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The Influence of Electronic Payment Usage, Lifestyle, and Financial Literacy on the Consumptive Behavior of Santri: A Case Study at PPSM Thohir Yasin, East Lombok

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Abstract

Islamic boarding schools (*pesantren*), as traditional centers of Islamic education, are increasingly confronted with the challenges posed by modernization, particularly in the domain of financial technology. In response, PPSM Thohir Yasin implemented an electronic payment system utilizing smart card technology through its affiliated business unit, Thohir Yasin Mart. This study aimed to examine the influence of electronic payment, lifestyle, and financial literacy on the consumptive behavior of *Madrasah Aliyah* (MA) students at PPSM Thohir Yasin. Employing a quantitative research design with a cross-sectional survey method, data were collected from 300 students selected through stratified purposive sampling based on class level, gender, and residential status. Structured, closed-ended questionnaires were disseminated online during the pesantren's Ramadan holiday in 2025. Data analysis was conducted using SPSS version 25, incorporating validity and reliability testing, classical assumption checks, and multiple linear regression analysis. The results indicated that electronic payment exerted a negative and significant influence on consumptive behavior ($t = -8.760$; $p < 0.001$), lifestyle demonstrated a positive and significant impact ($t = 5.719$; $p < 0.001$), while financial literacy had a positive but statistically non-significant effect ($t = 1.682$; $p = 0.094$). Collectively, the three variables significantly influenced consumptive behavior ($p < 0.001$), explaining 29.8% of the variance ($R^2 = 0.298$). The study concludes that lifestyle is the most influential factor driving students' consumptive behavior, whereas financial literacy does not yet exert a

substantial effect. These findings underscore the need for *pesantren*-based policies that promote responsible electronic transactions and strengthen financial education in alignment with Islamic values.

Keywords: Electronic Payment; Lifestyle; Financial Literacy; Consumptive Behavior; Islamic Boarding Schools

INTRODUCTION

The rapid development of information and communication technology has significantly transformed the global financial transaction system. Electronic payments through credit cards, digital wallets (e-wallets), and online transfers have become the preferred methods for modern society. In Indonesia, digital transactions increased by 43.45% in 2023, indicating a massive shift from cash-based to digital payment systems. The convenience, speed, and security offered by electronic payment systems not only alter financial transaction patterns but also potentially influence individual consumption behavior (Badan Pusat Statistik, 2024)

The use of e-wallet technology will also be examined to see how much influence it has on student consumption behavior with lifestyle as a moderating variable (Maryam et al., 2024). According to (Yuliana et al., 2024), financial literacy has a positive and significant effect on consumptive behavior, lifestyle has a positive and significant effect on consumptive behavior, and simultaneously both have a significant influence. Likewise, Syifa et al., (2024) found that financial literacy, students' lifestyles, and self-control are positively associated with students' consumption behavior. During the COVID-19 pandemic, financial literacy, lifestyle, and self-control continued to have a positive impact on students' consumptive behavior (Keuangan et al., 2023). In a similar vein, Madhan Abidzar and Mintasih Indriayu (2023) concluded that digital wallets and financial literacy simultaneously affect the consumptive behavior of college students.

Mankiw (2018) explains that, "People face trade-offs. To get one thing, you have to give up something else. Making decisions requires trading off one goal against another". This economic principle aligns with consumer decision-making patterns, especially in young people who are exploring their financial independence. In the same spirit,

Kurniawan (2022) states that "consumer behavior is influenced by various factors, including cultural, social, personal, and psychological aspects."

This phenomenon is not limited to the general public but has also begun to permeate semi-enclosed environments such as Islamic boarding schools (pesantren). One such case is Pondok Pesantren Salaf Modern (PPSM) Thohir Yasin in East Lombok, which has integrated an electronic payment system using a smart card for its students since 2021 through its business unit, Thohir Yasin Mart. Students no longer use physical cash; instead, they use rechargeable digital cards funded by their parents or guardians from outside the pesantren. While this system offers efficiency and security, it also raises concerns about the potential emergence of consumptive behavior.

In Islamic teachings, excessive consumption is categorized as israf (wasting the blessings of Allah) and tabdzir (squandering wealth without benefit). Allah SWT warns in Surah Al-A'raf verse 31:

وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

"Eat and drink, but do not be excessive. Indeed, He does not like those who commit excess." (Qur'an, 7:31)

This verse presents a fundamental principle in consumption: Islam encourages balance, not prohibition, but with control. Therefore, as technology such as e-payment facilitates easier spending, financial literacy and moderation values are essential to avoid falling into israf.

On the other hand, repeated consumptive behavior (especially in buying non-essential items such as snacks, accessories, or trending products among santri) has become a growing concern. Informal interviews with the management of Thohir Yasin Mart revealed that some students use their smart cards for impulsive purchases, despite having a preset spending limit. This condition raises an important question: Has the ease of digital transactions eroded the value of qana'ah (contentment), a core ethic in pesantren tradition? This behavior may be linked to the psychological effect of using smart cards, which reduces one's perception of actual spending. Consequently, there is a risk of forming consumptive habits that contradict the pesantren's core values of simplicity and restraint—thus requiring further scholarly investigation.

The Prophet Muhammad SAW once said in an authentic hadith:

لَيْسَ الْغِنَى عَنْ كَثْرَةِ الْعَرَضِ، وَلَكِنَّ الْغِنَى غِنَى النَّفْسِ

"Richness is not having many possessions, but richness is being content in the soul." (Narrated by Bukhari and Muslim).

This hadith emphasizes that well-being is not measured by purchasing power, but by self-restraint. This aligns with the principle of consumer restraint in Islamic economics, where consumption should not merely satisfy desires but deliver benefit (maslahah) and avoid waste (israf) or impulsive behavior.

