# How Students' Use of E-Commerce, E-Money, Financial Literacy, Self-Control, and Lifestyle Affect Their Consumptive Behavior

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**ABSTRACT**

Consumptive behavior is the tendency to buy and use goods not based on rational considerations. This study aims to examine the effect of e-commerce, e-money, financial literacy, self-control, and lifestyle on students' online shopping behavior in Surabaya, East Java. The sample used was 101 undergraduate or diploma students living in Surabaya with a minimum pocket money of IDR 2 million through the Purposive Sampling technique. The analysis technique used in the study was Partial Least Square (PLS) with the Structural Equation Model (SEM) method and using WarpPLS 8.0 software. The results of this study found a combination of positive and negative impacts as well as significant and insignificant impacts of the variables used. This research makes an important contribution to understanding the dynamics of e-commerce, e-money, financial literacy, self-control, and lifestyle on the online shopping behavior of students, especially those in the city of Surabaya, East Java.

**Keywords** : **Students Consumptive Behavior; E-Commerce Usage; E-Money Usage; Financial Literacy; Lifestyle**

*ABSTRAK*

*Perilaku konsumtif adalah kecenderungan untuk membeli dan menggunakan barang yang tidak didasarkan pada pertimbangan yang rasional. Penelitian ini bertujuan untuk menguji pengaruh e-commerce, e-money, literasi keuangan, pengendalian diri, dan gaya hidup terhadap perilaku belanja online mahasiswa yang berada di kota Surabaya, Jawa Timur. Sampel yang digunakan adalah 101 mahasiswa S1 atau Diploma yang berdomisili di Surabaya dengan uang saku minimal 2 juta Rupiah melalui teknik Purposive Sampling. Teknik analisis yang digunakan dalam penelitian adalah Partial Least Square (PLS) dengan metode Structural Equation Model (SEM) dan menggunakan software WarpPLS 8.0. Hasil dari penelitian ini menemukan adanya perpaduan antara dampak positif dan negatif serta dampak signifikan dan tidak signifikan dari variabel-variabel yang digunakan. Penelitian ini memberikan kontribusi penting untuk memahami dinamika e-commerce, e-money, literasi keuangan, kontrol diri, dan gaya hidup terhadap perilaku belanja online mahasiswa khususnya yang berada di kota Surabaya, Jawa Timur.*

*Kata Kunci* : *Perilaku Konsumtif Mahasiswa; Penggunaan Perdagangan Elektronik; Penggunaan E-Money; Literasi Keuangan; Gaya hidup*

## INTRODUCTION

With the development of Industry 4.0, every individual now has needs and desires in their lives. Advancements in information technology have provided people with the convenience to fulfill their needs. In fact, due to the availability of this convenience, online shopping has now become a habit for many individuals. Many believe that shopping online is the way to get the items they need. This convenience is felt by society today, where shopping no longer requires face-to-face meetings but can be done online (Rahma et al., 2022). According to a report by Hootsuite and We Are Social on kompas.com, around 87.1 percent of the population uses electronic devices for online shopping (Oskar et al., 2022).

Consumptive behavior is defined as purchasing behavior without careful consideration, in other words, prioritizing desires over needs (Oskar et al., 2022). College students also fall into the category of teenagers who often shop beyond their budgetary means. This consumptive behavior is influenced by several factors, including the use of e-commerce (Oskar et al., 2022) , E-money usage (Karimah et al., 2023),  financial literacy (Rahma et al., 2022), self-control (Haryana, 2020), dan lifestyle (Haryana, 2020).

The use of e-commerce is one of the factors influencing consumptive behavior. The convenience of e-commerce usage is highly favored by society (Loo et al., 2023). Achieving maximum satisfaction with unnecessary items is known as consumptive behavior. We often purchase something even though it is not a basic necessity due to our tendency to follow trends (A. Y. Rahmawati, 2020). If human lifestyles are controlled and driven by the desire to fulfill wants and pleasures, then it is considered consumptive behavior (Wahyuni et al., 2019). According Saputro et al (2021) the partial use of e-commerce has a positive and significant impact on the habit of purchasing items online, whereby an increase in e-commerce usage leads to an increase in online shopping. This is due to people's tendency to purchase items they don't actually need, especially because of the ease of access to e-commerce platforms and the variety of product choices, which in turn encourages consumptive behavior. However, according to research conducted by Lestari (2021), There is an argument that the use of e-commerce may not necessarily have a significant influence on an individual's or group's level of consumptive behavior because there is no clear relationship between e-commerce usage and consumptive behavior.

