



THE INFLUENCE OF SOCIAL MEDIA AND E-WALLET USE ON CONSUMPTIVE BEHAVIOR THROUGH LIFESTYLE

Dhela Septian Anggareta^{1✉}, Kardoyo², Kusumantoro³

DOI: <https://doi.org/10.15294/jeec.v14i1.25724>

^{1,2} Master of Economics Education, Faculty of Economics and Business, Universitas Negeri Semarang

³Department of Economics Education, Faculty of Economics, Semarang State University, Indonesia

History Article

Received May, 26 2025
Accepted June, 25 2025
Published June, 26 2025

Keywords:

Social Media, E-wallet
Use, Consumptive
Behavior, Lifestyle

Abstract

Consumptive behavior is an act of excessive and unplanned consumption of goods/services for the sake of lifestyle or desires, not needs. This study aims to analyze the influence of social media and the use of e-wallets on consumptive behavior through lifestyle. This research is quantitative research. The population in this study were FEB UNNES students in the Class of 2022, 2023, and 2024 totaling 4,904. Determination of sample size using the Slovin formula with a sample size of 370 respondents. The sampling technique uses proportional stratified random sampling. Data collection techniques using questionnaires with data analysis techniques include descriptive analysis, path analysis, and Sobel test. The results of this study indicate that social media has a positive effect on consumptive behavior, the use of e-wallets affects consumptive behavior, lifestyle affects consumptive behavior, social media affects lifestyle, the use of e-wallets affects lifestyle, social media affects consumptive behavior through lifestyle, the use of e-wallets affects consumptive behavior through lifestyle. Further research suggestions can add mediating variables that have not been studied such as the use of pay later and QRIS.

© 2025 Universitas Negeri Semarang

[✉] Correspondence address:
Faculty of Economics and Business, Universitas Negeri Semarang
Jl. Raya Sekaran-Gunungpati Kota Semarang, 50229
Email: dhelaseptiananggareta29@students.unnes.ac.id

INTRODUCTION

As social beings, humans always interact and need each other to live an ever-evolving life. The fulfillment of needs, which are classified into primary, secondary, and tertiary (Imansari, 2020), is a fundamental aspect of human existence. Over time, the purpose of consumption shifts from simply fulfilling basic needs to consumptive behavior, which is characterized by purchasing goods and services based on wants, not just needs. This consumptive tendency is often triggered by efforts to increase self-confidence, adjust lifestyles, and achieve social recognition.

Table 1. Consumption Expenditure of the Population of Central Java Province

Year	Food (average monthly expenditure in IDR)	Non-Food (average monthly expenditure in IDR)
2022	572.808	548.986
2023	601.528	608.378
2024	647.311	624.368

Source: BPS Indonesia 2025 Data

Data on the consumption expenditure of Central Java residents in recent years indicates an increase in expenditure on non-food needs, which includes various aspects such as housing, durable goods, and party needs. This phenomenon reflects the tendency of consumptive behavior among the community. Technological developments, especially the internet and social media, have changed the landscape of interaction and buying and selling (Poturak & Softic, 2019; Qalati et al., 2021). Various social media platforms are now effective communication and marketing tools, allowing brands to reach a wide range of consumers.

Marketing through social media has become a common strategy, capitalizing on the convenience of internet users' online activities. With billions of active users and significant time spent on these platforms, social media offers great potential to influence consumer behavior through various means, including live streaming and instant interaction (Nurdin et al., 2021; Ni & Ueichi, 2024). However, alongside positive impacts, social media also brings negative impacts, such as the potential to alienate close relationships and fuel certain lifestyles. Technological advancements have also introduced e-wallet payment systems (Nurkhin et al., 2023), which transform transactions to be more effective and efficient. E-wallets simplify the buying and selling process through smartphone applications, enabling quick and easy transactions Yang et al. (2021).

