



THE INFLUENCE OF HIJAB FASHION TRENDS ON CONSUMPTIVE BEHAVIOR OF ISLAMIC BANKING STUDENTS AT IAIN PEKALONGAN

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Article Info	Abstract
<p>Article History</p> <p>Received: 12 April 2022</p> <p>Accepted: 2 June 2022</p> <p>Published: 29 June 2022</p>	<p><i>Fashion is an important thing in the lives of teenagers and adults. Fashion is considered to provide a reflection of each person. The development of the hijab fashion trend is also developing among Muslims, especially among female students. The desire to follow the hijab fashion trend causes extravagant behaviour to support appearance. The purpose of this study is to analyze the effect of hijab fashion trends on the consumptive behaviour of Islamic Banking students at IAIN Pekalongan. The method used in this study was a qualitative method using a phenomenological approach and data collection using the methods of observation, interviews, and documentation. Meanwhile, the research subject was Islamic Banking student taken by purposive sampling method. The results of this study indicate that the hijab fashion trend has a significant influence on the consumptive behaviour of Islamic Banking students. The consumptive behaviour of female students is shown by the hijab worn on campus with various styles that are trends and a waste of buying hijab with the desire to fulfil their fashion style so that they can look attractive when leaving for campus.</i></p> <p>Keywords: <i>Hijab fashion trend, consumptive behavior, female student</i></p>

INTRODUCTION

The development of hijab fashion among Muslims has now grown rapidly. Nowadays, people always pay attention to their fashion. Fashion is a reflection of the behaviour and nature of each person. Fashion is considered to give a message and is a lifestyle. In the last few years, the fashion trend developing in Indonesia is the Muslim fashion trend presented with a variety of styling. The most visible styling types are robes, blouses, culottes, tutu skirts, plisket mayung skirts, Monalisa shirts, bella square hijabs, and so on. We can easily mix and match these types of clothing

to be used on any occasion. The use of clothing can also be seen based on who will wear the Muslim clothing (Asmita & Erianjoni, 2019).

Today's hijab style creations highlight the uniqueness of various forms of fashion in the hijab. The diversity of hijab styles starts from clothing with asymmetrical pieces of cloth, various shapes of rectangular and pashmina scarves with various motifs such as floral, animal print, tie dye, ethnic, polka-dot and other interesting motifs with fresh colour choices and of course additional accessories with a variety of beautiful shapes. The hijab style that is popular now is certainly very different from the previous hijab style which tends to be simple, monotonous, unattractive, and only widely used by advanced Muslim women (Istiani, 2015).

In the past, the hijab was synonymous with elderly Muslim women, but now many teenagers are using the hijab by following today's fashion trends. Because it has mingled with fashion, the need for hijab is no longer about loose clothes and veils. All fashion artifacts such as accessories, jewellery, bags, make-up, and others must be in harmony with the hijab worn. As a result, many are required to be fashion literate and always update fashion trends from head to toe. In order to fulfil their need for fashion, they finally thronged the mall and mingled with the frenetic shopping world (Wulandari, 2018).

Indonesia has often been used as a mecca for hijab fashion from several years ago. The innovations, design lines, and styles of Indonesian designers are often used as examples by fashion observers in other Muslim countries. In 2022, there are several new trends that have emerged due to changes in *hijaber* (people who use hijab) habits in the midst of a pandemic. Hijab is no longer complicated, because we have to wear masks when we leave the house. The silhouette remains loose because it prioritizes working mobility at home. The designers also provided predictions of hijab fashion which will become a trend in 2022, including the rectangular hijab trend that will continue to dominate, the simple and practical instant hijab that makes it easy for users to wear masks, the pashmina hijab trend which is generally used by teenagers such as female students because the material is not hot and the long hijab model is practical, the *plisket* hijab is much liked because it seems to have a 'theme' from the folds so many like this feature because there is no need to bother choosing a hijab motif, pastel colour hijab and earth tone that will make The wearer looks more elegant and charming and is suitable for all skin tones, especially the skin tone of Indonesians who tan.

Suci Wulandari's research entitled "The Effect of Hijab Fashion on Consumptive Behavior of Students of the Islamic Economics and Business Faculty of UIN STS Jambi", also concluded that hijab fashion has a significant effect on the consumptive behaviour of students of the Islamic Economics and Business Faculty of UIN STS Jambi (Wulandari, 2018).

