

The Effect of Financial Literacy, E-Money Use and Self-Control on Consumptive Behavior

Financial Literacy,
E-Money Use and
Self-Control

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45

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ABSTRACT

Consumptive behavior is the act of consuming an item or service excessively with high intensity that tends to prioritize wants over needs. The study aims to determine the effect of financial literacy, e-money usage, and self-control on the consumptive behavior of accounting students in Batam city. The total population was 1,354 accounting students with a sample of 93 accounting students. This study uses a quantitative approach with simple random sampling technique using primary data obtained from distributing questionnaires online using google form. The data in this study were processed using SPSS (Statistical Package for Social Science) software version 26. The data analysis technique in this study used validity test, reliability test, classical assumption test and hypothesis testing. The results of the t test research explain that financial literacy and the use of e-money partially have no effect on the consumptive behavior of accounting students. Self-control partially affects the consumptive behavior of accounting students. The results of the F test research explain that financial literacy, e-money usage, self-control simultaneously have a significant effect on the consumptive behavior of accounting students with a percentage of 17.9% and the remaining 82.1% is influenced by other variables.

Keywords: Financial Literacy, E-Money Usage, Self-Control, Consumptive Behavior

ABSTRAK

Perilaku konsumtif merupakan tindakan mengkonsumsi suatu barang atau jasa secara berlebihan dengan intensitas yang tinggi cenderung lebih mengutamakan keinginan daripada kebutuhan. Penelitian bertujuan untuk mengetahui pengaruh literasi keuangan, penggunaan e-money, dan pengendalian diri terhadap perilaku konsumtif mahasiswa akuntansi di kota Batam. Total populasi sebanyak 1.354 mahasiswa akuntansi dengan sampel sebanyak 93 mahasiswa akuntansi. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik simple random sampling dengan menggunakan data primer yang diperoleh dari menyebarkan kusioner secara online menggunakan google form. Data dalam penelitian ini diolah dengan menggunakan software SPSS (Statistical Package for Social Science) versi 26. Teknik analisis data dalam penelitian ini menggunakan uji validitas, uji reliabilitas, uji asumsi klasik dan uji hipotesis. Hasil penelitian uji t menjelaskan bahwa literasi keuangan dan penggunaan e-money secara parsial tidak berpengaruh terhadap perilaku konsumtif mahasiswa akuntansi. Pengendalian diri secara parsial berpengaruh terhadap perilaku konsumtif mahasiswa akuntansi. Hasil penelitian uji F menjelaskan bahwa literasi keuangan, penggunaan e-money, pengendalian diri secara simultan berpengaruh signifikan terhadap perilaku konsumtif mahasiswa akuntansi dengan presentase sebesar 17,9% dan sisa 82,1% dipengaruhi oleh variabel lain.

Kata kunci: Literasi Keuangan, Penggunaan E-Money, Pengendalian Diri, Perilaku Konsumtif

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INTRODUCTION

Indonesia is one of the countries affected by the globalization era which has led to an increase in the consumption sector and people's purchasing power. Currently, people's consumption behavior tends to be consumptive, where people prioritize their wants over their needs (Arif, 2023). Consumptive behavior is the act of consuming an item or service excessively with high intensity. Consumptive behavior can cause a negative impact for someone who has the habit of spree, hangout, sightseeing, and the habit of shopping on online shopping applications (e-commerce) is also believed to be one of the reasons for the difficulty in controlling themselves against the desire to spend money and become the cause of a person's consumptive behavior. Students as someone who can quickly adapt to technology, making them often imitate modern lifestyles so that consumptive behavior occurs. The impact caused by consumptive behavior on students is, from an economic point of view, when a student continues to engage in consumptive behavior, it will cause a lack of ability to manage finances effectively. Consumptive behavior will cause students to be psychologically depressed and from a social perspective, a student will continue to follow trends to look popular (Mujahidah, 2020).

Financial literacy is the first factor that influences the formation of consumptive behavior. The Program for International Student Assessment (PISA) (2012) suggests that financial literacy is the knowledge and understanding of financial concepts used to make wise financial decisions, improving personal or group financial well-being (Rochendi et al., 2022). Based on the results of the national survey of financial literacy by the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*) in 2022, the level of financial literacy is fairly low at 49.68% although there is an increase compared to 2019 which is only 38.03%. However, the level of financial literacy in Indonesia can be said to be unstable. Financial literacy is very important for students to overcome difficulties in financial management. Students who understand financial literacy, of course, have low consumptive behavior. This is because they understand financial concepts so that they can manage their finances properly.

