

Factors Affecting Consumptive Behavior of Management Study Program Students, Faculty of Economics and Business, Al-Qur'an University of Science, Class of 2021

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ABSTRACT

This study aims to determine the use of shopeepaylater, lifestyle, and financial literacy on the consumptive behavior of students in the Management Study Program, Faculty of Economics and Business, Al-Qur'an University of Science, Class of 2021. The lifestyle of today's students mostly imitates the style of someone seen through social media and always follows the existing trends. Lack of financial literacy can also be one of the causes of students to behave consumptively. For students who use the ShopeePAYlater feature, financial literacy is needed because if using ShopeePAYlater unwisely can cause students to be trapped in ongoing debt. Interest and additional fees from late payments will increase their financial burden. This study uses a quantitative approach with multiple linear analysis methods. The population in this study were FEB students of Al-Qur'an University of Science, Class of 2021. The research sample used purposive sampling technique with a total of 60 people. The data collection technique used in this study was a questionnaire. The instrument used in this research is a questionnaire. The data analysis technique used in this research is descriptive analysis. The results of this study indicate that use of shopeepaylater, financial literacy and lifestyle variables have a positive affect consumptive behavior. The implications of this study are to emphasize the importance of understanding financial literacy and a good lifestyle as a strategy to direct students in using the shopeepaylater feature wisely so as not to be trapped in consumptive behavior, so that students are more directed and responsible.

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1. INTRODUCTION

The development of technology that exists today has brought significant changes in various aspects of human life. Without realizing it in this era of globalization, technological developments are developing widely and very quickly. One of them can be seen from the development that is able to provide everything needed by humans. With the convenience provided by technology and information today, there are many positive and negative impacts. One of the negative impacts is that it makes humans consumptive. Consumptive behavior usually describes a person's desire to spend goods repeatedly and excessively which are not actually needed and are not basic needs (Aftika & Devi, 2022).

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Consumptive behavior can occur in various circles and age levels, both adolescents, adults and parents. Consumptive behavior is generally often experienced by teenagers, because in adolescence a person tends to buy goods without thinking about the usefulness of the goods they buy. Because adolescence is a period characterized by the beginning of changes that occur in life and experiencing new things. In addition, adolescents are the most active and frequent users of gadgets. Consumptive behavior in adolescence is also usually influenced by the social environment. This usually happens among students, with various reasons that influence this behavior. Students tend to experience consumptive behavior because millennial students are identical to the attitude where they are always up to date in market needs to meet their needs.

Consumptive attitudes are very easy to arise among students, because most of them are more concerned with brands than the function of an item. They tend to want to look fashionable with the aim of getting status when they use luxury goods, then to maintain their appearance so that they remain confident. Students tend to do anything if they want something. Especially now that human activities are greatly facilitated because of the supporting technology and internet. One activity that is often done is shopping online. In this modern era, there are many service companies that provide online loans. One of the non-cash payments that is often used by students is the Shopee paylater feature.

Based on data from the Fintech Report (2021) Shopee paylater is the paylater system most frequently used by Indonesians, followed by gopaylater which ranks second, and Kredivo ranks third. Shopee, which has this Fintech feature, is an attraction in its use, because it is fairly easy to make and does not require a long time, which is only by entering a photo of an Identity Card (KTP) and a photo of yourself into the application so that the spaylater system is easy to access by students who are basically better at technology. Apart from being easy, Shopee paylater does not require a guarantee, this is the reason Shopee paylater is favored by students. The existence of this Shopee paylater feature can affect the consumptive behavior of students. The hedon lifestyle that is mostly carried out by students can also influence consumptive behavior.

According to (Ginting et al., 2022) Lifestyle is a way of life identified by how a person spends his time with activities that are considered important in his environment. In the student environment, students tend to follow current trends and developments, especially regarding the lifestyle adopted in developed countries. The lifestyle of students now causes a lot of consumptive behavior such as choosing to hang out in cafes, shopping for branded goods, and eating expensive food. Even students now mostly choose something not according to their needs but according to their desires without thinking whether the goods or purchasing activities they do are wise or not.

Lack of financial literacy can also affect the consumptive behavior of students. Someone who has high financial literacy will be able to choose the goods or services they consume according to their needs, and students who have good financial literacy will be careful and selective in spending their money, so that they are more rational and do not behave consumptively. According to (Lindananty1, 2019) financial literacy is important for every individual to understand because basically financial literacy must be a skill for every person in living a long-term life. financial literacy is closely related to financial management where the higher the level of a person's financial literacy, the better the person's financial management.