Meanwhile Rosita Handayani's research entitled "The Effect of Hijab Fashion on Consumptive Behaviour of Students of the Faculty of Social Sciences and Humanities", also resulted in a significant relationship between hijab fashion and consumptive behaviour of students of the Faculty of Social Sciences and Humanities with the calculation results obtained a regression equation, namely a constant of 5.165. The result of the regression coefficient value on the variable influence of hijab fashion is 224 with a positive value, meaning that if the hijab fashion value increases by 1 unit, it will also increase consumptive behaviour (Handayani, 2019).

Consumptive behaviour is an individual's tendency to buy or consume goods that are actually less needed in excess and are not based on rational considerations. If this behaviour is allowed to continue, it will result in wasteful actions. The decision to make a purchase is a very complex thing that occurs through a very long process. Basically, decisions always arise from curiosity about the need for a product, either in the form of goods or services. Some of the factors that can influence purchasing decisions can be controlled by the buyer, but some are beyond the control of the consumer himself. Therefore, humans have a role to be able to make decisions based on the needs and virtues of *maslahah*, not mere desires (Ayunda et al., 2018).

As an Islamic educational institution, the State Islamic Institute (IAIN) of Pekalongan requires its students to dress neatly and wear the hijab. According to a brief observation, the hijab styles of IAIN Pekalongan students, especially the Islamic Banking department, are very diverse. Some tend to be ordinary and most of them follow current fashion trends. The standardization of the use of hijab among Islamic Banking students at IAIN Pekalongan is actually not much different from the standardization of the use of hijab in general. Islamic Banking students are millennials who do not want to miss buying a hijab that is trending with a fashionable style that will make their appearance look more attractive, so they have confidence when wearing it. Moreover, many of the growing trends are in accordance with the tastes of young people. The hijab is one of the supports in appearance, so there is nothing wrong with using a trend hijab. This encourages the emergence of consumptive behaviour among Islamic Banking students. The phenomenon of following the hijab trend, even though they still have good hijab and are still worth wearing, not to mention the desire to mix and match with the clothes they wear to make them look attractive but in the end they are only used as collections (Handayani, 2019).

Islamic Banking students were chosen as respondents in this study because on average they were from the middle class and above. This can be seen from the ownership of a motorbike as a personal vehicle and the style of dress when going to campus. So, the purchasing power of female students is considered qualified to buy a hijab. Moreover, at this time there are many manufacturers who offer their products at affordable prices and quality that is not less competitive with well-

known brands, so it is possible for Islamic Banking students to just buy hijab usually bought by students from poor families.

The main problem that is the main ingredient of this research is the waste in buying hijab for Islamic Banking students at IAIN Pekalongan because they follow fashion trends. The focus of the problem in this study is the frequency of changing hijab which will often result in hijab that are still suitable for use, will not be reused because they are out of fashion. With the various forms and materials of hijab that have developed in the community, students' assessment of the hijab is also different. The number of students found, especially students of the Islamic Banking Department who always buy hijab because of their own interest in the current trend of hijab, causes high levels of consumption among female students. Wearing hijab fashion that is currently a trend can support their appearance when they go to campus, which is common among students so that campus is no longer used as a place to seek knowledge but is used as a place to show self-existence so that consumptive behaviour emerges among students (Asmita & Erianjoni, 2019).

Based on the above phenomenon, the authors are interested in conducting research with the title "The Influence of Hijab Fashion Trends on Consumptive Behaviour of Islamic Banking Students at IAIN Pekalongan" by looking at the amount of waste committed by Islamic Banking students in purchasing hijab just to follow fashion trends.

LITERATURE REVIEW

Hijab Fashion Trend

Trend is a tendency, trends, that becomes an idol. In this context, the trend is a person's tendency to use Muslim clothing, especially the hijab, which is in accordance with the interests of the community. Trend is a view, idea, or fashion that is being loved by the community, that can be liked by children, adults, and parents. The trend referred to here is the model in veiling.

Hijab fashion can be interpreted as fashion in using the hijab. The point is that Muslim women who use hijab who follow the trend or style of modern hijab can be said to follow fashion. Fashion cannot be separated from today's lifestyle, as well as the use of the hijab. However, now the use of the hijab has grown rapidly and is closely related to the element of fashion. The use of the hijab, which used to be only used as a religious identity for Muslim women, has now merged into a lifestyle for the modern Muslim community who uses the hijab as part of showing their self-identity or self-concept in social life (Sa'adatunnisa et al., 2016).