Data on e-wallet transactions in Central Java shows a significant upward trend, indicating its widespread adoption as a cashless payment preference. The convenience offered by e-wallets can trigger higher consumptive behavior due to accessibility and various promotions (Viviana & Mulyono, 2022; Astuti & Santoso, 2023; Kardoyo et al., 2022).

Table 2. Server-based Electronic Money Transaction in Central Java Province

Year	Volume (In Million Transactions)
2022	8,88
2023	22,59
2024	26,24

Source: <https://www.bi.go.id/id/statistik/ekonomi-keuangan/spip>

Although it makes it easier, the use of e-wallets also has the potential to have negative impacts, such as the tendency to impulse buy items that are less needed, which can lead to uncontrolled spending (Ulayya & Mujiasih, 2020). This phenomenon is reinforced by the influence of social media in shaping lifestyles, where individuals, especially students, tend to follow popularized trends, including by public figures (Anwar et al., 2020). This consumptive spending can occur both offline and online through various social media platforms.

Before the era of digital payments, student financial management tended to be more controlled, but the ease of e-wallets tested their ability to manage expenses and avoid consumptive behavior. Consumptive tendencies can be influenced by the social environment, including family, peers, and the school environment, which contribute to shaping individual lifestyles. In the modern era, trends have a significant role in self-expression and identity formation, which often encourage students to spend money to keep up with the times (Subagio, 2019; Sutinah & Putri, 2024).

Lifestyle, as a representation of an individual's values, attitudes, and expectations, is manifested in various aspects, including language, fashion, and socializing. Social media has become a platform for students to showcase and update their lifestyles according to the latest trends (Haryono, 2014; Zahra & Anoraga, 2021). Consumptive tendencies in lifestyle are often characterized by the purchase of goods without considering their functions and benefits, as well as a preference for finding product information online (Hafizah & Syarqawi, 2024; Triwidisari et al., 2018). Globalization has accelerated consumptive behavior, especially among adolescents and young adults in urban areas, where universities can also be an arena for popularity and social image formation.

The high student population in big cities makes them a potential target market for businesses (Murniawarty et al., 2023). In making purchasing decisions, students are influenced by lifestyle, social media, and the ease of use of e-wallets. Consumptive behavior can include compulsive buying and changes in consumption patterns that blur the line between basic and tertiary needs, often driven by irrational desires (Mulyono & Rusdarti, 2020; Wulandari et al., 2022). The negative impacts of consumptive behavior include a wasteful lifestyle and difficulty in prioritizing needs (Khoiriyah & Rusdarti, 2020).

Previous research shows variations in the level of consumptive behavior among students of various universities, with most being in the moderate category.

Nevertheless, phenomena in the field, such as the proliferation of cafes, fashion trends, and crowded cosmetic stores around the campus of Universitas Negeri Semarang (UNNES), indicate the potential for consumptive behavior. Initial observations of UNNES students showed differences in spending patterns and payment preferences between faculties, with students from the Faculty of Economics and Business (FEB) and the Faculty of Law (FH) tending to have higher spending and a preference for e-wallets.

Table 3. Consumptive Behavior in Universitas Negeri Semarang Students

Faculty	Total Expenses in a month	Online shopping intensity in a month	The most widely used needs allocation	Preferred payment type
FIPP	<1.000.000	2-3 times	Cost of living	Cash
FBS	< 1.000.000	2-3 times	Cost of living	e-wallet
FISIP	< 1.000.000	2-3 times	Cost of living	e-wallet
FMIPA	< 1.000.000	2-3 times	Cost of living	e-wallet
FT	< 1.000.000	2-3 times	Collage fees	e-wallet
FIK	<1.000.000	<2 times	Cost of living	e-wallet
FEB	1.000.000 – 1.500.000	>3 times	Other expenses	e-wallet
FH	1.000.000 – 1.500.000	2-3 times	Other expenses	e-wallet
FK	< 1.000.000	2-3 times	Collage fees	e-wallet

Source: Universitas Negeri Semarang Student Observation (Thursday, 03 Oct 2024)

Consumptive culture is basically influenced by human nature that tends to never be satisfied, reinforced by technological developments and the digital era that facilitates access to shopping (Romadloniyah & Setiaji, 2020). Students who should have academic priorities are often influenced by friends, social media, and lifestyles, especially with the ease of digital payments. Consumptive behavior is influenced by various factors, including financial literacy and self-control, but in the digital era, lifestyle factors, social media, and e-wallet use also play an important role.

