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# The Influence Of Financial Literacy, Lifestyle, And Self-Control On Student Consumptive Behavior

10 **ABSTRACT**

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**Aims:** The purpose of this study was to examine the relationship between the influence of financial literacy, lifestyle, and self-control on the consumptive behavior of students of the Faculty of Economics and Business, Universitas Muhammadiyah Purwokerto.

**Study design:**Quantitative and descriptive research was used in this study.

**Place and Duration of Study:**Faculty of Economics and Business, Universitas Muhammadiyah Purwokerto, Indonesina country, between April to July.

**Methodology:**The study use purposive sampling resulted in 129 students (33male, 96female; class range 2023-2021; study programAccounting S1, Accounting D3, Management S1, Digital Business S1).

**Results:**The study showed that financial literacy, students' lifestyle, and students' self control are positively associated with students' consumption behavior. The analysis results show that financial literacy has a positive influence on consumptive behavior, with a path coefficient value of 0.144 and a p-value of 0.024. Similarly, lifestyle also has a positive influence on consumptive behavior, with a path coefficient value of 0.667 and a p-value of 0.000. Meanwhile, self-control has a negative influence on consumptive behavior, with a path coefficient value of -0.156 and a p-value of 0.010. Therefore, it can be concluded that financial literacy, lifestyle, and self-control affect the consumptive behavior of college students.

**Conclusion:**This implies that the students must be able to control her/himself to be not consumptive.

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*Keywords: financial literacy, lifestyle, self-control, consumptive behavior.*

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## 1. INTRODUCTION

The rapid development of this era makes people try to satisfy all their needs and desires. Everyone is competing to satisfy a need, not only a need but also competing to satisfy various desires to own or consume to be able to satisfy their needs. With frequent shopping a person can be associated with consumptive behavior, consumptive behavior is the behavior of buying goods without having to reconsider and preferring to prioritize wants over needs (Solomon, 2014). This phenomenon is a very serious threat not only to adults but also to adolescents. This is because a person's consumption pattern is formed when he or she enters adolescence. The final stage of adolescence is at the age of 18-21 years, which is an age that coincides with a period of transition and self-discovery (Erikson, 1968), where at this age adolescents seek and try to achieve an ideal pattern of self and experience the process of self-formation in behavior. Consumptive behavior in students, if carried out continuously without any control over themselves, will have a negative impact. One of the negative effects of consumptive behavior is the reduced ability to save or waste, tend not to think about needs, and cause social jealousy (Dittmar, 2005). Students are usually under a lot of pressure, ranging from lifestyle pressures, environmental conditions, and increasingly sophisticated technological developments, which can trigger the emergence of consumptive behavior problems. Students or consumers should be able to make decisions and act rationally to satisfy all their needs. Consumer behavior can be influenced by several factors, including financial literacy, lifestyle, and self-control (Lusardi & Mitchell, 2011).

33 Consumptive behavior among students has increased due to technological advances and easy access to information.  
34 Students often spend money without careful consideration, influenced by a culture of hedonistic consumption and social  
35 media (Hasanah, 2021). Based on a survey by the Financial Services Authority (OJK) in 2022, the level of financial  
36 literacy in Indonesia only reached 38.03%. This can lead to unhealthy consumptive behavior and poor financial decisions  
37 (OJK, 2022). This condition is further exacerbated by the ease of obtaining credit and loans through the Internet, which  
38 creates the illusion of ease of obtaining goods and services without considering the long-term consequences (Prasetyo,  
39 2020).

40 Students are vulnerable to consumptive behavior because of several factors that affect their lives during college. The first  
41 factor is limited financial independence. Many students still depend on their parents or scholarships to meet their daily  
42 needs. This dependence makes them easily tempted to buy things that are not needed to follow trends or lifestyles that  
43 are popular (Sukma & Wulandari, 2019). The second factor is being easily influenced by trends. In the campus  
44 environment, students are often exposed to various latest trends in terms of fashion, technology, and lifestyle. The desire  
45 to always look up to date encourages them to buy things they don't need just to maintain their self-image in the eyes of  
46 their friends (Putra, 2019). The third factor is a hedonistic lifestyle. Some students are trapped in a lifestyle that prioritizes  
47 momentary pleasure rather than planning for the future. This lifestyle encourages them to purchase luxury goods and  
48 engage in extravagance without considering the long-term implications (Sari & Wulandari, 2018).

