Furqani, 2021). In the contemporary digital economy, however, external factors such as the ease of access afforded by e-commerce, a hedonic lifestyle, and peer influence may all shape consumption patterns, particularly among students. The convenience of e-commerce transactions can heighten the tendency to consume when it is not matched by self-control, while a hedonic lifestyle and peer-related social pressure may likewise drive excessive consumption. The application of Homo Islamicus values thus becomes essential to cultivating more rational and responsible consumption, enabling Muslim individuals to harness technological progress judiciously without succumbing to excess (Aziz & Huda, 2024). Islam also regulates consumption so that it is not conducted to excess. The Qur'an affirms the importance of moderation, as expressed in Surah Al-A'raf, verse 31: “O children of Adam, wear your beautiful apparel at every place of worship, and eat and drink, but do not be excessive. Indeed, Allah does not like those who commit excess.” (QS. Al-A'raf: 31). The verse indicates that, while Islam permits individuals to meet their needs, including through consumption, such activity must remain balanced and free of excess. This principle aligns with the concept of Homo Islamicus, which holds that a Muslim should be able to govern consumption behaviour by attending to moral values, balance, and social responsibility in every economic decision (Hassan et al., 2022).

Conceptual Framework



3. Method

This study employs a quantitative method with an associative approach. The population comprises all students of the State Islamic University of North Sumatra, totalling 30,743 individuals. A sample of 140 respondents was drawn using proportional random sampling, ensuring that every student had an equal probability of selection (Sugiyono, 2019). Data were collected through a Likert-scale questionnaire measuring *e-commerce*, hedonic lifestyle, peer influence, and consumptive behaviour. The data were then analysed using validity and reliability tests to verify the soundness and consistency of the instrument. Classical assumption tests — comprising normality, linearity, and heteroscedasticity tests — were subsequently conducted to satisfy the prerequisites for regression analysis. Multiple linear regression was used to determine the influence of *e-commerce*, hedonic lifestyle, and peer influence on consumptive behaviour, complemented by the t-test, F-test, and the coefficients of correlation and determination.

4. Findings and discussion

Resutls

1. Validity Test

The validity test compares the calculated correlation (rcount) with the critical value (rtable) to assess the validity of each item. With df = N − 2 = 140 − 2 = 138, the critical value rtable is 0.166

a. E-commerce (X1)

Table 1. **Validity Test for the E-commerce Variable (X1)**

No	Item	rcount	rtable	Description
1	X1.1	0,692	0,166	Valid
2	X1.2	0,868	0,166	Valid
3	X1.3	0,878	0,166	Valid
4	X1.4	0,934	0,166	Valid
5	X1.5	0,815	0,166	Valid
6	X1.6	0,716	0,166	Valid
7	X1.7	0,815	0,166	Valid
8	X1.8	0,760	0,166	Valid
9	X1.9	0,852	0,166	Valid

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No	Item	rcount	rtable	Description
10	X1.10	0,886	0,166	Valid

Source: Data processed using SPSS 26, 2026

All items measuring the *e-commerce* variable (X_1) return rcount values exceeding rtable (0.166). Each item is therefore valid and adequately captures the intended aspects of *e-commerce*.

b. **Hedonic Lifestyle Variable** (X2)

Table 2. **Validity Test for the Hedonic Lifestyle Variable (X2)**

No	Item	rcount	rtable	Description
1	X2.1	0,782	0,166	Valid
2	X2.2	0,394	0,166	Valid
3	X2.3	0,674	0,166	Valid
4	X2.4	0,923	0,166	Valid
5	X2.5	0,821	0,166	Valid
6	X2.6	0,653	0,166	Valid
7	X2.7	0,893	0,166	Valid
8	X2.8	0,954	0,166	Valid
9	X2.9	0,397	0,166	Valid
10	X2.10	0,593	0,166	Valid

Source: Data processed using SPSS 26, 2026

All items measuring the hedonic lifestyle variable (X_2) return rcount values exceeding rtable (0.166), confirming that each item is valid and accurately measures the intended aspects of hedonic lifestyle.

c. **Peer Influence Variable** (X3)