The difference with previous research is that this research took place at Wonosobo Al-Qur'an Science University in Central Java while the previous research took place outside the university. This research is important so that students of the faculty of economics and business at the university of science al-qur'an class of 2021 are able to manage wisely the finances they have in using shopeepaylater through good financial literacy skills and a lifestyle that does not always follow existing trends. From the results of the introduction that has been described, the author is interested in taking the research title **“FACTORS AFFECTING CONSUMTIF BEHAVIOR OF STUDENTS OF MANAGEMENT STUDY PROGRAMS FACULTY OF ECONOMICS AND BUSINESS UNIVERSITY OF AL-QUR'AN SCIENCE ANGKATAN 2021”**.

2. LITERATURE REVIEW

2.1 Consumptive Behavior

Consumptive behavior is the act of buying goods not to meet needs but to fulfill desires, which is done in excess, causing waste and cost inefficiency (Umasangaji et al., 2022). (Lanang et al., 2023) provides an understanding that consumptive behavior is a negative action in financial behavior carried out by a person because it can cause waste and lack of self-control. (Fikri, 2021) said that consumptive behavior is an excessive consuming behavior and is no longer based on rational considerations but because of desires that are no longer rational.

The indicators of consumptive behavior according to Sumartono there are (Mujahidah, 2020):

1. Buying products because they are tempted by the additional prizes that will be obtained.
2. Buying products on the basis of attractive packaging.
3. Buying products to maintain appearance and according to prestige
4. Buying products on price considerations.
5. Buying products only to maintain status symbols

Based on the explanation related to consumptive behavior above, it can be concluded that consumptive behavior is the behavior of students who are influenced by sociological factors in their lives to consume excessively that are not planned or even unnecessary. If a student already has consumptive behavior, then they tend to have an implicit purchasing attitude, namely direct purchases without planning and not thinking about the consequences that occur the next day.

2.2 Use of Shopee Paylater

Shopeepaylater is a service provided by shopee in the form of a balance, which can be used to obtain products in advance but payments can be made at the beginning of the following month through stages as stated in POJK No. 77/2016. This service is provided by Shopee as an installment strategy when shopping in e-commerce on the Shopee application (Otoritas Jasa Keuangan 2016). The target users of shopee paylater are young people who are currently accustomed to doing activities with the help of gadgets, including when shopping. The convenience provided when using Shopee paylater services makes many people interested. With the convenience provided by Shopee, Shopee Paylater users are now more spoiled with various impacts, both positive and negative. The impact that can arise from the unwise use of Shopee PayLater can cause students to be trapped in ongoing debt.

Indicators of using shopeepaylater according to (Rahima & Cahyadi, 2022), there are :

1. Length of use
2. Intensity
3. Duration
4. Ease
5. Satisfaction with the product
6. Design

Based on the explanation related to the use of shopeepaylater above, it can be concluded that the use of shopeepaylater can influence students in consumptive behavior. The use of shopeepaylater can affect the consumptive behavior of students because in shopeepaylater there is ease of transactions and ease of learning the features available in shopeepaylater. therefore the first hypothesis proposed in this study is:

H1: The use of shopeepaylater has a positive effect on consumptive behavior.

2.3 Lifestyle

Lifestyle is a way of life identified by how a person spends his time with activities that are considered important based on opinions, interests, and the surrounding environment (Msarofah & Fauzan, 2023). Best on Zarkasyi & Purwanto in (Restike et al., 2024) When viewed from an economic perspective, an individual's lifestyle includes allocating time and spending money in their daily financial behavior. This shows that the lifestyle carried out by students has a strong impact on influencing changes in student consumptive behavior. The lifestyle of today's students causes a lot of consumptive behavior. This is because the consumer behavior that results from progress over time is a behavior that shows dissatisfaction.

The indicators of lifestyle according to Minarti, (2020) in (Ginting & Bangun, 2022) there are:

1. Activity
2. Interests
3. Opinions

Based on the explanation related to lifestyle, it can be concluded that lifestyle is how a student's lifestyle is expressed through activities, interests, and opinions that describe overall activities (spending time) with their environment. So that the higher the student's lifestyle, the higher the consumptive level of the student will be. Therefore, the first hypothesis proposed in this study is H2: Lifestyle has a positive effect on consumptive behavior

2.4 Financial literacy

Financial literacy is knowledge that must be mastered by every individual in order to avoid financial problems, because individuals are often faced with problems where individuals are faced with choosing one interest for another. (Dilasari, 2020). Abdullah et al in (Restike et al., 2024) states that knowledge literacy as the ability of an individual to make informed judgments and in terms of making effective decisions related to the use and management of finances. Financial literacy is an individual's knowledge and ability to organize or manage finances in everyday life. (Lanang et al., 2023).