In the educational context—especially within pesantren—students' consumptive lifestyles have begun to draw attention. Both boarding and day students are increasingly influenced by social dynamics and current trends in their environment. Their consumption habits, often shaped by peer interactions, tendencies to imitate others, or pressure to follow trends, are rarely accompanied by a strong foundation in economic character education. Yet, educational institutions play a critical role in instilling selective and responsible consumer behavior.

This reality reflects the emergence of a symbolic consumption culture (consumer identity) among santri, where consumption is no longer based on need but serves as a form of self-image and social recognition. This is in line with Social Comparison Theory, which posits that individuals are motivated to mimic the consumption behaviors of others to feel equal or accepted in a social group. It highlights that individuals often emulate the consumption habits of peer and aspirational groups to align with social norms and gain acceptance. The research confirms that social comparisons significantly shape consumer behavior.(Burgiel, 2017)

Therefore, the role of pesantren education is vital in introducing financial literacy early on. Santri must not only learn how to use money but also develop awareness in managing personal finances wisely. Financial literacy helps distinguish between needs and wants, plan expenditures, and foster values of moderation and responsibility. These competencies not only support students during their time in the pesantren but also serve as essential preparation for their future economic challenges.

Conceptually, electronic payments are part of financial technology (fintech), which reshapes how individuals access and use financial services. According to Perwakilan Bank Indonesia Provinsi Sumatera Utara, (2021) fintech—particularly electronic payment systems—has become a transformative force in personal financial behavior. As defined by the OECD (2022), financial literacy is a combination of knowledge, attitudes, and behaviors required to make wise financial decisions and ultimately achieve financial well-being. In this context, financial literacy includes understanding concepts such as saving, budgeting, managing debt, and making informed spending choices.

Several previous studies have attempted to examine the relationship between electronic payment and consumptive behavior, such as those conducted by Puspitasari & Indrarini, (2021) and Damayanti and Canggih (2021). However, these studies tend to focus on urban populations and have not yet addressed the pesantren (Islamic boarding school) context, which possesses unique cultural characteristics and value systems. Similarly, research on financial literacy by Kumala & Mutia, (2020) generally targets groups such as university students or professionals, rather than santri who live within a closed and controlled financial system. Meanwhile, a study on santri lifestyle conducted by Azizah, (2022) did not connect lifestyle aspects with the use of electronic payment systems or the level of financial literacy. In addition, although Widiyanti et al., (2022) comprehensively discussed the variables addressed in this study, their research context was still limited to university students, not santri, who have distinct educational, cultural, and lifestyle backgrounds.

Therefore, there is a significant research gap in understanding the interaction between electronic payment, lifestyle, and financial literacy within the pesantren context. This study aims to fill that gap by empirically examining the case of PPSM Thohir Yasin, a modern salaf pesantren that integrates traditional values with an independent economic system through its business unit, Thohir Yasin Mart. Previous studies have shown that pesantren such as PPSM Thohir Yasin are adopting innovative economic management models—such as the holding and service models—that combine Islamic educational goals with modern financial administration and alumni empowerment. These models demonstrate a growing trend of embedding entrepreneurial and digital financial practices into the pesantren ecosystem, thereby reinforcing the relevance of exploring how electronic payment systems, lifestyle, and financial literacy shape student behavior in such unique educational settings. (Amir et al., 2024) The novelty of this research lies in the integration

of three main variables—electronic payment, lifestyle, and financial literacy—within the cultural framework and unique values of pesantren, an area that has been largely overlooked in previous studies.

The selection of Pondok Pesantren Salaf Modern (PPSM) Thohir Yasin as the research site is based on several strategic considerations. First, the pesantren has adopted a smart card system since 2021, enabling empirical analysis of the implementation of digital financial technology within an Islamic educational setting. Second, although the institution oversees educational levels ranging from elementary (MI) to higher education, this study specifically focuses on students at the Madrasah Aliyah (MA) level, both those residing in dormitories and those who do not, as they are considered to have a higher level of maturity and economic understanding. Third, the presence of Thohir Yasin Mart as the pesantren's internal business unit provides a tangible setting to observe consumption behavior directly within the pesantren's social and economic system.

This study addresses the following research questions: (1) What is the effect of electronic payment usage on the consumptive behavior of Madrasah Aliyah (MA) students at PPSM Thohir Yasin, East Lombok?; (2) What is the effect of lifestyle on the consumptive behavior of MA students at PPSM Thohir Yasin?; (3) What is the effect of financial literacy on the consumptive behavior of MA students at PPSM Thohir Yasin?; (4) What is the simultaneous effect of electronic payments, lifestyle, and financial literacy on the consumptive behavior of MA students at PPSM Thohir Yasin?

The Significance of the Study are: (1) Theoretically, this study enriches Islamic Economics literature by offering an empirical view of student consumption behavior in pesantren, emphasizing fintech integration and ethical education. It also serves as a reference for future research on Islamic values in digital finance; and (2) Practically, the findings provide strategic insights for Thohir Yasin Mart in improving smart card-based transactions and financial education. For educators, it supports the development of character-building programs promoting financial responsibility. Other Islamic institutions may adopt this model to align digital financial systems with Islamic values.

METHODS

This study employed a quantitative associative research method aimed at measuring the relationships between independent variables—Electronic Payment, Lifestyle, and

Financial Literacy—and the dependent variable, Consumptive Behavior. Quantitative research was selected because it focuses on the objective measurement of variables through numerical data, allowing for hypothesis testing and analysis of variable relationships using statistical methods (Aguinis, 2023; Vijayendra & Fantone, 2023) The objective was to test partial and simultaneous relationships among variables within the context of the Islamic boarding school (pondok pesantren), producing results that were objective, measurable, and generalizable. From the perspective of Islamic economics, this approach was relevant to assess santri's transactional behavior and support policy formulation consistent with Sharia principles.

