



Jurnal Manajemen dan Bisnis  
Vol. 12, No. 01, June 2023, pp. 145-155  
Sekolah Tinggi Ilmu Ekonomi Indragiri (STIE-I) Rengat

<https://journal.stieindragiri.ac.id/index.php/jmbi/issue/view/22>

P-ISSN : 2302-4313  
E-ISSN : 2621-4199

**EFFECT OF FINANCIAL LITERACY, SELF-CONTROL  
AND LIFESTYLE ON CONSUMPTIVE BEHAVIOR  
WORKING HOUSEWIVES IN THE DISTRICT  
NEW CITY JAMBI CITY**

**Mario Efrianto<sup>1)</sup>, Rike Setiawati<sup>2\*)</sup>, Erwita Dewi<sup>3)</sup>, Dzaky Achmad R<sup>4)</sup>**  
<sup>1,2,3,4</sup> Universitas Jambi

Corresponding email: [rike\\_setiawati@unja.ac.id](mailto:rike_setiawati@unja.ac.id)

**Abstract**

*The purpose of this study was to analyze the effect of financial literacy, self-control and lifestyle on the consumptive behavior of working housewives in Kota Baru District, Jambi City. This type of research is quantitative with the data collected is primary data and secondary data. Methods of data collection using questionnaires and data analysis using PLS. The results showed that financial literacy and self-control had an effect on the consumptive behavior of working housewives in Kota Baru District, Jambi City with a significant value of less than 0.05, while lifestyle had no effect on the consumptive behavior of working housewives in Kota New District. Jambi with a significance value greater than 0.05. The conclusion is that the consumptive behavior of working housewives in Kota Baru District, Jambi City is influenced by financial literacy and self-control.*

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

**INTRODUCTION**

This consumptive behavior is related to a person's tendency to shop excessively and is willing to do various things in order to have the goods they want. This is in accordance with the opinion of Hariyono (2015) that consumptive behavior is behavior that incurs higher costs because it is no longer to fulfill needs, but is more directed towards fulfilling the demands of desires.

From this understanding, consumptive behavior can cause problems, because someone who has consumptive behavior tends to prioritize desires over needs. Someone who has consumer behavior has an orientation towards enjoyment, pleasure and satisfaction, even though the goods they consume are not a primary need. If this consumptive behavior continues and is not controlled, it will have an impact on a person's habit of behaving wastefully, buying or consuming things that are not needed and being excessive in their life.

A person's consumptive behavior is influenced by several factors, such as a person's knowledge and skills to manage finances, a person's ability to control themselves and the person's lifestyle. This is in accordance with the opinion of Simamora (2012) that several factors that influence consumer behavior are cultural factors, personal factors (a person's personality to control and control themselves, ability to manage finances, age and economic status), as well as a person's lifestyle to adapt to the family. and the surrounding environment.

Referring to the factors above, in this research the author focuses on the factors that influence consumer behavior, namely financial literacy, lifestyle and self-control. The first is regarding financial literacy which describes a person's condition for being skilled in managing finances. If someone has good abilities and skills, then they will be wiser in using the money they have. Next is lifestyle, where someone who has a high lifestyle or is known as a hedonistic style, then this person tends to try to follow changes in trends or styles, so they will try in various ways to fulfill their desires.

Consumptive behavior can happen to anyone, including housewives, especially housewives who work. This is because currently there are many housewives who have side jobs apart from being housewives, there are housewives who work in the formal sector and in the informal sector. The aim is to help the family economy, some are used for personal needs, and there are also those who work because they have the character and preferences of a career woman. Basically, jobs in the formal sector are employees who work in government administration, companies, State-Owned Enterprises (BUMN), PT or other businesses that have clear permits, while informal jobs are those who work by opening their own business, opening a business with assistance. employees, laborers and casual workers.

For domestic workers, attractive appearance is very important, because they will be active in the external environment and have a tendency to follow the lifestyle of their social environment. If these worker housewives do not have good financial literacy and are unable to control themselves, while they have to follow the style of their surroundings, then these worker housewives will easily behave in a consumptive manner.