The indicators of financial literacy according to Nababan and Sadalia (2012) in (Lindananty & Angelina, 2021) there are:

1. Basic financial knowledge
2. Financial management
3. Credit management
4. Savings
5. Risk management

Based on the explanation related to financial literacy above, it can be concluded that financial literacy is the ability of a student to read financial knowledge to make the right decisions with good analytical skills. A student

who has a fairly good level of financial literacy will be able to control his consumptive behavior in everyday life, especially in using shopeepaylater.

Therefore, the first hypothesis proposed in this study is:

H3: Financial literacy has a positive effect on consumptive behavior

3. RESEARCH METHODS

This type of research is quantitative research with a causal associative approach. The population in this study were students of the Faculty of Economics and Business, Al-Qur'an University of Science. Meanwhile, the sample taken from the population is the 2021 Faculty of Economics and Business students who use the Shopee Paylater feature. The population in this study is students of the management study program, faculty of economics and business, Al-Qur'an University of Science who use shopeepaylater, so the exact number is unknown. Sampling in this study was taken using purposive sampling technique. According to Suliyanto (2018) Purposive sampling is a sample selection technique carried out with a consideration of the entire selected population size. Therefore, the authors used a sampling technique determined using the Hair formula, et al. (2006) for regression analysis and path analysis is as follows:

A minimum of 15-20 observations or indicators multiplied by the number of independent variables will be $20 \times 3 = 60$ So the number of samples used is at least 60 respondents. So that 60 students were taken as respondents.

The type of data used in this study is subject data, subject data is a type of research data in the form of opinions, attitudes, experiences, or characteristics of a person or group of people who are research subjects (respondents). While the data source used in this research is primary data. Primary data sources in this study were obtained from students of the Faculty of Economics and Business, Al-Qur'an University of Science, Class of 2021, users of the Shopee Paylater feature. The data to be obtained is in the form of a questionnaire that has been filled out by students who are respondents in this study. The data collection method used is the questionnaire method. In this study, researchers distributed questionnaires directly to respondents and used Google Form media to make it more time efficient. To measure the respondent's attitude towards each question or statement, a Likert scale of 1-5 is used.

The results of the questionnaire will be processed using the classical assumption test, namely the normality test, heteroscedasticity test and multicollinearity test. Data analysis techniques using descriptive analysis using the IBM SPSS Statistics 25 program. Before testing the hypothesis test, first carry out an instrument test, namely the validity test and reliability test, then carry out the classical assumption test, namely the normality test, multicollinearity test, and heteroscedasticity test.

4. RESULTS AND DISCUSSIONS

4.1 Description Of Respondents

4.1.1 Characteristics of Respondents Based on Gender

Based on the data obtained from respondents, the gender registered in this study is included in the table:

Tabel 1. Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	26	43,3	43,3	43,3
Female	34	56,7	56,7	100,0
Total	60	100,0	100,0	

Based on **Tabel 1**, it shows that students of the Faculty of Economics and Business, Al-Qur'an University of Science are dominated by women. This is based on data on the number of male respondents totaling 26 respondents with a percentage of 43.3%, while female respondents totaled 34 respondents with a percentage of 56.7%.

4.1.2 Characteristics of Respondents by Age

Based on the data obtained from respondents, the ages listed in this study are included in the table:

Tabel 2. Age

Valid		Frequency	Percent	Valid Percent	Cumulative Percent
	>25 Years	16	26,7	26,7	26,7
17-20 Years	6	10,0	10,0	36,7	
21-24 Years	38	63,3	63,3	100,0	
Total	60	100,0	100,0		

Based on **Tabel 2**, it shows that students of the Faculty of Economics and Business, Al-Qur'an University of Science are dominated by students aged 21-24 years. This is based on data on the number of respondents aged 21-24 years totaling 38 respondents, aged > 25 years totaling 16 students. While the rest aged 17-20 years amounted to 6 students.

