Unveiling the Adoption of Contemporary Lifestyles: An Analysis of Students' Consumer Behavior through the Lens of Islamic Economic Law

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Abstract  
As a student, ideally prioritize consumptive behavior that prioritizes academic affairs. In fact, students often focus on lifestyle dimensions and aspects outside academia. This raises questions about students' motivations and the extent of their awareness of basic needs. This study examines the consumption patterns of State Islamic University (UIN) Raden Intan Lampung students who adhere to a modern lifestyle. This study explores the impact of Sharia economic law on the consumption behavior of the class of 2020 student groups who took the Sharia Economic Law program at the Sharia Faculty. This research includes field research with a quantitative approach. The methodology used is a descriptive analysis study. The primary data of this study consisted of Sharia Economic Law students class of 2020 from the Sharia Faculty of UIN Raden Intan Lampung. Data collection was carried out through interviews, observations, and questionnaires. The results of the study found that. Students majoring in Sharia Economic Law at UIN Raden Intan Lampung do not follow the Islamic Economic Law, especially the theory of Al Ghazali Consumption. Their emphasis on complementary and aesthetic needs, rather than basic needs, shows a lack of awareness of basic needs and a tendency towards extravagance and luxury.

Keyword: Unveiling, Lifestyle, Islamic Economic Law
Abstrak


Kata Kunci: Membuka, Gaya Hidup, Hukum Ekonomi Islam

Introduction

Contemporary lifestyles have brought about significant changes in consumer behavior, particularly among students (Abduh & Hussin, 2018; Dayyan, 2018; Melis, 2022). The adoption of new technologies and the emergence of e-commerce have transformed the way students consume goods and services. However, the adoption of contemporary lifestyles raises concerns about the compatibility of such lifestyles with Islamic economic law. Islamic economic law is based on the principles of justice, fairness, and equality, and it aims to promote the well-being of individuals and society as a whole (Kuran, 1995). Therefore, it is important to examine the adoption of contemporary lifestyles among students through the lens of Islamic economic law (Selçuk et al., 2021; Sule & Sulaiman, 2021).

Several studies have examined the impact of e-money on consumer behavior (Purwantini et al., 2020). E-money is a form of electronic payment that has gained popularity in recent years. The study found that the use of e-money has a significant impact on consumer behavior, particularly in terms of convenience and security. However, the study did not examine the compatibility of e-money with Islamic economic law. Another study examined the intention of Indonesian consumers to adopt Islamic financial technology services (Jie et al., 2020). The study found that compatibility positively influenced perceived usefulness and perceived ease of use, which in turn, affected the consumers’ attitude. The study
highlights the importance of compatibility in the adoption of new technologies, particularly in the context of Islamic finance.

The revitalization of Sharia economic law in Islamic boarding schools has also been examined (Suhra, 2020). The study found that the condition of Indonesian pesantren is no longer only studying classical sciences. The study highlights the importance of integrating Islamic economic law into the curriculum of Islamic boarding schools to promote the adoption of Islamic economic principles among students. The philosophy values in the ritual of traditional Bugis Mappadendang games have also been observed (Madi, 2014). The study found that the values of Islamic education are embedded in traditional games, which can be used to promote Islamic economic principles among students.

The promises and predicaments of Turkish-Islamic entrepreneurship in a capitalist system have also been examined (2022). The study found that Turkish-Islamic entrepreneurs have broadened and deepened Turkish modernity through the adoption of Islamic economic principles. The study highlights the importance of promoting Islamic economic principles among entrepreneurs to promote sustainable economic development. A study on the protection of consumers from a Maqasidic perspective has also been conducted (Al-Afandi, 2019).

The study examines the protection of consumers from a Maqasidic perspective, which is based on the principles of Islamic jurisprudence. The study highlights the importance of protecting consumers from exploitation and promoting fair trade practices. The relation between postulations of behavioral and traditional economics with reference to Islamic economics has also been examined (Sari Lubis & Padli Nasution, 2023). The study examines the relationship between behavioral and traditional economics and Islamic economics. The study highlights the importance of integrating Islamic economic principles into mainstream economics to promote sustainable economic development.