Kota Baru District is one of the sub-districts in the Jambi City area with the second highest area after Alam Barajo District, namely 36.11 km<sup>2</sup> and has an area close to the government center of Jambi City. Kota Baru sub-district has the largest female population, namely 41,947 people compared to other sub-districts. Then the distance between Kota Baru Subdistrict and the government center of Jambi City is an indication that many women in this subdistrict have side jobs apart from being housewives, both working in the formal and informal sectors. This condition is one of the reasons the author chose Kota Baru District as a research location. Based on data from BPS, it shows that in 2021 there will be 17,783 housewives in Kota Baru District. Of the number of housewives, they are further divided into housewives who work or have a side job apart from being housewives, and there are also housewives who do not work or only focus on being housewives. The number of domestic workers in Kota Baru District is 8,103 people, of which there are domestic workers who work in the formal sector such as honorary staff in government offices, civil servants, medical personnel in several health facilities, private employees and so on, as well as domestic workers who work informal such as opening your own business, working in someone else's shop and so on, so in this case the informal worker domestic workers who will be chosen by the author are domestic workers who open their own businesses on a medium to upper scale, such as grocery wholesale businesses, large scale agro-industry, business electronics and other large businesses.

Furthermore, the author also conducted an initial survey of several worker housewives in Kota Baru District, such as housewives who work as civil servants, medical personnel, private employees/employees, grocery wholesale owners and electronics shop owners. It was found that

these housewives spent more time in their free time. They like shopping, where they consider shopping as a way of enjoyment and self-satisfaction. Apart from that, the average household worker also likes to buy discounted goods, even though they don't actually need the goods. The reason they bought the item was because at that time the item was on sale and it was not certain that the item would be discounted again in the future. Furthermore, the goal of housewives shopping for discounted goods, even if it is not what they need, is to follow trends and maintain their appearance, so that even though they have bought goods, as soon as there are discounted goods, they will buy them again.

This condition is an indication of the tendency for housewives to have consumptive behavior because these worker housewives have their own income so they feel they can buy whatever they want with their income. As a result, some of these domestic workers have not been able to control themselves to shop according to their needs and use their money to buy the things they want.

## LITERATURE REVIEW

### Financial Literacy

According to Kristanto and Gusaptono (2021) financial literacy is the possession of a set of skills and knowledge that allows a person to make appropriate and effective decisions with all their financial resources. Increasing interest in personal finance is now the focus of state-run programs in countries including Australia, Canada, Japan, the United States, and the United Kingdom. Understanding basic financial concepts allows people to know how to navigate the financial system. People with proper financial literacy training make better financial decisions and manage money better than those without such training. The Organization for Economic Co-operation and Development (OECD) initiated an intergovernmental project in 2003 with the aim of providing a way to improve financial education and literacy standards through the development of general financial literacy principles. In March 2008, the OECD launched the International Gateway to Financial Education, which aims to serve as a clearinghouse for financial education programs, information and research worldwide. In the UK, the alternative term “financial capability” is used by the state and its institutions: the Financial Services Authority (FSA) in the UK initiated a national strategy on financial capability in 2003. The US government established its Financial Literacy and Education Commission in 2003 (Kristanto and Gisaptono, 2021).

According to Arianti (2021), financial literacy is closely related to financial management, where the higher a person's level of financial literacy, the better the person's financial management. Personal financial management is an application of financial management concepts at the individual level. Financial management, which includes planning, managing and controlling financial activities, is very important to achieve financial well-being. Financial literacy refers to the ability or level of understanding/knowledge of a person or society about how money works. However, in fact, Indonesian people also tend to become more consumptive. This is reflected in the decline in Marginal Propensity to Save (MPS) and increase in Marginal Propensity to Consumption (MPC) over the last five years. Therefore, the level of consumption in society is currently getting higher so that people are increasingly irrational in purchasing their needs, both food and non-food consumption needs. Financial literacy is a must for every individual to avoid financial problems because individuals are often faced with a trade off, namely a situation where

a person has to sacrifice one interest for the sake of another. Sufficient financial literacy will have a positive influence on a person's financial behavior, such as managing or allocating their finances appropriately. Furthermore, the definition of financial literacy based on the Organization for Economic Cooperation and Development (OECD) (2018) is knowledge and understanding of financial concepts and risks, skills, motivation and confidence to apply them in order to make effective financial decisions to encourage the financial welfare of individuals and society so as to contribute to in the economy. From the definition above, what is meant by financial literacy is a person's ability to know finances in general, where this knowledge includes savings, investments, debt, insurance and other financial tools. In this case, financial literacy is a measure of the extent to which a person understands key financial concepts, has the ability and confidence to manage personal finances appropriately, both short-term and long-term financial planning and is aware of changes in economic conditions.