The population consisted of all active Madrasah Aliyah (MA) students at Pondok Pesantren Salaf Modern Thohir Yasin, East Lombok, totaling 1,184 students for the academic year 2022/2023. The focus on MA students was justified due to their maturity and active use of smart cards for transactions. The sample size was determined using Slovin's formula with a 5% margin of error, yielding a minimum sample of 299, which was rounded to 300 respondents. Stratified purposive sampling was applied to ensure adequate representation of subgroups within the population, based on three stratification criteria: grade level (X, XI, XII), gender (male/female), and residence status (dormitory/non-dormitory). This method enhanced the generalizability of findings and reduced sampling bias by dividing the population into twelve strata, from each of which 25 respondents were selected (Jha, 2023).

Inclusion criteria comprised active MA santri who had used the smart card and were willing to complete the questionnaire voluntarily and honestly. Exclusion criteria ruled out MI and MTs students, non-smart card users, and incomplete or invalid data entries. This strategy ensured representative and relevant data suitable for quantitative analysis with a controlled margin of error.

The research was conducted at Thohir Yasin Mart, a relevant site for observing consumer behavior. The timeline spanned from preparation in August 2023, a suspension period due to academic leave from September 2023 to January 2025, followed by data collection and analysis in February–March 2025, and report writing in April–May 2025. Despite the hiatus, the methodological rigor and planning were maintained to preserve data quality.

Variables were clearly defined as measurable characteristics that could vary in value or intensity (Sugiyono, 2019). The independent variables were Electronic Payment (frequency, transaction value, security, payment preference), Lifestyle (shopping frequency, influence of trends and peers, time management), and Financial Literacy (understanding of financial concepts, budgeting, Sharia financial principles, decision-making). The dependent variable, Consumptive Behavior, included indicators such as excessive purchasing, spending on non-essential goods, impulsive buying, and hedonic consumption.

The research design adopted a cross-sectional quantitative survey approach to examine the influence of independent variables on the consumptive behavior of MA santri. This ex post facto design involved no direct intervention but relied on data collected through an online questionnaire distributed via Google Forms during the Ramadan holiday through WhatsApp class groups. This method facilitated easy respondent access and ensured data validity (Gamage, 2025)

The main instrument was a closed-ended questionnaire using a 4-point Likert scale ranging from "Very Often" to "Very Rare," measuring the intensity of behaviors and habits. The questionnaire contained five sections: demographic data, electronic payment, lifestyle, financial literacy, and consumptive behavior. Distribution was entirely online during the holiday period, leveraging respondents' personal devices and internet access. The instrument had undergone validity and reliability testing to guarantee data accuracy and contextual relevance. The expected data reflected the actual conditions and served as the basis for analyzing variable influences.

Data collection was carried out through a digital self-administered questionnaire disseminated online via WhatsApp groups, with support from teachers and class guardians as facilitators. This approach was efficient, accessible to students at home during Ramadan, and allowed automatic recording and real-time response monitoring. Preliminary validation ensured completeness and elimination of invalid data. This method was anticipated to yield accurate and representative data despite the lack of direct onsite data gathering.

Data analysis was conducted using SPSS version 25 and included: (1) Descriptive statistics to summarize respondent characteristics and response patterns (means, standard deviations, frequencies, percentages); (2) Validity tests employing Pearson correlation and reliability analysis using Cronbach's Alpha ($\alpha > 0.60$); (3) Classical assumption tests, including normality (Kolmogorov-Smirnov/Shapiro-Wilk), multicollinearity (Variance

Inflation Factor < 10), and heteroscedasticity (scatterplot analysis); and (4) Multiple linear regression analysis to test the influence of electronic payment (X_1), lifestyle (X_2), and financial literacy (X_3) on consumptive behavior (Y), with the model: $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$ The analysis included the coefficient of determination (R^2), partial significance tests (t-tests), and simultaneous tests (F-test).

Hypotheses were tested as follows: (1) Partial hypotheses (t-test): (a) H_1: Electronic payment had a significant positive effect on consumptive behavior; (b) H_2: Lifestyle had a significant positive effect on consumptive behavior; (c) H_3: Financial literacy had a significant negative effect on consumptive behavior. (2) Simultaneous hypothesis (F-test): H_4: The three independent variables collectively had a significant effect on consumptive behavior.

Decisions on hypotheses acceptance were based on significance values (Sig. < 0.05 indicated acceptance; Sig. ≥ 0.05 indicated rejection). This testing was expected to provide empirical evidence on the effects of transaction technology, lifestyle, and financial literacy on the consumptive behavior of santri in the pesantren environment.

RESULTS

1. Data Description

This study involved 300 respondents who were active students at the Madrasah Aliyah (MA) level in the Pondok Pesantren Salaf Modern (PPSM) Thohir Yasin, East Lombok. The respondents were selected using purposive sampling, with the primary criterion being active users of the electronic payment system (smart card) within the pesantren environment, particularly for transactions at the Thohir Yasin Mart business unit.

To obtain representative data reflecting the diversity of the students' characteristics, respondents were categorized into 12 subgroups based on a combination of the following factors:

a. Grade level: MA Grade 1, Grade 2, and Grade 3.

b. Gender: Male and Female.

c. Residence status: Boarding (Dormitory) and Commuting (Non-boarding).