The second factor that is thought to influence consumptive behavior is electronic money. Bank Indonesia Regulation No. 11/12/PBI/2009 concerning Electronic Money (e-money) defines electronic money as a means of paying money in electronic form stored in certain media by depositing a certain amount of funds with the issuer which will then be stored in the form of a chip or server that can be used for transactions (Dewi et al., 2021). According to Bank Indonesia (BI), electronic money users have increased every year. The influence of perceived ease of use, trust, and perceived usefulness makes this non-cash payment system very attractive among Indonesian students. Students who use electronic money excessively can trigger consumptive behavior because they can use the e-money application without hesitation (Rasyid et al., 2022; Maulidina & Kurniawati, 2022). Self-control is the last factor of this study that is thought to influence consumptive behavior. Self-control refers to a person's ability to control one's thoughts, emotions, pressures and behavior (Abdullah et al., 2022). Consumptive behavior has a psychological impact that causes addiction to shopping. For this reason, self-control in students is very important so that they can control their behavior for decision making in shopping. When self-control ability is weak, it will be easy to behave consumptively, but with good self-control it can prevent students from deviating from behavior (Annafila & Zuhroh, 2022; Palupi & Wardana 2023).

LITERATURE REVIEW

According to Yadav & Pathak (2017), Theory of Planned Behavior is a theory that states the relationship between behavior and intention. According to Sartika (2020) intentions are influenced by several factors such as attitudes, subjective norms and behavioral control. In this study, Theory of Planned Behavior is used as a theoretical basis related to the relationship between variables. Financial literacy and e-money usage can be

explained by attitude and behavior control factors. Meanwhile, self-control can be explained by behavioral control factors (Sudiro & Asandimitra., 2022; Widiyanti et al., 2023). According to the Big Indonesian Dictionary (*Kamus Besar Bahasa Indonesia/KBBI*) behavior is the action or reaction of a person to the environment. Meanwhile, consumptive behavior is only consuming it and not producing it yourself (Mujahidah, 2020). According to Winarta et al. (2019) consumptive behavior is a behavior where someone tends to buy something excessively without planning. According to Rahmat & Puteri (2020) a person's consumptive behavior can be seen from several aspects, namely impulsiveness, excessive spending, and prioritizing lifestyle.

According to the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*), financial literacy is knowledge, skills and beliefs that influence attitudes and behavior to improve the quality of decision making and financial management (Abdullah et al., 2022). According to Winarta et al. (2019) financial literacy is influenced by several factors, namely sociodemographics, family background and friendship groups. Financial literacy is very important for students to avoid financial problems, because students are often faced with trade-offs, a situation where someone has to sacrifice one need for another, which usually happens when they want to spend money. Bank of International Settlement, 1996 suggests that electronic money is a product that has a deposit or prepaid value where a certain amount of money is stored in an electronic medium owned by a person (Kusmiati et al., 2022). In general, Indonesia has many e-money applications but the most popular ones used among the public are ShopeePay, Gopay, OVO and Dana (Karimah et al., 2022; Silvana & Poniman, 2022; Asmirantho & Somantri, 2017).

E-Money has a role in influencing student consumptive behavior. The ease and speed of transactions and avoiding the risk of loss make students impulsive in shopping so that they fall into consumptive behavior. According to Lesminda (2021), self-control is a person's ability to regulate behavior, emotions, and decisions to be taken. Self-control can be influenced by internal factors and external factors. Internal factors are age and maturity while external factors are the family environment. Self-control can affect student behavior, one of which is consumptive behavior. Students who are considered still easily influenced by their friends and cannot fully control themselves, especially in terms of shopping, are able to make students fall into consumptive behavior.