### **Self Control**

According to Palmer (2017) self-control or self-control is an individual skill that exists in the surrounding environment. Apart from that, also the ability to control and manage behavioral factors in accordance with situations and conditions for presenting oneself in socialization, ability to control behavior, tendency to attract attention, desire to change behavior to suit others, please people others, always conform to other people, and cover up their feelings. Based on Mahoney and Thoresen's theory, self-control is an integral relationship (integrative) that an individual carries out towards the environment. Individuals with high self-control pay close attention to the appropriate ways to behave in varying situations. Individuals tend to change their behavior according to the demands of the social situation which then regulates the impression created by their behavior being more responsive to situational cues, more flexible, trying to facilitate social interactions, being warm and open. Basically, self-control is the ability to guide one's own behavior; the ability to suppress or inhibit impulses or impulsive behavior. Self-control is one of the potentials that individuals can develop and use during life processes, including in dealing with conditions that occur in the environment where they live. Experts argue that apart from being able to reduce the negative effects of environmental stressors, self-control can also be used as a preventative intervention. From this opinion, self-control is the ability to organize, guide, regulate and direct forms of behavior that can lead individuals towards positive consequences. Self-control also describes individual decisions through cognitive considerations to combine behaviors that have been arranged to improve certain desired results and goals.

### **Lifestyle**

According to Sumarwan (2020), lifestyle describes a person's behavior, namely how he lives, uses his money and utilizes his time. Lifestyle is often described by a person's activities, interests and preferences (activities, interests and opinions). From this, lifestyle describes "a person's whole self" in interacting with his environment. In general, it can be interpreted as a lifestyle that is identified by how people spend their time (activities), what people consider important in the environment (interests), and what people think about themselves and the world around them (opinions). Personal lifestyle creates a demand for personal search for goods, services or activities

that form perceived social patterns. According to Priansa (2021) Factors that influence consumer lifestyles.

- 1) Internal consumer factors That Alone
  - a. attitude
  - b. experience and observation
  - c. personality
  - d. draft self
  - e. Motive
  - f. Perception
- 2) External Factors
  - a. Group Reference
  - b. Family
  - c. Class Social
  - d. Culture .

### **Behavior Consumptive**

Consumptive behavior is a person's behavior that has the characteristics of wasteful behavior, prioritizing desires or wants rather than needs, prioritizing prestige or maintaining enviable prices rather than the benefits of the goods purchased. Basically, consumptive behavior is the behavior or lifestyle of someone who likes to spend their money without careful consideration. Consumptive behavior can simultaneously or partially be influenced by financial literacy, self-control and lifestyle. This is because the better a person's ability to manage their finances, the less likely they are to use their money excessively. Apart from that, self-control is also the cause of a person's consumptive behavior, where the better self-control one has, the more likely the person will try to use the money they have for important needs. Apart from that, consumer behavior can also be influenced by a person's lifestyle. This is because the higher a person's lifestyle, the higher the tendency to behave consumptively.

### **Relationship Between Variables**

#### **Literacy Finance To Behavior Consumptive**

According to Hartiningsih et al (2021) financial literacy has a negative and significant effect on consumer behavior. This is because someone who has poor financial management will make wrong decisions regarding carrying out consumption activities without taking into account priority needs. This is due to the ability to understand, so financial literacy is the ability to manage the funds you have so that you can develop and live more prosperously in the future.