Lifestyle, which is formed from values and habits, is proven to influence consumptive behavior, reinforced by exposure to social media content that normalizes shopping culture. Social conformity, the desire to follow trends, strengthens the relationship between social media and consumptive behavior. On the other hand, e-wallets facilitate consumptive behavior through ease of transactions and various promotions. The interaction between social media-influenced lifestyles and e-wallet convenience can encourage unplanned purchases.

Previous research shows mixed results regarding the influence of social media on consumptive behavior, with some studies finding a positive influence (Anggraeni & Khasan,

2018; Madzunya et al., 2021; Singh et al., 2023), while others found no significant impact (Nofriansyah & Marwan, 2019; Mustomi & Puspasari, 2020; Munap et al., 2025). Similarly, the use of e-wallets with some studies finding a positive influence (Mujahidin & Astuti, 2020; Rahmadatu & Rahayu, 2024), while others found no significant impact (Kamil & Istianingsih, 2020; Lee et al., 2023; Alofan & Almarshud, 2024). Similarly, lifestyle is generally recognized to have an influence on consumptive behavior (Alamanda, 2018; Han & Lee, 2022; Alofan & Almarshud, 2024). The inconsistency of these research results motivates the need for further research to understand the interaction between social media, e-wallets, and lifestyle in influencing consumptive behavior. This study aims to examine the effect of social media and e-wallet use on consumptive behavior through lifestyle as an intervening variable in students of the Faculty of Economics and Business, Universitas Negeri Semarang.

Hypotheses

- H1: Social Media Affects Consumptive Behavior
 - H2: E-wallet Usage Affects Consumptive Behavior
 - H3: Lifestyle Affects Consumptive Behavior
 - H4: Social Media Affects Lifestyle
 - H5: E-wallet Usage Affects Lifestyle
 - H6: Social Media Affects Consumptive Behavior Through Lifestyle
 - H7: E-wallet Use Affects Consumptive Behavior Through Lifestyle
-

RESEARCH METHODS

This research uses quantitative methods. The population taken from this study were students of the Faculty of Economics and Business, Universitas Negeri Semarang, totaling 4,904 students. The number of samples was determined using the Slovin formula and obtained as many as 370 students. The technique used in sampling is probability sampling. The research technique method uses a proportionate stratified random sampling method. It is intended that the sample taken has a proportional amount in each class. Trial respondents were randomly selected from as many as 37 FEB UNNES students outside the research sample. After being tested for validity, a reliability test was carried out to determine the extent to which the measurement results using the same object would produce the same data. Furthermore, data analysis techniques were carried out; this research analysis consisted of (1) a T-test using SPSS 23, and (2) a Sobel test using www.danielsoper.com.

RESULTS AND DISCUSSION

Social Media Affects Consumptive Behavior

The results of the t-test with consumptive behavior as the dependent variable can be seen in Table 4, and it can be seen that the t-test on the social media variable has a significance value of 0.003, which is smaller than 0.05, which means that it has a significant

relationship. This means that social media affects consumptive behavior, so the hypothesis stating that social media affects the consumptive behavior of FEB UNNES students is accepted. The magnitude of the influence of social media on consumptive behavior obtained a path coefficient value of 0.146. Thus, the magnitude of the influence of social media on consumptive behavior is $0.146 \times 100\% = 14.6\%$.