The use of e-money is a factor that can influence consumptive behavior. The amount of electronic money continues to increase from year to year. In February 2022, there were recorded 319,294,014 electronic money in circulation, which is estimated to continue to increase (Karimah et al., 2023). According Oktarina & Iskandar (2023) Using e-money provides convenience and security in conducting transactions. Additionally, e-money is more practical as individuals do not need to bother carrying large amounts of cash. According to Nainggolan (2022), the use of e-money has a positive and significant impact on consumptive behavior. This finding is supported by the results of Sudiro & Asandimitra (2022) which also states that the use of e-money has a significant positive influence on consumptive behavior. However, on the contary, Yahya (2021) tates that the use of e-money has a significant negative impact on consumptive behavior. This means that the increasing use of e-money results in a decrease in consumptive behavior among students, and vice versa.

Financial literacy is a factor that can influence consumptive behavior. Knowledge about finances is crucial as it refers to an individual's ability to engage in consumptive behavior. Financial literacy encompasses the skills, awareness, knowledge, attitudes, and behaviors required for someone to make informed decisions about their money and ultimately achieve their financial well-being (Sugiharti & Maula, 2019). Financial literacy is the ability of an individual to understand how money works, how to manage it, how they

earn it successfully, and how they can invest it (Suwatno et al., 2020). According Rahma et al (2022) Stating that financial literacy partially has a positive impact on consumptive behavior in online shopping. However, according to Pulungan & Febriaty (2018) states that financial literacy has a negative impact on consumptive behavior. Therefore, the higher the financial literacy, the lower the consumptive behavior, and vice versa. This is evidenced by the fact that individuals with good financial literacy can avoid financial problems and reduce the tendency to behave consumptively. Theoretically, the level of financial literacy will increase if consumptive behavior is low or decreases.

Self-control is a factor that can influence consumptive behavior. According Haryana (2020) states that self-control has a negative and significant impact on consumptive behavior. In other words, consumptive behavior will not occur if someone has high self-control, but if someone has low self-control, they will behave consumptively. (L. Rahmawati & Putri, 2023) states that there is a positive and nonsignificant relationship between self-control and consumptive behavior. However, it differs from Nofitriani (2020) states that there is a positive and significant relationship between self-control and consumptive behavior.

Lifestyle is a factor that can influence consumptive behavior. Nowadays, lifestyle makes everyone, especially teenagers, engage in consumptive behavior. An individual's lifestyle consists of how they spend their time, the things they consider important to their environment, and their opinions about themselves and the people around them (Rahma et al., 2022). This lifestyle indicates an individual's daily living habits, how they spend their time, what they deem important in their lives, and also what they think about their surroundings (Oskar et al., 2022). According Haryana (2020) states that lifestyle has a positive and significant impact on consumptive behavior, wherein excessive adherence to a lifestyle can lead to consumptive behavior. This is in contrast to Risnawati et al. (2018) states that lifestyle does not influence an individual's tendency to engage in consumptive behavior.

This phenomenon is interesting to study considering that consumptive behavior often affects the lives of teenagers in big cities who actually do not have the financial capability to meet their needs and desires (Asri Asti, 2012). Teenagers are in a transitional period from childhood to adulthood. Their lives during this time are crucial for their future lives (Sebayang et al., 2018). Teenagers aged 18 to 21 years old are the most frequent online shoppers, with 33% and 35% of respondents respectively (Junita, 2020). Teenagers are more emotionally inclined and tend to be sensitive to matters related to them. They also often act less rationally, including in their consumption habits (Ridhayani & Johan, 2020). In this study, students were chosen as the sample because students can be considered as teenagers who are accustomed to consumptive behavior, as they are in the stage of adolescent growth, which typically involves a high intention to purchase (Risnawati et al., 2018). For the student sample, students in Surabaya were chosen to understand how Surabaya students shop and to encourage them to avoid consumptive behavior (Risnawati et al., 2018).