A study on the analysis of the differences in consumer behavior from conventional and Islamic perspectives has also been conducted (Aminulloh, 2021). The study examines the differences in consumer behavior from conventional and Islamic perspectives. The study highlights the importance of promoting Islamic economic principles among consumers to promote sustainable economic development. The philosophy of rationalism in Islamic economics has also been examined (Afdila & Ferdinan, 2020). The study examines the philosophy of rationalism in Islamic economics, which is based on the principles of reason and rationality. The study highlights the importance of promoting rational economic behavior among individuals and society as a whole.

Finally, a study on the impact of e-commerce on consumer behavior from the perspective of Islamic economics has also been conducted (Dwi Sari et al., 2020). The study examines the impact of e-commerce on consumer behavior from the perspective of Islamic economics. The study highlights the importance of promoting ethical and sustainable e-commerce practices to promote sustainable economic development.

In conclusion, the adoption of contemporary lifestyles among students raises concerns about the compatibility of such lifestyles with Islamic economic law. Several studies have examined the impact of new technologies and e-
commerce on consumer behavior, but few have examined the compatibility of such technologies with Islamic economic law. Therefore, it is important to promote the adoption of Islamic economic principles among students to promote sustainable economic development. The objective of this study is to examine the consumer behavior of students at Raden Intan Lampung State Islamic University in relation to their adoption of contemporary lifestyles, as well as to analyze the perspective of Shariah economic law on the consumer behavior of the 2020 cohort of students who embrace contemporary lifestyles.

**Literature Review**

The first research, conducted by (Dharmawan, 2017), explores the role of fashion orientation and credit card usage in the development of compulsive consumptive behavior. The second study by (Anggraini & Santhoso, 2019) investigates the relationship between hedonic lifestyle and consumptive behavior among adolescents. It finds a significant correlation between the two variables. The third article by (Swastika, 2023) examines the impact of e-wallet usage and consumptive style on online shopping, highlighting the potential issues associated with excessive consumption. Finally, the research by (Melisa et al., 2022) focuses on the influence of online shopping on the lifestyle of Fisip Unsrat students, revealing a tendency for overspending and non-essential purchases. Despite some similarities, these studies differ in terms of their research objects, data analysis techniques, and theoretical frameworks used. The upcoming study will concentrate on the 2020 batch of Sharia Economics Law students at Raden Intan Lampung State Islamic University, employing qualitative analysis methods and drawing upon the theory of Islamic consumption.

**Research Method**

The research involves field research, which directly investigates the consumer behavior of the 2020 batch of Sharia Economics Law students at Raden Intan Lampung State Islamic University. It aims to understand their behavior within the context of contemporary lifestyle from the perspective of Sharia Economics Law. Additionally, library research is utilized as a supporting method, involving books, notes, and previous research reports. The primary data consists of the 2020 batch of students, while secondary data includes information relevant to the issue being studied. The population size is 251 students, and a sample size of 25 students is chosen for the study. Data collection techniques include observation, interviews, questionnaires, and documentation.

The gathered data is processed using specific methods to facilitate discussion and data representation. The data analysis technique used in this research is examined using a qualitative approach that is tailored to the research topic, which is the analysis of students' consumer behavior in following the contemporary lifestyle from the perspective of Sharia Economics Law. It will be
processed using the descriptive analytical method, which includes qualitative percentage representation, providing a logical and systematic description or explanation.

A Brief History of the Shariah Economics Law Program

Speaking of the history of the establishment of the Shariah Economics Law (Muamalah) study program, it is certainly inseparable from the history of the establishment of the Faculty of Shariah at IAIN (now UIN) Raden Intan Lampung itself. The Faculty of Shariah is one of the five faculties within the IAIN Raden Intan Lampung. The existence of this faculty has a very long history since its establishment in 1968 until the present day.

The history of the establishment of the Faculty of Shariah and Law at IAIN Raden Intan Lampung, which was originally the Faculty of Shariah at IAIN Raden Intan Lampung, is closely related to the history of the establishment of IAIN Raden Intan Lampung. It was established through the consultation of Lampung regional scholars in Metro, the capital of Central Lampung at that time, in order to establish the Lampung Islamic Welfare Foundation (YKIL) in 1963, which was responsible for the establishment of Islamic Higher Education Institutions (PTAI).