According to Siti Maryam, fashion trends are fashion that tends to be chosen, accepted, liked and used so that people will often see and hear it, which can provide comfort and make it better at a certain time (Maryam, 2020).

Consumptive Behaviour

Behaviour is an individual's response or reaction that is manifested in movement (attitude), not only body or speech. Consumptive is a waste or extravagant behaviour, which consumes goods or services in excess (Rahma, 2019).

Consumptive behaviour is behaviour spending its wealth on things that are not useful and excessive. In Islam, it is said that whoever spends his wealth for mere lust and exceeds his needs until his wealth is exhausted, then he is included in the category of spenders. It is said to be wasteful if the fulfilment of daily needs is beyond reasonable limits. That is exaggeration in terms of food, clothing, building a house, and fulfilling entertainment. So, if a person spends his wealth to live his life properly, then he is not one of the extravagant people (Sa'adatunnisa et al., 2016).

The causes of consumptive behaviour are the improving socio-economic conditions as a society, the flood of production goods, the effectiveness of advertising facilities including mass media, the development of lifestyle, fashion, still thick attitudes of prestige, social status. The factors that cause the formation of consumptive behaviour proposed by Engel, Blackwell, and Miniard in 1994 include cultural factors, social class, reference groups, situations, family, personality, self-concept, motivation, learning experience, and lifestyle (Rahma, 2019).

METHODOLOGY

This research was conducted at the Faculty of Islamic Economics and Business, Kajen Campus, IAIN Pekalongan, using qualitative methods. This method can reveal understanding, motives, and communication experiences regarding hijab fashion trends. The approach used a phenomenological approach by focusing on the life experiences of female students in following the hijab fashion trend. This research applied primary data and secondary data. The primary data in this study were data collected by researchers directly from other Islamic Banking students in Pekalongan consisting of class 2018, 2019, 2020, and 2021 through interview, observation, and documentation methods.

Interviews were activities carried out by researchers to obtain information directly by asking several questions to the object of research. In practice, the researcher compiled a list of questions to ask Islamic Banking students to get the results of questions and answers with female students as objects related to hijab fashion trends that affect their consumptive behaviour.

Observation is the acquisition of data directly from the first hand by making observations. Observations in this study were carried out directly with the aim of obtaining actual data and were obtained through the researcher's own observations. Documentation is supporting data collected to strengthen data observations and interviews, because documentation is an integral part of data observations and interviews conducted previously.

Secondary data in this study is data obtained indirectly from the object or subject of research through media intermediaries. At this stage the authors looked for data from various reliable data sources to support the analysis. The author conducted a literature study, namely by reading various literature references, such as books, journals, information in the mass media, and other articles that support the research. The data were then analysed using three activity lines, namely data reduction, data presentation, and drawing conclusions.

This research is a sample study, because in this research only a part of the population and the results of the research will be generalized to the entire population. Population is the total or collection of research objects with the same characteristics. In this research, the population is Islamic Banking students from class 2018, 2019, 2020, and 2021. Meanwhile, the sample is part or representative of the population studied. The sample of this research was selected using a purposive sampling method, namely non-random sampling where researchers took samples with certain conditions according to the problem being studied, in this case the most appropriate sample as a sample was Islamic Banking student IAIN Pekalongan who followed the latest hijab fashion trends.

RESULTS & DISCUSSION

Consumptive Behaviour in Islamic Economy

Consumptive behaviour is behaviour that spending its wealth on things that are not useful and excessive. This behaviour is related to a life of *tabdzir* and *isyraf*, and this is not justified in Islamic economics. Islam provides a firm attitude to consumptive behaviour, one of which is the prohibition of something excessive that does not bring benefits. According to Sumartono, consumptive behaviour can be interpreted as an act of using a product incompletely. This means that a product has not been used, someone has used the same type of product from another brand or bought goods because of a gift being offered or bought a product because many people use the product (Rahma, 2019).

The characteristics of consumptive behaviour are that an individual cannot distinguish between his needs and desires, and a luxurious lifestyle that is excessive in fulfilling his desires for pleasure and desires is only done to fulfil his every desire. As with hijab fashion, an individual will always look for the latest hijab fashion trends that he likes, so that more individuals look fashionable and easy to socialize in their environment. With this, it makes an individual lead to consumptive behaviour of hijab fashion without limits which is wasteful (Rachma, 2017).