Table 3. **Validity Test for the Peer Influence Variable (X3)**

No	Item	rcount	rtable	Description
1	X3.1	0,873	0,166	Valid
2	X3.2	0,982	0,166	Valid
3	X3.3	0,678	0,166	Valid
4	X3.4	0,908	0,166	Valid
5	X3.5	0,434	0,166	Valid
6	X3.6	0,542	0,166	Valid
7	X3.7	0,824	0,166	Valid
8	X3.8	0,487	0,166	Valid
9	X3.9	0,773	0,166	Valid
10	X3.10	0,895	0,166	Valid

Source: Data processed using SPSS 26, 2026

All items measuring the peer influence variable (X_3) return rcount values exceeding rtable (0.166), confirming that each item is valid and appropriately measures the intended aspects of peer influence.

d. **Consumptive Behaviour Variable** (Y)

Table 4. **Validity Test for the Consumptive Behaviour Variable (Y)**

No	Item	rcount	rtable	Description
1	Y.1	0,974	0,166	Valid
2	Y.2	0,628	0,166	Valid
3	Y.3	0,531	0,166	Valid
4	Y.4	0,975	0,166	Valid
5	Y.5	0,367	0,166	Valid

6	Y.6	0,534	0,166	Valid
7	Y.7	0,975	0,166	Valid
8	Y.8	0,921	0,166	Valid
9	Y.9	0,820	0,166	Valid
10	Y.10	0,662	0,166	Valid

Source: Data processed using SPSS 26, 2026

All indicators of the consumptive behaviour variable are valid, with rcount exceeding rtable (0.166). This confirms that the instrument represents the intended aspects of consumptive behaviour and is suitable for further analysis.

2. Reliability Test

Table 5. **Reliability Test Results**

No	Item	rcount	rtable	Description
1	X1	0,947	0,60	Reliable
2	X2	0,946	0,60	Reliable
3	X3	0,852	0,60	Reliable
4	Y	0,892	0,60	Reliable

Source: Data processed using SPSS 26, 2026

As shown above, the reliability coefficients for *e-commerce* (X_1), hedonic lifestyle (X_2), peer influence (X_3), and consumptive behaviour (Y) all exceed 0.60. All questionnaire items are therefore reliable.

3. Classical Assumption Tests

a. Normality Test

Table 6. **One-Sample Kolmogorov–Smirnov Normality Test**

N		140
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.40160018
	Absolute	.069
	Positive	-.044
	Negative	.069
Test Statistic		.200[d]
Asymp. Sig. (2-tailed)	Sig	.227

Source: Data processed using SPSS 26, 2026

The normality test confirms that the residuals are normally distributed, as the Asymp. Sig. (2-tailed) value of 0.227 exceeds 0.05. The regression model thus satisfies the assumption of normality and is suitable for further analysis.

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b. **Linearity Test**

Table 7. **Linearity Test Results (ANOVA**

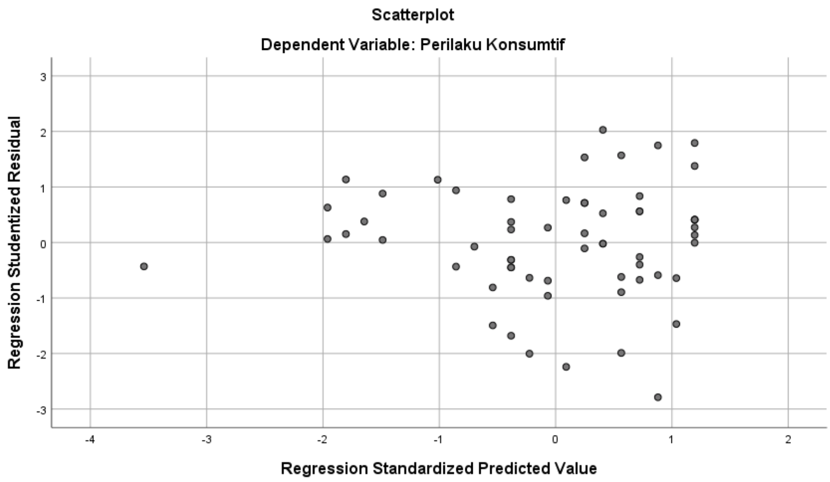
ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Perilaku Konsumtif * E-Commerce	Between Groups	(Combined)	610.895	20	30.545	1.799	.028
		Linearity	175.239	1	175.239	10.319	.002
		Deviation from Linearity	435.656	19	22.929	1.350	.166
	Within Groups		2020.898	119	16.982		
	Total		2631.793	139			

