

**DYNAMICS OF CONSUMER BEHAVIOR AMONG PIPS UIN JAKARTA STUDENTS IN THE DIGITAL AGE**

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**ABSTRACT**

*This study aims to analyze the dynamics of consumptive behavior among students of the Social Sciences Education Study Program (PIPS) at UIN Jakarta in the digital era. The development of digital technology and social media has changed students' consumption patterns from those originally driven by rational needs to behaviors influenced by emotions and the search for social identity. This study uses a qualitative approach with a case study design, involving 3 active students selected purposively. Data were collected through in-depth interviews, participant observation, and documentation. The results show that most students prefer online shopping because of its ease of access, product variety, and numerous attractive promotions. Social media such as TikTok, Instagram, and Shopee Live play an important role in shaping purchasing interests through digital promotions and the influence of influencers. Psychological factors such as Fear of Missing Out (FOMO) and social pressure from peers also contribute to the emergence of impulsive consumptive behavior. However, some students are beginning to show financial awareness by trying to distinguish between needs and wants and managing their finances more wisely. This study concludes that the consumptive behavior of PIPS UIN Jakarta students in the digital era is a form of adaptation to the influence of technology and digital culture, but it can be controlled through the strengthening of financial literacy. Therefore, universities need to play an active role in instilling digital financial literacy to shape smart, critical, and sustainable consumptive behavior.*

*Keywords: consumer behavior, digital era, social media, FOMO, financial literacy.*

## **INTRODUCTION**

The development of digital technology over the last two decades has significantly changed how humans interact, communicate, and behave in social and economic life. Digital transformation has not only affected production and distribution systems but also shaped the consumption patterns of modern society, which are increasingly online-based (Jamaludin et al., 2025; Prasetyo & Saefudin, 2023). The We Are Social and DataReportal (2024) report shows that more than 5.3 billion people worldwide are now connected to the internet, and around 80% of active users shop online at least once a month. This phenomenon illustrates a global shift towards practical, fast-paced digital consumption, influenced by social media culture (Rahmat, A., Asyari, A., & Puteri, 2020).

In higher education, students are the social group most vulnerable to digital trends. Students are not only active users of social media but also participants in the digital economy, shaping new consumer behaviors (Ande et al., 2025). According to a survey by the Indonesian Internet Service Providers Association (APJII, 2023), 97% of students in Indonesia use social media daily, and 68% have made online purchases. This condition shows that consumptive behavior among students is not merely an economic issue but a complex social and cultural phenomenon influenced by digital promotions, lifestyle, and peer social pressure (Pangemanan et al., 2022).

The phenomenon of consumerism among students is an essential issue because it relates to changes in the values and mindsets of the younger generation regarding understanding needs and desires. Globally, various studies show that the digital generation (digital natives) tends to experience a high fear of missing out (FOMO) due to exposure to social media (Saraswati & Lubis, 2025). This condition triggers impulsive and consumptive behavior, where purchasing decisions are no longer based on rational needs, but rather on emotional impulses and the search for social identity. This phenomenon poses a serious challenge for the world of education, especially in building students' critical, rational, and financially literate character (Musanna, 2016).

In the Indonesian context, students' consumptive behavior is also influenced by rampant digital promotions and the role of influencers on platforms such as TikTok, Shopee Live, and Instagram. A survey by Katadata Insight Center (2024) noted that 72% of Indonesia's young generation buy products because they are inspired by digital promotional content or influencer recommendations. This shows that consumptive behavior is not only triggered by economic factors but also by psychological and social influences shaped by digital spaces. Therefore, research on the dynamics of student consumptive behavior, especially in academic environments such as the Social Sciences Education Study Program (PIPS) at UIN Jakarta, is relevant to understanding how technology, social media, and digital culture shape the consumption behavior of the younger generation (Yuniasanti & Nurwahyuni, 2023).

The urgency of this research lies in the need for a deep understanding of how students, as agents of social change, adapt to a fast-paced, consumerist digital culture. In addition, it is important to examine the extent to which financial literacy and social awareness can serve as control mechanisms against excessive consumption. By understanding these dynamics, educational institutions can design learning strategies and financial literacy programs that are more contextually relevant, adaptive, and responsive to students' needs in the digital age.

## **RESEARCH METHODS**

This study uses a qualitative case study design to deepen understanding of the dynamics of students' consumptive behavior in the Social Science Education Study Program (PIPS) at UIN Jakarta in the digital era. The choice of a qualitative approach is based on the research objectives, which focus on exploring students' experiences, meanings, and social constructions of their consumptive behavior in daily life. The research was conducted on the PIPS UIN Jakarta campus, involving active students as research subjects. Research informants were selected purposively based on specific criteria, such as being active students in at least their third semester, active users of digital media for consumption, and willingness to be interviewed in depth. The number of informants was determined flexibly, ranging from 3 to 5, until data saturation was achieved.

Data collection was carried out through in-depth interviews to explore students' experiences and perceptions of consumptive lifestyles in the digital era; participant observation to record students' actual behavior on campus and through digital activities; and documentation in the form of field notes, social media posts, and relevant transaction evidence. The main research instrument was the researcher himself, supported by semi-structured interview guidelines, field notes, and observation sheets.

