



Lifestyle Pathways: How Family, Peers, and Social Media Shape Adolescent Consumer Behavior

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Abstract

This study investigates the predictive relationships between social and psychological factors, namely, family economic education, peer conformity, social media, and adolescent consumer behavior, with lifestyle as a mediating variable. Employing a quantitative research design, data were collected from 400 adolescents in Semarang City, Indonesia. The analysis was conducted using PLS-SEM, which is suitable for prediction-oriented models and mediation testing. The results indicate that social media exerts the most decisive influence on adolescents' lifestyle, significantly affecting consumer behavior. Lifestyle was confirmed as a key mediator, transmitting the influence of all three predictors to actual consumption behavior. Family economic education emerged as the most influential factor in directly shaping rational and responsible consumption behavior, whereas social media was the dominant force in shaping lifestyle patterns. These findings highlight the dual role of socialization agents: media as a digital lifestyle influencer, and the family as a foundational source of economic values and decision-making skills. The study suggests that educational institutions, families, and communities should collaborate to promote financial literacy and responsible lifestyle choices through social media platforms. Moreover, integrating educational influencers should strategically guide youth toward sustainable and informed consumption behaviors.

How to Cite

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INTRODUCTION

Every individual is a consumer with distinct behavioral patterns, influenced by various factors operating at different levels (Chen, 2023). Consumer behavior relates to a series of logical and structured actions associated with purchasing decisions aimed at fulfilling needs, shaped by personal experiences or the influence of modern media (Oszust & Stecko, 2020). Adolescents constitute a particularly relevant demographic for investigation, as they are undergoing a formative developmental phase marked by the establishment of identity, internalization of values, and the development of consumption patterns (Mansour & Sagheer, 2024). Studies show that adolescent consumption behavior is influenced not only by internal factors such as emotions or perceptions, but also by social interactions with family, peers, and exposure to social media (Shaw, 2024; Jiang & Ananthachari, 2023).

As the primary agent of socialization, the family plays a crucial role in introducing economic values and shaping responsible consumption behavior. Through family-based economic education, whether through direct communication, modeling, or involving children in financial decision-making, adolescents learn to distinguish between needs and desires (Asadi et al., 2023; Risnawati et al., 2018). Previous studies have shown that such education significantly contributes to reducing irrational or impulsive consumption among adolescents (Nisa et al., 2021; Murti et al., 2022). In other words, the intensity of economic education within the family is positively associated with the quality of adolescents' consumption behavior (Dyahfirdania & Nurlaili, 2023).

In addition to the family, peer groups play a significant role in shaping adolescent consumption behavior. During adolescence, individuals begin to detach emotionally from their parents and become more involved in broader social environments, particularly peer circles (Ajhuri, 2019; Monks et al., 2019). The desire to be accepted within peer groups often

leads adolescents to conform their attitudes and behaviors to group norms. Peer conformity, understood as implicit social pressure exerted by peers, can have a powerful influence, either positive or negative, depending on the values upheld within the group (Wijaya et al. 2021; Santrock, 2002). If peers adopt a frugal and minimalist consumption pattern, individuals are likely to follow suit (Dezianti & Hidayati, 2021). This study conceptualizes conformity as a social mechanism that may serve as a bridge toward more value-conscious and socially responsible consumption. However, findings across studies remain mixed. While Muslimin et al. (2020) found a significant positive influence of conformity on consumption, Trisnani et al. (2019) reported no such effect.

Furthermore, the advancement of digital technology and the growing penetration of social media have created a new ecosystem for shaping adolescents' consumption preferences. According to the Indonesian Internet Service Providers Association (APJII) (2024), the primary reason Indonesians access the internet is to engage with social media, surpassing all other motivations. Digital platforms such as Instagram, TikTok, and YouTube function not only as communication tools but also as powerful agents of socialization that shape adolescent lifestyles, brand perceptions, and purchasing decisions (Wang, 2024; Hidayat et al., 2023). A study by Tass & Malik (2025) further confirmed that social media influencers significantly promote more conscious, environmentally friendly consumption intentions.

With the rise of digital technologies and pervasive social media use, adolescents' lifestyles have undergone a drastic transformation, particularly in terms of consumption behavior, personal values, and social skills (Liu, 2024). According to the consumer behavior model proposed by Hawkins & Mothersbaugh (2013) internal and external factors contribute to forming self-concept and lifestyle, influencing consumer decision-making. The model of consumer behavior integrates the roles of

environment, cognition, and psychological responses in shaping how individuals perceive needs and make consumption choices.