Table 4. Results of T-Test with Consumptive Behavior as the Dependent Variable

	Coefficients ^a			T	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta		
1 (Constant)	1,193	6,320		,189	,850
SocMed	,204	,069	,146	2,960	,003
E-Wallet	,673	,143	,237	4,713	,000
Lifestyle	1,090	,107	,441	10,182	,000

a. Dependent Variable: Consumptive Behavior

Source: SPSS output (2025)

The direct effect of social media on consumptive behavior was recorded at 14.6%, in line with Mowen & Minor's theory, which states that consumer behavior involves the process of searching, researching, and evaluating products through the media. Social media, as an easily accessible electronic mass media, is an effective means of providing product information and reviews. Discounts and gifts on social media further encourage consumer consumptive behavior. In addition, attractive packaging and low prices also trigger purchases. The desire to maintain appearance and increase prestige, self-confidence, and social status through trends influenced by influencers also contributes to consumptive behavior. The results of this study are in line with research conducted by Anggraeni & Khasan (2018), Madzunya et al. (2021), and Singh et al. (2023).

E-wallet Usage Affects Consumptive Behavior

In Table 4, it appears that the e-wallet usage variable has a significance value of 0.000 < 0.05, which means it has a significant relationship. This indicates that the use of e-wallets has a positive and significant effect on consumptive behavior, so hypothesis 2, which states that the use of e-wallets affects the consumptive behavior of FEB UNNES students, can be accepted. The magnitude of the effect of using e-wallets on consumptive behavior is obtained from the path coefficient value of 0.237. Thus, the magnitude of the effect of using e-wallets on consumptive behavior is $0.237 \times 100\% = 23.7\%$.

The use of e-wallets directly affects consumptive behavior by 23.7%, in accordance with the theory of consumer behavior, which emphasizes the study of how individuals or groups search for, buy, use, and spend products to meet needs. The experience of using e-wallets is one of the factors shaping consumer behavior in this digital era. The ease of access to various products and services through e-wallet platforms such as Ovo, Gopay, Shopeepay,

Dana, and Link Aja, which often collaborate with various types of sellers, form subjective norms among students to follow digital payment trends influenced by the social environment and influencers. Perceptions of the ease of use and usefulness of e-wallets, such as 24-hour transactions and time efficiency, encourage students to be more active in consumptive activities. This is in line with research conducted by Mujahidin & Astuti (2020) and Rahmadatu & Rahayu (2024).

Lifestyle Affects Consumptive Behavior

In Table 4, it can be seen that the lifestyle variable has a significance value of 0.000 < 0.05, which means it has a significant relationship. This indicates that lifestyle has a positive and significant effect on consumptive behavior, so hypothesis 3, which states that lifestyle affects the consumptive behavior of FEB UNNES students, is accepted. The magnitude of the influence of lifestyle on consumptive behavior is obtained from the path coefficient value of 0.441. Thus, the magnitude of the effect of using e-wallets on consumptive behavior is $0.441 \times 100\% = 44.1\%$.

Lifestyle significantly influences consumptive behavior with a contribution of 44.1%, in line with the view that consumer behavior includes a series of actions and psychological processes before, during, and after purchase to product evaluation. Attitude, as a factor shaping intentions and actions according to the theory of planned behavior, is influenced by lifestyle which is reflected in activities, interests, and opinions. Students' activities in lectures, organizations, and socialization create various needs and desires, such as gadgets, fashion, and leisure activities, which encourage consumptive behavior. Students' interests or interests in certain fields, such as fashion or technology, as well as opinions formed from these interests, also lead them to follow trends and buy products that are considered relevant to their lifestyle. The results of this study are in line with research conducted by Alamanda (2018), Han & Lee (2022), Alofan & Almarshud (2024).

Social Media Affects Lifestyle

In table 5, it can be seen that the social media variable has a significance value of 0.002 < 0.05, which means it has a significant relationship. This indicates that social media has a positive and significant effect on lifestyle so that hypothesis 4 which states that social media affects the lifestyle of FEB UNNES students is accepted. The magnitude of the influence of social media on lifestyle is obtained from the path coefficient value of 0.181. Thus, the magnitude of the influence of social media on lifestyle is $0.181 \times 100\% = 18.1\%$.