Each subgroup consisted of 25 respondents, resulting in a total of 300 respondents. The distribution is presented in the following table:

Table 1: Group of Each Respondent

No	Respondent Group	Number of Respondents
1	MA Grade 1 Male Boarding	25
2	MA Grade 1 Male Commuting	25
3	MA Grade 1 Female Boarding	25
4	MA Grade 1 Female Commuting	25
5	MA Grade 2 Male Boarding	25
6	MA Grade 2 Male Commuting	25
7	MA Grade 2 Female Boarding	25
8	MA Grade 2 Female Commuting	25
9	MA Grade 3 Male Boarding	25
10	MA Grade 3 Male Commuting	25
11	MA Grade 3 Female Boarding	25
12	MA Grade 3 Female Commuting	25
	Total	**300**

Table 1 provides a breakdown of respondents based on their grade level, gender, and residential status (boarding or commuting). Each group consists of 25 students, evenly distributed across three grades (Grade 1, Grade 2, and Grade 3) at the Madrasah Aliyah (MA) level. Both male and female students are represented equally, with further categorization into boarding and commuting groups. In total, the study involved 300 respondents.

This grouping aimed to explore variations in students' consumptive behavior based on their educational, social, and cultural backgrounds embedded within the pesantren system. All respondents independently completed the research questionnaire via the Google Form platform, under the supervision and guidance of the researcher to ensure the validity of responses.

The descriptive statistics for each variable in this study, namely electronic payment (X_1), lifestyle (X_2), financial literacy (X_3), and consumptive behavior (Y), are presented in the following table:

Table 2: Descriptive Statistics Results

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Electronic Payment (X_1)	300	1.17	4.00	3.1717	0.64548
Lifestyle (X_2)	300	1.33	4.00	2.8556	0.77305
Financial Literacy (X_3)	300	1.50	4.00	3.1306	0.57951
Consumptive Behavior (Y)	300	1.00	4.00	2.4092	0.91181

Source: Processed data, 2025.

Based on the table 2 above, it can be observed that:

a. The highest average score was found in the electronic payment variable (X_1), at 3.17, indicating that this method has been widely used and accepted by the students in their daily lives.

b. The consumptive behavior variable (Y) had the lowest average score of 2.41, coupled with the highest standard deviation of 0.91, suggesting considerable variation in students' consumption patterns.

c. Financial literacy (X_3) also showed a relatively high average of 3.13, reflecting a fairly good financial awareness, although the regression analysis will later test the significance of its influence.

Overall, this data description provides an essential preliminary overview of the consumption patterns and key characteristics of students within a technology-based modern pesantren environment such as PPSM Thohir Yasin.

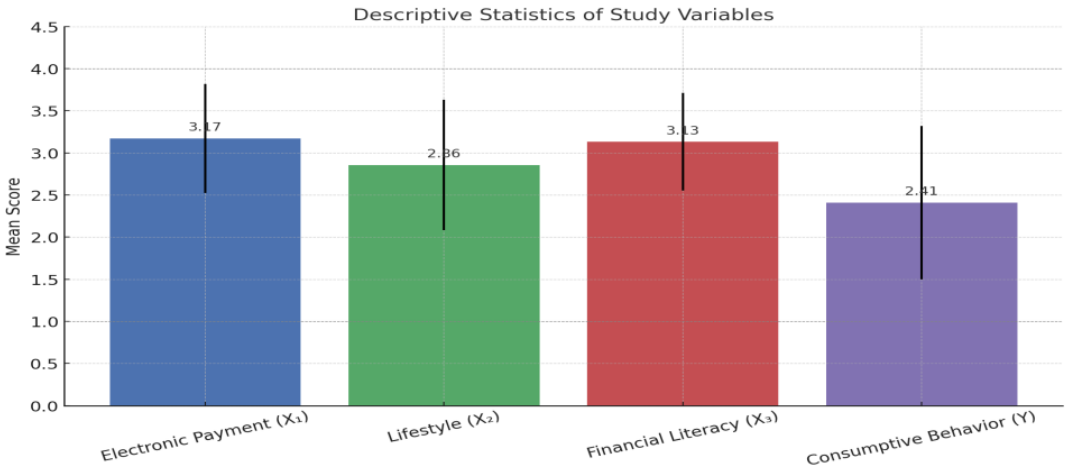

Figure 1: Bar Chart of the Mean of Research Variables

The Figure 1 of bar chart above illustrates that the Electronic Payment (X_1) variable has the highest average score (3.17), indicating that respondents generally agree with statements related to electronic payment usage. This is followed closely by Financial Literacy (X_3) with an average score of 3.13, suggesting a relatively good level of understanding and knowledge about financial matters among respondents. The Lifestyle (X_2) variable has a lower mean of 2.86, while Consumptive Behavior (Y) has the lowest mean score of 2.41, indicating that consumptive tendencies are perceived as less dominant among the respondents.