Thus, in that year (1963), the establishment of PTAI took place, opening two faculties, namely the Faculty of Tarbiyah and the Faculty of Shariah in Lampung under the guidance and support of YKIL. The office and classrooms were located in the auditorium of the Faculty of Law, Unsri, located at Jalan Hasanuddin No. 1, Teluk Betung. After a few months, the classes of both faculties were relocated to the Lungsir Grand Mosque in Teluk Betung, which is now called Al-Furqon Mosque.

The Faculty of Shariah and Law at IAIN Raden Intan Lampung was nationalized concurrently with the inauguration of IAIN Raden Intan Tanjung Karang through Decree (SK) of the Minister of Religious Affairs of the Republic of Indonesia No. 187 of 1968, dated October 26, 1968, during the leadership of the first Rector, Mukhtar Hasan, S.H., located at Jalan Raden Fattah Kaliawi Tanjung Karang.

At the time of nationalization, the Faculty of Shariah at IAIN Raden Intan Lampung, which now became the Faculty of Shariah and Law based on the Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 187 of 1968, had two departments, namely the Department of Islamic Judiciary (PA) and the Department of Islamic Criminal Law (PPI). Their tasks include conducting educational and teaching activities, research, and community service in the field of Shariah and Law (Islamic Law and Positive Law). With the issuance of the Decree of the Minister of Religious Affairs No. 187 of 1968, the Faculty of Shariah officially became one of the faculties within the IAIN Raden Intan Lampung until the present day.
day. As for the current leadership of the Faculty of Shariah, they are as follows: Dean: Dr. Efa Rodiah Nur, M.H., Vice Dean I: Dr. H. Yusuf Baihaqi, L.C., M.H., Vice Dean II: Prof. Dr. Hj. Ernina Pane, S.H., M.Hum., Vice Dean III: Dr. Nuriazli, M.H., Head of the Academic Affairs Bureau: Drs. Muhammad Qirom, Head of IES Study Program: Khoiruddin, M.S.I.

Vision, mission, and objectives of the Shariah Economics Law program are as follows: 1) Vision To make the Muamalah (Shariah Economics) program a center for innovative study, development, and application of Shariah Economics in line with the development of Islamic legal systems and global competitiveness by the year 2023; 2) Mission: Conduct education and teaching based on Shariah sciences, especially Muamalah (Shariah Economics), both in theoretical and practical aspects, Conduct research-based studies on Shariah sciences and Law, particularly Muamalah (Shariah Economics), Foster religious life in the community, particularly in the field of Muamalah (Shariah Economics), Establish beneficial and productive collaborations with relevant institutions, both domestic and international, including government and private entities; 3) Objectives: Produce morally upright Muslim graduates who possess Shariah knowledge and competence in the field of Muamalah (Shariah Economics); Produce graduates capable of developing and applying Shariah knowledge in the field of Muamalah (Shariah Economics) based on research; Produce graduates capable of actively contributing to the resolution of emerging issues within society, particularly in the area of Muamalah (Shariah Economics).

Consumer Behavior of Students in Following Contemporary Lifestyles

Dalam banyak hal, adalah bagian terpenting dalam sebuah artikel. Karena ini adalah hal terakhir yang dilihat pembaca, hal itu dapat berdampak besar pada persepsi pembaca terhadap artikel dan penelitian yang dilakukan. Penulis yang berbeda mengambil pendekatan yang berbeda ketika menulis bagian diskusi. Bagian diskusi harus: menyatakan kembali tujuan utama penelitian, menegaskan kembali pentingnya penelitian menyatakan kembali kontribusi utamanya, menghubungkan temuan kembali ke literatur dan hasil yang dilaporkan oleh penelitian lain, memberikan penjelasan yang mungkin untuk temuan yang tidak diharapkan atau tidak signifikan, diskusikan implikasi manajerial penelitian, sorot keterbatasan utama penelitian yang dapat memengaruhi validitas internal dan eksternalnya, diskusikan arah atau peluang wawasan (yaitu, tidak jelas) untuk penelitian masa depan tentang topik tersebut.