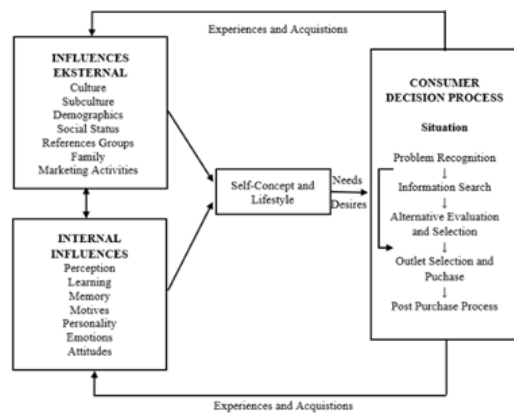


Figure 1. Consumer Behavior Model Based on Hawkins & Mothersbaugh (2013)

This model explains that adolescent consumption behavior is not formed instantly but emerges through a complex social and psychological socialization process. Social media, family economic education, and peer conformity are external influences shaping lifestyles, affecting consumption decision-making. Lifestyle is an individual characteristic that distinguishes one person from another, and it is considered a psychologically oriented variable that can be measured. (Assael, 2001). In the modern era, individual lifestyles have also evolved due to advances in information technology, making lifestyle a dynamic pattern of living that varies across social groups and historical contexts (Baek & Lee, 2024). In the context of adolescents, lifestyle is shaped through interactions with peers and social media, and plays a key role in determining whether consumption behavior becomes rational or impulsive (Astuti et al., 2022; Hamilton et al., 2023).

Herbert Kelman, in 1953, formulated the Social Influence Theory, which serves as a framework for explaining the social forces that drive changes in an individual's attitudes and behaviors (Davlembayeva & Papagiannidis, 2023). This theory examines how social contexts and interactions with others shape individuals' thoughts, feelings, and behaviors.

It is highly relevant across various domains, including marketing and consumer behavior. The theory also recognizes the power of social pressure, social comparison, and normative influence in shaping individuals' intentions and actions (Andonopoulos et al., 2023). Social influence reflects how society impacts individuals, encompassing how society seeks to shape individuals' beliefs, perceptions, values, attitudes, intentions, and behaviors (Lim, 2022).

According to the Theory of Planned Behavior (TPB) (Ajzen, 1991), behavior is driven by intention, which is shaped by three determinants: attitude toward the behavior, subjective norms, and perceived behavioral control. In this study, family economic education shapes adolescents' attitudes toward rational and responsible consumption. Meanwhile, peer conformity and social media act as sources of subjective norms, where adolescents are influenced by social pressure and expectations from both their immediate and digital environments. Lifestyle is a mediating variable that reflects adolescents' consumption intentions and manifests in their behavior. This aligns with studies highlighting lifestyle as a crucial link between social norms and consumer actions.

As the capital of Central Java, Semarang City is characterized by social diversity and a heterogeneous population encompassing various cultural, social, and economic backgrounds. This creates a dynamic environment, particularly among adolescents, where intensive interactions between social groups occur. Such diversity provides a relevant context for studying the influence of peer conformity and social media on adolescent behavior, given their tendency to be influenced by the norms and values that develop among their peer groups.

Although a substantial body of research has explored adolescent consumption behavior, most previous studies tend to isolate either economic or psychological dimensions, overlooking the integrated influence of social digital environments, particularly the role of

social media, and rarely considering lifestyle as a mediating construct. Moreover, applying the Theory of Planned Behavior (TPB) to explain how lifestyle mediates the relationship between socialization agents and consumption behavior in digitally influenced social contexts remains underdeveloped. This study aims to address these theoretical gaps by combining TPB with Social Influence Theory, offering a more holistic model that incorporates family economic education, peer conformity, and social media as external influences, lifestyle as a mediating variable, and adolescent consumption behavior as the behavioral outcome.

Accordingly, the research seeks to answer the following questions: (1) Do family economic education, peer conformity, and social media influence adolescents' lifestyle? (2) Does lifestyle influence adolescent consumption behavior? (3) Do family economic education, peer conformity, and social media directly influence adolescent consumption behavior? (4) Does lifestyle mediate the influence of family economic education, peer conformity, and social media on adolescent consumption behavior?

METHODS

A quantitative method with an explanatory design was utilized in this study. The target population comprised adolescents aged 15 to 19 who reside in Semarang City, Indonesia. According to the updated data from the Badan Pusat Statistik (BPS) as of July 25, 2024, the total number of adolescents in this age group is 128,960 individuals. The data were obtained through a 1-5 Likert scale questionnaire administered to a sample of 400 adolescents in Semarang City. PLS-SEM 3.0 was applied for analysis and hypothesis testing.

The primary objective of this study is to predict adolescent consumer behavior based on social and psychological factors (family economic education, peer conformity, and social media), and to examine the mediating role of lifestyle. Given this predictive and explanatory focus, PLS-SEM provides a robust

analytical approach. It allows for assessing both direct and indirect effects and facilitates analysis even in cases where data may not meet parametric assumptions. Furthermore, the sample size of 400 respondents is well within the acceptable range for PLS-SEM, ensuring sufficient statistical power and model reliability. Figure 1 presents the research model proposed in this study.

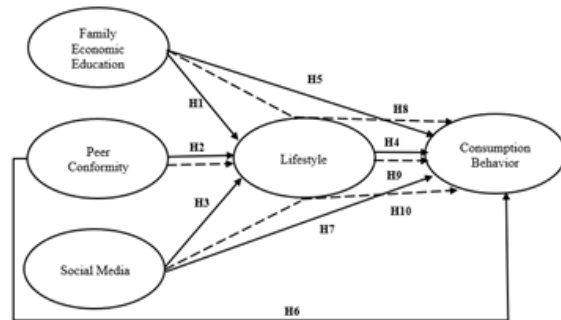


Figure 2. Conceptual Framework

Table 1. Research Instrument Indicators

| Variable | Indicator |
|---------------------------|--|
| Family Economic Education | 1. Financial communication 2. Role modeling 3. Financial education at home 4. Support and encouragement |
| Peer Conformity | 1. Cohesiveness 2. Consensus 3. Compliance |
| Social Media | 1. Attention 2. Appreciation 3. Duration 4. Frekuensi |
| Lifestyle | 1. Activity 2. Interest 3. Opinion |
| Consumption Behavior | 1. Needs intensity 2. Consumption motives 3. Application of economic principles |