Source: Data processed using SPSS 26, 2026

The ANOVA-based linearity test yields a *Deviation from Linearity* significance value of 0.166, which exceeds 0.05. This indicates no significant departure from linearity in the relationships between *e-commerce*, hedonic lifestyle, and peer influence on the one hand and consumptive behaviour on the other. The relationships among these variables may therefore be regarded as linear.

c. Uji Heteroskedastisitas



Source: Data processed using SPSS 26, 2026

Figure 1. Hasil Uji Heteroskedastisitas

The scatterplot reveals no discernible pattern in the distribution of residuals, indicating that the residual variance is homogeneous across all values of the independent variables. The model is thus free of heteroscedasticity, and the resulting estimates are BLUE (*Best Linear Unbiased Estimator*), confirming the reliability of the regression analysis.

4. Hypothesis Testing

a. **Coefficients of Correlation and Determination**

Table 8. **Coefficients of Correlation and Determination**

Model	R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	0.76[a]	0.58	0.34	1.04

Source: Data processed using SPSS 26, 2026

As reported in Table 8, the correlation coefficient (R) of 0.76 indicates a strong and positive association among *e-commerce*, hedonic lifestyle, and peer influence and the consumptive behaviour of UINSU students. The coefficient of determination (*R Square*) of 0.58 shows that the three independent variables jointly account for 58% of the variance in consumptive behaviour, with the remaining 42% attributable to factors beyond the scope of this study.

b. Uji Parsial (Uji t)

Table 9. **Results of the t-test**

Variable	***Unstandarized Coefisient***		***Standarized Coefisient***	t	Sig.
	B	*Std. Error*	*Beta*		
(Constant)	5,533	1,462		3,784	0,001
E-commerce (X_1)	0,528	0,082	0,549	6,403	0,001
Hedonic Lifestyle (X_2)	0,212	0,050	0,353	4,214	0,001
Peer Influence (X_3)	0,265	0,097	0,363	2,673	0,003

Source: Data processed using SPSS 26, 2026

As shown in Table 9, *e-commerce* (X_1) records a calculated t of 6.403, exceeding the critical t of 1.977, with a significance of 0.001; it therefore has a significant effect on the consumptive behaviour of UINSU students. Hedonic lifestyle (X_2) records a calculated t of 4.214, likewise exceeding 1.977, with a significance of 0.001, and so also exerts a significant effect. Finally, peer influence (X_3) records a calculated t of 2.673, exceeding 1.977, with a significance of 0.003, confirming a significant effect on consumptive behaviour as well.

c. **Simultaneous Test (F-test)**

Table 10. **Results of the F-test (ANOVA)**

Model		**Sum of Square**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	86.90	50	17.38	15.96	.00[b]
	Residual	64.23	136	1.09		
	Total	151.14	140			

Source: Data processed using SPSS 26, 2026

The F-test yields a calculated F of 15.96 with a significance of 0.000. Compared against the critical F of 2.37 at the 5% significance level, the calculated F (15.96) exceeds the critical value, and the significance of 0.000 is below 0.05. It can therefore be concluded that *e-commerce*, hedonic lifestyle, and peer influence jointly and significantly influence the consumptive behaviour of UINSU students.

5. Multiple Linear Regression Analysis

Drawing on the coefficients in Table 9, the multiple linear regression equation is as follows::

$$\mathbf{Y = 5{,}533 + 0{,}528X1 + 0{,}212X2 + 0{,}265X3 + e}$$

The constant of 5.533 indicates that, when *e-commerce* (X_1), hedonic lifestyle (X_2), and peer influence (X_3) are all zero, students' consumptive behaviour (Y) remains at 5.533. The regression coefficient for *e-commerce* of 0.528 shows that a one-unit increase in e-commerce use raises consumptive behaviour by 0.528 units, holding other variables constant. Similarly, the coefficient of 0.212 for hedonic lifestyle indicates that a one-unit increase raises consumptive behaviour by 0.212 units, while the coefficient of 0.265 for peer influence shows that stronger peer influence raises consumptive behaviour by 0.265 units. All independent variables exert a positive and significant effect on the consumptive behaviour of UINSU students, as evidenced by calculated t-values exceeding the critical value and significance levels below 0.05.