#### **Self -Control Over Behavior Consumptive**

According to Ghufron and Risnawati (2011), self-control allows students to regulate, direct and control behavior related to emotions and inner drives to be able to make decisions that are useful in a positive and socially acceptable direction. A student who has high self-control is able to adjust his shopping intensity to suit his needs. Komaruddin et al (2020) stated that the higher a subject gets a high self-control score, the more likely the subject will have a low consumer

behavior score. This is because there are more people who have weak self-control compared to female students who have strong self-control. Meanwhile, there are more people with high consumptive behavior than female students with low consumptive behavior. This means that the higher the self-control, the lower the tendency consumer behavior and vice versa, the lower the self-control the higher the tendency for consumer behavior. Self-control will help to stick to management principles, namely efficiency and effectiveness. Efficiency is using financial resources optimally to achieve personal financial management goals, meanwhile, effectiveness in personal financial management leads to the right goals (Ghufron and Risnawati, 2011).

### Relationship of Lifestyle to Behavior Consumptive

Hariyono (2015) stated that lifestyle patterns influence employee consumptive behavior. This is because employees feel they have income that can be used for daily needs, entertainment or holidays, paying credit card or loan installments, paying annual premiums for insurance, buying two-wheeled or four-wheeled motorized vehicles, buying technological equipment such as cellphones and notebooks. However, for all of these dependents, it is still a good idea to set aside money for primary and long-term needs. According to Nugraheni (2013) lifestyle has a positive and significant effect on consumer behavior. This shows that someone who likes a luxurious lifestyle will have a high level of consumption. And also groups of students with lifestyles in the high category are likely to like a luxurious lifestyle, therefore their consumer behavior is high. Based on this, the framework for thinking in this research is as follows:

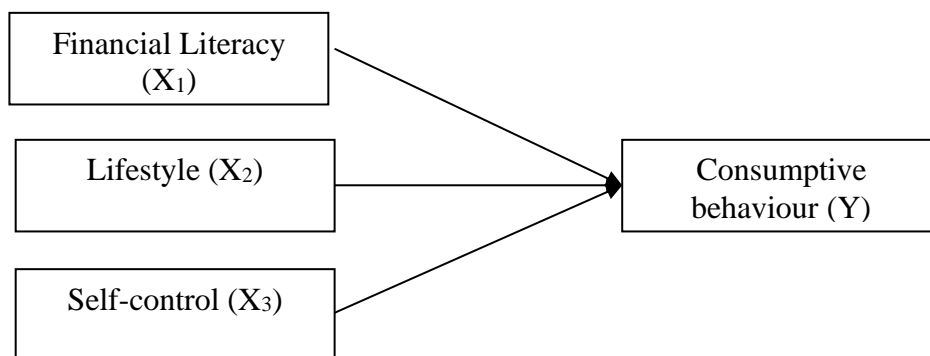


Figure 2.1. Framework Thinking

Hypothesis of this research:

1. It is suspected that financial literacy has a significant influence on the consumptive behavior of working housewives in Kota Baru District, Jambi City.
2. It is suspected that self-control has a significant effect on the consumptive behavior of working housewives in Kota Baru District, Jambi City.
3. It is suspected that lifestyle has a significant influence on the consumptive behavior of working housewives in Kota Baru District, Jambi City..

## RESEARCH METHODS

The research method used in this research is a quantitative method. The types of data used are primary and secondary data with data collection using questionnaires. The population in this study were all domestic workers in Kota Baru District, Jambi City with a total of 8,103 people. The domestic workers referred to in this research are domestic workers who have side jobs apart from being housewives, whether they are domestic workers who work in the formal or informal sectors. Housewives who work in the informal sector were selected based on housewives who opened their own businesses with medium to upper scale businesses. Next, the sample was determined using simple random sampling, namely simple random sampling with a total of 98 domestic workers in Kota Baru District as research respondents. Data analysis using PLS.

## RESULTS AND DISCUSSION

The average consumptive behavior score of domestic workers in Kota Baru District is 340 and is in the very high category. This shows that domestic workers in Kota Baru District have consumptive behavior. Of the 6 statements used, all statements have scores in the very high category and 1 statement is in the high category. Financial literacy among domestic workers in Kota Baru District has a score of 331 and is in the very high category. From these statements, there are 3 statements that are in the high category and 8 statements are in the very high category. Self-control among domestic workers in Kota Baru District is in the very high category with a score of 328. Of the 5 statements used, only statement number 1 is in the high category, while the other statements are in the high category. Lifestyle has a score of 341 and is in the very high category. This shows that the lifestyle of domestic workers in Kota Baru District is in the high category. All statements on this lifestyle are in the very high category.