4.1.3 Characteristics of Respondents Based on Class

Based on the data obtained from the respondents, the ages listed in this study are included in the table:

Tabel 3. Class

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Managemen 1	9	15.0	15.0	15.0
	Managemen 2	5	8.3	8.3	23.3
	Managemen 3	2	3.3	3.3	26.7
	Managemen 4	7	11.7	11.7	38.3
	Managemen 5	14	23.3	23.3	61.7
	Managemen 6	23	38.3	38.3	100.0
	Total	60	100.0	100.0	15.0

Based on **Tabel 3**, it shows that the most respondents are dominated by management 6 students, totaling 23 students or (38.3%), while respondents from management 5 are 14 students or (23.3%), management 4 are 7 students or (11.7%), management 3 are 2 students or (3.3%), management 2 are 5 students or (8.3%) and respondents from management 1 are 9 students or (15.0%).

4.2 Research Instrument Test

4.2.1 Validity Test

Tabel 4. Validity Test Results

Variabel	Kisaran korelasi	Signifikansi	Keterangan
Consumptive Behavior	0,506 – 0,747	0,00	Valid
Use of Shopeepaylater	0,407 – 0,737	0,00	Valid
Lifestyle	0,744 – 0,913	0,00	Valid
Financial Literacy	0,591 – 0,739	0,00	Valid

Based on **Tabel 4**, it can be seen that the consumptive behavior variable has a correlation range between 0.506 - 0.747 and significance at the 0.00 level. The variable use of shoppepaylater has a correlation range between 0.407 - 0.737 and significance at the 0.00 level. The lifestyle variable has a correlation range between 0.744 - 0.913 and significance at the 0.00 level. The financial literacy variable has a correlation range between 0.591 - 0.739 and significance at the 0.00 level. This shows that the proposed statement can be declared valid.

4.2.2 Reliability Test

The measurement criteria for the reliability test are if the Cronbach alpha statistical test from the test results > 0.70, it can be said that the construct or variable is realizable.

Tabel 5. Reliability Test Results

Variabel	Cronbach Alpha Based on Standarized item	Tanda	Batas Alpha	Keterangan
Consumptive Behavior	0,742	>	0,70	Realibel
Use Of Shopeepaylater	0,824	>	0,70	Realibel
Lifestyle	0,912	>	0,70	Realibel
Financial Literacy	0,821	>	0,70	Realibel

Based on **Tabel 5**, it can be concluded that overall Cronbach alpha on each variable has a value of more than 0.70 which means that this study meets the reliability test. So that statements related to consumptive behavior, shoppepaylater use, lifestyle and financial literacy.

4.2.3 Classical Assumption Test

4.2.3.1 Normality Test

Based on **Tabel 6** of the normality calculation using the One-Sample Kolmogorof-Smirnof Test, it has a probability of significance level above the $\alpha = 0.05$ level, namely 0.101. This means that in the regression model there are residual variables or confounding variables that are normally distributed.

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Tabel 6. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.87955863
Most Extreme Differences	Absolute	.260
	Positive	.127
	Negative	-.260
Test Statistic		.260
Asymp. Sig. (2-tailed)		.101 ^c

a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.

4.2.3.2 Multicollinearity Test

The measurement criteria for seeing the multicollinearity test are by looking at the tolerance value > 0.1 and VIF < 10. The results of multicollinearity in this study can be seen in the following table:

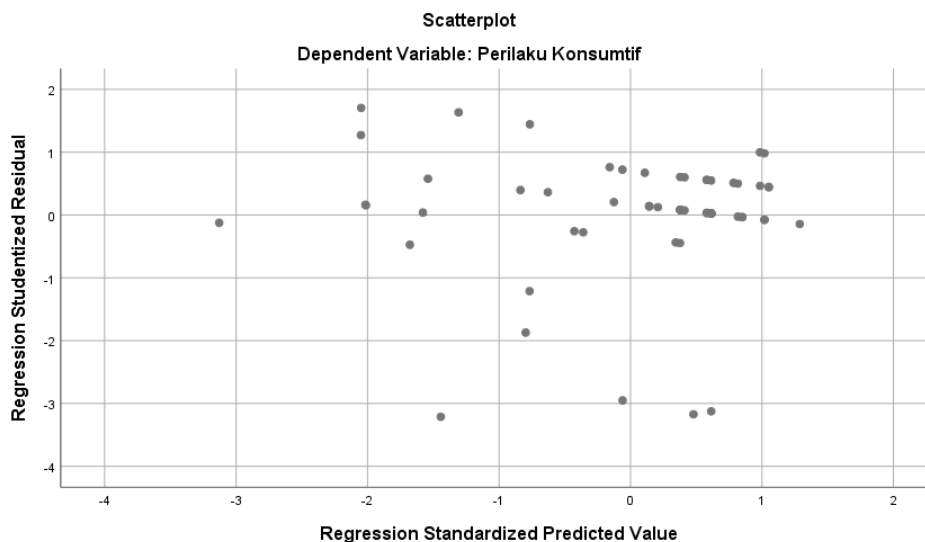
Tabel 7. Hasil Uji Multikolinieritas Coefficients