In this study, we conducted an analysis of consumer behavior among students enrolled in the Islamic Shariah Economic Law program at Raden Intan Lampung State Islamic University, who actively embrace contemporary lifestyles. Our data collection involved the utilization of questionnaires and consumer behavior indicators to capture the valuable insights provided by the respondents.
The comprehensive outcomes derived from the responses of 95 students from the 2020 cohort in the Shariah Economic Law program within the esteemed Faculty of Shariah at Raden Intan Lampung State Islamic University are summarized as follows:

Table 1. Summary of Respondents’ Answers Based on Indicators of Consumer Behavior

<table>
<thead>
<tr>
<th>No</th>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Moderately agree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Buying products due to special offers or enticing incentives.</td>
<td>44%</td>
<td>36%</td>
<td>8%</td>
<td>12%</td>
<td>0%</td>
</tr>
<tr>
<td>2</td>
<td>Purchasing products because they are appealing</td>
<td>8%</td>
<td>48%</td>
<td>24%</td>
<td>12%</td>
<td>8%</td>
</tr>
<tr>
<td>3</td>
<td>Purchasing products to maintain appearance and prestige</td>
<td>8%</td>
<td>16%</td>
<td>52%</td>
<td>20%</td>
<td>4%</td>
</tr>
<tr>
<td>4</td>
<td>Purchasing products based on the notion that high prices are considered prestigious</td>
<td>28%</td>
<td>52%</td>
<td>16%</td>
<td>4%</td>
<td>0%</td>
</tr>
<tr>
<td>5</td>
<td>Purchasing products merely as symbols of status</td>
<td>12%</td>
<td>32%</td>
<td>28%</td>
<td>24%</td>
<td>4%</td>
</tr>
<tr>
<td>6</td>
<td>Using a product due to the conformity with the model that advertises it</td>
<td>12%</td>
<td>44%</td>
<td>24%</td>
<td>12%</td>
<td>8%</td>
</tr>
<tr>
<td>7</td>
<td>Purchasing expensive products to enhance self-confidence</td>
<td>12%</td>
<td>48%</td>
<td>32%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>8</td>
<td>Trying more than two similar products (different brands)</td>
<td>12%</td>
<td>12%</td>
<td>40%</td>
<td>32%</td>
<td>4%</td>
</tr>
</tbody>
</table>

The analysis of indicators of consumer behavior among students reveals several interesting patterns and trends. Based on the recapitulation of respondent answers, it is evident that a majority of students tend to agree or strongly agree with several statements indicating consumer behavior. The first statement, which involves purchasing products due to special offers or enticing incentives, received high approval from respondents. A total of 80% (44% strongly agree and 36% agree) of students tend to make purchases based on such offers. This indicates that special offers or incentives can be a significant driving force in their purchasing decisions.

Furthermore, the second statement regarding purchasing products because they are appealing also garnered substantial support from students, with 56% (48% agree and 8% strongly agree) of respondents exhibiting this behavior.
indicates that visual aspects and the attractiveness of products play a crucial role in students’ purchasing decisions.

The third and fourth statements, which pertain to purchasing products to maintain appearance and prestige, as well as the belief that high prices are considered prestigious, also attracted attention. Approximately 68% of respondents (52% agree and 16% strongly agree) tend to buy products to uphold their appearance and prestige. Additionally, 80% of respondents (52% agree and 28% strongly agree) tend to believe that high prices are indicative of prestige. This suggests that students have a tendency to purchase products as symbols of social status.

The fifth statement, which involves buying products solely as symbols of status, also indicates significant agreement. A total of 44% (32% agree and 12% strongly agree) of respondents exhibit this behavior. This indicates that, for some students, owning products with specific brands can serve as desired signs of status or prestige. The sixth statement, which relates to using products due to their conformity with the model advertising them, also garnered support from a majority of respondents. Approximately 56% (44% agree and 12% strongly agree) of students tend to choose products based on the models featured in advertisements. This demonstrates the strong influence of advertising and branding in their purchasing decisions.