The outer loading model from the results of logarithm calculations in this research shows that there are several statements that are invalid, where there are several statements that are invalid, where in the consumer behavior variable there are 2 statements that are in the invalid category. The financial literacy variable has 4 invalid items, the self-control variable has 1 invalid statement and the lifestyle variable has 2 invalid variables. The results of the reliability test show that the variables consumer behavior, financial literacy, self-control have a Cronbach's Alpha value greater than 0.60. Meanwhile, the lifestyle variable has a Cronbach's Alpha below 0.60, so it is not reliable.

Structural model testing was carried out to see the relationship between constructs, significance values and R-square of the research model. Structural model using R-square for the t-test dependent construct as well as the significance of the structural path parameter coefficients. Path coefficient is used to find out how strong the influence of the independent variable is on the dependent variable. The path coefficient value of the financial literacy variable on consumptive behavior is 0.492, self-control on consumptive behavior is 0.383 and lifestyle on consumptive behavior is 0.067. This shows that the variable that most strongly influences consumer behavior is financial literacy. The R square value is 0.648 or 64.8%. This means that 64.8% of the consumptive behavior of domestic workers in Kota Baru District is influenced by financial literacy, self-control and lifestyle, while 35.2% is influenced by other variables not observed in this research.

### Testing Hypothesis

The financial literacy variable (X1) has a path coefficient value of 0.492 with a P-value of 0.000 ( $P < 0.05$ ). This shows that financial literacy has a positive and significant effect on the consumptive behavior of domestic workers in Kota Baru District. This is because even though the domestic workers who were respondents in this study have high financial literacy, their consumptive behavior also remains high. The reason is that in financial literacy there is an objective self-assessment assessment which functions to assess the ability of housewives to the financial system, where from this assessment there are already many housewives who are able to carry out financial calculations well. However, in the subjective self-assessment which serves to assess the housewife's views on the use of the money, it was found that the housewife's financial attitude was still not good. This is because housewife workers in Kota Baru District have a financial attitude that feels more satisfied spending money than saving it for the long term, and they feel that the money they have as a result of work should be spent with the aim of giving self-reward or appreciation to themselves. who has worked. This condition is because the majority of domestic workers in this study use the results of their work for personal needs, while their basic needs are met by the head of their family, so they feel that the money they have can be used to please themselves, including shopping for whatever they want.

From this, the domestic workers in Kota Baru District do have good financial literacy. However, financial literacy is only used as knowledge and does not guarantee that this knowledge will improve the financial literacy skills of these domestic workers, so that even though they have good knowledge of financial literacy, applying it is still not optimal so that these domestic workers still behave in a consumptive manner. . The results of this research are in accordance with the results of Ramadhani's (2019) research which states that financial literacy influences consumer behavior. However, financial literacy does not guarantee that a person's consumptive behavior will decrease, because some people do have good financial literacy knowledge, but in applying it it does not necessarily mean that the person has the ability to match their knowledge. This means that a person's financial literacy can cause that person's consumptive behavior to decrease and can also cause consumptive behavior to remain high.

The self-control variable (X2) has a path coefficient value of 0.383 with a P-value of 0.000 ( $P < 0.05$ ). This shows that self-control has a positive and significant effect on the consumptive behavior of domestic workers in Kota Baru District. Basically, the self-control possessed by domestic workers in Kota Baru District is already in the very high category. From this, housewives should have the ability to refrain from buying goods outside basic needs, buying goods they want even though they are outside basic needs, buying things outside basic needs without consideration because they feel they can afford to buy, being able to make careful considerations in buying something outside their needs. principal, and able to interpret the actions to be taken according to their needs. However, in applying it in everyday life, housewives tend not to apply their self-control knowledge, which causes their consumptive behavior to be very high, one of which is caused by self-control.

This shows that the knowledge of self-control possessed by domestic workers in Kota Baru District has not been implemented optimally, so that their consumptive behavior is high. In this case, housewife workers in Kota Baru District are not yet fully able to exercise self-control over



goods other than basic necessities, so they still often buy goods other than basic necessities without definite consideration. Apart from that, housewives who work in Kota Baru District are also not able to make careful considerations in purchasing things other than basic needs, and are not yet able to interpret the actions to be taken according to their needs. As a result, housewife workers in Kota Baru District still often behave in a consumerist manner.