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Discussion

1. The Influence of E-commerce on Students' Consumptive Behaviour

The partial test in Table 9 shows that *e-commerce* exerts a positive and significant effect on the consumptive behaviour of UINSU students, with a calculated t of 6.403 exceeding the critical t of 1.977 and a significance of 0.001. This indicates that the more intensively students use e-commerce platforms, the greater their propensity for consumptive behaviour. The regression coefficient of 0.528 further confirms that each one-unit increase in e-commerce use raises consumptive behaviour by 0.528 units, holding other variables constant. In practice, UINSU students tend to use e-commerce platforms to purchase fashion items, skincare, accessories, and other lifestyle goods. Features such as flash sales, free shipping, and pay-later schemes encourage unplanned purchases, and several students admitted to buying goods lured by discounts even when the items were not urgently needed. These conditions demonstrate that technological convenience accelerates consumption without careful budgetary consideration. The finding accords with consumer behaviour theory, which holds that ease of access to digital technology can shape purchasing decisions. According to Hidayah and Ahmadi (2025), *e-commerce* offers convenience, speed, and flexibility that can weaken consumers' rational deliberation and thereby promote impulsive purchasing. Features such as promotions, discounts, and free shipping, together with digital payment systems, further intensify the impulse to consume. Because shopping can be conducted anytime and anywhere, students purchase more frequently and with less planning, and consumptive behaviour rises accordingly, particularly under intensive exposure to in-app promotions.

These results are consistent with the findings of Fauziah et al. (2022) and Saputro et al. (2021), who report that *e-commerce* has a positive and significant effect on students' consumptive behaviour, marking it as a dominant driver. Putri, Zahara, and Mulyeni (2025) similarly show that the intensity of marketplace use significantly heightens the tendency towards excessive consumption, while Oskar et al. (2022) find that the convenience of digital transactions and online payment systems increases the frequency of impulsive purchasing among the young.

2. The Influence of Hedonic Lifestyle on Students' Consumptive Behaviour

The partial test in Table 9 shows that hedonic lifestyle exerts a positive and significant effect on students' consumptive behaviour, with a calculated t of 4.214 exceeding the critical t of 1.977 and a significance of 0.001. The regression coefficient of 0.212 indicates that an increase in hedonic lifestyle raises consumptive behaviour by 0.212 units. According to Solomon (as cited in the consumer behaviour literature), consumers with a hedonic lifestyle treat consumption as a means of securing emotional satisfaction, self-image, and social recognition, so that purchasing decisions rest more on desire than on need. In practice, students with a hedonic lifestyle tend to buy trend-driven, branded, or highly symbolic goods, viewing shopping not merely as the fulfilment of need but also as a form of entertainment and a means of enhancing self-confidence — all of which foster consumptive behaviour. In the field, UINSU students display a tendency to buy goods not only for functional reasons but also to enhance appearance and social standing. Purchasing the latest outfits, following viral social-media trends, and consuming branded products form part of everyday life, and shopping is often regarded as a form of self-reward after completing academic tasks. This finding aligns with Putri et al. (2025), who report that a hedonic lifestyle significantly influences students' consumptive behaviour, and with subsequent studies identifying hedonism as a strong internal factor in the formation of excessive consumption patterns.

Pramesti et al. (2025) further show that students with higher levels of hedonism tend to manage their finances more wastefully, owing to a consumption orientation centred on pleasure and personal gratification. Nurwahyuni and Yuniasanti (2023) likewise find that a hedonic lifestyle among Generation Z is positively related to consumptive behaviour on e-commerce platforms. Taken together, these results confirm that a hedonic lifestyle constitutes a key internal factor driving excessive consumption among students.

3. The Influence of Peers on Students' Consumptive Behaviour

The partial test in Table 9 shows that peer influence records a calculated t of 2.673, exceeding the critical t of 1.977, with a significance of 0.003. The regression coefficient of 0.265 indicates that an increase in peer influence raises consumptive behaviour by 0.265 units. Peer influence thus exerts a positive and significant effect, demonstrating that social interaction with peers shapes students' purchasing decisions. In practice, UINSU students frequently buy the same products as their classmates or social group — for example, particular bags, shoes, or gadgets that are trending on campus. Socialising at particular cafés or eateries likewise operates as a form of indirect social pressure, and students who do not follow such trends may feel left behind or less confident in social settings. This finding accords with social conformity theory, which holds that individuals tend to align their attitudes and behaviour with those of their social group; social pressure and the desire for acceptance can drive individuals to adopt the prevailing consumption patterns of their peer environment. Students often purchase products on a friend's recommendation, follow group shopping habits, or buy simply to avoid appearing out of step with prevailing trends, so that a consumptive peer environment indirectly encourages consumptive behaviour even when the goods purchased are not fully needed.