The seventh statement, regarding purchasing expensive products to enhance self-confidence, also attracted attention. A total of 60% (48% agree and 12% strongly agree) of respondents exhibit this tendency. This suggests that, for some students, owning expensive products can provide a higher level of self-confidence. The last statement, which involves trying more than two similar products (different brands), indicates that a majority of respondents, namely 52% (12% agree and 40% Moderately agree), tend to compare several brands before deciding to purchase a specific product. This signifies a critical approach in their purchasing decisions.

Overall, this analysis reveals that student consumer behavior tends to be influenced by factors such as special offers or incentives, visual aspects and product attractiveness, appearance and prestige, social status, the influence of advertising and branding, self-confidence, as well as critical evaluation of products. The findings of this analysis can provide valuable insights into understanding student consumer behavior and can be used as a basis for developing appropriate marketing strategies to target the student market.

Analyzing Students’ Consumerist Behavior in Light of Islamic Economics Law and Contemporary Lifestyle Trends

The discussion section should not merely restate the findings reported in the result section or report additional findings that have not been discussed earlier
in the article. The focus should rather be on highlighting the broader implications of the study findings and relating these back to previous research. Make sure that the conclusions you reach follow logically from and are substantiated by the evidence presented in your study.

Islam is a religion brought to address all kinds of problems that exist on this earth and can assist in daily activities. In modern society, the current lifestyle trends tend to develop rapidly and have a strong influence on individuals and communities, especially students (Nurdin, 2020; Rohmatulloh & Samsul Arifin, 2023). The obligation and necessity for students are to seek knowledge and learn (Rindiani, 2022; Tan, 1970). However, with the advancement of technology, significant changes have occurred. One of these changes is the internet, which offers a wide range of facilities, including social networking, videos, photos, news, and even other needs such as fashion, which can be easily accessed and obtained online. This convenience has led to an increasing consumption of fashion among female students (Abduh & Hussin, 2018; Ihsan et al., 2021).

The fashion trend has also influenced the lifestyle of students majoring in Islamic Economics Law at Raden Intan Lampung State Islamic University. The consumerist lifestyle of students in this program can be seen through their appearance and social behavior. Students tend to have a consumerist lifestyle because they always want to appear up-to-date, wearing fashionable clothing, and keeping up with the rapid pace of developments. When they start as new students, their lifestyle is ordinary, but gradually, with the influence of the current trends, it changes to a consumerist lifestyle as students spend money beyond their needs.

Students who consume goods are no longer based on their actual needs but rather follow others, simply because of the desire to maintain their appearance, take advantage of discounts, or follow trends. This change makes them desire to continuously appear different and luxurious like their peers to avoid feeling left out. The lifestyle of female students tends to be consumer-oriented and aims to enhance their social status rather than focusing on the usefulness of the purchased items. In today’s world, students are directly or indirectly required to adapt to various changes and updates on campus. They compete in wearing trendy clothes to support their appearance and show that their current attire is not considered outdated or old-fashioned, both in terms of appearance and social interaction.

Islamic perspective on lifestyle can be categorized into two: Islamic lifestyle and ignorant lifestyle. Islamic lifestyle refers to the lifestyle of believers who always remember Allah, while ignorant lifestyle refers to the lifestyle of disbelievers who associate partners with Allah. Islam provides guidelines for individuals in their consumption behavior. Islam encourages moderate and balanced consumption patterns, neither being stingy nor extravagant.

In the field of consumption, Islam does not advocate unlimited desires. In the hierarchy of human needs, it can include necessities, pleasures, and luxuries. Islam advises humans to act moderately and simply in fulfilling their needs. Islam recommends spending on "needs" and doing so in a rational manner (Alkhasawneh, 2015; Federspiel, 1998; Ihsan et al., 2021). Engaging in excessive spending is prohibited in the Quran. Tabzir means spending money on something that is prohibited by Islamic law, and this behavior is strongly discouraged by Allah (Kaleem & Ahmed, 2010; Nathan Garas, 2012; Rohmana, 2022). Consumption, in
general, refers to the use of goods and services to fulfill human needs. In Islamic economics, consumption carries the same definition but with differences in the surrounding principles. The fundamental difference with conventional economic consumption lies in the objective of consumption itself, which must adhere to Islamic Sharia principles (Rohmana, 2022; Ullah et al., 2022).