METHOD

This research adopts quantitative research methods with a descriptive approach to explore the influence of financial literacy, use of e-money, and self-control on the consumptive behavior of accounting students in Batam City. The research population includes all students majoring in accounting in the city, who are registered on the Higher Education Database (*Pangkalan Data Pendidikan Tinggi/PDDikti*) website for the 2023 even period academic year, with a total of 1,354 students. From this population, the research sample was taken as many as 93 students using a simple random sampling technique, where the selection of respondents was carried out randomly without considering strata. This research data was obtained by distributing online questionnaires using Google Form to accounting students in Batam City as respondents. This method allows collecting data directly from respondents, describing the reality of their consumer behavior. The use of technology in data collection also provides practicality and efficiency in the research process. Data analysis was carried out using various methods, and for its management, this research utilized SPSS version 26 statistical software. The use of SPSS provides the ability to analyze data more carefully and thoroughly, allowing researchers to evaluate the extent of financial literacy. With this approach, research is expected to can make a significant contribution to the understanding of the factors that influence consumer behavior among accounting students.

RESULT

Based on the Table 1, the financial literacy variable with a sample (N) of 93 people obtained a minimum value of 18, a Maximum value of 25, a Mean value of 22.6237 and

a Std value. Deviation value of 1.73778. The E-Money Usage variable with sample data (N) of 93 people obtained a minimum value of 18, a Maximum value of 25, a Mean value of 22.6667 and a Std value. Deviation value of 1.70889. Self-Control Variables with a sample (N) of 93 people obtained a minimum value of 19, a Maximum value of 25, a Mean value of 22.409, and a Std Deviation value of 1.70334. The Consumptive Behavior variable with a sample (N) of 93 obtained a minimum value of 18, a Maximum value of 25, a Mean value of 22.2258 and a Std Deviation value of 1.88892. This study uses parameter analysis of effectiveness with a standard alpha (α) of about 5% with degrees of freedom (N-2) = 93-2 = 91, the result of the table = 0.2039, thus the conclusion is that the value of r-stat is greater than r table, therefore the data in this study is said to be valid.

Table 1. Descriptive Statistics Test Results

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	93	18	25	22.6237	1.73778
Usage E-Money	93	18	25	22.6667	1.70889
Self-Control	93	19	25	22.4409	1.70334
Consumptive Behavior	93	18	25	22.2258	1.88892

From the Table 2, it can be concluded that all questions of the financial literacy variable (X1) starting from X1.1 to X1.5 can be said to be valid because they have r count > r table. All questions of the E-Money Usage variable (X2) starting from X2.1 to X2.5 can be said to be valid because they have r count > r table. All questions of the Self-Control variable (X3) starting from X3.1 to X3.5 can be said to be valid because they have r count > r table. All Consumptive Behavior (Y) questions ranging from Y.1 to Y.5 can be said to be valid because they have r count > r table. Thus, it can be concluded that each question of the questionnaire in this study can be said to be valid. A data can be said to be reliable if the Cronbach Alpha result is > 0.06 (Saragih et al., 2023).

Table 2. Normality Test Results

Construct	r-stat.	r-table	Cronbach's Alpha
Financial Literacy (X1)			0.650
X1.1	0.656	0.203	
X1.2	0.666	0.203	
X1.3	0.676	0.203	
X1.4	0.494	0.203	
X1.5	0.740	0.203	
Use of E-money			0.617
X2.1	0.608	0.203	
X2.2	0.677	0.203	
X2.3	0.598	0.203	
X2.4	0.686	0.203	
X2.5	0.580	0.203	
Self-Control			0.608
X3.1	0.585	0.203	
X3.2	0.596	0.203	
X3.3	0.603	0.203	
X3.4	0.615	0.203	
X3.5	0.726	0.203	
Consumptive Behavior			0.657
Y1	0.623	0.203	
Y2	0.733	0.203	
Y3	0.647	0.203	
Y4	0.616	0.203	
Y5	0.623	0.203	

The results of the reliability test analysis provide a positive of the reliability of the research instrument. First, the financial literacy dimension shows a Cronbach Alpha value of 0.650, which exceeds the minimum standard of 0.6. Therefore, it can be concluded that the financial literacy reliability test can be relied upon and is accepted as

a consistent measuring tool. The reliability test for E-Money Use produced a Cronbach Alpha value of 0.617, exceeding the threshold of 0.6. This indicates that the construct of E-Money Use is considered reliable and acceptable as a consistent measurement instrument. Then, the results of the reliability test for the Self-Control dimension showed a Cronbach Alpha value of 0.608, exceeding the minimum value of 0.6. Thus, it can be concluded that the Self-Control reliability test is considered reliable and acceptable in measuring this variable. The accounting student consumptive behavior variable obtained a Cronbach Alpha value of 0.657, which exceeds the minimum limit of 0.6. Therefore, the reliability test on Accounting Students' Consumptive Behavior is considered reliable and acceptable as a consistent measuring tool. The following are the results of the normality test using the histogram graph, P-P Plot of Regression Standardized Residual, and Kolmogorov-Smirnov.

