

## **ANALYSIS OF FACTORS INFLUENCING STUDENTS CONSUMPTIVE BEHAVIOR IN STKIP NASIONAL**

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### **ABSTRACT**

*This study aims to understand the impact literacy (X1), pocket money (X2), lifestyle (X3), taste consumers (X4) and peers (X5) on the consumer behavior of STKIP Nasional students. The sampling method in this research was total sampling with a requirement of 45% of the total population so that 399 students were obtained. The data collection instrument used here is a questionnaire using a Likert scale. The analytical tools used are: analysis prerequisite tests consisting of normality and homogeneity tests, and hypothesis tests. From the results of the analysis using 5 factors, this research shows that: 1) There is a partially significant positive influence between economic literacy on students' consumptive behavior with a tcount of  $3.732 \geq t_{table}$  of 1.966 with a value significant  $0.10 \leq 0.05$ . 2) There is a partially significant influence between pocket money on students' consumptive behavior with a tcount value of  $2.146 \geq t_{table}$  of 1.966 with a significant value of  $0.031 \leq 0.05$ . 3) There is a significant influence between lifestyle (X3) on consumer behavior (Y), obtained by a t value of  $4.877 \geq t_{table}$  of 1.966 with a significant value of  $0.000 \leq 0.05$ . 4) There is a significant influence between taste consumer (X4) on consumer behavior (Y). For the taste consumer variable, the tcount value was  $3.538 \geq t_{table}$  of 1.966 with a significant value of  $0.001 \leq 0.05$ . 5) there is a significant influence of peers (X5) on consumer behavior (Y). For the peer variable, the tcount value is  $2.118 \geq t_{table}$  of 1.966 with a significant value of  $0.036 \leq 0.05$  and 6) There is an influence of economic literacy, pocket money, lifestyle, taste consumers and peers simultaneously having a positive and significant effect on student consumptive behavior with Fcount > Ftable value is  $34.44 > 2.24$ . Meanwhile, to see how big the contribution of the five variables amounting to 62.8%, the remaining 38.2% was influenced by other factors not included in this study. From the results of data processing, it can be concluded that the factors that influence students' consumptive behavior are economic literacy, pocket money, lifestyle, taste consumers and peers. This research will provide understanding to the public, especially students, in the practice of consuming something. Knowing this will have the impact that humans will be able to overcome excessive behavior in consuming goods or services.*

**Keywords:** *Consumptive Behavior, Economic Literacy, Pocket Money, Lifestyle, Taste consumer, and Peers.*

## 1.0 INTRODUCTION

Indonesia is currently ranked 3rd with a society that has a high level of consumerism. As at the beginning of the Covid-19 pandemic, people did panic buying because there are rules work from home, distance learning, and accompanied by rules lockdown. (Kompas, 2022). As time goes by, people can also shop online, online shopping is one of several access codes on the official online shopping website in Indonesia, buyers in Indonesia have increased in recent years. In 2018, online buyers are estimated to reach up to 11.9 percent of the total population in Indonesia, which previously reached 9.6 percent in 2016 and rose to 10.7 percent of the Indonesian population in 2017 Putera, (2018). Sites that can be visited include Grab, Shopee, Tokopedia, Lazada, Blibli, Bukalapak and Gojek. This calculation is obtained by dividing the number of population and user online buyers in Indonesia every year, so from this data it can be concluded that the increase in online shopping is inevitable. Business e-commerce It is really needed and is a promising business area for people who are smart in taking advantage of these opportunities (Putera, 2018).

Based on the above facts, it has been shown that the Indonesian people have behaved deviantly in shopping or can be interpreted as having behaved consumptively. Consumptive behavior in general is the nature of consuming, wearing and using goods excessively or what we often know is prioritizing desires over needs and often prioritizing these desires over priorities. Consumptive behavior is behavior that cannot be separated from humans. Every time humans can carry out consumptive activities, especially in the current era of globalization, the desire to shop continues to increase. Every society tends to be able to have consumptive behavior because every society carries out consumption activities. However, this behavior is considered deviant if consumption activities have exceeded the consumption limits of society in general.