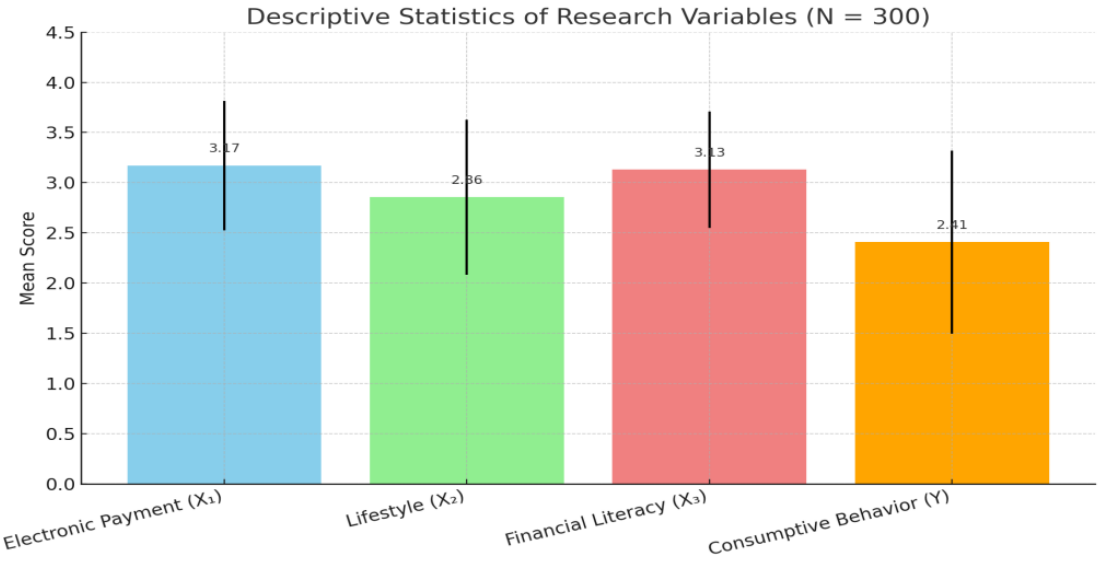

Figure 2: Bar Chart of the Standard Deviation of Research Variables

The Figure 2 of bar chart reveals that the Consumptive Behavior (Y) variable has the highest standard deviation, which indicates a greater variability or inconsistency in respondents' answers. This suggests that perceptions or behaviors related to consumptive tendencies vary widely among individuals. In contrast, the other variables have relatively lower standard deviations, meaning that respondents' answers are more consistent regarding electronic payments, lifestyle, and financial literacy.

2. Results of Validity and Reliability Tests

a. Instrument Validity Test

The validity test aims to determine the extent to which the questionnaire items are capable of measuring what they are intended to measure. In this study, validity testing was conducted using the Pearson Product Moment correlation technique, correlating each item

score with the total score of the variable. An item is considered valid if the calculated *r* value exceeds the critical *r* value at a 5% significance level with $N = 300$, resulting in a critical *r* value of 0.113.

1). Validity of the Consumer Behavior Variable (Y)

Variable Y was measured using 8 statement items. Based on the analysis, all calculated *r* values of the items exceed the critical *r* value of 0.113.

Table 3: Validity Test Results for the Consumer Behavior Variable (Y)

No	Statement	r (calculated)	r (critical)	Description
1	P19	0.919	0.113	Valid
2	P20	0.897	0.113	Valid
3	P21	0.913	0.113	Valid
4	P22	0.892	0.113	Valid
5	P23	0.883	0.113	Valid
6	P24	0.882	0.113	Valid
7	P25	0.895	0.113	Valid
8	P26	0.897	0.113	Valid

Source: Processed Data, 2025.

Table 3 displays the results of the validity test for the Consumer Behavior variable (Y). It shows that all eight statement items (P19 to P26) have calculated correlation values (r) significantly higher than the critical value (0.113). This indicates that each item is valid and appropriately measures the Consumer Behavior construct in this study.

2). Validity of the Electronic Payment Variable (X_1)

Variable X_1 comprises 6 items. The correlation test results show that all items have *r* values higher than the critical value.

Table 4. Validity Test Results for the Electronic Payment Variable (X_1)

No	Statement	r (calculated)	r (critical)	Description
1	P1	0.822	0.113	Valid
2	P2	0.686	0.113	Valid
3	P3	0.759	0.113	Valid
4	P4	0.864	0.113	Valid
5	P5	0.809	0.113	Valid
6	P6	0.883	0.113	Valid

Source: Processed Data, 2025.

Table 4 presents the validity test results for the Electronic Payment variable (X_1). All six statement items (P1 to P6) show calculated correlation values (r) that exceed the critical value of 0.113. This confirms that each item is valid and reliably measures the Electronic Payment variable in the context of this research.

3). Validity of the Lifestyle Variable (X_2)

Variable X_2 consists of 6 items. All calculated *r* values are above the critical value.

Table 5: Validity Test Results for the Lifestyle Variable (X_2)

No	Statement	r (calculated)	r (critical)	Description
1	P7	0.807	0.113	Valid
2	P8	0.795	0.113	Valid
3	P9	0.903	0.113	Valid
4	P10	0.761	0.113	Valid
5	P11	0.908	0.113	Valid
6	P12	0.709	0.113	Valid

Source: Processed Data, 2025.

The table 5 indicate that all lifestyle indicators demonstrate acceptable validity, with *r* values ranging from 0.709 to 0.908.

4). Validity of the Financial Literacy Variable (X_3)

The financial literacy variable comprises 6 indicators. Although some calculated *r* values are relatively lower, all remain above the critical value.

Table 6: Validity Test Results for the Financial Literacy Variable (X_3)

No	Statement	r (calculated)	r (critical)	Description
1	P13	0.870	0.113	Valid
2	P14	0.681	0.113	Valid
3	P15	0.786	0.113	Valid
4	P16	0.495	0.113	Valid
5	P17	0.851	0.113	Valid
6	P18	0.748	0.113	Valid

Source: Processed Data, 2025.

Table 6 presents all items used to measure financial literacy meet the validity requirement, with *r* values ranging from 0.495 to 0.870.

b. Instrument Reliability Test

The reliability test was conducted to examine the internal consistency of the questionnaire items. An instrument is considered reliable if the Cronbach's Alpha value exceeds 0.60, based on the criteria proposed by Jogiyanto and Ghozali.

The following table presents the reliability test results for each variable:

Table 7: Reliability Test Results for Variables

Variable	Number of Items	Cronbach's Alpha	Description
Consumer Behavior (Y)	8	0.965	Reliable
Electronic Payment (X_1)	6	0.892	Reliable
Lifestyle (X_2)	6	0.898	Reliable
Financial Literacy (X_3)	6	0.840	Reliable

Source: Processed Data, 2025.

Table 7 shows all variables in this study have Alpha values well above the 0.60 threshold, with most approaching or exceeding 0.90. This indicates that the questionnaire exhibits excellent internal consistency, making the measurement results trustworthy and suitable for further analysis.