These results are consistent with Imsar et al. (2025), who emphasise the important role of social factors — particularly the peer environment — in shaping student consumption; intensive peer interaction encourages individuals to adopt shared consumption patterns and thereby heightens consumptive behaviour. Putri et al. (2025) similarly affirm the significant role of peers, and further studies confirm that social factors contribute significantly to the tendency towards excessive consumption. Hidayat (2020) finds that peer-related social pressure can influence purchasing decisions, especially for symbolic goods such as fashion items and gadgets, while Salsabila et al. (2025) show that social interaction within friendship groups can shape consumption patterns through imitation and product recommendation.

4. The Simultaneous Influence of E-commerce, Hedonic Lifestyle, and Peer Influence on Students' Consumptive Behaviour

The simultaneous test in Table 10 yields a calculated F of 15.96, exceeding the critical F of 2.37, with a significance of 0.000. This indicates that *e-commerce*, hedonic lifestyle, and peer influence jointly influence the consumptive behaviour of UINSU students. The coefficient of determination shows that the three variables together make a substantial contribution to consumptive behaviour, with the remainder attributable to factors outside the study. In practice, UINSU students' consumption is not governed by a single factor. Ease of access through e-commerce platforms creates ample opportunity for rapid and convenient purchasing; a hedonic lifestyle drives students to prioritise pleasure and personal gratification through consumption; and the peer environment exerts a strong social influence on consumption patterns, given the tendency to follow the trends and habits of one's social group. These three factors interact in shaping students' consumptive behaviour. The digital convenience afforded by e-commerce serves as the means that facilitates consumption, while a hedonic lifestyle and peer influence act as reinforcing drivers of purchasing decisions. The finding aligns with Astriana and Jaharuddin (2024), who report that digital technology, lifestyle, and social environment together exert a significant influence on students' consumptive behaviour in online shopping. Oskar et al. (2022) likewise find that the combination of e-commerce use, financial literacy, and lifestyle significantly affects consumptive behaviour.

Nurwahyuni and Yuniasanti (2023) show that the consumptive behaviour of the young is shaped not only by technological factors but also by psychological and social-environmental ones, indicating that student consumptive behaviour is a multidimensional phenomenon arising from multiple interrelated factors. Overall, these findings support consumer behaviour theory, which holds that consumptive behaviour is influenced by technological, individual-internal, and social factors: ease of access to *e-commerce*, a hedonic lifestyle orientation, and peer influence interact to drive consumptive purchasing (Astriana & Jaharuddin, 2024). These results confirm that digital technology, lifestyle, and social environment all contribute to shaping students' consumptive behaviour. Beyond the conventional economic lens, the phenomenon may also be understood through Islamic economics, which stresses balance and self-restraint in consumption. Within this perspective, the concept of *Homo Islamicus* underscores the importance of self-control and moderation. Muslim students are accordingly expected to harness technological progress judiciously and to avoid excessive consumption (Haneef & Furqani, 2021; Aziz & Huda, 2024

5. Conclusion

This study concludes that e-commerce, hedonic lifestyle, and peer influence each shape the consumptive behaviour of UINSU students. Together, the three variables explain 58% of the variance in consumptive behaviour, with the remaining 42% attributable to factors beyond the study — indicating that the association between the study variables and consumptive behaviour, while significant, leaves a substantial share of variation unexplained. This unexplained variance may stem from several factors not examined here, including income level, financial literacy, self-control, and religiosity. In addition, the tendency of students to face economic constraints may limit their overall consumption and thereby temper the strength of the relationships observed. From the standpoint of Islamic economics, the phenomenon can be interpreted through the concept of Homo Islamicus — the individual who takes Islamic values as a guide in every economic decision. Muslim students, as members of the younger generation, are therefore expected to govern their consumption by upholding the principles of simplicity and balance and by avoiding excess.

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