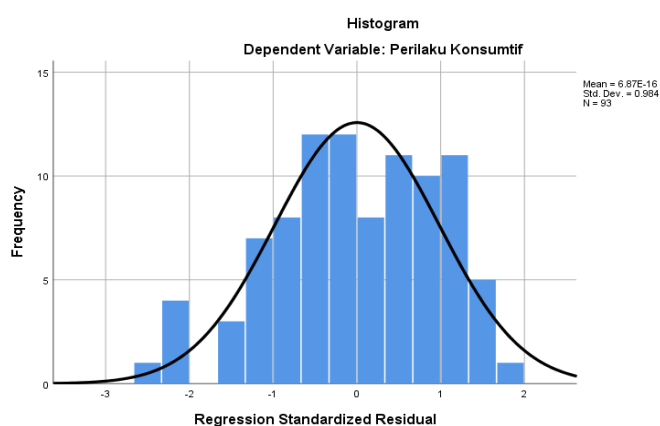


Figure 1. Normality Test Result

Based on the Figure 1, there is a histogram graph that has a symmetrical bell-shape curve. This means that the histogram graph and normality test are normally distributed. Based on the Figure 1, the results of the normality test using the normal p-plot of regression standardized show that the points on the normal probability plot graph extend closely around the diagonal line and point to the graph line. This shows that the results of the normality test using the Regression Residual Standardized p-plot are normally distributed and meet the standards of normality.

Table 3. Normality test results (One-Sample Kolmogorov-Smirnov Test)

Test	Parameters	Results
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.71124440
	Absolute	.070
	Positive	.041
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 ^{c,d}

^{a.} Test distribution is Normal.
^{b.} Calculated from data.

Based on the Table 3, testing normality using one sample Kolmogorov significance value (Asymp. Sig. 2-tailed) of 0.200 > significance level of 0.05, it can be concluded that the residuals are normally distributed. Normality test results using a standardized normal regression p-plot. This shows that the normality test results using a Standardized Residual Regression p-plot are normally distributed and meet normality standards.

Based on the Table 3, it can be concluded that for the Financial Literacy variable (X1) the Variance Inflation Factor (VIF) value is 1.328. For the E-money Use variable, the Variance Inflation Factor (VIF) value is 1.384. It can be said that multicollinearity does not occur if the VIF value is <10 with a tolerance of >0.1. For the self-control variable,

the Variance Inflation Factor (VIF) value is 1.098. Each variable has a different VIF value and is smaller than 10.

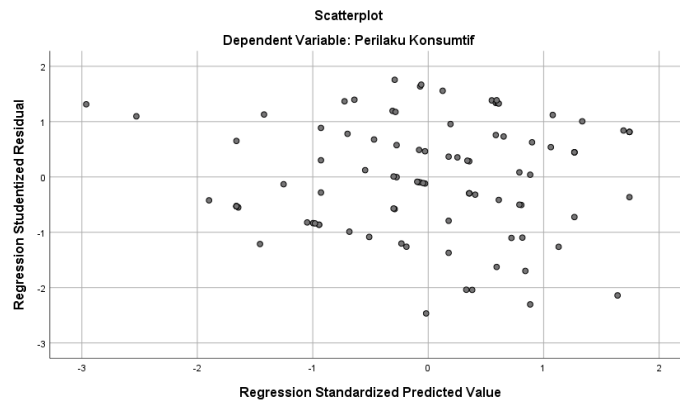


Figure 2. Heteroscedasticity Test Results

The results of this test can be seen from the SPSS output in the form of a plot like the Figure 2. It can be explained that the data points are spread out, the data points do not gather, and the data points do not form a pattern, so it can be concluded that in this study there was no heteroscedasticity.