3. Results of Classical Assumption Testing

Classical assumption testing is a necessary prerequisite before conducting multiple linear regression analysis. The primary purpose of this testing is to ensure that the data meet the statistical requirements for valid interpretation of the regression results. The types of classical assumption tests applied in this study include normality testing, multicollinearity testing, and heteroscedasticity testing.

a. Normality (Kolmogorov–Smirnov / Shapiro–Wilk)

The normality test aims to determine whether the residuals of the regression model are normally distributed. In this study, two approaches were used:

1). Normality Test using the Kolmogorov–Smirnov (K–S) Method

Based on the Kolmogorov–Smirnov (K–S) test results, the significance values for each variable were as follows:

a) X_1 (Electronic Payment), sig. = 0.000

b) X_2 (Lifestyle), sig. = 0.000

c) X_3 (Financial Literacy), sig. = 0.000

d) Y (Consumer Behavior), sig. = 0.000

Since all significance values are less than 0.05, the data are statistically considered not normally distributed. However, given the large sample size (n = 300), the violation of the normality assumption can still be tolerated, as the Central Limit Theorem (CLT) posits that the sampling distribution of the mean will approximate normality for sample sizes greater than 30. The CLT is a fundamental principle in statistics which explains that, regardless of the original population distribution, the distribution of sample means will approach a normal distribution as the sample size increases.

2). Normality Test Based on Residuals

To address the outcome of the initial normality test, a second approach was conducted using the unstandardized residuals. The SPSS output is presented below:

Table 8: SPSS Output for Non-Parametric Normality Test One-Sample Kolmogorov–Smirnov Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		300
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	6.11042476
Most Extreme Differences	Absolute	.042
	Positive	.039
	Negative	-.042
Test Statistic		.042
sAsymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Processed Data, 2025.

Table 8 shows: (a) Test distribution is Normal. (b) Calculated from data. c. Lilliefors Significance Correction. d. This is a lower bound of the true significance. The test results indicate a significance value (Asymp. Sig. 2-tailed) of 0.200, which is greater than 0.05. Therefore, based on the residual approach, it can be concluded that the data are normally distributed, and the regression model is appropriate for further analysis. Although the initial test indicated non-normality, the residual-based approach suggests otherwise. Thus, based on the more robust approach for regression analysis, the normality assumption is satisfied.

b. Multicollinearity (VIF, Tolerance)

The multicollinearity test is conducted to determine whether there is a high correlation among the independent variables in the regression model. High multicollinearity can distort the estimation of regression coefficients and lead to biased interpretations.

Table 9: SPSS Output for Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	23.962	2.963		8.086	.000		
	X1	-.815	.093	-.433	-8.760	.000	.972	1.029
	X2	.442	.077	.281	5.719	.000	.981	1.020
	X3	.173	.103	.082	1.682	.094	.990	1.010

a. Dependent Variable: Y

Source: Processed Data, 2025.

Table 9 presents the indicators used to detect multicollinearity in the regression model. The two primary indicators are Tolerance and Variance Inflation Factor (VIF). Tolerance measures the extent to which an independent variable is not explained by other independent variables in the model, with an ideal value greater than 0.10. Meanwhile, VIF indicates the degree of correlation between an independent variable and the other independent variables, where an ideal value is less than 10. If both conditions are met, it

can be concluded that there is no significant multicollinearity problem in the model being analyzed.

Table 10: Multicollinearity Test Results

Independent Variable	Tolerance	VIF	Remarks
Electronic Payment (X_1)	0.972	1.029	No multicollinearity detected
Lifestyle (X_2)	0.981	1.020	No multicollinearity detected
Financial Literacy (X_3)	0.990	1.010	No multicollinearity detected

Source: Processed Data, 2025.

Table 10 shows the results of the multicollinearity test for the independent variables: Electronic Payment (X_1), Lifestyle (X_2), and Financial Literacy (X_3). All variables have Tolerance values above 0.10 and VIF values below 10, which indicates that there is no multicollinearity detected among the independent variables in the model.

c. Heteroscedasticity

The heteroscedasticity test is conducted to determine whether there is a variance inequality of the residuals across the values of the predictor variables. A good regression model should not exhibit heteroscedasticity, meaning the residuals should have constant variance (homoscedasticity).

In this study, the heteroscedasticity test was performed using a **scatterplot visualization**, as illustrated below:

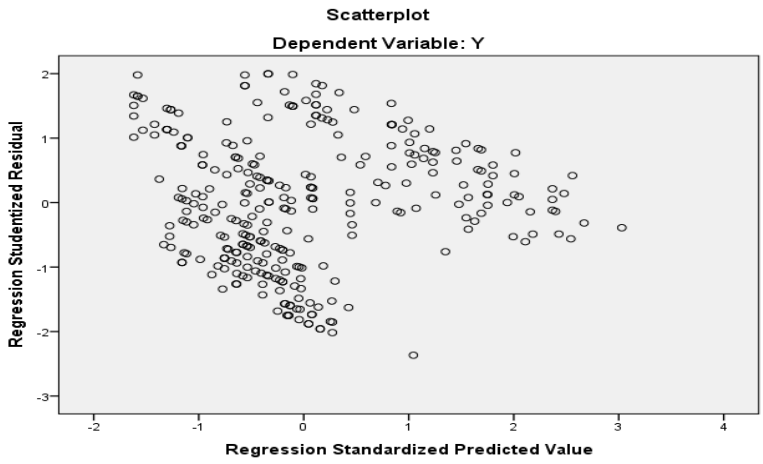

Figure 3: Scatterplot Test Result

The scatterplot test shows that the residual points are randomly distributed above and below the horizontal axis (Y = 0), with no discernible pattern such as a curve, funnel

shape, or expansion. This pattern indicates the absence of heteroscedasticity, as the residuals are evenly and irregularly dispersed.