Based on the research gap mentioned, this study aims to address a series of questions relevant to consumptive behavior in online shopping among students in Surabaya. The research questions include: does the use of e-commerce and e-money, financial literacy, self-control, and lifestyle influence the consumptive behavior of students in Surabaya? The specific objectives of the study are: to analyze the partial effect of e-commerce usage on the consumptive behavior of students; to analyze the partial effect of e-money usage on the consumptive behavior of students; to analyze the partial effect of financial literacy on the consumptive behavior of students; to analyze the partial effect of

self-control on the consumptive behavior of students; and to analyze the partial effect of lifestyle on the consumptive behavior of students.

However, there are differing perspectives in previous research regarding the extent to which these factors influence consumptive behavior. For instance, although the use of e-commerce has been considered to contribute to consumptive behavior, some studies suggest that this relationship may not be so straightforward (Lestari, 2021).

By addressing these questions, this study aims to provide deeper insights into the consumptive behavior of students in Surabaya in the digital era, focusing on the use of e-commerce and e-money, financial literacy, and psychological factors. The novelty of this research lies in the comprehensive analysis of various factors influencing the consumptive behavior of students in Surabaya. This research is expected to contribute to guiding policies and practical practices that can help manage and reduce unhealthy consumptive behavior among students.

Given the importance of understanding the factors influencing consumptive behavior, especially among adolescents and students, this study aims to fill the knowledge gap by analyzing the influence of e-commerce usage, e-money, financial literacy, self-control, and lifestyle on the consumptive behavior of students in Surabaya. Through this research, it is hoped that a deeper understanding of the factors influencing consumptive behavior will be achieved, providing practical guidance for policymakers and practitioners in managing and reducing unhealthy consumptive behavior among students.

## RESEARCH METHOD

### Research Design

This research utilizes a quantitative method to collect and analyze data. The quantitative method involves gathering data in numerical form and statistical analysis. In this study, the researcher employs multiple linear regression analysis to evaluate the relationship between independent variables, namely E-Commerce Usage (PEC), E-Money Usage (PEM), Financial Literacy (FL), Self-Control (SC), Lifestyle (LS), and the dependent variable, namely consumptive behavior (PK). The population of this research consists of students residing in Surabaya, with a total of 101 respondents. Data were collected through the completion of questionnaires distributed via Google Forms. Prior to this, the questionnaire's validity was tested using Pearson correlation and reliability was tested using Cronbach's Alpha to ensure the reliability of the instrument used. The research model employed is in Formula 1.

$$PK_i = \propto + \beta_1 PEC_i + \beta_2 PEM_i + \beta_3 FL_i + \beta_4 SC_i + \beta_5 LS_i + \varepsilon_I \quad (1)$$

Based on Formula 1, $PK_i$ refers to Consumer Behavior. $\propto$ is a Constant. $PEC_i$ represents E-Commerce Usage. $\beta_1 - \beta_5$ are the Regression Coefficients. $PEM_i$ denotes E-Money Usage. $FL_i$ stands for Financial Literacy. $SC_i$ indicates Self Control. $LS_i$ signifies lifestyle. $\epsilon$ represents the Error Rate or Standard Error.

The instrument used in this study is a Likert scale with five categories: very often (5), often (4), sometimes (3), rarely (2), and never (1). This allows respondents to provide their responses based on the frequency or tendency of their behavior related to the variables under investigation.

By using this approach, researchers can obtain structured data and then analyze it statistically to evaluate the influence of independent variables on the dependent variable, namely consumptive behavior. The results of this analysis are expected to provide better insights into the factors influencing the consumptive behavior of students in Surabaya.

## Population and Sample

Population is the generalization or entirety of the characteristics being studied. Thus, the population in this research is students residing in Surabaya. Sample is a subset of the entire objects to be studied or evaluated that have specific characteristics from a population (Dilasari et al., 2021). If the population is large and it is not feasible to investigate all individuals within the population (for example, due to time constraints, age, income), purposive sampling technique can be used with specific considerations. This study involves the participation of students who are actively engaged in academic environments. Respondents invited to fill out this questionnaire are students currently studying in Surabaya, both in bachelor's and diploma programs. They are individuals who may have regular expenditures in their daily lives and have financial freedom with a minimum monthly allowance of Rp2.000.000.