Consumption is an activity carried out by all human beings, which can be influenced by income, environmental and need factors. The consumption patterns of a society or individual, including students, vary from one another. Students on one campus have different and unpredictable consumption patterns from the consumption patterns of students from other campuses. For student study needs, such as purchasing books and practical equipment, the amount varies depending on each student's faculty. For example, students studying in the PGSD study program are different from those studying in the economic education study program at the STKIP National.

Another thing is that if students have to live separately from their parents (migrants), they have to choose to live in a boarding house. Thus, their consumption patterns are clear different from the consumption patterns of students who live with their parents. This is because students who live in boarding houses have to pay routine costs such as costs for daily meals, electricity costs, transportation, water, boarding house rent, and other daily equipment. Meanwhile, students who live with their families do not need to pay these costs because their families have covered them. At the STKIP National, students' consumptive behavior is classified as high. This is proven from the results of initial observations using a simple questionnaire given to 50 students which was distributed via Google Forms. Data was obtained that 37 students had consumptive behavior or in percentage terms it could be stated that 74% of students had consumptive behavior. From these results, it was found that students behave consumptive when they have money, they tend to shop.

According to Setiadi (2013: 10) there are several factors that influence consumer behavior, namely cultural factors (culture, subculture, social class), social factors (reference group, family, role and status), personal factors (age and stage in the life cycle, occupation, economic circumstances, lifestyle, personality and self-concept), psychological factors (motivation, perception, learning process, beliefs and attitudes) The consumer behavior that occurs in students is influenced by several factors, namely: economic literacy, pocket money, lifestyle, personality (self-concept), taste consumers, peers, following trends and economic conditions. To prevent consumer behavior, knowledge is needed in consumption activities, known as economic literacy. Economic literacy is a person's ability to analyze their life needs.

Money in general is something that can be generally accepted as a means of payment in a certain area or as a means of paying debts, or as a tool for purchasing goods and services, in other words, money is a tool that can be used in a certain area. Humans can earn money through work, there are also those who cannot work (still at school) so they will get money from their parents or relatives. However, often pocket money

given by parents is not managed well by students. Students often spend their pocket money on consumption. This consumption is not only needs but also consume whatever they want, thus making them someone who behaves consumptive. STKIP Nasional students not only live with their parents but some also board, so parents provide pocket money in different ways and amounts. Some students receive pocket money per day per week and per month. Some of them are not optimal in using their pocket money and others can manage their pocket money well. The sources of pocket money that students receive can be seen in the following table:

Source of pocket money	Students	Percentage
Parents	18	25
Work	19	26
Scholarships	23	31
Other sources	13	18
Number	73	100

Table 1. Source of pocket money

From the table above, it can be seen that 25% of students get pocket money from their parents, 26% by working, and 31% of students get pocket money from scholarships, while 18% of students get pocket money from other sources. The use of this pocket money for students is also varied, some are for fulfilling needs, some are for purchasing luxury goods, etc.

Based on researchers' observations, several STKIP Nasional students are aware of using pocket money to meet their daily needs. On the other hand, there are students who are less than optimal in managing their pocket money well. It is known that some students use their pocket money for desires rather than daily needs. This causes the money given to be insufficient to meet their needs for the specified period. Based on findings in the field, it can be seen that some students are only able to manage their finances until the end of the month, this can be seen in the following graph:

Table 2. Use Of Pocket money

Use of pocket money	Students	Percentage
Effective use	33	45
Excessive use	40	55
Number	73	100

From the table above, it can be seen that students really agree with the use of money more pockets effectively and efficiently until they can survive at the end of the month with a finding of 45% and excessive use of pocket money by 55%. Apart from pocket money, consumer behavior is also influenced by lifestyle. Lifestyle is how a person behaves in his life in using the resources he has, such as using money to meet his needs. A person's lifestyle can be reflected in their style of appearance and consumption of goods. Some people like to consume too much of something that no longer suits their needs and there are some people who just meet their standards. There are even those who follow trends and become excessive people. As for the results of observations made on students, it was found that 57.7% of students were following trends developing in society, while 43.3% were just fulfilling their needs.