4. Hypothesis Testing Results

Hypothesis testing was conducted to measure the influence of the independent variables (X_1, X_2, X_3) on the dependent variable (Y), both simultaneously and partially. The model employed was a multiple linear regression analysis, expressed in the following equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where: Y = Consumptive Behavior X_1 = Electronic Payment X_2 = Lifestyle X_3 = Financial Literacy a = Constant b = Regression coefficient e = Error (residual)

a. Coefficient of Determination (R^2)

The coefficient of determination is used to determine the extent to which the independent variables explain the variation in the dependent variable.

Table 11: SPSS Output for Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.546[a]	.298	.291	6.141

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Source: Processed Data, 2025.

The table 11 explaines the R Square value of 0.298 indicates that 29.8% of the variability in the consumptive behavior of students (santri) can be explained by the three independent variables: electronic payment, lifestyle, and financial literacy. The remaining 70.2% is explained by other factors not included in this model, such as family environment, spirituality, or self-control.

b. F-Test (Simultaneous Test)

The F-test is used to assess whether the variables X_1, X_2, and X_3 simultaneously have a significant effect on Y.

Table 12: SPSS Output for F-Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4745.737	3	1581.912	41.943	.000[b]
	Residual	11163.850	296	37.716		
	Total	15909.587	299			

a. Dependent Variable: Y

b. Predictors: (Constant), X_3, X_2, X_1

Source: Processed Data, 2025.

The table 12 shows the regression model which is statistically significant, as the calculated F-value (41.943) is greater than the F-table value (2.64), and the significance value is 0.000, which is less than 0.05. This indicates that the variables electronic payment, lifestyle, and financial literacy simultaneously have a significant influence on the consumptive behavior of students. Therefore, hypothesis H_4 is accepted and the null hypothesis (H_0) is rejected.

c. t-Test (Partial Test)

The t-test is used to determine the partial effect of each independent variable on the dependent variable.

Table 13: Partial t-Test Results

Variable	**t-Statistic**	**t-Table**	**Sig.**	**Conclusion**
Electronic Payment (X_1)	-8.760	1.968	0.000	Significant, negative direction (H_1 rejected)
Lifestyle (X_2)	5.719	1.968	0.000	Significant, positive direction (H_2 accepted)
Financial Literacy (X_3)	1.682	1.968	0.094	Not significant, positive direction (H_3 rejected)

Source: Processed Data, 2025.

The table 13 shows the results of the multiple linear regression analysis that the variable electronic payment (X_1) has a negative and significant effect on students' consumptive behavior. This means that increased use of electronic payments tends to

reduce consumptive behavior. Thus, the first hypothesis (H_1), which posited a positive effect, is rejected. Meanwhile, the variable lifestyle (X_2) shows a positive and significant effect on consumptive behavior. This indicates that the more consumptive the students' lifestyle, the higher the level of consumptive behavior. Therefore, the second hypothesis (H_2), which posited a positive influence, is accepted. The variable financial literacy (X_3) was found to have a positive but statistically insignificant effect on consumptive behavior. Although improved financial literacy tends to reduce consumptive behavior, this relationship is not strong enough to be statistically confirmed. Thus, the third hypothesis (H_3) is rejected. Finally, the simultaneous test results confirm that the three independent variables (X_1, X_2, X_3) collectively have a significant effect on consumptive behavior (Y). Therefore, the fourth hypothesis (H_4) is accepted.

Table 14: Summary of Hypothesis Testing Results

Hypothesis	Statement	Decision
H_1	Electronic payment has a positive and significant effect on Y	Rejected (negative, but significant)
H_2	Lifestyle has a positive and significant effect on Y	Accepted
H_3	Financial literacy has a negative and significant effect on Y	Rejected (positive, not significant)
H_4	X_1, X_2, and X_3 simultaneously influence Y	Accepted

Table 14 shows that electronic payment significantly affects behavior but negatively, so H_1 is rejected. Lifestyle has a positive, significant effect, so H_2 is accepted. Financial literacy is not significant, so H_3 is rejected. All variables together significantly affect behavior, so H_4 is accepted.

DISCUSSION

1. The Influence of Electronic Payment on Consumptive Behavior

The analysis results show that the electronic payment variable (X_1) has a negative and significant influence on the consumptive behavior of santri, with a t-value of -8.760 and a significance level of 0.000. This finding contradicts the initial hypothesis, which presumed a

positive influence. In other words, the higher the intensity of electronic payment usage, the lower the tendency toward consumptive behavior.

This phenomenon can be explained by the concept of "Spendception," (Faraz & Anjum, 2025) highlighting how digital payments diminish the psychological visibility of spending. The study emphasizes that the ease and intangibility of digital transactions can lead to emotional detachment from the act of spending, thereby increasing the likelihood of impulsive purchases. However, the negative result in this pesantren context may reflect the students' more cautious use of smart cards, as the funds originate from parents and the pesantren system limits access to physical cash. This leads to more frugal and controlled behavior.

These findings contrast with Ghaith, (2015) and Sugeng et al., (2025) who observed a positive effect of e-payment on consumer behavior in the general population, and the use of electronic money affects the consumptive behavior. However, they align with observations in closed environments like Islamic boarding schools, where values of modesty and social control are more prominent.

2. The Influence of Lifestyle on Consumptive Behavior

The lifestyle variable (X_2) is shown to have a positive and significant influence on santri's consumptive behavior, with a t-value of 5.719 and a significance level of 0.000. This indicates that the more students adopt consumption trends within the boarding school environment, the more pronounced their consumptive behavior becomes.