Table 4. Hypothesis Test Results

Hypothesis	β Unstd.	Std. Error	β Std.	t	Sig.	Tolerance	VIF
(Constant)	10.006	3.116		3.211	0.002		
Fin. Literacy -> Consumptive Behavior	0.163	0.120	0.150	1.359	0.178	.753	1.328
Use of E-Money -> Consumptive Behavior	0.021	0.125	0.019	0.164	0.870	.723	1.384
Self-control -> Consumptive Behavior	0.361	0.102	0.357	3.543	0.001	.911	1.098

The regression equation shows that the multiple coefficient values of the variables have a positive effect. The data obtained from the multiple linear regression model, the constant value is 10.006. It can be concluded that if the independent variables (financial literacy, use of e-money, and self-control) do not change and have a value of 0, then the dependent variable (consumptive behavior) has a value of 10.006. The regression coefficient on financial literacy (X1) is 0.163, which means that financial literacy has a positive relationship with consumptive behavior (Y) and if this variable increases by 1 point, then consumptive behavior (Y) also increases by 0.163. The regression coefficient for e-money use (X2) is 0.021, which means that e-money use has a positive relationship with consumptive behavior (Y) and if this variable increases by 1 point then consumptive behavior (Y) also increases by 0.021. The regression coefficient on self-control (X3) is 0.361, which means that self-control has a positive relationship with consumptive behavior (Y) and if this variable increases by 1 point then consumptive behavior (Y) also increases by 0.361. The partial test in this study uses a significance of $\alpha = 0.05$ with the t table value calculated from two directions using the degree of freedom ($0.05/2: n-k-1 = 0.05/2: 93-3-1 = 0.025: 89$) so that the t table is 1.986.

Based on the results of the analysis in the Table 4, it can be concluded that financial literacy does not have a significant influence on the consumptive behavior of accounting students, because the calculated t value (1.359) is less than the threshold value (1.986), and the significance value (0.178) is greater than the significance level. set (0.05). Meanwhile, the use of E-Money also does not have a significant effect on the consumer behavior of accounting students, because the calculated t value (0.164) is lower than the threshold value (1.986), and the significance value (0.870) is higher than the specified significance level (0, 05), so that both the first and second hypotheses are rejected. However, self-control has a significant influence on accounting students' consumptive behavior, shown by the calculated t value (3.543) which is higher than the threshold value (1.986), and the significance value (0.001) which is lower than the specified significance

level (0.05). Thus, the third hypothesis can be accepted. The simultaneous test in this study uses a significance level of 0.05 ($\alpha = 5\%$) and then calculates the f table using $df_1 (k - 1) = (4 - 1) = 3$ and $df_2 (n - k) = (93 - 4) = 89$ so that the f table is 2.71.

Table 5. F test and R Square

Model	Sum of Squares	df	Mean Square	F	Sig.	R	R ²	Adjusted R ²
Regression	58.849	3	19.616	6.480	.001 ^b	.423 ^a	.179	.152
Residual	269.409	89	3.027					
Total	328.258	92						

Based on the Table 5, the calculated f value is $6,480 > 2.71$ and the significance value is $0.001 < 0.05$, which means H_0 is rejected and H_a is accepted. It can be concluded that there is a significant simultaneous influence between the three independent variables (Financial Literacy, E-Money Usage, and Self-Control) on the dependent variable (Consumptive Behavior of Accounting Students) so that the fourth hypothesis can be accepted. The value of $R^2 < 1$ or close to 0 can be explained that the independent variable cannot represent the cause and effect of the dependent variable. The results of the Adjust R Square coefficient of determination analysis are 0.152 or 15.2%, which means that Financial Literacy, E-Money Usage, and Self-Control have an effect of 15.2% on the Consumptive Behavior of Accounting Students, the remaining 85.8% is influenced by other variables.

DISCUSSION

The financial literacy variable (X1) has a t-stat value of 1.359 and a t table of 1.986, then $1.359 < 1.986$ and a significant value of $0.178 > 0.05$, so it can be concluded that the first hypothesis (H1) shows that financial literacy has no effect on the consumptive behavior of accounting students. The results of this study are the same as research conducted by Herawati et al. (2018) and Arianti (2018), which states that financial literacy has no effect on the consumptive behavior of accounting students. Financial literacy has no effect due to the lack of understanding of accounting students about financial management in today's consumptive era. The need for self-control so that understanding of financial literacy goes well and avoids consumptive behavior.