This is in accordance with the opinion of Komaruddin et al (2020) which states that the higher a subject gets a high self-control score, the more likely the subject will have a low consumer behavior score. This is because there are more people who have weak self-control compared to female students who have strong self-control. Meanwhile, there are more people with high consumptive behavior than female students with low consumptive behavior. This means that the higher the self-control, the lower the tendency for consumptive behavior and vice versa, the lower the self-control, the higher the tendency for consumptive behavior.

The lifestyle variable (X3) has a path coefficient value of 0.067 with a P-value of 0.438 ( $P > 0.05$ ). This shows that lifestyle has no significant effect on the consumptive behavior of domestic workers in Kota Baru District. This is because even though housewives working in Kota Baru District have a lifestyle that is easily attracted to goods that are not basic necessities even though they are expensive, use their time to find pleasure by shopping, and are enthusiastic about goods that are not basic necessities, but if it is balanced with good self-control and literacy skills, consumer behavior can be controlled.

This is in accordance with the results of Nugraheni's (2013) research, lifestyle has no significant effect on consumer behavior. This shows that someone who likes a luxurious lifestyle will not necessarily have a high level of consumption because there are still several other considerations, such as economic conditions and so on. Furthermore, Hariyono (2015) stated that lifestyle patterns influence consumer behavior. This is because employees feel they have income that can be used for daily needs, entertainment or holidays, paying credit card or loan installments, paying annual premiums for insurance, buying two-wheeled or four-wheeled motorized vehicles, buying technological equipment such as cellphones and notebooks. However, for all of these dependents, it is still a good idea to set aside money for primary and long-term needs.

## CONCLUSION

Based on the research results, it can be concluded that:

Financial literacy influences the consumptive behavior of working housewives in Kota Baru District, Jambi City, so that the level of financial literacy ability influences the level of consumptive behavior of working housewives in Kota Baru District. Furthermore, self-control influences the consumptive behavior of working housewives in Kota Baru District, Jambi City. This means that the level of self-control influences the level of consumptive behavior possessed by domestic workers in Kota Baru District. Lifestyle does not influence the consumptive behavior of working housewives in Kota Baru District, Jambi City, so the high or low level of lifestyle does not necessarily influence the consumptive behavior of working housewives in Kota Baru District.