## Data Collection Method

In this study, the data collection method used is a survey method using a questionnaire. The questionnaire will provide responses from the respondents, which will be used to determine whether the use of e-commerce, e-money, financial literacy, self-control, and lifestyle influence the consumptive behavior of online shopping among students in Surabaya. After the respondents fill out the questionnaire, data collection and data processing will be carried out.

## Data Analysis Method

In analyzing the use of e-commerce, e-money, financial literacy, self-control, and lifestyle, SEM-PLS (Structural Equation Modeling - Partial Least Squares) is utilized. Initially, the questionnaire data filled out by the respondents is tabulated and processed using Excel and WarpPLS software. Subsequently, validity and reliability testing is conducted for each research variable. Validity checks are performed discriminantly and convergently to ensure that each index forms a component. Meanwhile, reliability checks are carried out by calculating Cronbach's alpha to ensure that all index values used in each variable have Cronbach's alpha values > 0.6. In data analysis, regression is employed in WarpPLS. Testing using WarpPLS is conducted to determine the influence of e-commerce usage, e-money, financial literacy, self-control, and lifestyle on consumptive behavior among students in Surabaya.

## RESULTS AND DISCUSSION

## Validity Test

The validity test commonly used is Pearson correlation, which involves comparing questions with the total score of variables consisting of many questions. It is considered valid if the factor loading is > 0.60 (Malhotra et al., 2017). From Table 1, the items of the variable are considered valid because their factor loading values are > 0.60.

## Table 1. Validation and Reliability Testing for Large Samples

| No. | Variable | Item | Loading Factor | Composite Reliability |
|-----|----------|------|----------------|----------------------|
| 1 | Consumptive Behavior (PK) | PK1 | 0,944 | 0,944 |
| | | PK2 | 0,965 | |
| | | PK3 | 0,974 | |
| | | PK4 | 0,998 | |
| | | PK5 | 0,960 | |
| | | PK6 | 0,965 | |
| | | PK7 | 0,981 | |
| | | PK8 | 0,966 | |
| | | PK9 | 0,991 | |
| | | PK10 | 0,976 | |
| | | PK11 | 0,963 | |
| 2 | E-Commerce Usage (PEC) | PEC1 | 0,974 | 0,865 |
| | | PEC2 | 0,979 | |
| | | PEC3 | 0,986 | |
| | | PEC4 | 0,954 | |
| | | PEC5 | 0,979 | |
| 3 | E-Money Usage (PEM) | PEM1 | 0,989 | 0,939 |
| | | PEM2 | 0,979 | |
| | | PEM3 | 0,996 | |
| | | PEM4 | 0,981 | |
| | | PEM5 | 0,970 | |
| | | PEM6 | 0,991 | |
| 4 | Financial Literacy (FL) | FL1 | Not Tested | Not Tested |
| | | FL2 | Not Tested | |
| | | FL3 | Not Tested | |
| | | FL4 | Not Tested | |
| | | FL5 | Not Tested | |
| | | FL6 | Not Tested | |
| | | FL7 | Not Tested | |
| | | FL8 | Not Tested | |
| | | FL9 | Not Tested | |
| | | FL10 | Not Tested | |
| 5 | Self Control (SC) | SC1 | 0,870 | 0,836 |
| | | SC2 | 0,977 | |
| | | SC3 | 0,970 | |
| | | SC4 | 0,986 | |
| | | SC5 | 0,924 | |
| | | SC6 | 0,955 | |
| 6 | Life Style (LS) | LS1 | 0,981 | 0,875 |
| | | LS2 | 0,972 | |
| | | LS3 | 0,965 | |
| | | LS4 | 0,906 | |
| | | LS5 | 0,978 | |
| | | LS6 | 0,934 | |

*Source: Processed data, 2024*

Moreover, the discriminant validity values are considered valid since the original AVE value is greater than the correlation coefficient. The results are shown in Table 2.