Apart from that, peers also influence a person's consumption behavior. This can be seen from observations, when we pay attention to their style in the gap/group they tend to wear the same clothes, and it is also proven by interviews when they say "we are in the same gang, so to be united we buy the same things". This shows their meaning in consuming as if there is coercion for friends who may be of low economic status but who are friends must be forced to buy the same thing. From the field findings above, this becomes a problem for someone in their behavior, especially in consuming goods or services. Because if left unchecked it will have a bad impact. Moreover, a student's behavior will have an impact, which can later misuse the school money or boarding money they get from their parents for things they want. Therefore, researchers are

interested in exploring students' consumptive behavior towards goods or services.

## 2.0 PROBLEM STATEMENT

Based on the problems described above, this research aims to find out:

1. The influence of economic literacy (X1) on consumer behavior (Y)
2. The effect of pocket money (X2) on consumer behavior (Y)
3. Influence of lifestyle (X3) on consumer behavior (Y)
4. Influence of taste consumers (X4) on consumer behavior (Y)
5. influence of peers (X5) on consumer behavior (Y)

## 3.0 LITERATURE REVIEW

### 3.1 DEFINITION OF CONSUMPTIVE BEHAVIOR

Suyasa and Fransisca (2005:172. in Rosyid, Lina dan Rosyid, 1997) define consumer behavior as action buying goods not to meet needs but to fulfill desires, that is carried out excessively, causing waste and cost inefficiencies. Meanwhile, according to Sumartono (2002) consumptive behavior is the act of buying an item without reasonable consideration or not based on need factors. Charissa Fransisca and Rezi Erdiansyah. (2020:436) suggests that behavior Consumptive behavior is the behavior of someone who buys goods based on ratios and desires that are less necessary so that they become excessive for achieve maximum satisfaction. Hijriani, Panther & Anwar, (2024) say *Consumptive behavior is the act of someone buying an item without reasonable consideration where a person in buying an item is not based on the need factor.* So it can be concluded that Consumptive behavior in general is the nature of consuming, wearing and using goods excessively or what we often know is prioritizing desires over needs and often prioritizing these desires over priorities.

### 3.2 FACTORS THAT INFLUENCE CONSUMER BEHAVIOR

According to Setiadi (2013: 10) there are several factors that influence consumer behavior, namely cultural factors (culture, subculture, social class), social factors (reference group, family, role and status), personal factors (age and stage in the life cycle, occupation, economic situation, lifestyle, personality and self-concept), psychological factors (motivation, perception, learning process, beliefs and attitudes). The conclusion that the high-low behavior of student consumption is influenced by economic literacy, social environment and lifestyle (Tetep, E. Mulyana et. al 2021:577). So factors that's influence consumer behavior that occurs in students is influenced by several factors, namely: economic literacy, pocket money, lifestyle, personality (self-concept), taste consumers, peers, following trends and economic conditions. To prevent consumer behavior, knowledge is needed in consumption activities, known as economic literacy. Economic literacy is a person's ability to analyze their life needs.

Efendi et al (2019:99- 100) stated that economic literacy is the ability to use economic concepts and critical ways of thinking in economic decision making. Literacy in a person can make the individual smart to manage economic resources to achieve welfare or goals to be achieved and economic literacy plays a very important role in opening knowledge about the costs or benefits of an item in the economic activities that are being experienced. Economics literacy is very important in all nations to prepare students for the changing world financial system. Underdeveloped countries are facing many difficulties to improve economic performance and living standards. Students will need more economic understanding to participate actively in the changing global economy (Yasmin, 2014). So Economic literacy is a person's ability to analyze their life needs.

Pocket money is the nominal amount of pocket money received by students from parents in any activity both on campus and off campus (Palupi, Wahyono, & Wardana (2023)). In accordance with the results of research conducted by Hidayah and Bowo (2018) stated that pocket money has a positive and significant effect on adolescent consumption behavior, where if the amount of pocket money increases, the consumption behavior of adolescents also increases, and vice versa, if the amount of pocket money increases decreases, consumption behavior also decreases. Other factors that influence student consumer behavior are lifestyle.