The direct influence of social media on student lifestyles reaches 18.1%, in line with consumer behavior theory, which explains the process of individuals managing resources to meet needs and wants. Social media is a significant source of information, inspiration, and social comparison in shaping students' lifestyles, reinforced by subjective norms that create social pressure to conform to group expectations. The diversity of product information, prices, and trends on social media encourages students to try new things and shape their identity, where the quality of information and price are the main considerations. The ease and convenience offered by social media in searching, comparing and buying products

online is very much in line with the fast-paced and efficient lifestyle of college students. The results of this study are in line with research conducted by Asmawati et al. (2022) and Cohen et al. (2024).

E-wallet Usage Affects Lifestyle

In table 5, it appears that the e-wallet usage variable has a significance value of 0.000 < 0.05, which means it has a significant relationship. This indicates that the use of e-wallets has a positive and significant effect on lifestyle, so that hypothesis 5, which states that the use of e-wallets affects the lifestyle of FEB UNNES students is accepted. The magnitude of the effect of using e-wallets on lifestyle is obtained from the path coefficient value of 0.308. Thus, the magnitude of the effect of using e-wallets on lifestyle is $0.308 \times 100\% = 30.8\%$.

Table 5. Results of T-Test with Lifestyle as the Dependent Variable

	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
1 (Constant)	9,495	3,042		3,121	,002
SocMed	,103	,033	,181	3,097	,002
P_Ewallet	,353	,067	,308	5,256	,000

a. Dependent Variable: Lifestyle

Source: SPSS output (2025)

The use of e-wallets directly affects student lifestyles by 30.8%, along with the adoption of digital payment technology driven by perceptions of behavioral control. Subjective norms from the social environment play an important role in encouraging students to use e-wallets, changing transaction habits to be more digital and practical. The ease and speed of using e-wallets affect students' lifestyles by integrating them into daily routines for various transactions. The perception of the usefulness of e-wallets, such as financial benefits and ease of payment, is the main motivation for adoption and supports a more efficient lifestyle. These findings are in line with previous research by Wikannanda et al. (2020) and Putrantona & Pasaribu (2024).

Social Media Affects Consumptive Behavior through Lifestyle

Based on the results of the path test, it can be seen that the direct and indirect effects of social media on consumptive behavior through the lifestyle of FEB UNNES students are:

Direct Effect	= 0,146	= 0,146
Indirect Effect	= (0,181) (0,441)	= 0,080
Total Effect		= 0,226

The effect of social media on consumptive behavior through lifestyle is 22.6% in FEB UNNES students. This shows that the indirect effect is greater than the direct effect.

Thus, it shows that there is a positive influence of social media on the consumptive behavior of FEB UNNES students either directly or indirectly through lifestyle.