Source: Processed data (2025)

RESULT AND DISCUSSION

Descriptive Analysis of Respondents

Semarang City, Central Java Province's capital, exhibited complex social and economic dynamics that potentially influenced adolescent consumption patterns. Emerging trends and peer interactions shaped the social lives of adolescents in this urban setting. This study involved 400 respondents, consisting of 203 females (50.75%) and 197 males (49.25%), aged between 15 and 19 years. The characteristics of the respondents in this study are presented in Table 2.

Table 2. Respondents's Characteristic

| Characteristics | Frequency | Percentage |
|--------------------|-----------|------------|
| Gender | | |
| Male | 197 | 49.25% |
| Female | 203 | 50.75% |
| Age (years) | | |
| 14+ | 2 | 0.50% |
| 15+ | 135 | 33.75% |
| 16+ | 136 | 34.00% |
| 17+ | 95 | 23.75% |
| 18+ | 30 | 7.50% |
| 19+ | 2 | 0.50% |

Source: Processed data (2025)

Outer Model or Measurement Model Assessment

Convergent Validity Test

The measurement (outer) model was conducted to examine the validity of indicators by assessing each construct individually. The convergent validity for reflective indicators was evaluated using SmartPLS 3.0 software by examining the factor loadings and the average variance extracted (AVE) values.

First, factor loadings. Constructs with factor loading values below 0.70 were eliminated to ensure an acceptable measurement model. The factor loading values for each indicator are presented in Table 3 (Outer Loadings).

All retained indicators met the recommended threshold, indicating satisfactory convergent validity.

Table 3. Loading

| | Original Sample | T Statistics |
|---------------|-----------------|--------------|
| X1.1.2 <- FEE | 0.789 | 34.688 |
| X1.1.3 <- FEE | 0.723 | 23.798 |
| X1.2.3 <- FEE | 0.801 | 31.035 |
| X1.3.1 <- FEE | 0.854 | 58.089 |
| X1.3.2 <- FEE | 0.722 | 26.547 |
| X1.3.3 <- FEE | 0.760 | 26.993 |
| X1.4.1 <- FEE | 0.803 | 33.954 |
| X1.4.2 <- FEE | 0.797 | 37.938 |
| X1.4.3 <- FEE | 0.842 | 50.788 |
| X2.1.1 <- PC | 0.720 | 27.077 |
| X2.1.2 <- PC | 0.710 | 24.264 |
| X2.2.1 <- PC | 0.769 | 32.583 |
| X2.2.2 <- PC | 0.739 | 28.212 |
| X2.2.3 <- PC | 0.727 | 24.154 |
| X2.3.1 <- PC | 0.722 | 22.981 |
| X2.3.2 <- PC | 0.707 | 20.94 |
| X2.3.3 <- PC | 0.738 | 25.082 |
| X3.1.1 <- SM | 0.758 | 25.833 |
| X3.1.2 <- SM | 0.749 | 25.898 |
| X3.2.1 <- SM | 0.727 | 26.787 |
| X3.2.2 <- SM | 0.778 | 35.04 |
| X3.2.3 <- SM | 0.718 | 21.53 |
| X3.3.2 <- SM | 0.727 | 26.335 |
| X3.3.3 <- SM | 0.732 | 27.648 |
| X3.4.1 <- SM | 0.721 | 27.801 |
| X3.4.2 <- SM | 0.721 | 22.492 |
| X3.4.3 <- SM | 0.705 | 23.951 |
| Y.1.1 <- CB | 0.743 | 23.148 |
| Y.1.3 <- CB | 0.795 | 36.794 |
| Y.2.1 <- CB | 0.764 | 32.862 |
| Y.3.1 <- CB | 0.795 | 34.355 |
| Y.3.2 <- CB | 0.734 | 25.173 |
| Y.3.3 <- CB | 0.729 | 24.695 |

| | Original Sample | T Statistics |
|-------------|-----------------|--------------|
| Z.1.2 <- LS | 0.744 | 23.155 |
| Z.2.2 <- LS | 0.731 | 21.982 |
| Z.2.3 <- LS | 0.782 | 29.673 |
| Z.3.1 <- LS | 0.742 | 26.157 |
| Z.3.2 <- LS | 0.766 | 29.290 |

Source: Processed data (2025)

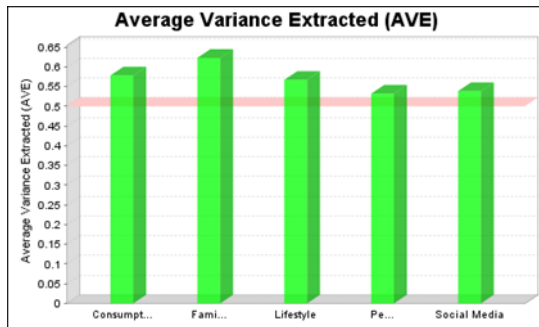


Figure 3. AVE Diagram

Table 3 presents the outer loadings, showing that all 38 constructs in this study have outer loading values (original sample) above the threshold of 0.7. The T-statistics exceed 1.95, indicating that all constructs are valid.