The effect of E-Money Use on the consumptive behavior of accounting students in Batam City. The variable Use of E-Money (X2) has a t-stat value of 0.164 and a t table of 1.986, then $0.164 < 1.986$ and a significant value of $0.870 > 0.05$. so, it can be concluded that the second hypothesis (H2) shows that the use of E-Money has no effect on the consumptive behavior of accounting students. The results of this study are the same as research conducted by Candy et al. (2022) and Safitri & Sari (2020), which state that the use of E-Money has no effect on the consumptive behavior of accounting students. E-Money itself does not directly affect consumptive behavior but consumptive behavior is more influenced by user policies and student decisions in using e-money. The easy use of e-money cannot affect the consumptive behavior of students, which means that students have been able to distinguish their needs and desires so that they can control themselves not to take advantage of the convenience of e-money to be impulsive in shopping.

The effect of self-control on the consumptive behavior of accounting students in Batam City. The Self-Control variable (X3) has a t-stat value of 3.543 and a t table of 1.986, so $3.543 > 1.986$ and a significant value of $0.01 < 0.05$. so it can be concluded that the third hypothesis (H3) shows that Self-Control affects the Consumptive Behavior of Accounting Students. The results of this study are the same as research conducted by Halimatussakdiyah et al. (2019) and Sari et al. (2021), which states that Self-Control affects the consumptive behavior of accounting students. Self-control is influential in managing the consumptive behavior of students because they are able to restrain themselves from buying things, they don't need so that impulse purchases do not occur and can help students make wise purchasing decisions according to their needs.

The effect of financial literacy, E-Money Use, and self-control on the consumptive behavior of accounting students in Batam City. Through the results of the F test, it can be concluded that financial literacy, E-money Use and self-control have an influence on student consumptive behavior with a value of $0.001 < 0.05$ and the f-table value is greater than the f-stat with a value of $6,480 > 2.71$ so it can be concluded that the fourth hypothesis (H4) shows that there is a significant effect of financial literacy, E-Money Use and Self-Control on student consumptive behavior. Based on the coefficient of determination of 0.179 and 17.9%. This can be interpreted that the variables of Financial Literacy (X1), Use of E-Money (X2) and Self-Control (X3) explain the influence on the consumptive behavior of Accounting Students (Y). the remaining percentage of 82.1% is explained by other variables but not used in this study.

Based on the research results and explanations that the author has previously described regarding the influence of three independent variables, namely financial literacy, Use of E-Money and self-control on one dependent variable, namely the consumptive behavior of accounting students in Batam City, which is supported by SPSS version 26 statistical tools. Through t- test, the financial literacy variable partially has no significant effect on accounting students' consumptive behavior. The financial literacy variable has a t-stat < t-table value of $1.359 < 1.986$ and a significant value of $0.178 > 0.05$. It can be concluded that the first hypothesis is rejected. Through the t test calculation, the variable E-Money Use partially does not have a significant effect on accounting students' consumptive behavior. The variable E-Money Use has a t-stat < t-table value of $0.164 < 1.986$ and a significant value of $0.870 > 0.05$. It can be concluded that the second hypothesis is rejected. Through t test calculations, the self-control variable partially has a significant effect on accounting students' consumptive behavior. The self-control variable has a t-stat > t-table value of $3.543 > 1.986$ and a significant value of $0.01 < 0.05$. It can be concluded that the third hypothesis is accepted. Through F test calculations, the variables financial literacy, E-Money Use and Self-Control simultaneously have a significant effect on the consumptive behavior of accounting students. All variables have a calculated F value of $6.480 > 2.71$ and a significance value of $0.001 < 0.05$. It can be concluded that the fourth hypothesis is accepted.

CONCLUSION

Based on the research results, it can be concluded that the variables financial literacy, Use of E-Money, and self-control jointly influence the consumptive behavior of accounting students in Batam City. This is indicated by a significant calculated F value ($6,480 > 2.71$) with a significance value of $0.001 < 0.05$. The self-control variable partially has a significant effect on accounting students' consumptive behavior, with a calculated t value of $3,543 > t$ table value ($1,986$) and a significance value of $0.01 < 0.05$. However, financial literacy and E-Money Use partially do not have a significant effect on accounting students' consumptive behavior, because both calculated t values are lower than the t table value and their significance is higher than the specified significance level. Financial literacy, use of E-Money, and self-control together can explain around 17.9% of the variation in accounting students' consumptive behavior. The remainder, as much as 82.1%, is explained by other factors not included in this study. The implication is that it is important for accounting students to increase their understanding of financial literacy and maintain self-control in order to reduce unhealthy consumer behavior.

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