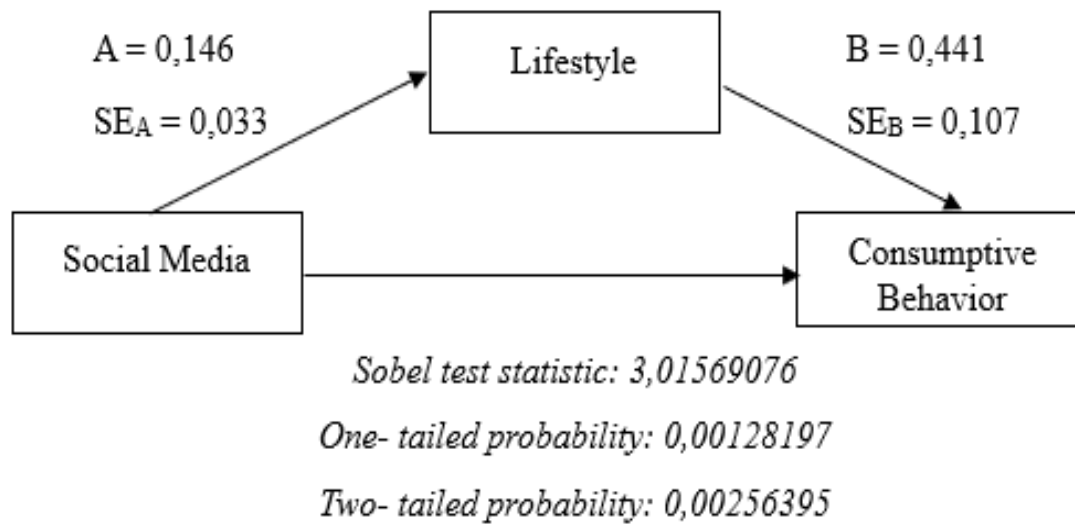


Figure 1. Sobel Test of the Effect of Social Media on Consumptive Behavior through Lifestyle

Based on the calculation results through the Sobel Test application above using the website www.danielsoper.com, the t count is 3.01569. This value is greater than the t table value of 1.966467 with a significance value of 0.002 which indicates that the t value is positive and significance <0.05 . These results prove that lifestyle can mediate the influence of social media on consumptive behavior.

This study found that increased use of social media supported by lifestyle positively increases consumptive behavior. Lifestyle acts as a partial mediation between the influence of social media and the consumptive behavior of FEB UNNES students, indicating that although social media directly affects consumption, lifestyle has a significant contribution. Social media presents trends and products that are then filtered by individuals' lifestyles, which ultimately influence their purchasing decisions. This perspective is in line with consumer behavior theory which emphasizes how individuals manage resources to meet needs and wants. In addition, the theory of planned behavior explains that social pressure and the influence of influencers on social media form subjective norms that encourage consumptive behavior to follow trends. This finding is supported by the research of Madzunya et al. (2021), Singh et al. (2023), Chopra & Gupta (2020), Wojdan et al. (2020), Alamanda (2018), Han & Lee (2022), and Nofriansyah & Marwan (2019).

E-wallet Use Affects Consumptive Behavior Through Lifestyle

Based on the results of the path test in Figure 4.3 above, it can be seen that the direct and indirect effects of using e-wallets on consumptive behavior through the lifestyle of FEB UNNES students are:

Direct Effect	= 0,237	= 0,237
Indirect Effect	= (0,308) (0,441)	= 0,136
Total Effect		= 0,373

The effect of using e-wallets on consumptive behavior through lifestyle is 37,3% in FEB UNNES students. This shows that the indirect effect is higher than the direct effect. Thus it shows that there is a positive influence on the use of e-wallets on the consumptive behavior of FEB UNNES students either directly or indirectly through lifestyle.

