

## **ABSTRACT**

*The current of the rapid development of South Korean culture is increasingly becoming popular in the world community. The development of South Korean culture resulted in South Korean culture becoming popular, one of which is K-Pop. Slowly, South Korean culture has an influence on the lifestyle of the Indonesian people, especially Generation Z. Fans will do everything to get pleasure and satisfaction, one of which is buying idol merchandise. However, fans often buy merchandise in excess. This is not in accordance with the teachings of Islam, because excessive shopping activity is a wasteful and stingy act. The purpose of this study was to examine and analyze the influence of Islamic-based high school students' shopping behavior for K-Pop merchandise on debt behavior. This research method uses quantitative methods with multiple linear regression analysis tools. The number of respondents is 100 respondents who are Muslim, attend Islamic High School in Semarang City, and have bought K-Pop merchandise. The results showed that there was a significant effect with a significance level of  $<0.05$  on lifestyle variables, compulsive buying behavior, religiosity, and financial management behavior.*

**Keywords:** *debt behavior, Lifestyle, Compulsive Buying Behavior, Religiosity, Financial Management Behavior*

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