This finding supports the *Consumer Culture Theory* and *Social Comparison Theory*. Recent studies reinforce these theoretical perspectives. Safitri et al., (2024) found that both conformity and a hedonistic lifestyle significantly impacted students' consumptive behavior, emphasizing that students often consume to align with group norms and express who they are. Similarly, Fitrah and Chaidir, (2024) demonstrated that lifestyle and conformity strongly influenced online shopping behavior among Generation Z, showing that social dynamics play a key role in shaping consumption patterns. These findings collectively illustrate how lifestyle and social belonging are intertwined in influencing consumptive behavior, especially among youth in religious education settings. This result is consistent with studies by Maney & Mathews, (2021) and Lodeng, (2018), which found that both hedonistic and symbolic lifestyles contribute to impulsive buying and excessive spending.

3. The Influence of Financial Literacy on Consumptive Behavior

The financial literacy variable (X_3) has a negative but statistically insignificant effect on consumptive behavior, with a t-value of 1.682 < t-table of 1.968 and a significance level of 0.094 > 0.05. This suggests that the financial literacy level among santri is not strong enough to significantly suppress their consumptive tendencies.

Theoretically, this finding provides limited support for the *Theory of Planned Behavior*. Although strength of social influences is said to be diminishing, reality observation suggests that social comparisons are still important in determining consumers' behaviors and their role might be even increasing. This results from the fact that all kinds of choices are much more diffcult now, when consumers have so many options.(Burgiel, 2017)

This result is in line with the study by Widiyanti et al., (2022) which also found that financial literacy had a positive but insignificant effect on students' consumptive behavior. It highlights that financial understanding alone may not suffice without being supported by direct experience and habitual money management.

4. Simultaneous Influence of X_1, X_2, and X_3 on Consumptive Behavior

The F-test results indicate that the three independent variables collectively have a significant effect on santri's consumptive behavior (F = 41.943, sig. = 0.000). Therefore, the regression model can be used to simultaneously explain consumptive behavior within the pesantren context, although the total contribution is only 29.8% ($R^2 = 0.298$).

This means that 70.2% of other factors influencing consumptive behavior were not included in this model. These may include variables such as religiosity, self-control, peer influence, or the role of caregivers in character education.

5. Linking the Findings to Pesantren Values

The findings of this study suggest that while pesantren values of modesty remain relevant, they are not entirely sufficient to control students' consumptive behavior—particularly for those exposed to internal modern lifestyle trends. On the other hand, the electronic payment system, initially presumed to encourage consumption, appears to be used wisely by students. This demonstrates that the context of use and institutional control are critical in determining the final outcomes.

6. Research Limitations

This study has several limitations. First, the research was conducted in a single pesantren, PPSM Thohir Yasin, which may limit the generalizability of the findings to other Islamic boarding schools with different economic models, values, or digital infrastructures. Second, the use of cross-sectional data restricts the ability to capture long-term behavioral trends or causal relationships between electronic payment, lifestyle, financial literacy, and consumptive behavior. Third, the analysis did not include other potentially influential variables, such as religiosity, peer influence, or self-control, which may significantly affect students' spending behavior. Lastly, self-reported data may be subject to response bias, particularly on sensitive topics like spending and financial habits.

CONCLUSION

Based on the results of data analysis and discussion in the previous chapter, several key points can be concluded as follows: (1) The use of electronic payment has a negative and significant effect on the consumptive behavior of students (santri) at PPSM Thohir Yasin, East Lombok. This result indicates that the higher the use of smart card-based electronic payment systems, the lower the tendency of students to engage in consumptive behavior. Although this finding contradicts the initial hypothesis, it can be explained by the limited access to funds and the institutional control mechanisms present within the pesantren environment; (2) Lifestyle has a positive and significant effect on the consumptive behavior of students. In other words, the more students adopt lifestyle trends and are influenced by the social environment within the pesantren, the higher their tendency to make impulsive purchases and engage in non-essential consumption. The internal lifestyle within the pesantren exerts a particular influence that contributes to shaping students' consumption behavior; (3) Financial literacy has a negative but statistically insignificant effect on students' consumptive behavior. This means that although theoretically, financial understanding could reduce consumptive tendencies, such an effect was not statistically proven in this study. This indicates the need to enhance financial literacy education in a more practical and contextually relevant manner within the pesantren setting; (4) These three independent variables collectively have a significant influence on students' consumptive behavior, contributing 29.8% to the variation in consumptive tendencies. The remaining 70.2% is influenced by other factors outside the

model, such as peer influence, religiosity values, self-control, and internal pesantren regulations.

Thus, this study confirms that although financial technologies such as electronic payments are widely used in pesantren, student lifestyle remains the dominant factor driving consumptive behavior. Therefore, strengthening character education and financial literacy—aligned with the pesantren's values of simplicity—is crucial and should be prioritized by pesantren administrators.

This study enriches the discourse in Islamic economics and consumer behavior by revealing that e-payment can reduce students' consumptive behavior in pesantren, shaped by contextual values and institutional control. It also highlights that financial literacy alone is not enough; it must be supported by practical experience and spiritual reinforcement. Practically, pesantren managers should maintain controlled e-payment systems through tools like spending limits and parental monitoring. Teachers are encouraged to embed Islamic financial education into daily learning. Other pesantren can adopt similar tech-based economic systems that align with pesantren values, while policymakers must ensure that digital transformation includes ethical and Islamic financial guidance.

However, the study has limitations. It focuses on a single pesantren with only MA-level students, uses online surveys that may affect accuracy, and applies a quantitative approach that lacks depth in cultural or psychological dimensions. Moreover, the model explains only 29.8% of consumptive behavior, suggesting many other influencing factors remain unexplored. Future initiatives should introduce digital savings and student investment programs within pesantren to build productive financial habits. Santri need hands-on financial training tailored to their context. Further research should expand the sample, explore psychological and spiritual variables, and apply mixed or longitudinal methods to capture deeper behavioral insights.

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