Data analysis was conducted thematically, with reference to the Miles, Huberman, and Saldaña (2014) model, which includes the processes of data condensation, data presentation, and conclusion drawing/verification. Data validity was maintained through source triangulation, method triangulation, and confirmation of interview results with informants (member checking). In addition, this study took ethical considerations into account by obtaining informed consent from each informant, maintaining the confidentiality of participant identities, and ensuring that all data was used solely for academic purposes.

## **RESULTS AND DISCUSSION**

The development of information and communication technology has brought significant changes to people's consumption patterns, including among students. Shopping activities are no longer limited to physical stores but have shifted to digital platforms that are more practical, efficient, and accessible. This condition has also influenced students of the Social Science Education Study Program (PIPS) at UIN Jakarta, who are now accustomed to making online transactions through various digital shopping applications. In the context of consumer behavior (Puirih et al., 2020).

Based on the study's results, most PIPS UIN Jakarta students prefer online shopping to conventional shopping. The main reasons are ease of access, greater product variety, competitive prices, and ease of payment via digital wallets. Online shopping for students is not only a means to fulfill their needs but also a form of entertainment and a way of life in the digital age. This shows that students' purchasing decisions are no longer solely driven by rational needs, but also by emotional and social factors that develop in the digital environment. Students feel that online shopping offers a faster, more practical experience and aligns with trends on social media (Julita et al., 2022).

Furthermore, social media plays a significant role in shaping students' consumptive behavior. Platforms such as TikTok, Instagram, and Shopee Live are now the main spaces for disseminating product promotions. Many influencers and beauty vloggers provide reviews, ratings, and product recommendations, which then influence students' perceptions and purchasing decisions (Sulatyningtyas et al., 2017). Purchasing interest often arises from a desire and emotional interest triggered by social media promotions. Through these platforms, students can easily obtain information about products, how to use them, and their benefits in a short time. Thus, social media is not only a means of communication but also an effective marketing tool in shaping students' consumptive behavior. Apart from social media, the presence of influencers also shapes students' consumption behavior (Fajar Rizky Kurniawan et al., 2025).

In a digital age full of speed and pressure to keep up with trends and current activities, a phenomenon known as Fear of Missing Out (FOMO) has emerged. This phenomenon creates feelings of restlessness, fear, anxiety, and dread in individuals who feel left out of experiences or activities in which others are participating (Anwar et al., 2023; Supriyanto et al., 2025). Fear of Missing Out (FOMO) is the fear of missing out on valuable moments experienced by other people or groups where the individual cannot be present, characterized by the desire to stay connected to what others are doing (Jangkar et al., 2025).

Based on the researcher's initial observations, the phenomenon of Fear of Missing Out (FOMO) and consumer behavior is evident among students, especially in the Social Studies Education Study Program, Faculty of Teacher Training and Education, UIN Jakarta. Some students tend to buy items that are not very important, follow the latest lifestyle trends, participate in social activities, and take vacations to popular tourist destinations. The urge to stay connected to trends makes students more easily tempted to make purchases, whether driven by personal desires or by the influence of their surroundings. This phenomenon shows how the impact of social media, the presence of influencers, and students' psychological urges shape their purchasing decisions. This tendency is further reinforced by the emergence of a psychological behavior known as Fear of Missing Out (FOMO) (Nasution et al., 2023). For convenience, this is presented in Table 1.

**Table 1. Summary of Interview Results with PIPS UIN Jakarta Students**

No	Interview Aspect	First Source	Second Source	Third Source
1	Shopping Habits	Frequently shops online via TikTok and Shopee; rarely visits physical stores.	Only shops online during major promotions or for urgent needs.	Often shops for necessities online rather than offline.
2	The Influence of Social Media	More product variety and lower prices compared to regular stores.	Attractive prices and promotions are the main reasons; ease of transaction also plays a role.	More affordable prices and many promotions, easier transactions.
3	The Influence of Social Media	Often tempted by digital ads; refers to themselves as "influencer victims."	Follow reviews from influencers who are considered honest and credible.	Often influenced by products on sale.
4	FOMO (Fear of Missing Out)	Sometimes feels left behind if friends already have trending products.	Admitting to following trends, but adapting them to needs and capabilities.	Follows trends but not always, as they adjust to their interests and needs.
5	Digital Advertising and Influencers	TikTok and Instagram ads greatly influence purchasing decisions.	Advertisements are considered attractive if the content is educational and not excessive.	Engaging and non-excessive ads influence purchasing interest.
6	Financial Management	Separate a dedicated account for online shopping to avoid impulsive spending.	Prioritize essential needs and postpone non-essential desires.	Focus on needs and postpone unnecessary desires.
7	The Role of Universities and Financial Education	Campuses need to provide education on digital financial literacy.	Agree that financial literacy education is important for students.	Financial literacy is important for students, so campuses need to provide education.