Lifestyle is a person's pattern of spending time and money on consumption (Palupi, Wahyono, & Wardana (2023)). According to Jayanti & Handayani (2022) Lifestyle is a person's pattern of life which is reflected in activities, interests and perceptions including spending money and allocating time. So it can be concluded that lifestyle is a person's way or pattern of behaving in consuming goods or services. The lifestyle of students nowadays tends to imitate western styles. The next factor is consumer taste consumer. Consumer taste consumer is a person's desire to make purchases of goods and services.

Apart from the factors mentioned above, peers are also a factor that influences students to behave in a consumerist manner. This is in accordance with research findings Almeshal & Almawash, (2023) suggest The existence of peer/parents influence on young female consumers' choices in Saudi Arabia is strong using the bases of social power. Therefore, this study put more light on consumers' behavior area and how parents/peers influence decisions. Peer influence is generally defined as the extent to which attitudes, beliefs, and actions of an individual are influenced by peers (Sheu and Wang et al., 2016; Wang, 2016; Makgosa and Mohube, 2007; Asubonteng et al., 1996; Armistead, 1985)

#### 4.0 RESEARCH METHODOLOGY

The research method used in this research is quantitative research. Where quantitative research is research that uses numbers to analyze the research objectives to be achieved. The type of research used here is correlational. Correlational research is research that aims to see whether or not there is a relationship or influence between the independent variable and the dependent variable. The population in this study was 886 students from 2 study programs, with details of 832 students from the PGSD study program and 54 students from the Economic Education study program. The sampling in this research was total sampling with the requirement of 45% of the total population so that 399 students were obtained. The data collection instrument used here is a questionnaire using a Likert scale. The analytical tools used are: analysis prerequisite tests consisting of normality and homogeneity tests, and hypothesis tests

#### 5.0 RESEARCH RESULTS AND DISCUSSION

Based on the results of the analysis that has been carried out, the following data is obtained:

##### 5.1 NORMALITY TEST

From the analysis results, it was found that the data was normally distributed because of the Asymp results. Sig. (2-tailed) all  $\geq 0.05$

**Tabel 1. One-Sample Kolmogorov-Smirnov Test**

		Literasi ekonomi	Uang saku	Gaya hidup	selera	Teman sebaya	Prilaku konsumtif
N		100	100	100	100	100	100
Normal Parameters <sup>a,b</sup>	Mean	26.21	26.80	18.53	19.32	19.69	29.65
	Std. Deviation	4.779	4.486	3.497	3.437	4.259	4.943
Most Extreme Differences	Absolute	.194	.084	.150	.163	.126	.137
	Positive	.194	.065	.150	.133	.126	.137
	Negative	-.109	-.084	-.098	-.163	-.101	-.113
Kolmogorov-Smirnov Z		1.943	.841	1.500	1.629	1.262	1.372
Asymp. Sig. (2-tailed)		.125	.479	.322	.210	.083	.070

a. Test distribution is Normal.

b. Calculated from data.

Source: data processed in 2024

From the table above it can be seen that the economic literacy variable has a normal distribution, namely the Asymp value. Sig. (2-tailed)  $\geq 0.05$ , namely  $0.125 \geq 0.05$ , for pocket money it is also normal as proven by the Asymp value. Sig. (2-tailed)  $\geq 0.05$ , namely  $0.479 \geq 0.05$ , while the lifestyle variable has a Sig value. (2-tailed) is  $0.322 \geq 0.05$ , then the peer variable has a Sig value. (2-tailed) is  $0.083 \geq 0.05$  and for the consumer behavior variable it has a value of Sig. (2-tailed) of  $0.070 \geq 0.05$ . This means that all variables in this study are normally distributed.