49 The high level of consumptiveness among students is a problem that is often faced. Students often spend money on  
50 consumptive items such as gadgets, fashion, and entertainment without properly calculating their budget, which can lead  
51 to financial problems in the future (Hasanah, 2021). In addition, excessive consumption can also delay saving efforts.  
52 Students who constantly spend money on unnecessary things will have difficulty saving, making it difficult to achieve long-  
53 term financial goals such as buying a house or starting a business (Sari & Wulandari, 2018). The inability to manage  
54 finances is also one of the impacts of this consumptive behavior. Students who do not learn to manage finances well  
55 during their studies will face financial problems in the future. This inability can continue until they enter the workforce,  
56 which ultimately hinders their financial stability and well-being (Putra, 2019).

57 Lusardi and Mitchell (2014) conducted a study that revealed that incompetence in terms of financial knowledge can lead  
58 to unhealthy consumptive behavior and poor financial decision-making. Raharja (2020) found a positive relationship  
59 between the frequency of social media use and the amount of food consumed by students. According to research  
60 conducted by Mischel, Shoda, and Rodriguez (1989), strong self-control is related to the ability to delay gratification and  
61 make smarter financial choices. Data from the Indonesian Joint Funding Fintech Association (Asosiasi Fintech  
62 Pendanaan Bersama Indonesia/AFPI) in 2023 shows that students use online loans for consumptive needs. To address  
63 this issue, students should better understand finance through good training. In addition, it is crucial to create programs  
64 that support good self-control and financial management. This type of program may include basic personal finance  
65 management courses, workshops, or seminars. In addition, education about the risks of consumptive behavior and how to  
66 avoid it should be promoted in the campus environment.

67 According to previous research, if students do not understand how to control their desires, manage their finances, and live  
68 a frugal, prudent, and minimalist lifestyle, they will continue to engage in consumerism. A frugal lifestyle helps individuals  
69 make wise choices to avoid spending money on unexpected or excessive things (O'Guinn & Faber, 1989). However,  
70 students in the School of Business and Economics often make a consumptive lifestyle their primary motivation for making  
71 purchases. This lifestyle leads them to unnecessary behavior and encourages actions that are only concerned with  
72 appearance and following environmental trends without considering the future (Dholakia, 2000). As a result, students  
73 focus more on meeting short-term needs than on sustainable long-term financial planning.

74 The purpose of this study is to examine how financial literacy, lifestyle, and self-control affect students' consumption  
75 behaviors. Financial literacy is defined as the ability to make effective judgments and decisions regarding the use and  
76 management of money (Nicolini, 2019). Lifestyle includes the way an individual spends money and time (Kanserina D,  
77 2015). Self-control is an individual's ability to read situations, control behavior, and adapt to socialization (Ghufron MN &  
78 RRS, 2012).

79 Data will be collected through surveys from students in all study programs at the Faculty of Economics and Business,  
80 Universitas Muhammadiyah Purwokerto. It is hoped that this research can provide information about the influence of  
81 financial literacy, lifestyle, and self-control on student consumptive behavior. The results of this study can be an input for  
82 stakeholders in formulating policies and programs to improve financial literacy, healthy lifestyle, and self-control of  
83 students. In addition, this research will help students understand the importance of financial literacy, wise lifestyle, and  
84 self-control in managing their finances.

## 85 **2. LITERATURE REVIEW**

### 86 **2.1 Consumptive Behavior**

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88 Consumptive behavior is excessive consuming behavior and certainly prioritizes a desire or can also be called a luxurious  
89 lifestyle. This desire to buy something arises because of seeing advertisements and is easily tempted by the seduction in  
90 advertisements. Besides that, it also happens because of friends or following the current mood or trend, and often  
91 someone puts forward his prestige so as not to feel outdated. Consumptive behavior can be influenced by internal and  
92 external factors. The internal factors are as follows. 1) Attitude, which is how a person responds to a simulation thing, a  
93 person's attitude is greatly influenced by the environment. 2) Motivation, motivation is a strong impetus that a person feels  
94 in taking action, and so as not to behave consumptively. 3) Personality, mental, moral, physical, and human  
95 characteristics that describe each individual. 4) Learning and Memory, every day humans obtain information and try to  
96 remember the information in memory for their needs. Consumptive behavior is influenced by the environment in which one  
97 is born and raised. External factors that influence consumer behavior namely: (1) Culture, (2) Social class, (3) Faith groups,  
98 (4) Family (Mangkunegara, 2005).