Second, Average Variance Extracted (AVE). The AVE values are presented in Figure 3. As shown in Figure 3, the AVE values for the four variables in this study all exceed the 0.5 threshold, demonstrating that the constructs satisfy the requirements for convergent validity.

Reliability Test

Table 4. Cronbach's Alpha and Composite Reliability

| Variabel | Cronbach's Alpha | Composite Reliability |
|----------|------------------|-----------------------|
| CB | 0.854 | 0.892 |
| FEE | 0.924 | 0.937 |
| LS | 0.810 | 0.868 |
| PC | 0.875 | 0.901 |
| SM | 0.905 | 0.921 |

Source: Processed data (2025)

Table 4 demonstrates that consumer behavior, family economic education, lifestyle, social media, and peer conformity all have Cronbach's Alpha and Composite Reliability values exceeding 0.70, thus satisfying the reliability criteria.

Discriminant Validity

Table 5 The discriminant validity test using the Fornell-Larcker method shows good results, as the square root of AVE (diagonal values) for each variable is greater than the correlations between variables (values below the diagonal).

Table 5. Discriminant Validity (Fornell-Larcker)

| | CB | FEE | LS | PC | SM |
|-----|-------|-------|-------|-------|-------|
| CB | 0.761 | | | | |
| FEE | 0.557 | 0.789 | | | |
| LS | 0.728 | 0.424 | 0.753 | | |
| PC | 0.622 | 0.548 | 0.571 | 0.729 | |
| SM | 0.641 | 0.436 | 0.597 | 0.618 | 0.734 |

Source: Processed data (2025)

Table 6. Discriminant validity (HTMT)

| | CB | FEE | LS | PC | SM |
|-----|-------|-------|-------|-------|----|
| CB | | | | | |
| FEE | 0.625 | | | | |
| LS | 0.867 | 0.486 | | | |
| PC | 0.706 | 0.613 | 0.659 | | |
| SM | 0.716 | 0.470 | 0.676 | 0.685 | |

Source: Processed data (2025)

Table 6 shows that the Heterotrait-Monotrait Ratio (HTMT) values are below 0.90, indicating that discriminant validity is established and the constructs are distinct.

Model FIT

Table 7 shows that the Standardized Root Mean Square Residual (SRMR) value is 0.060, indicating a good model fit as it is below the 0.08 threshold. Additionally, the Nor-

med Fit Index (NFI) value of 0.794, close to 0.8, suggests that the model demonstrates an adequate fit.

Table 7. Model FIT

| | Saturated Model | Estimated Model |
|------------|-----------------|-----------------|
| SRMR | 0.060 | 0.060 |
| d_ULS | 2.696 | 2.696 |
| d_G | 0.860 | 0.860 |
| Chi-Square | 1880.537 | 1880.537 |
| NFI | 0.794 | 0.794 |

Source: Processed data (2025)

Hypothesis Testing

The results of the full model SEM algorithm test are presented in Figure 3. Hypothesis testing examines the path coefficient values, which indicate the parameter coefficients and their corresponding t-statistics. The hypothesis is supported or accepted if the t-statistic value is higher than the critical t-value from the t-table. In this study, a confidence level of 95 percent (alpha 0.05) was used. Table 8 presents the results of the path coefficient analysis using SmartPLS 3.0, and Table 9 presents

specific indirect effects.

Table 8 shows that the hypotheses (H1 to H7) are supported, as evidenced by p-values below 0.05 and t-statistics above the critical threshold. This confirms that family economic education (FEE), peer conformity (PC), and social media (SM) exert significant positive effects on both lifestyle (LS) and consumer behavior (CB). Among these factors, social media (SM) emerges as the most influential predictor of lifestyle (LS), reflected by its highest path coefficient (0.378) and t-statistic (6.887). This highlights the dominant role of social media in shaping adolescents' lifestyles, compared to the influence of family and peers. The development of digital technology has significantly transformed how adolescents engage with consumption. With increasingly diverse media channels and highly personalized preferences, adolescents are now turning more to the internet to obtain information and make purchasing decisions (Liu, 2024)

The effect of family economic education (FEE) on lifestyle (LS) tends to be relatively lower compared to other variables. This is likely because financial communication within families is often normative and limited in scope, focusing on basic practices such as saving