## 5.2 HOMOGENEITY TEST

Based on the results of data analysis that has been processed using SPSS Ver.22, the following variable homogeneity results were found:

**Tabel 2. Test of Homogeneity of Variances**

	Levene Statistic	df1	df2	Say.
Economic literacy	5.050	13	86	.105
Pocket money	2.837	13	86	.248
Lifestyle	3.850	13	86	.565
taste consumer	3.309	13	86	.312
Friends of the same age	6.438	13	86	.547

Source: data processed in 2024

From table 2 above it can be seen that all variables are homogeneous, namely all have Sig values.  $\geq 0.05$ . In detail: the economic literacy variable has a value of  $0.105 \geq 0.05$ , the pocket money variable has a value of  $0.248 \geq 0.05$ , while the lifestyle variable has a value of  $0.565 \geq 0.05$ , then the taste consumer variable has a value of  $0.312 \geq 0.05$  and for peers amounting to  $0.547 \geq 0.05$ . This proves that the data is homogeneous, which means all data comes from the same variant.

## 5.3 HYPOTHESIS TESTING

### a. Multiple regression analysis

From the results of analysis tests using SPSS, multiple regression analysis data was obtained

**Tabel 3. Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	8.134	2.663		2.304	.023
1 <i>Economic literacy</i>	.491	.097	.351	3.732	.010
<i>Pocket Money</i>	.316	.109	.212	2.146	.031
<i>Lifestyle</i>	.647	.133	.524	4.877	.000
<i>Taste consumer</i>	.479	.135	.333	3.538	.001
<i>Friends of the same age</i>	.200	.093	.200	2.118	.036

a. Dependent Variable: Prilaku konsumtif

Source: data processed in 2024

From table 3 above it can be concluded that the multiple linear equation model in this research is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 \text{ and}$$

$$Y = 8,134 + 0,491X_1 + 0,316X_2 + 0,647X_3 + 0,479X_4 + 200X_5$$

Apart from that, from this table the results of hypothesis testing are obtained as follows:

**b. Hypothesis 1, there is a significant positive influence between economic literacy (X1) on consumer behavior (Y).**

For the economic literacy variable, the t value is obtained count amounting to  $3.732 \geq t_{table}$  of 1.966 with a significant value of  $0.10 \leq 0.05$ , meaning  $H_a$  accepted and  $H_0$  rejected, thus it can be said that there is a partially significant positive influence between economic literacy on student consumptive behavior. This means that the better economic literacy, the less consumptive behavior there will be. The results of this research are supported by the findings Tetep, E. Mulyana et. al (2021 : 576) economic and lifestyle literacy directly impacts student consumption behaviour.

**c. Hypothesis 2, there is a significant influence between pocket money (X2) on consumer behavior (Y).** For the pocket money variable, the t value is obtained count equal to  $2.146 \geq t_{table}$  of 1.966 with a significant value of  $0.031 \leq 0.05$ , meaning  $H_a$  accepted and  $H_0$  rejected, thus it can be said that there is a partially significant influence between pocket money on student consumptive behavior. This means that the easier it is and the more pocket money you have, the more consumptive the student will behave. This is supported by the opinion of Hidayah, Nailatul & Prasetyo Ari Bowo (2018) that pocket money has a positive and significant influence on consumer behavior.

**d. Hypothesis 3 there is a significant influence between lifestyle (X3) on consumer behavior (Y).**

For lifestyle variables, the t value is obtained coun amounting to  $4.877 \geq t_{table}$  of 1.966 with a significant value of  $0.000 \leq 0.05$ , meaning  $H_a$  accepted and  $H_0$  rejected, thus it can be said that there is a partially significant influence between lifestyle on student consumptive behavior. This means that the more wasteful the student is, the more consumptive the student will behave. The results of this research are supported by the findings Tetep, E. Mulyana et. al (2021 : 576) economic and lifestyle literacy directly impacts student consumption behaviour.