Model	Collinearity statistic	
	Tolerance	VIF
1 (Constant)	0,936	1,069
Use Of Shopeepaylater Lifestyle	0,921	1,086
Financial Literacy	0,876	1,141

Based on **Tabel 7**, it can be seen that the tolerance value is more than 0.1 and the VIF value is less than 10. This shows that all independent variables have a tolerance value > 0.2 and VIF < 10. So it can be concluded that in this study there is no multicollinearity between independent variables in the regression model.

4.2.3.3 Heteroskedastisitas Test

Tabel 8. Heteroskedastisitas Test Results



From **Tabel 8**, it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis, so that the regression model used does not occur heteroscedasticity.

4.2.4 Multiple Linear Regression Analysis Test

Tabel 9. Multiple Linear Regression Analysis Test Results

Model	Unstandarized Coefficients		Standarized Coefficients	T	Sig
	B	Std Error			
1 (Constant)	14.910	3.732		3.995	0,000
Use Of Shopeepaylater	0,110	0,083	0,178	1.328	0,189
Lifestyle	0,110	0,114	0,130	0,964	0,339
Financial literacy	0,095	0,114	0,115	0,828	0,411

Based on **Tabel 9** displays the estimated value of the model parameters, from the results of this regression analysis, the regression model is obtained as follows:

$$Y = 14.910 + 0.110 X_1 + 0.110 X_2 + 0.095 X_3 + e$$

Based on the linear regression model equation, it can be concluded as follows:

- The constant value of 14.910 is positive, meaning that if the use of shopeepaylater, lifestyle, financial literacy.
- The regression coefficient of shopeepaylater usage is 0.110, which means that if the use of shopeepaylater increases by one unit, the use of shopeepaylater increases by 0.110, assuming that the use of shopeepaylater is constant. The coefficient value is positive, meaning that if the use of shopeepaylater increases, consumptive behavior will increase.
- The lifestyle regression coefficient is 0.110, which means that if the lifestyle increases by one unit, the lifestyle will increase by 0.110 assuming a constant lifestyle. The positive coefficient value means that if the lifestyle increases, the consumptive behavior will increase.
- The regression coefficient of financial literacy is 0.095, which means that if financial literacy increases by one unit, financial literacy increases by 0.095 with the assumption that financial literacy is constant. The positive coefficient value means that if financial literacy increases, consumptive behavior will be controlled.

4.2.5 Test Coefficient of Determination

Tabel 10. Test Coefficient of Determination Results

<i>Model Summary^b</i>				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0,241 ^a	0,058	0,008	1.929

It is known that the R Square value is 0.058, this shows that there is a simultaneous influence between the variables of using shopeepaylater, lifestyle, and financial literacy on consumptive behavior by 58% and the remaining 42% is influenced by other variables outside this research model.

5. CONCLUSIONS

5.1 Conclusion

Based on the results of the research and discussion to be carried out, conclusions can be drawn, the use of shopeepaylater has a positive and significant relationship with student consumptive behavior. The correct use of shopeepaylater can help students manage their finances wisely. Lifestyle has a positive relationship and a significant effect on student consumptive behavior. If students have the right lifestyle, consumptive behavior will be more manageable and directed. Financial literacy has a positive relationship and a significant effect on consumptive behavior. High financial literacy in students will determine the consumptive behavior of good students. The use of shopeepaylater, lifestyle, and financial literacy simultaneously have a positive and significant effect on the consumptive behavior of FEB UNSIQ management study program students. The relationship between the three variables is evidenced by the coefficient of determination of 58%.

5.2 The Implication

The implication of this research is to emphasize the importance of understanding financial literacy and a good lifestyle as a strategy to direct students in using the shopeepaylater feature wisely so as not to be trapped in consumptive behavior, so that students are more directed and responsible.

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