## Table 2. The square root of AVE dan Correlation Coefficient

| | PK | PEC | PEM | FL | SC | LS |
|-----|-----|-----|-----|-----|-----|-----|
| PK | **(0,778)** | 0,254 | 0,278 | 0,068 | 0,243 | 0,554 |
| PEC | 0,245 | **(0,794)** | 0,494 | 0,097 | 0,193 | 0,182 |
| PEM | 0,278 | 0,494 | **(0,849)** | -0,050 | 0,331 | 0,253 |
| FL | 0,068 | 0,097 | -0,050 | **(0,414)** | -0,083 | -0,070 |
| SC | 0,243 | 0,193 | 0,331 | -0,083 | **(0,679)** | 0,474 |
| LS | 0,554 | 0,182 | 0,253 | 0,070 | 0,474 | **(0,735)** |

*Source: Processed data, 2024*
"Note: **Bold =** AVE values"

The results in Table 2 for the square root of AVE show that the highest value is 0.849 and the lowest value is 0.414 for each configuration. This indicates that all indicators meet discriminant validity because it is considered good if the square root of AVE for each configuration is greater than the correlations between the configurations of the model.

**Reliability**

Reliability is a measure of how well a survey can consistently measure variables. Therefore, reliability testing is intended to ensure the consistency of the measurement tool, which can be considered reliable when used to measure the same target multiple times. Reliability testing is conducted according to the available tests in WarpPLS using the methods of composite reliability and Cronbach's alpha. So, the value of composite reliability is higher compared to Cronbach's alpha. The expected value of composite reliability is > 0.6 (Hair Jr et al., 2023). Table 3 is the results of the reliability testing and Cronbach's alpha.

**Table 3. Composite Reliability and Cronbach's Alpha**

| Variable | Composite Reliability Coefficients | Cronbach's alpha Coefficients |
|---|---|---|
| PK | 0,944 | 0,934 |
| PEC | 0,865 | 0,804 |
| PEM | 0,939 | 0,922 |
| FL | 1000 | 1000 |
| SC | 0,836 | 0,765 |
| LS | 0,875 | 0,828 |

*Source: Processed data, 2024*

The results in Table 3 for composite reliability show the highest value is 0.944 and the lowest value is 0.836, both of which are greater than 0.6. Additionally, Cronbach's alpha has values above 0.6. Therefore, this research instrument can be considered reliable.

**Hypothesis Testing**

In this step, the structural model relationship is analyzed (hypothesis testing). Testing is conducted using a sample of 101 respondents. Therefore, in this study, SEM-PLS with WarpPLS 8.0 software is used as in Figure 1.
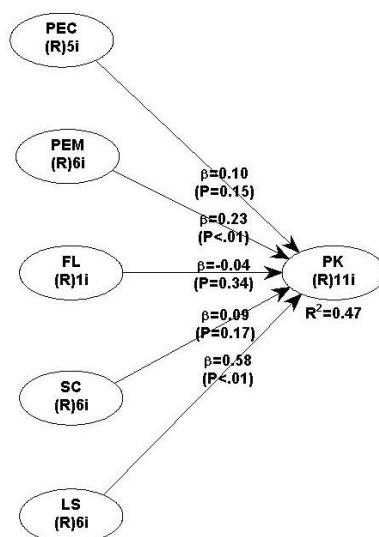


*Source: Processed data, 2024*

**Figure 1. SEM-PLS Model**

Figure 1 displays the results of the SEM-PLS model of student consumptive behavior. It shows the influence of e-commerce usage, e-money usage, financial literacy, self-control, and lifestyle on consumptive behavior. If the p-value is less than 0.05, then the results of this study are considered significant. The complete results of hypothesis testing in this research are presented in the following Table 4.

**Table 4. The Hypothesis Testing Results**

| Hypothesis | Description | Original Sample (O) | P Values | The Testing Results |
|---|---|---|---|---|
| H1 | PEC → PK | 0,100 | 0,153 | Not Significant |
| H2 | PEM → PK | 0,231 | 0,007 | Significant |
| H3 | FL → PK | -0,041 | 0,340 | Not Significant |
| H4 | SC → PK | 0,094 | 0,168 | Not Significant |
| H5 | LS → PK | 0,580 | <0,001 | Significant |

*Source: Processed data (2024)*

According to Table 4 and Figure 1, the hypothesis testing results of the study are as follows:

**Hypothesis 1:**
The obtained path coefficient of 0.100 indicates that E-Commerce Usage (PEC) has a positive influence, with a p-value of 0.153. The testing results demonstrate that H1 is rejected and H0 is accepted because the p-value is greater than 0.05. Thus, it can be concluded that the use of e-commerce does not significantly affect consumptive behavior among students in Surabaya. This implies that the consumptive behavior of students in Surabaya is not directly influenced by their e-commerce usage.