**e. Hypothesis 4 there is a significant influence between appetite (X4) on consumer behavior (Y).**

For the taste consumer variable, the t value is obtained count amounting to  $3.538 \geq t_{table}$  as big as 1.966 with a significant value of  $0.001 \leq 0.05$ , meaning  $H_a$  accepted and  $H_0$  rejected, thus it can be said that there is a partially significant influence between taste consumer on student consumptive behavior. This means that the more you follow trends, the more consumerist behavior the student will have. This is in line with the findings of Rosyidah & Andreas (2013), namely that taste can also influence consumer behavior

**f. Hypothesis 5 there is a significant influence of peers (X5) on consumer behavior (Y).**

For the peer variable, the t value is obtained count of  $2.118 \geq t_{table}$  of 1.966 with a significant value of  $0.036 \leq 0.05$ , meaning  $H_a$  accepted and  $H_0$  rejected, thus it can be said that there is a partially significant influence between peers on student consumptive behavior. This is in line with opinion Tjane, Ahmad, & Ampa. (2024) the factors of the peer group have a positive impact as well as a significant influence on the student's consumptive behavior; This means that the more they associate with people who like to waste money, the more consumerist the student will behave. Meanwhile, to answer the sixth hypothesis, the following table is used:

**Table 5. ANOVA<sup>a</sup>**

Sum of Squares	df	Mean Square	F	Say.
1565.732	5	313.146	34.443	.000 <sup>b</sup>
854.628	94	9.092		
2420.360	99			

Model Regression Residual 1 Total

- Dependent Variable: Consumptive behavior
- Predictors: (Constant), Peers, taste consumers, Economic literacy, Pocket money, Lifestyle  
Source: data processed in 2024

Based on the results of the F test (simultaneous) in the table above, it shows that the F valuecount obtained a value of 34,44 and a positive value. While in Ftable bThe value obtained from  $df\ 1 = (\text{sum of all variables} - 1)$  or  $6 - 1 = 5$  and  $df\ 2 = (n - \text{sum of all variables})$  or  $399 - 6 = 393$ . In table F which produces the value of Ftable of 2.24. This value explains that the  $F\ \text{valuecount} > F\ \text{table}$  amounting to  $34.44 > 2.24$ , so it can be concluded that  $H_0$  rejected and  $H_a$  accepted which means "economic literacy, pocket money, lifestyle, taste consumers and peers simultaneously have a positive and significant influence on students' consumptive behavior".

Next, to see how large the proportion of variations in the independent variables together influence the dependent variable. Correlation coefficient value  $R^2$  can be seen in the table below, namely:

**Table 6. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.804 <sup>a</sup>	.647	.628	3.015

- Predictors: (Constant), Peers, taste consumers, economic literacy, pocket money, lifestyle  
Source: data processed in 2024



From table 6 above, the results of the determination analysis can be seen in the output *Model Summary* from the results of multiple linear regression analysis. Based on this output, it is shown that the Adjusted R Square determinant value is equal to 0.628. This means that economic literacy ( $X_1$ ), pocket money ( $X_2$ ), lifestyle ( $X_3$ ), taste consumer consumer ( $X_4$ ) and peers ( $X_5$ ) influences the student consumptive behavior variable (Y) by 62.8%, the remaining 38.2% is influenced by other factors not included in this study.

## **6.0 CONCLUSION**

Based on the results of the research and discussion described in the previous chapter, the following conclusions can be drawn: 1) There is a significant influence between economic literacy and consumer behavior of STKIP Nasional students. 2) There is a significant influence between pocket money and consumer behavior of STKIP Nasional students 3) There is a significant influence between lifestyle and consumer behavior of STKIP Nasional students. 4) There is a significant influence between taste consumer consumer and consumer behavior of STKIP Nasional students. 5) There is a significant influence between peers to consumer behavior of STKIP Nasional students. And than There is a significant influence between literacy economic, pocket money, lifestyle, taste consumer consumer and peers to consumer behavior of STKIP Nasional students.

## **AUTHOR CONTRIBUTIONS**

Silvia Roza. contributed to the design and implementation of the research, to the analysis of the results and to the writing of the manuscript

## **CONFLICT OF INTEREST**

The manuscript has not been published elsewhere and is not under consideration by other journals. All authors have approved the review, agree with its submission and declare no conflict of interest on the manuscript

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