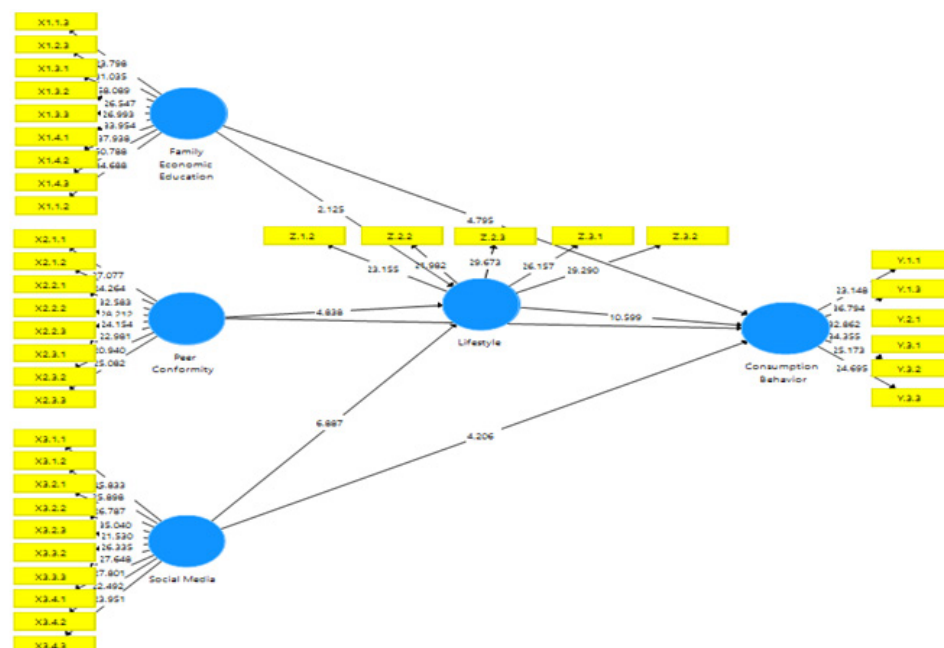


Figure 3. Complete Model SEM-PLS Algorithm Test
Source: SmartPLS 3.0 Output (2025)

or distinguishing between needs and wants. Such interactions influence rational attitudes toward money more than the formation of a broader lifestyle identity. Asadi et al. (2023) emphasize that the influence of family-based economic education on daily consumption preferences is limited, particularly in comparison to the pervasive impact of visual culture, digital trends, and peer environments. While family remains an important socialization agent, its influence on lifestyle appears weaker than that of peers and social media, especially in adolescence, where identity and social alignment are crucial.

In contrast, social media (SM) strongly influences adolescents' lifestyle (LS). This can be attributed to the high frequency and intensity of social media use among youth (APJII, 2024). Adolescents are exposed daily to content portraying influencer lifestyles, consumer trends, and digitally constructed social norms. Social media not only conveys information

but also shapes idealized images of how to live, which in turn influence adolescents' aspirations and consumption preferences (Wang, 2024; Haddock et al., 2022). As such, social media is a highly effective digital socialization agent in shaping lifestyle patterns.

Interestingly, family economic education (FEE) still exerts a more substantial direct influence on consumer behavior (CB). The economic values instilled within the family function as an internal control mechanism that guides adolescents in making consumption decisions. FEE fosters long-term thinking about money management, encourages frugality, and strengthens the ability to differentiate between needs and wants. This finding aligns with the Theory of Planned Behavior (TPB), which posits that attitudes shaped by internalized values, such as those from the family, directly affect intention and ultimately behavior (Ajzen, 1991).

Table 8. Path Coefficient

| Hypothesis | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values | Decision |
|--------------|---------------------|-----------------|----------------------------|-------------------------|----------|----------|
| H1 FEE -> LS | 0.106 | 0.106 | 0.050 | 2.125 | 0.034 | Accepted |
| H2 PC -> LS | 0.279 | 0.282 | 0.058 | 4.838 | 0.000 | Accepted |
| H3 SM -> LS | 0.378 | 0.378 | 0.055 | 6.887 | 0.000 | Accepted |
| H4 LS -> CB | 0.443 | 0.441 | 0.042 | 10.599 | 0.000 | Accepted |
| H5 FEE -> CB | 0.210 | 0.212 | 0.044 | 4.795 | 0.000 | Accepted |
| H6 PC -> CB | 0.126 | 0.129 | 0.047 | 2.661 | 0.008 | Accepted |
| H7 SM -> CB | 0.207 | 0.206 | 0.049 | 4.206 | 0.000 | Accepted |

Source: Processed data (2025)

Table 9. Specific Indirect Effects

| Hypothesis | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values | Decision |
|--------------------|---------------------|-----------------|----------------------------|-------------------------|----------|----------|
| H8 FEE -> LS -> CB | 0.047 | 0.047 | 0.023 | 2.037 | 0.042 | Accepted |
| H9 PC -> LS -> CB | 0.124 | 0.124 | 0.028 | 4.386 | 0.000 | Accepted |
| H10 SM-> LS -> CB | 0.168 | 0.167 | 0.027 | 6.205 | 0.000 | Accepted |

Source: Processed data (2025)

Furthermore, lifestyle (LS) demonstrates the most substantial impact on consumer behavior (CB), with a path coefficient of 0.443 and a t-statistic of 10.599. These findings underscore lifestyle as the key mediator that channels the effects of family, peer, and social media influences into consumer behavior outcomes.

The indirect influence of family economic education (FEE) on consumer behavior (CB) via lifestyle (LS) is the weakest among the three. This can be explained by the normative and cognitive nature of financial education within the family, which typically involves small-scale interventions such as teaching children to save, distinguish between needs and wants, and take responsibility for financial decisions. These values directly shape rational financial attitudes and principles, rather than manifesting in visible lifestyle patterns. As a result, the FEE → LS pathway is relatively weak, thereby reducing the strength of its indirect impact on consumption behavior.