**Hypothesis 2:**
The obtained path coefficient of 0.231 indicates that E-Money Usage (PEM) has a positive influence, with a p-value of 0.007. The testing results demonstrate that H2 is accepted and H0 is rejected because the p-value is less than 0.05. Thus, it can be concluded that e-money usage significantly influences consumptive behavior among students in Surabaya. This implies that the consumptive behavior of students in Surabaya is directly influenced by their e-money usage.

**Hypothesis 3:**
The obtained path coefficient of -0.041 indicates that financial literacy (FL) has a negative influence, with a p-value of 0.340. The testing results demonstrate that H3 is rejected and H0 is accepted because the p-value is greater than 0.05. Thus, it can be concluded that financial literacy does not significantly influence consumptive behavior among students in Surabaya. This implies that the consumptive behavior of students in Surabaya is not directly influenced by their financial literacy.

**Hypothesis 4:**
The obtained path coefficient of 0.094 indicates that self-control (SC) has a positive influence, with a p-value of 0.168. The testing results demonstrate that H4 is rejected and H0 is accepted because the p-value is greater than 0.05. Thus, it can be concluded that self-control significantly influences consumptive behavior among students in Surabaya. This implies that the consumptive behavior of students in Surabaya is directly influenced by their self-control.

**Hypothesis 5:**

The obtained path coefficient of 0.580 indicates that lifestyle (LS) has a positive influence, with a p-value of <0.001. The testing results demonstrate that H5 is accepted and H0 is rejected because the p-value is less than 0.05. Thus, it can be concluded that lifestyle significantly influences consumptive behavior among students in Surabaya. This implies that the consumptive behavior of students in Surabaya is directly influenced by their lifestyle.

## The Influence of E-Commerce Usage on Student Consumptive Behavior

In this study, the Original Sample (O) obtained is 0.100, with P Values of 0.153. In this case, it indicates a positive but not significant partial effect, suggesting that e-commerce usage does not significantly influence student consumptive behavior in Surabaya. This contradicts the assertion made by Saputro et al (2021), which demonstrates that partial e-commerce usage has a positive and significant impact on the habit of purchasing items online, indicating that an increase in e-commerce usage leads to an increase in online shopping.

This is in line with the research conducted by Lestari (2021) which proves that e-commerce usage may not necessarily have a significant influence on individual or group consumptive behavior, as there is no clear relationship between e-commerce usage and consumptive behavior. Additionally, according to descriptive data from 82.17% of respondents, students only use their smartphones to seek discounts or bonuses. This means that students are less likely to purchase expensive items because they are looking for cheap items with large bonuses and discounts. This factor suggests that e-commerce usage among students does not affect their consumptive behavior.

## The Influence of E-Money Usage on Student Consumptive Behavior

In this study, the Original Sample (O) obtained is 0.231, with P Values of 0.007. In this case, it indicates a positive and significant partial effect, suggesting that an increase in e-money usage will lead to an increase in student consumptive behavior, and conversely, if e-money usage decreases, student consumptive behavior will also decrease. This contradicts the assertion made by Yahya (2021) , which states that e-money usage has a significant negative effect on consumptive behavior. This means that an increase in e-money usage results in lower consumptive behavior among students, and vice versa.

This is consistent with the research conducted by Sudiro & Asandimitra (2022) which proves that e-money usage has a significant positive influence on consumptive behavior. Additionally, according to descriptive data from 61.38% of respondents, most students use e-money because of its convenience and speed of use. Most students use e-money in the form of ShopeePay, which is easy to use. This supports the notion that e-money usage influences consumptive behavior.

## The Influence of Financial Literacy on Student Consumptive Behavior

In this study, the Original Sample (O) obtained is -0.041, with P Values of 0.340. In this case, it indicates a negative and non-significant partial effect, suggesting that financial literacy does not influence student consumptive behavior in Surabaya. This contradicts the assertion made by Pulungan & Febriaty (2018) which proves that financial literacy has a negative and non-significant effect on consumptive behavior.