## REFERENCES

- Abdillah., W dan Jogiyanto. 2009. Partial Least Square (PLS) Alternatif SEM Dalam Penelitian Bisnis. Yogyakarta: Andi.
- Alamanda, Y. 2018. Pengaruh Harga Diri dan Gaya Hidup Terhadap Perilaku Konsumtif. *Jurnal Psikoborneo*. 6 (2) : 273-279
- Arianti, B.F. 2021. Literasi Keuangan (Teori dan Implementasinya). Jawa Tengah: Pena Persada.
- Asisi, I dan Purwanto. 2020. Pengaruh Literasi Keuangan, Gaya Hidup dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa Prodi Manajemen. *Jurnal Ilmiah Manajemen dan Bisnis*. 2 (1) : 107-118.
- Badan Pusat Statistik. 2022. Kota Jambi dalam Angka 2021. Kota Jambi: BPS.
- Darmawan, D. 2014. Metode Penelitian Kuantitatif. Bandung: Remaja Rosdakarya.
- Fungky, T., T.P. Sari dan V.F. Sanjaya. 2022. Pengaruh Gaya Hidup serta Literasi Keuangan Terhadap Perilaku Konsumtif Generasi Z Pada Masa Pandemi (Studi Kasus Mahasiswa/I Manajemen Bisnis Syariah UIN Raden Intan Lampung Angkatan 2019). *Jurnal Ilmiah Ilmu Manajemen dan Kewirausahaan*. 2 (1) : 82-98.
- Ghufron dan Risnawati. 2011. Teori-Teori Psikologi. Yogyakarta: Ar-Ruz Media.
- Hariyono, P. 2015. Hubungan Gaya Hidup dan Konformitas dengan Perilaku Konsumtif Pada Remaja Siswa Sekolah Menengah Atas Negeri 5 Samarinda. *Jurnal Psikologi*. 3 (2) : 569-578.
- Harita, Y.Y., Gusnardi dan M.Y.R. Isjoni. 2022. Faktor-Faktor Yang Mempengaruhi Perilaku Konsumtif Mahasiswa Pendidikan Ekonomi. *Jurnal Pendidikan Tambusai*. 6 (2) : 13522-13530.
- Komarudin, M.N., Nugraha., Dikdik dan R.A. Pasha. 2020. Pengaruh Literasi Keuangan dan Pengendalian Diri Terhadap Perilaku Pengelolaan Keuangan. *Jurnal Keuangan dan Bisnis*. 1 (1) : 1-20.
- Kristanto, H dan R.H. Gusaptono. 2021. Pengenalan Literasi Keuangan Untuk Mengembangkan UMKM. Yogyakarta: LPPM UPN Veteran. Musthafa. 2017. Manajemen Keuangan. Yogyakarta: Andi Offset.
- Nugraha, J.P. 2021. Teori Perilaku Konsumen. Pekalongan: Nasya Expanding Manajemen.
- Nugraheni, P.N.A. 2013. Perbedaan Kecendrungan Gaya Hidup Hedonis Pada Remaja Ditinjau Dari Lokasi Tempat Tinggal. Skripsi. Fakultas Psikologi, UMS, Surakarta.
- Organisation for Economic Cooperation and Development (OECD). 2018. INFE Toolkit for Measuring Financial Literacy and Financial Inclusion.
- Palmer, T.G. 2017. Pengendalian Diri. Surabaya: Atlas Network.
- Priansa, D.J. 2021. Perilaku Konsumen dalam Persaingan Bisnis Kontemporer. Bandung: Alfabeta.
- Rahmani, P.I. 2019. Pengaruh Perilaku Konsumtif dan Country of Origin Terhadap Keputusan Pembelian Kosmetik. *Jurnal Ilmu Manajemen*. 7 (2) : 507-515.
- Rahmawati, V.E. dan J. Surjanti. 2021. Analisis Faktor Perilaku Konsumtif Berbelanja Online Produk Fashion Saat Pandemi Pada Mahasiswa. *Jurnal Ekonomi dan Pendidikan*. 4 (2) : 11-18.
- Ramadhani, R.H. 2019. Pengaruh Literasi Keuangan, Electronic Money, Gaya Hidup dan Kontrol Diri Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Online Mahasiswa*. 1 (1) : 1-10.
- Sari, E.C., B. Ismanto dan D.I. Lubasi. 2019. Perilaku Konsumtif, Literasi Keuangan dan Gaya Hidup Ibu Rumah Tangga. *Jurnal Ilmu Manajemen*. 1 (1) : 1-6.
- Selvia, M. 2018. Pengaruh Literasi Keuangan Terhadap Perilaku Konsumtif Mahasiswa Ekonomi Universitas Islam Kalimantan Muhammad Arsyad Al-Banjari Banjarmasin. *Jurnal Ekonomi*. 1 (1) : 25-32.

- Simamora, B. 2012. *Panduan Riset dan Perilaku Konsumen*. Jakarta: Gramedia.
- Sugiyono. 2017. *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
- Sumardi, R dan Suharyono. 2020. *Dasar-Dasar Manajemen Keuangan*. Jakarta: LPU-UNAS.
- Sumartono. 2002. *Terperangkap dalam Iklan: Meneropong Imbas Pesan Iklan Televisi*. Bandung: Alfabeta.
- Sumarwan, U. 2020. *Perilaku Konsumen*. Jakarta: Ghalia Indonesia.
- Tribuana, L. 2020. Pengaruh Literasi Keuangan, Pengendalian diri dan Konformitas Hedonis Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Akuntansi*. 1 (1) : 1-8.
- Wahyuni, R., h. Irfani., I.A. Syahrina dan R. Mariana. 2019. Pengaruh Gaya Hidup dan Literasi Keuangan Terhadap Perilaku Konsumtif Berbelanja Online pada Ibu Rumah Tangga di Kecamatan Lubuk Begalung Kota Padang. *Jurnal Benefita*. 4 (3) : 548-559.
- Zusrony, E. 2017. *Perilaku Konsumen di Era Modern*. Semarang: Yayasan Prima Agus Teknik