Conversely, social media can shape adolescent lifestyles due to its highly visual, interactive, and persistent presence in daily life. Adolescents are frequently exposed to lifestyle content, consumer trends, and digitally constructed social norms through TikTok, Instagram, and YouTube. These exposures significantly influence their lifestyle choices, powerfully affecting their consumption behavior. Accordingly, the indirect path from SM to CB via LS yields the highest effect.

These findings confirm that social media is more effective as a lifestyle socialization agent, while family economic education is more effective in shaping consumption behavior directly. This distinction underscores the importance of adopting a segmented approach to youth financial education: families should continue reinforcing core financial values, whereas social media should be strategically utilized to promote value-conscious and responsible lifestyle consumption.

H1. The Influence of Family Economic Education on Lifestyle

The results of the resampling bootstrapping test revealed a coefficient value of 0.106 for the relationship between FEE and LS, with a t-statistic of 2.125. This indicates that higher levels of family economic education lead to improved lifestyle. The result shows that FEE significantly influences LS.

Education can be obtained from various sources, including economic education, which can be acquired in the school environment, family setting, and community. The family environment is a primary factor in shaping children's behavior. Family economic education plays an essential role in shaping the lifestyle of adolescents, particularly in financial management patterns, consumption habits, and future planning. Parents who encourage their children to save, distinguish between needs and wants, and understand the value of money tend to instill a frugal and wise lifestyle in their children. Conversely, a lack of economic education within the family can make adolescents more consumption-oriented and less skilled at managing their finances. This aligns with the economic socialization theory, which posits that the family is the first agent to instill economic values, which later become ingrained in adolescents' daily lifestyles.

Family economic education, which includes financial communication, parental role models, financial education at home, and family support and encouragement, contributes to developing a positive lifestyle in adolescents. This study also indicates that most adolescents in Semarang City receive pocket money that is not excessive, usually less than IDR 25,000 per day, encouraging them to use it wisely and allocate it according to their needs. The findings of this study align with research conducted by Theodora & Marti'ah, (2016), which found that family economic education influences lifestyle by 6.4%.

H2. The Influence of Peer Conformity on Lifestyle

The results of the resampling bootstrapping test revealed a parameter coefficient of 0.279 for the PC on LS with a t-statistic value of 4.838. This indicates that PC has a significant effect on LS. This study measured peer conformity through cohesiveness, agreement, and adherence to positive behaviors such as reusing items, mutually motivating each other to save, and practicing wise financial management. These findings align with the research conducted by Madtha et al. (2022), which showed that peer conformity significantly influences lifestyle, particularly in adolescent and young adult groups.

This influence can be positive or negative, covering aspects such as social habits, physical activity, and individual perspectives. A similar result was found by Laursen (2022), who revealed that 65.3% of students experienced peer influence that shaped their lifestyle choices. However, research by Arinda (2021), and Sukarno & Indrawati (2018), demonstrated a positive relationship between conformity and a hedonistic lifestyle, where higher conformity levels corresponded with a greater tendency towards hedonistic behavior.

H3. The Influence of Social Media on Lifestyle

The coefficient parameter value for the SM variable on LS is 0.378, with a t-statistic of 6.887. This indicates that SM has a significant positive effect on LS. In this study, social media was measured through four indicators: attention, appreciation, duration, and frequency, all of which positively contribute to lifestyle, assessed through activities, interests, and opinions. In this context, social media refers to its use for obtaining educational information on finance and the prudent use of goods. The more effectively social media is utilized, the greater its impact on promoting a prudent lifestyle.

This finding is supported by Ahmad et al. (2023), who demonstrated that intensive

social media usage can influence the lifestyle and preferences of the younger generation, particularly in areas like food choices, fashion, and social relationships. Similarly, Cohen et al. (2024) found that social media can affect lifestyle and health behaviors, both positively and negatively. Additionally, Achmad et al. (2023), concluded that social media has a significant and positive influence on the lifestyle of adolescents in Bandung, contributing 43%. Therefore, educating adolescents on the wise and healthy use of social media is crucial to foster a more positive lifestyle.

H4. The Influence of Lifestyle on Consumption Behavior

The results of the resampling bootstrapping test showed a parameter coefficient of 0.443 for the lifestyle variable on consumption behavior, with a t-statistic value of 10.599. This indicates that LS has a significant effect on CB. In this context, lifestyle reflects how individuals live their daily lives, as manifested through their activities, interests, and opinions in selecting and using goods and services. This finding strengthens the concept of lifestyle as an important determinant in shaping an individual's consumption patterns. The relationship between lifestyle and consumption behavior is highly significant, as various studies show that lifestyle choices influence consumer habits.

Murti et al., (2022) In their study, they proved that lifestyle influences consumption behavior. Research by Yuliarti et al. (2023), also, it shows that lifestyle significantly affects consumption behavior among students. Annisa et al. (2023), in their study, they found a positive and significant relationship between lifestyle and consumption behavior. Regression analysis indicates that lifestyle plays an important role in consumption behavior. This aligns with studies by Ulfah et al. (2022), Novanda & Prakoso (2024), and Muridno et al. (2024), which demonstrates that lifestyle positively and significantly impacts consumption behavior.