This is consistent with the research conducted by Rahma et al (2022) which states that financial literacy has a positive partial impact on consumptive behavior in online shopping. Additionally, according to descriptive data from 73.39% of respondents categorized as moderate, for questions regarding insurance in items 7 and 8 with a

percentage of 48.51% and investment in item 10 with a percentage of 46.53%, many respondents answered incorrectly. Many respondents have a limited understanding of insurance and investment. This affects the insignificance of financial literacy on consumptive behavior.

### The Influence of E-Self Control on Student Consumptive Behavior

In this study, the Original Sample (O) obtained is 0.094, with P Values of 0.168. In this case, it indicates a positive and non-significant partial effect, suggesting that self-control does not influence student consumptive behavior in Surabaya. This contradicts the assertion made by Nofitriani (2020) which indicates a positive and significant relationship between self-control and consumptive behavior, meaning that if self-control is high, consumptive behavior is also high.

This is consistent with the research conducted by (Rahmawati & Putri, 2023) which proves that self-control usage has a positive and non-significant effect on consumptive behavior. Additionally, according to descriptive data from 89.10% of respondents, students will not buy new items as long as the old ones are still usable. This means that students restrain themselves from buying new items. This suggests that the use of self-control among students does not influence their consumptive behavior.

### The Influence of Life Style on Student Consumptive Behavior

In this study, the Original Sample (O) obtained is 0.580, with P Values of <0.001. In this case, it indicates a positive and significant partial effect, suggesting that an increase in lifestyle will lead to an increase in student consumptive behavior, and conversely, if lifestyle decreases, student consumptive behavior will also decrease. This contradicts the assertion made by (Risnawati et al., 2018) which states that lifestyle does not influence someone's tendency to engage in consumptive behavior.

This is consistent with the research conducted by Haryana (2020) which proves that lifestyle has a positive and significant influence on consumptive behavior. Additionally, according to descriptive data from 86.13% of respondents, most students often buy products with the latest models, and 84.15% of students often buy fashion products with different brands but the same quality. This supports the notion that lifestyle influences consumptive behavior.

### CONCLUSION

Based on the analysis conducted, it can be concluded that the results of this study indicate that the use of e-commerce does not have a significant impact on consumptive behavior. Whether or not students frequently use e-commerce does not affect their consumptive behavior. The use of e-money has a significant positive impact on consumptive behavior. The more often students use e-money, the higher their consumptive behavior. Financial literacy does not have a significant impact on consumptive behavior. The level of financial literacy among students does not affect their consumptive behavior. Self-control does not have a significant impact on consumptive behavior. The level of self-control among students does not affect their consumptive behavior. Lifestyle has a significant positive impact on consumptive behavior. The higher the lifestyle of students, the higher their consumptive behavior. Consumptive behavior is influenced by the use of e-money and lifestyle. The higher the use of e-money by students in Surabaya, the higher their consumptive behavior. Similarly, a higher lifestyle among students leads to higher consumptive behavior.

Based on the conducted research, it is hoped that students can reduce their use of e-money by limiting excessive payments to avoid consumptive behavior. Additionally, it is encouraged to moderate lifestyle trends by not always following the latest trends to prevent such behavior. Collaboration between policymakers and stakeholders is essential, which can be facilitated through training sessions. These sessions should include effective financial management strategies, the wise use of e-money, and an understanding of the impact of consumptive behavior on personal finances and well-being.

## RECOMMENDATION

It is recommended to reduce the use of e-money by carrying cash, which can help avoid excessive payments and consequent consumptive behavior. Addressing this issue also involves decreasing reliance on e-commerce and curbing high lifestyle trends. The government can play a crucial role by providing education on the effects of consumptive behavior on personal finances and well-being. Teenagers need to moderate their lifestyles by avoiding the constant purchase of high-end items, thus preventing consumptive behavior. In response, the government can develop policies that support responsible e-money usage and mitigate the risk of misuse. This can be achieved through regulations that limit enticing advertisements and emphasize corporate social responsibility in the e-commerce sector.

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