## 100 **2.2 Financial Literacy and Consumptive Behavior**

101 Financial Literacy can be defined as a person's ability to make informed judgments and to make effective decisions  
102 regarding the use and management of money (Nicolini, 2019). Thus, with this financial literacy, one can make effective  
103 financial decisions in managing the right finances to obtain a prosperous life. Therefore, it can be concluded that financial  
104 literacy is a form of understanding and knowledge about financial management as well as possible to minimize future  
105 risks. Financial literacy includes four financial concepts: 1) General knowledge related to finance, 2) Knowledge related to  
106 money management, 3) Knowledge related to investment and savings, and 4) Knowledge related to risk. Some research  
107 shows that financial literacy is positively related to self-beneficial financial behavior. Hilgert, Hogarth, and Beverly (2003)  
108 added questions on financial behavior and financial literacy to the National Survey of Consumer Finances. They created a  
109 Financial Practices Index based on behaviors in four variables: cash flow management, credit management, savings, and  
110 investment practices. When comparing the results of this index with scores on a financial literacy quiz, they found that  
111 those who were more financially literate had higher Financial Practices Index scores, suggesting that financial knowledge  
112 is related to financial behavior. According to the Financial Services Authority (2014), there are four levels of financial  
113 literacy in Indonesia, the first is well literate at 21.84 percent, the next level is sufficiently literate at 75.69 percent, the third  
114 level is less literate at 2.06 percent and the last is not literate at 0.41 percent. Some dimensions of financial literacy  
115 according to Chen & Volpe (1998) are general financial knowledge, savings, insurance, loans, and investments.

116 H1: There is a significant and positive effect of financial literacy on students' consumptive behavior.

## 117 **2.3 Lifestyle and Consumptive Behavior**

118 Lifestyle is the way individuals live, including how individuals use their money and allocate their time. Because often a  
119 person expresses into an activity, interests and opinions that have a direct influence on one's behavior. According to  
120 Kotler and Armstrong (1994). Lifestyle can be influenced by 2 factors, one of which includes internal factors and also  
121 external factors. Internal factors are attitudes, experiences and observations, personality, motives, self-concept, and  
122 perceptions, while external factors consist of social class, reference group, family, and culture. Overall, lifestyle is the  
123 result of the interaction between internal and external factors. Understanding these factors is crucial for analyzing  
124 consumer behavior and designing effective marketing strategies. A study by Solomon (2014) emphasizes that the  
125 combination of internal and external factors creates complex and diverse consumption patterns among individuals.

126 H2: There is a significant influence and positive attitude of lifestyle on student consumptive behavior.

## 127 **2.4 Self-Control and Consumptive Behavior**

128 Self-control is a form of individual skill in the sensitivity of reading situations and the environment. As for controlling and  
129 managing one's behavioral factors in accordance with the conditions in presenting himself to socialize and control his  
130 behavior. Self-control is an individual's ability to fight impulses and a person's ability to control their behavior when there is  
131 no self-control from their environment. An individual or someone with high self-control is very concerned about how to  
132 behave correctly in various situations. Types of self-control are: 1) Over-control 2) Controlled 3) Appropriate. This self-  
133 regulation helps mitigate consumptive behavior driven by external factors such as marketing and social influences,  
134 allowing individuals to maintain a more balanced and thoughtful approach to consumption (Rook & Fisher, 1995).

135 H3: There is a significant influence and positive attitude of self-control on student consumptive behavior

## 136 **3. METHODOLOGY**

137  
138 This study uses four main variables consisting of 3 independent variables including financial literacy, lifestyle, and self-  
139 control, and 1 dependent variable, namely consumption behavior. In this quantitative research, used to explain the causal

140 relationship between research variables and test hypotheses, a descriptive approach is used (Nasution, Fahmi, Jufrizen,  
 141 Muslih, &Prayogi, 2014). In this study, descriptive analysis is used. The structural equation modeling partial least squares  
 142 (SEM-PLS) method is used in the data processing process.