H5. The Influence of Family Economic Education on Consumption Behavior

The results of the bootstrap resampling test show that the parameter coefficient for the FEE on CB is 0.210, with a t-statistic value of 4.795. This indicates the FEE has a significant influence on CB. Additionally, the influence is positive, as indicated by the positive parameter coefficient.

In this study, family economic education encompasses various aspects, including the frequency of financial discussions, transparency in household financial management, and the role of parents in providing examples, advice, and education related to prudent financial management. This process involves learning about saving, financial planning, need-based spending, and the ability to evaluate consumption decisions. These findings indicate that effective family involvement in instilling economic values early can shape more rational and responsible consumption behavior, emphasizing needs over mere desires.

These results are consistent with those of Novitasari et al., who revealed that family economic education can shape wise consumption behavior by instilling healthy financial management habits and the ability to differentiate between needs and desires. Similarly, Dyahfirdania & Nurlaili (2023) demonstrated that economic education within the family contributes to shaping consumption patterns among secondary school students in Mojokerto, Indonesia. This aligns with Mulyani et al. (2018), who confirmed family economic education's positive and significant influence on students' consumption behavior. Furthermore, Murti et al. (2022) found that university students who received family economic education tend to be more rational in their spending and able to adjust their consumption behavior according to actual needs. Conversely, individuals who did not receive adequate economic education within their families tend to display excessive and hedonistic consumption behavior. Therefore, it can be concluded that family economic education has a positive and significant impact on fostering healthy

and responsible consumption behavior.

H6. The Influence of Peer Conformity on Consumption Behavior

The results of the resampling bootstrapping test showed a parameter coefficient of 0.126 for the PC on CB, with a t-statistic value of 2.661. This indicates that PC has a significant effect on CB. Furthermore, the influence of peer conformity on consumption behavior is positive, as the parameter coefficient is positive.

These findings suggest that the higher the level of peer conformity, the greater the tendency for individuals to exhibit similar consumption behaviors. In this context, peer conformity involves aligning views, attitudes, and actions in using money and consuming goods and services. In other words, the tendency to follow group norms and habits can shape a more responsible and rational consumption pattern.

Adolescents are in a phase of high social development, where environmental influences, especially peers, play a significant role in shaping their thoughts and behaviors. To adjust to their surroundings, adolescents tend to adopt the habits and preferences of their peer group, including in consumption decision-making. Adolescents with peers who manage money wisely or save tend to be inspired to do the same. Therefore, conformity to peer groups can act as a social control mechanism that indirectly encourages more directed and rational consumption behavior.

The results of this study are consistent with the research of Muslimin et al. (2020), which shows that the influence of peer groups on student consumption behavior is both positive and significant. The study by Dyahfirdania & Nurlaili, (2023) It also highlights the impact of conformity on consumption behavior. Both studies emphasize that peers play a role in shaping social habits and influence individual consumption decisions. Thus, it can be concluded that peer conformity significantly shapes adolescent consumption behavior, including preferences, attitudes, and the economic values adopted.

H7. The Influence of Social Media on Consumption Behavior

The coefficient parameter value for the SM variable on CB is 0.207, with a t-statistic of 4.206. This indicates that SM has a significant positive effect on CB. This finding suggests that the more effectively and wisely used social media, the more rational and directed the consumer behavior will become. The information available through social media can alter perceptions and influence adolescents' purchasing decisions. The interactive process facilitated by social media, characterized by faster information flow and feedback mechanisms, makes consumers more susceptible to the influence of others, subsequently affecting their attitudes and tendencies (Xu, 2025). Social media has become a key tool in shaping adolescents' mindsets and consumption behaviors. Features like user reviews, recommendations, and financial education content help social media users gain new insights that shape their consumption preferences and policies.

The results of this study align with previous research, such as that by Chowdhury et al. (2024), which found that social media engagement significantly influences brand impact and consumer behavior, particularly in the fashion industry. Mishra (2024), demonstrated that consumers actively use social media to make clothing purchase decisions. Additionally, research by Vishakh et al. (2024) revealed that social media activity helps users make informed purchasing decisions. Social media, through celebrity endorsements, promotional tools, and online reviews, has a significant positive impact on online shopping behavior in Bangladesh (Miah et al., 2022).

Social media has transformed how businesses interact with their customers, influencing purchasing decisions and shaping consumer behavior (El Gharbaoui & Alami, 2023). The impact of social media and influencers has become a major driver of consumer perceptions and purchasing behavior (Hwang, 2025). Other studies, such as those by Hasanah et al. (2022) and Sartika & Sugiharsono (2020), further emphasize the crucial role of

social media in shaping consumer behavior, both directly and through the influence of lifestyle and social environments. Thus, social media proves to be a key determinant in modern consumption patterns for adolescents, which are increasingly digital and information-based.

H8. The Influence of Family Economic Education on Consumption Behavior through Lifestyle

The results of the resampling bootstrapping test revealed a coefficient of 0.047, with a t-statistic of 2.037 and a standard deviation of 0.023. The p-value was 0.042, less than 0.05, indicating that H8 is accepted. This suggests FEE's positive and significant direct effect on CB through LS. These findings reinforce the crucial role of the family in providing early education to shape wise consumption behaviors through establishing a healthy lifestyle. Family economic education is essential in forming an individual's lifestyle, ultimately influencing their consumption behavior.