From the interview results, it appears that the consumption behavior of PIPS UIN Jakarta students is influenced not only by economic needs but also by social, emotional, and psychological factors. Yuda describes students who are active in the digital world and are often influenced by advertisements and promotions on social media, especially from influencers who attract their attention. However, Yuda has begun to show awareness in managing finances by separating money for needs and cash for shopping, so as not to be easily tempted to make impulsive purchases.

Meanwhile, Zalda shows the character of a student who is more selective and wise in making purchasing decisions. She accepts popular trends, but always considers her needs and financial capabilities before buying. For Zalda, the honesty of influencers and the relevance of products to her needs are important factors in making choices. Meanwhile, Tiara shops online more often because of lower prices, numerous attractive promotions, and the ease of digital transactions. She admits she is usually drawn to products on sale on social media, but she still aligns her purchases with her interests, needs, and financial capabilities. Tiara also recognizes the importance of financial literacy for students and believes that campuses should provide education on digital financial management so students can shop more wisely and rationally, and not be easily influenced by consumer trends in the digital era.

In addition to digital and psychological factors, the social environment is a significant influence on students' consumption behavior. The social environment includes family, peers, lecturers, and organizational groups around students. This environment can shape consumption habits, either

directly or indirectly. According to William J. Stanton, consumption behavior is influenced by two main aspects, namely sociocultural and psychological, which are referred to as "sociocultural and psychological forces which influence consumer's buying behavior." In the context of students, the social environment can be a factor that stimulates or even suppresses consumptive behavior, depending on the values and norms that govern it (Sari & Saefudin, 2024; Setiawan et al., 2024).

The family environment is the first social environment that shapes a person's consumption patterns from an early age. Parental upbringing, family lifestyle, and how families manage their finances also influence how students view and use money. Meanwhile, the peer environment becomes the most dominant factor during college. Through social interactions, students are often influenced to buy the same items as their friends to be accepted into their social group. Role models such as friends, lecturers, and campus organizations also play an essential role in shaping students' perceptions of consumption and lifestyle (Hasanah & Anggraini, 2023).

However, the influence of the social environment does not always have a positive impact. In some cases, a free and consumptive social environment can encourage wasteful behavior and the desire to imitate others' lifestyles without considering one's personal financial capabilities. Conversely, a social environment with a culture of thrift and rationality can serve as a check on excessive consumption. Thus, the social environment functions as a mirror that either strengthens or weakens students' self-control regarding consumption (Darsono et al., 2024; Saefudin et al., 2024; Sjahrudin et al., 2024).

Both sources also agree that social media and the social environment are now closely intertwined. Trends that emerge on social media quickly spread on campus through interactions between friends. This makes it easier for students to be exposed to the consumptive lifestyle demonstrated by their surroundings. However, they are also beginning to understand the importance of financial literacy in controlling this behavior.

This phenomenon shows that the consumptive behavior of PIPS UIN Jakarta students is dynamic and adaptive. On the one hand, advances in technology and social media provide convenience and an enjoyable shopping experience. However, there is also a new awareness of managing finances and refraining from unnecessary purchases. Students are beginning to evaluate products not only based on trends but also on their value and benefits.

Therefore, the university needs to play an active role in providing digital financial literacy education to students. This education can help students understand the difference between needs and wants, as well as help them manage their finances rationally amid the rapid flow of digital promotions and social influences. By strengthening financial literacy, it is hoped that students will develop smart, moderate, and sustainable consumption patterns in this ever-evolving digital era.

Overall, the results of this study show that the consumptive behavior of PIPS UIN Jakarta students in the digital era is not merely wasteful, but part of how the younger generation adapts to social, cultural, and technological changes. The influence of social media, peer groups, and the fear of missing out (FOMO) does encourage students to shop more frequently. However, growing awareness of financial management suggests that students are beginning to adopt wiser, more rational, and more responsible consumption patterns.

## **CONCLUSIONS**

Based on the research and discussion, it can be concluded that the consumption behavior of PIPS UIN Jakarta students in the digital era reflects how the younger generation is adapting to technological advances, social changes, and the rapidly evolving digital culture. Students' consumption behavior is influenced not only by economic needs but also by social, emotional, and psychological factors arising from social media and social circles. Social media platforms such as TikTok, Instagram, and Shopee Live have become the main drivers of new consumption patterns. Students are not only buyers, but also help shape consumption trends through their digital activities. Influencers play an essential role in attracting students' interest through emotionally engaging promotions and building trust. As a result, many students are encouraged to make spontaneous purchases to keep up with trends and not be left behind by their friends (Fear of Missing Out, or FOMO). However, this study also shows that some students are beginning to realize the importance of managing their finances and consuming wisely. They are learning to distinguish between needs and wants, and to delay purchases that are not essential. This awareness indicates that students are beginning to develop self-control and understand the importance of financial literacy in dealing with the powerful influence of digital media. Overall, the dynamics of PIPS UIN Jakarta students'

consumption behavior in the digital era balance external influences from technology and social media with personal abilities to manage needs and social values. Therefore, the role of the campus is crucial in instilling digital financial literacy, fostering balanced consumer behavior, and cultivating a critical attitude toward modern consumer culture. In this way, students are expected to become savvy, responsible consumers who can adapt to the ever-changing developments in the digital economy.

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