143 This study involved students of the Faculty of Economics and Business, Universitas Muhammadiyah Purwokerto. The  
 144 selection of this population is based on the fact that students of the Faculty of Economics and Business have gained  
 145 knowledge about finance which has been incorporated into course learning from the first semester to the eighth semester.  
 146 The Faculty of Economics and Business, University of Muhammadiyah Purwokerto is where this research was conducted,  
 147 where the population is the students of the Faculty of Economics and Business with a total of 2,856 students. The number  
 148 of samples used was 129 respondents who were students of the S1 Management, S1 Accounting, D3 Accounting, and S1  
 149 Digital Business study programs from 3 batches.

150 Data was collected using an online questionnaire. Nazir (2011) describes the general method of obtaining the necessary  
 151 data as data collection. In line with the approach outlined by Sugiyono (2017), questionnaires are used as a data  
 152 collection method that involves written questions or statements to respondents. Used to measure respondents' opinions,  
 153 attitudes, and perceptions of social phenomena, a Likert scale from 1 to 5 is used.

154 Data analysis using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) includes two parts: outer  
 155 model and inner model. For the outer model, convergent validity, Average Variance Extracted (AVE), and composite  
 156 reliability tests were conducted. As for the inner model, the path coefficient significance test, R-square test, and f-square  
 157 test were conducted.

158 **Table 1. Variable Indicators**

Variables	Indicator
Financial Literacy Financial literacy is an individual's ability to make informed judgments and make effective decisions about the use and management of money (Nicolini, 2019).	Budget
	Investment
	Savings
	Credit
	Spending
	Long-learned finance
	Risk Management
Lifestyle Lifestyle is the way individuals live, including how they spend their money and allocate their time (Kanserina D, 2015).	Frequency of Purchase of Non-Essential Goods
	Proportion of Spending
	Spending on Entertainment and Recreation
	Spending Arrangement
	Budget Planning
	Influence of Friends and Social Environment
	Social Media Influence
Self-Control Self-control is an individual's ability to sensitively read situations and the environment, as well as control and manage behavioral factors by conditions in presenting himself to socialize and control his behavior (Ghufron MN & RRS, 2012).	Frequency of Participation in Social Activities
	Spending on Social Activities
	Delaying Gratification
	Emotions
Consumptive Behavior Consumptive behavior is an individual's habit of spending money on goods and services that are not always needed, often triggered by emotional or social urges (Sari & Wulandari, 2018).	Sensitivity to Financial Situation
	Impulsive purchases
	Spending on Unnecessary Items
	Influence of Advertising and Social Media

160 Source: (Nicolini, 2019), (Kanserina D, 2015), (Ghufron MN & RRS, 2012), (Sari & Wulandari, 2018).

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### 3. RESULTS AND DISCUSSION

The characteristics of respondents based on age range, gender, study program, batch, and cost per month are presented in Table 1.

**Table 2. Respondent Characteristics and Demographics**

No.	Characteristics	Total	%	
1.	Age	< 19 Years	11	10%
		19 Years	33	26%
		20 Years	46	36%
		21 Years	29	22%
		> 22 Years	10	9%
	Total	129	100%	
2.	Gender	Male	33	26%
		Female	96	74%
	Total	129	100%	
3.	Study Program	Accounting S1	38	29%
		Accounting D3	4	3%
		Management S1	79	61%
		Digital Business S1	8	6%
	Total	129	100%	
4.	Class	2023	39	23%
		2022	60	47%
		2021	30	30%
	Total	129	100%	
5.	Costs Per Month	< 1 Million	50	39%
		1 - 2 Million	69	53%
		2 - 3 Million	7	5%
		> 3 Million	3	2%
	Total	129	100%	

Source: Questionnaire Distribution Data, 2024

Table 2 shows the demographic characteristics of the respondents used. Based on the demographic characteristics of respondents, Table 1 data on age <19 years is 10%, age 19 years is 26%, age 20 years is 36%, age 21 years is 22%, and age more than 22 years is 9%. Gender data shows that 26% of respondents are male and 74% are female. The study program data shows that the SI Accounting study program is 26.8%, D3 Accounting is 3%, S1 Management is 61%, and Digital Business is 6%. Respondent generation data consists of the 2021 generation as much as 30%, the 2022 generation as much as 47%, and the 2023 generation as much as 23%. Then the cost per month data shows < 1 million as much as 39%, 1 to 2 million as much as 53%, 2 to 3 million as much as 5%, and > 3 million as much as 2%.