Economic activities aim to meet human consumption demands. Neglecting consumption means neglecting life and neglecting human fulfillment of their duties in life. Consumption plays a vital role in the economic system (Ahmad Nadzri & Muneeza, 2021; Holbraad, 2004). Consumption stimulates production and distribution, thereby driving the wheels of the economy (Triantoro et al., 2023). The primary goal of a Muslim’s consumption is to serve as a means to assist in worshiping Allah (Fahimi, 2012). Indeed, consuming something with the intention of increasing stamina in the devotion to Allah can transform that consumption into an act of worship, through which humans can earn rewards. Because permissible things can become acts of worship when accompanied by the intention of approaching Allah, such as eating, sleeping, and working, if intended to enhance potential in serving the Divine (Chen, 2021; Ullah et al., 2022).

In Islamic economics, consumption is seen as a necessary means that a Muslim cannot neglect in realizing the desired objectives set by Allah in the creation of humanity, namely to fully devote oneself only to Him, as stated in the Quran;

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنسَ إِلَّا لِيَعْبُدُونِ

"And I did not create the jinn and mankind except to worship Me." (QS. Adh-Dhariyat: 56)

From the perspective of Sharia consumption patterns, students in the Faculty of Sharia, particularly Islamic Economics Law, can be analyzed according to Al Ghazali’s Theory of Consumption as follows (Barni & Mahdany, 2017; Fathurrahman, 2023; Tan, 1970): First, based on essential needs (daruriyat). These needs will be fulfilled under four conditions: a. Having knowledge and understanding that seeking livelihood, meeting one’s basic needs, and those of one’s family are beneficial and provide advantages. b. Saving something beneficial, such as saving money with the intention of preserving wealth to worship Allah. c. Taking care of and preserving oneself from anything harmful, such as having a place to live to avoid being exposed to rain. d. Eliminating things that cause difficulties, such as seeking medical treatment when one is sick.

From the questionnaire results, the behavior of students majoring in Islamic Economics Law has not fully encompassed these four conditions. They are still not aware of the importance of fulfilling their basic needs, and thus, tend to neglect them. They have also not been able to allocate their money for something beneficial, such as saving or investing in more valuable endeavors. Instead, they choose to spend their money solely on lifestyle needs.

Second, based on complementary needs (hajiyyat). Students majoring in Islamic Economics Law are individuals who have met these needs quite well. Fulfilling complementary needs is subjective. However, there are some student behaviors that tend to be excessive in fulfilling these needs, moving into the realm
of luxury needs (kamaliyat). Third, based on aesthetic needs (tahsiniyat). Students in the Faculty of Sharia fulfill their luxury needs more than their complementary needs. Luxury needs should never exceed complementary needs, let alone essential needs. Treating luxury needs as equal in fulfillment to the previous two needs indicates an inclination towards extravagance and wastefulness.

Therefore, the final result of analyzing the perspective of Islamic economics and Al Ghazali’s theory of consumption regarding the consumption patterns of students majoring in Islamic Economics Law in the 2020 class at Raden Intan Lampung State Islamic University is that it does not align with the requirements. Students have not been able to fully meet their essential needs, but they fulfill their complementary and aesthetic needs equivalently to their basic needs. Moreover, their aesthetic needs exceed the fulfillment of their complementary needs.

Conclusion

Based on the research findings, it can be concluded that the consumer behavior of students is greatly influenced by factors such as special offers or attractive incentives. The majority of students tend to make purchases based on these offers, indicating a significant influence on their buying decisions. Furthermore, visual aspects and product attractiveness also play a crucial role in students’ purchasing decisions. Additionally, factors such as appearance, prestige, social status, advertising and branding influence, self-confidence, and critical evaluation of products also impact students’ consumer behavior. These findings provide valuable insights into understanding student consumer behavior and can be used to develop appropriate marketing strategies to target the student market.

Students majoring in Islamic Economics Law at Raden Intan Lampung State Islamic University exhibit consumption patterns that do not align with the requirements of Al Ghazali’s Theory of Consumption. While they have not fully met their essential needs, they tend to prioritize fulfilling their complementary and aesthetic needs, with the latter exceeding the former. This indicates a lack of awareness regarding the importance of meeting basic needs and a tendency towards extravagance and wastefulness.

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