In Islam there are consumption limits that are taught, one of which is the prohibition of *isyraf* or excessive. *Isyraf* behaviour is forbidden even if the commodity being purchased is halal. However, Islam still allows a Muslim to enjoy the gift of life, as long as it is within reasonable

limits. Life must be fulfilled naturally so that survival goes well. However, if the necessities of life are met in an excessive way, of course it will have a bad effect on the human being (Sa'adatunnisa et al., 2016).

Patterns of Consumptive Behaviour of Islamic Banking Students

The patterns of consumptive behavior of Islamic Banking students in following the trend, namely the use of social media which is one of the factors causing the consumptive behavior of female students to increase. When they see someone post using the latest hijab model, they will immediately buy the product. The trendy hijab model also made them want to buy the product even though it was not planned in advance.

Based on interviews conducted with Ms. Putri, a 2020 Islamic Banking student regarding the purchase of hijab, it can be said that the pattern of consumptive behaviours of hijab advertising factors on social media. Advertisements for hijab products with the latest models that often pass on social media affect the desire to buy advertised hijab products.

"Usually when I see an ad on Instagram or Facebook. That ad made me want to buy a trending hijab. Also buy it at the online shop so that's all. Although it's not included in the plan to purchase necessities, but because I like seeing the attractive model in the ad, I immediately checked out." (Interview with a 2021 Islamic Banking student Putri Rahmawati, on March 21, 2022, the full interview results can be seen in the attachment of Transcript 4)

Ms. Putri's opinion is supported by Anju Ayunda's research, where the convenience of the online shopping or e-commerce system is enough to give a new colour to consumption activities in the community. Consumption behaviour that slowly but surely continues to show a shift from conventional to a more modern and dynamic transaction system. the trend of buying Muslim Fashion products through online/e-commerce media tends to continue to increase. Especially teenagers who prefer to buy hijab products through online shops because they are practical (Ayunda et al., 2018).

Students are also usually tempted when they see today's hijab products offered at affordable prices but still of high quality. If the previous hijab did not have a variety of models and tended to be thinner, now there are various models with thick materials but still comfortable when worn. It is very suitable to be used for activities in the campus environment.

The results of the interview conducted with Ms. Fina, a 2019 Islamic Banking student related to the purchase of hijab, it can be concluded that the pattern of consumptive behaviour is an affordable price factor with quality products. As students, would be immediately tempted because they saw a new model product at a low price. Moreover, the products offered are hijab products that are becoming a trend.

"Often see hijab in stores or malls that are sold at low prices but still of high quality. The material is breathable and comfortable to wear. Sometimes there are hijabs with hot ingredients. So, if I find a product whose ingredients make me feel cool and comfortable when I try it and the price is affordable, I'll buy it right away. Because we are still in college and of course there are still many needs, so if you see a cheap product, you will definitely choose a cheap one, especially with good quality. So the money that should be spent a lot to buy an expensive hijab can be used for other things." (Interview with a 2019 Islamic Banking student Fina Nurul Izzah, on March 21, 2022, the full interview results can be seen in the attachment of Transcript 2)

Ms. Fina's statement is supported by Suci Wulandari's research which explains that there are many manufacturers who offer their products at affordable prices with quality that is not less competitive with well-known brands. So it is possible for female students who come from the middle and upper classes to buy hijabs that are bought by female students from ordinary people (Wulandari, 2018).

In addition, not all female students have confidence in the friendship environment or the campus environment due to the fact that a woman who looks attractive can be more confident and interact. The use of the latest fashion trends certainly helps Islamic Banking students increase their confidence, including the hijab they wear. As a student, of course, you are very concerned about your appearance when you go to campus. Moreover, they are still in their teens who want to always look fashionable. In addition to harmonizing the clothes they wear, the hijab they wear must also be appropriate. When they buy new clothes to wear to campus, they also buy hijabs of the same colour. The frequency of buying hijab can be 3-4 times in a month. Meanwhile, hijabs that have been purchased for a long time and are not used are only used as collections in the closet.

The results of interviews conducted with Ms. Izzati, a 2018 Islamic Banking student and Ms. Anggi, a 2020 Islamic Banking student related to the purchase of the hijab, it can be concluded that the pattern of consumptive behaviour is the factor of adjusting clothes to campus and to increase self-confidence.