Thus, it is known that the demographic characteristics of the study respondents show that the majority are women who are between 19-21 years old, come from the Management study program (S1), class of 2022, and have living expenses per month between 1-2 million.

Descriptive statistics on financial literacy variables, lifestyle, self-control, and consumptive behavior are presented in Table 3.

**Table 3. Average Variable Values**

Variable	Values
Financial Literacy	0.653
Lifestyle	0.625
Self Control	1.000
Consumptive Behavior	0.649

Source: SEM - PLS Data Processing Results (2024)

Based on table 3 is the average score generated for each variable. This shows that they lack financial literacy, have uncontrolled lifestyles, and have weak self-control so they have a positive attitude toward consumptive behavior and

cannot manage their finances properly. Their level of Financial Literacy is still quite low and many individuals do not have adequate knowledge on how to manage their finances effectively. In addition, it shows that the lifestyle of individuals in this study is at a moderate level. This lifestyle can include spending patterns, consumption of goods and services, and daily habits that can affect their financial condition. The self-control attitude shows that individuals in this study have a very good ability to control themselves. High self-control is very important in maintaining financial balance, avoiding excessive consumptive behavior, and making wise financial decisions.

Convergent and discriminant validation methods and variable reliability testing were used to evaluate the measurement model. Convergent validity was assessed by examining the factor loadings for each indicator item. The results showed that each component of the measurement indicator had a factor loading of more than 0.5, with a range of values between 0.760 and 0.863, and a critical value of more than 2.0 (Hair et al., 2014; Wong, 2013).

**Table 4. Validity and Reliability Testing Results**

Variable	Indicator	FL (> 0.5)	Kr (≥ 0.2)
Financial Literacy	Budget	Delete	-
	Investment	Delete	-
	Savings	0.792	6.277
	Credit	Delete	-
	Spending	0.783	7.193
	Long-learned finance	0.847	9.594
	Risk Management	Delete	-
Lifestyle	Frequency of Purchase of Non-Essential Goods	Delete	-
	Proportion of Spending	0.861	33.186
	Spending on Entertainment and Recreation	0.724	14.780
	Spending Arrangement	0.793	19.229
	Budget Planning	0.802	23.336
	Influence of Friends and Social Environment	Delete	-
	Social Media Influence	Delete	-
	Frequency of Participation in Social Activities	0.766	15.680
Self Control	Spending on Social Activities	Delete	-
	Delaying Gratification	1.000	
	Emotions	Delete	-
Consumptive Behavior	Sensitivity to Financial Situation	Delete	-
	Impulsive purchases	0.850	22.905
	Spending on Unnecessary Items	0.753	12.645
	Influence of Advertising and Social Media	0.811	30.784

Source: SEM - PLS Data Processing Results (2024)

Based on the results of the measurement model test (outer model) conducted using Loading Factor, AVE, and Composite Reliability, all indicators of the Financial Literacy and Lifestyle variables show a good level of reliability and validity. All indicators have a Loading Factor above 0.7, AVE above 0.5, and Composite Reliability above 0.6, except for the Consumptive Behavior variable which has a Composite Reliability of 0.649, which requires further attention. These results confirm that the indicators are reliable in measuring their constructs well.

**Table 5. Loading Factor, AVE, and Composite Reability Values.**

Variable	Indicator	Loading Factor	AVE	Composite Reliability
Financial Literacy	FL1	-	0.653	0.849
	FL2	-		
	FL3	0.792		
	FL4	-		
	FL5	0.783		

	FL6	0.847		
	FL7	-		
Lifestyle	L1	-		
	L2	0.861		
	L3	0.724		
	L4	0.793		
	L5	0.802	0.893	0.893
	L6	-		
	L7	-		
	L8	0.766		
	L9	-		
Self Control	SC1	1.000		
	SC2	-	1.000	1.000
	SC3	-		
Consumptive Behavior	CB1	0.850		
	CB2	0.753	0.847	0.649
	CB3	0.811		

Source: SEM - PLS Data Processing Results (2024)

The structural model test (inner model) used is r-square and f-square. The R-square and f-square values are presented in Tables 6 and 7.

**Table 6. R-Square Value**

	R-Square	R Square Adjusted
Consumptive Behavior	<b>0.537</b>	0.526

Source: SEM-PLS Data Processing Results (2024)

Table 6 shows the Adjusted R Square attitude value of 0.526. This value shows that there is still a lack of financial literacy, lifestyle, and self-control in student consumptive behavior by 52.6%. This means that financial literacy, lifestyle, and self-control in students' consumptive behavior are still aspects that need further attention (Hira & Loibl, 2005; Norvilitis et al., 2006). Therefore, it is important to continue to develop a better understanding and intervention in managing the consumptive behavior of university students.