Through family-based economic education, individuals understand the importance of saving, prioritize needs, and plan budgets wisely. These values cultivate a lifestyle that is frugal, rational, and responsible. This is consistent with the economic socialization theory, which posits that families influence children's consumption behaviors by internalizing values and habits within their lifestyle. Research by Theodora & Marti'ah (2016), demonstrated that family economic education contributes 6.4% to the formation of lifestyle.

H9. The Influence of Peer Conformity on Consumption Behavior through Lifestyle

The results of the resampling bootstrapping test revealed a coefficient of 0.124 for the effect of PC on CB through LS, with a t-statistic of 4.386. This indicates that PC significantly affects CB through LS. Furthermore, the influence of PC on CB through LS is positive because the coefficient parameter is positive. Therefore, it can be concluded that H9 is accepted, as PC has a positive and significant relationship with CB through LS.

These findings highlight the crucial role of social dynamics in shaping consumption preferences, particularly among adolescents. Peer conformity plays an important role in forming an individual's lifestyle, especially among adolescents who tend to conform to the norms and expectations of their social groups. Individuals often adopt lifestyles similar to those of their peers, whether in clothing preferences, eating habits, entertainment choices, or overall lifestyle. This lifestyle, in turn, becomes a primary factor influencing consumption behavior. This finding supports social influence theory, which posits that peer groups shape adolescents' lifestyles, ultimately impacting their consumption decisions.

Research by Rahmatika & Kusmaryani (2020), Febriyanty & Faizin (2022), found a positive influence of peer conformity on the behavior. Individuals' tendency to mimic their group's consumption patterns to gain social recognition and enhance their social identity ultimately reinforces consumption behaviors through lifestyles influenced by peer conformity.

H10. The Influence of Social Media on Consumption Behavior through Lifestyle

The coefficient parameter for the SM variable on CB through LS is 0.168, with a t-statistic of 6.205. This indicates that social media significantly positively affects CB through LS. Therefore, H10 is accepted. Social media can shape lifestyle, particularly among adolescents, influencing consumer behavior. Platforms such as Instagram, TikTok, and Facebook are not just spaces for communication, but also interactive environments that encourage users to engage with lifestyle content, product trends, and the experiences of other consumers. This engagement helps create a social identity that reflects consumption preferences.

Studies by Taylor (2024) and Achmad et al. (2023), show that social media significantly impacts lifestyle formation, especially among adolescents. Educational content, user testimonials, and product recommendations on

social media significantly shape perceptions and consumer decisions regarding purchases of goods and services. These findings align with research by Mishra (2024), Vishakh et al., (2024), Hasanah et al. (2022) and Sartika & Sugiharsono (2020) all of which emphasize the significant impact of social media on consumer behavior, both directly and through lifestyle.

CONCLUSION

This study examined the influence of family economic education, peer conformity, and social media on adolescent consumer behavior, with lifestyle as a mediating variable. The findings reveal that all three predictor variables significantly affect consumer behavior directly and indirectly. Social media emerged as the most dominant factor in shaping adolescents' lifestyles. In contrast, lifestyle demonstrated the most substantial direct effect on consumer behavior, confirming its role as a key mediator. Interestingly, although family economic education had the most negligible indirect effect, it exerted the most substantial direct influence on rational and responsible consumption behavior. This suggests that economic values instilled within the family serve as internal controls that directly guide adolescents in their consumption decisions.

Conversely, with its visual and interactive nature, social media has a powerful influence on shaping adolescents' lifestyle preferences, affecting their consumption patterns. Peer conformity also plays a significant role in shaping lifestyles influenced by group norms and the desire for social acceptance. These findings confirm the dual influence of socialization agents: the family as a source of internalized values, and social media as a driver of externally shaped consumption behavior.

To follow up on these research findings, collaboration between the government, NGOs, influencers, and media stakeholders is essential in producing educational content tailored for adolescents through popular platforms such as TikTok and Instagram. The in-

volvement of educational influencers should be strategically utilized to expand the reach of financial literacy and promote responsible consumption messages. Educational institutions are encouraged to integrate financial education into school curricula through project-based learning, basic investment simulations, digital literacy, and the development of engaging educational materials. Schools can also organize campaigns, competitions, or creative activities that promote financial management among adolescents by using social media as a communication tool. Furthermore, it is important to develop social media-based financial literacy modules (e.g., via Instagram and TikTok), encourage the strategic involvement of educational influencers, and integrate financial education into classroom instruction. This approach aims to ensure that financial education is not only accessible but also relevant to the digital lifestyle and social environment of today's adolescents.

This study has several limitations. First, it was geographically limited to adolescents in Semarang City, which may affect the generalizability of the findings to other regions with different socio-cultural contexts. Second, it did not analyze specific types of social media content, such as short videos, product reviews, or influencer endorsements, which may have varying impacts on lifestyle and consumption behavior. Third, the model did not include other relevant variables, such as socioeconomic status, psychological traits (e.g., impulsivity), and cultural values.

Future studies are recommended to explore additional factors not covered in this study, including internal, external, and psychological aspects, such as the influence of local culture, digital advertising, family income levels, and consumer motivation, as well as to broaden the scope of research to enhance the generalizability of the findings. Furthermore, future research should also examine the influence of specific types of digital content to provide more comprehensive insights into adolescent consumer behavior.

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