"For purchases, usually 1-2 times a month, but now that I'm offline, I enter campus so I can buy hijab more often 3-4 times a month. It's to change every day as well as to adjust clothes when going to campus. Honestly it can boost my confidence too. If I wear clothes to campus with warm tones, when I wear a hijab with flashy flowers, it's not possible." (Interview with a 2018 Islamic Banking student Fatkhul Izzati, on March 21, 2022, and a 2020 Islamic Banking student Anggi Suparti, on March 19, 2022, the full interview results can be seen in the attachment of Transcript 1 and 3)

Ms. Izzati and Ms. Anggi's statements regarding self-confidence and adjusting the colour of clothes are also supported by Dola Asmita's research, by meeting needs excessively on the basis of being interested in the products offered or even because of college friends who often use fashion products or change clothes frequently. when going to campus as well as to combine clothes used to campus. This is what causes female students to behave consumptively (Asmita & Erianjoni, 2019).

Talks with friends regarding the latest hijab fashion trends also affect the consumptive behaviour of female students. When a hijab fashion trend appears, it can't be denied that it is always the talk of the class. The desire to follow the trend always appears in the conversation. They tend to want to look fashionable by using the hijab which is a trend among female students. This will cause female students to behave consumptively because they always want to follow the latest fashion so that they are not considered out of date.

The Relationship between Hijab Fashion Trends and Consumptive Behaviour of Islamic Banking Students

College students are late teens whose physical development period always wants to look attractive, especially to the opposite sex. As a student they have to pay attention to the style of dress, the clothes they wear can also follow the trend as long as it still shows the character of the student. The student lifestyle is reflected in the way they dress and look or fashion.

Today's hijab fashion trends have a big impact on female students who always want to look attractive and want to show their existence so that they tend to fulfil their secondary needs. This causes Islamic Banking students to behave consumptively in buying hijab to fulfil their desire to follow the trend. Consumptive behaviour itself is defined as the purchase of goods that are not based on needs but desires.

If it is associated with consumptive behaviour that encourages Islamic Banking students to follow today's hijab fashion trends, there are two influences that lead to their desire to buy. First, the desire of students because they feel interested in the latest hijab fashion trends when they see them. The desire arose even though it was not planned at first. This shows that the students' consumptive behaviour when buying hijab products is only one look and without thinking. Meanwhile, the old hijab is just a collection in the closet and is no longer used because the female students prefer to use the latest hijab model to be used on campus.

"... For the old hijab is usually only stored in the closet." (Interview with a 2018 Islamic Banking student Fatkhul Izzati, on March 21, 2022, the full interview results can be seen in the attachment of Transcript 1)

Second, the influence of the surrounding environment, especially in the campus environment. Students sometimes like to talk about the fashion of the people they see. Especially if that person is wearing a hijab that is becoming a trend. Interest in the hijab that other people wear makes them buy to look attractive and increase self-confidence and can show their existence.

"... Moreover, following friends who have already bought must also want to buy hijab so they can follow the trend with their friends. Or when talking about hijab fashion trends with friends and then immediately plan to buy these products." (Interview with a 2021 Islamic Banking student Putri

Rahmawati, on March 21, 2022, the full interview results can be seen in the attachment of Transcript 4)

Based on the theory and research results show that the hijab fashion trend variable and the consumptive behaviour of female students do have an influence. Thus, one of the hijab fashion is a factor influencing the occurrence of consumptive behaviour in Islamic Banking students. Consumptive behaviour of female students is shown by the hijab worn on campus with various styles that are trends and a waste of buying hijab with the desire to fulfil their fashion style so that they can look attractive when leaving for campus.

CONCLUSION

The development of hijab fashion trends has a significant influence on the consumptive behaviour of Islamic Banking students at IAIN Pekalongan. Both of them lead to a directly proportional relationship where if a hijab fashion trend appears, it causes the consumptive behaviour of female students to increase. Students don't just buy hijab for their needs, but because they follow a growing trend. This is due to the desire of those who always want to look attractive and not out of date so as to increase self-confidence in the campus environment. In fact, this behaviour includes consumptive behaviour and is not justified in Islamic economics even though the goods purchased are halal goods.

The pattern of consumptive behaviour of Islamic Banking students towards hijab fashion trends is being interested in products advertised on social media, purchasing because of affordable prices with quality products, increasing self-confidence, combining with the clothes used, and discussing hijab fashion trends in class.

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