**Table 7. F-square value**

	Financial Literacy	Lifestyle	Self Control	Consumptive Behavior
Financial Literacy				0.043
Lifestyle				0.919
Self Control				0.050
Consumptive Behavior				

Source: SEM-PLS Data Processing Results (2024)

Based on Table 7, the f-square shows that financial literacy and self-control have a low influence on consumptive behavior, with f-square values of 0.043 and 0.050, respectively. This shows that financial literacy and self-control only have a small contribution to changes in students' consumptive behavior. On the other hand, lifestyle has a large influence on consumptive behavior, with an f-square value of 0.919. This means that lifestyle has a very significant contribution to changes in student consumptive behavior. Therefore, it can be concluded that lifestyle has a more important role in influencing students' consumptive behavior compared to financial literacy and self-control.

**Table 8. Path Coefficient Result**

	Original Sample (O)	T Statistics	P-Values	Information
FL→CB	0,144	2,257	0,024	H1 Accepted
L→CB	0,667	13,036	0,000	H2 Accepted
SC→CB	-0,156	2,579	0,010	H3 Accepted

Source: SEM-PLS Data Processing Results (2024)

Based on table 8, shows that financial literacy, lifestyle, and self-control affect the consumptive behavior of students. Specifically, the analysis results show that financial literacy has a positive influence on consumptive behavior, with a path coefficient value of 0.144 and a p-value of 0.024. Similarly, lifestyle also has a positive influence on consumptive behavior, with a path coefficient value of 0.667 and a p-value of 0.000. Meanwhile, self-control has a negative influence on consumptive behavior, with a path coefficient value of -0.156 and a p-value of 0.010. Therefore, it can be concluded that financial literacy, lifestyle, and self-control affect the consumptive behavior of college students.

#### 4. CONCLUSION

This study examines the effect of financial literacy, lifestyle, and self-control on the consumptive behavior of students of the Faculty of Economics and Business. Based on the results of the research that has been done, the conclusion that researchers get is that financial literacy has a positive and significant effect on consumptive behavior in students of the Faculty of Economics and Business. With a p-value of  $0.000 < 0.05$ , there is a significant influence. There is a positive and significant influence between lifestyle and consumptive behavior of students of the Faculty of Economics and Business. With a P value of  $0.003 < 0.05$  so there is a significant influence. Then self-control has a positive and significant effect on consumptive behavior in students of the Faculty of Economics and Business. With a p-value of  $0.003 < 0.05$ , it has a significant effect. Further research is recommended to examine the influence of other factors, such as the influence of social media and social pressure, on student consumption behavior. This study can also be expanded to include students from other faculties to obtain a broader picture of consumer behavior among students. It is recommended that the authorities improve more comprehensive financial literacy education programs for students, to help them manage their finances better and reduce unhealthy consumer behavior. Apart from that, educational institutions and parents should provide a deeper understanding of the importance of self-control in facing the temptation of excessive consumption, especially in an increasingly consumerist environment.

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#### AUTHORS' CONTRIBUTIONS

Author 1 and author 2 designed the study, performed the statistical analysis, wrote the protocol, and wrote the first draft of the manuscript. Author 3 and Author 4 managed the analysis of the study. Siti Kholifah managed the literature search and reviewed literature relevant to the study. Author 5 and Author 6 contributed to the data collection and administrative management of the study. All authors read and approved the final manuscript.

Author 1 was also responsible for the design of the research methodology and primary data collection. Author 2 made significant contributions to the interpretation of the data and drafting of the results. Author 3 played a key role in coordinating tasks among the research team and ensuring that all data sources were analyzed appropriately. Author 4 and Author 5 assisted in administrative management and logistical coordination, while Author 6 participated in data collection and processing.

We worked intensively together throughout the research process to ensure the validity and reliability of the findings, and to provide a comprehensive view of consumptive behavior in the context under study. All authors give full consent to the content of the manuscript submitted for publication.

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302  
303 **Consent**

304 As per international standards or university standards, respondents' written consent has been collected and preserved by  
305 the author(s).  
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