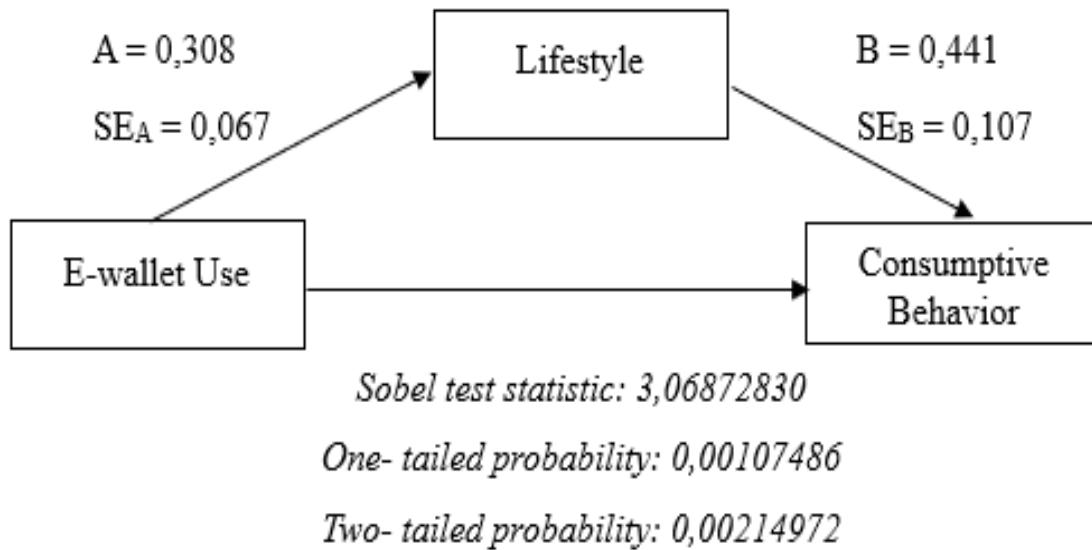


Figure 2. Sobel Test of the Effect of E-Wallet Use on Consumptive Behavior through Lifestyle

Based on the results of calculations through the Sobel Test application using the website www.danielsoper.com obtained t count of 3.06872830. This value is greater than the t table value, namely 1.966467, with a significance value of 0.002, which indicates that the t value is positive and significance <0.05 . These results prove that lifestyle can mediate the effect of using e-wallets on consumptive behavior. This study shows that the higher the use of e-wallets in line with lifestyle, the greater the influence on consumptive behavior. Lifestyle partially mediates the influence of e-wallets on the consumptive behavior of FEB UNNES students, indicating that although e-wallets directly increase consumption, lifestyle also plays an important role. The convenience and promotions offered by e-wallets facilitate a practical and consumptive lifestyle, especially for individuals with a hedonic lifestyle who like to try new things. This is in line with the theory of consumptive behavior which explains excessive purchases because of desires, not needs, as well as the theory of planned behavior which states that the convenience of e-wallets forms a positive attitude towards consumption. This finding is supported by research by Mujahidin & Astuti (2020), Rahmadatu & Rahayu (2024), Wikannanda et al. (2020), Alamanda (2018), and Han & Lee (2022).

CONCLUSION

In conclusion, this study demonstrates that social media use, e-wallet adoption, and lifestyle significantly influence the consumptive behavior of students at the Faculty of Economics and Business, Universitas Negeri Semarang. Social media acts as a catalyst by providing easy access to product information and trends, encouraging students to make purchases for social recognition and self-confidence. E-wallets further facilitate consumptive behavior by making transactions more convenient and offering attractive promotions, while lifestyle emerges as the most dominant factor, reflecting how students' values, interests, and social environments shape their spending patterns. The interplay between these variables highlights the pivotal role of digitalization and modern lifestyle trends in shaping students' consumption, with lifestyle also acting as a mediator that strengthens the effects of social media and e-wallet use on consumptive behavior.

Despite these important findings, the research is limited by its focus on a single faculty, the use of cross-sectional data, and reliance on self-reported quantitative measures, which may not fully capture the depth and complexity of students' motivations and behaviors. Future research should broaden the population to include students from different faculties and universities, employ longitudinal and qualitative approaches to better understand changes and underlying factors over time, and consider additional variables such as financial literacy, peer influence, and cultural context. Exploring the impact of emerging digital payment technologies and designing intervention strategies to promote responsible consumption among students are also promising directions for further study. These steps will help build a more comprehensive understanding of the factors driving consumptive behavior in the digital era and inform effective educational or policy responses.

REFERENCES

- Alamanda, Y. (2018). Pengaruh Harga Diri dan Gaya Hidup Terhadap Perilaku Konsumtif. *Psikoborneo*, 6(2), 273–279.
- Alofan, F., & Almarshud, M. (2024). Consumer Behavior Towards E-wallet Usage in the Post-COVID-19 era in Saudi Arabia. *Canada. Decision Science Letters*, 13, 683–690. <https://doi.org/10.5267/dsl.2024.4.004>
- Anggraeni, E., & Khasan, S. (2018). Pengaruh Media Sosial Dan Status Sosial Ekonomi Orang Tua Terhadap Perilaku Konsumtif Mahasiswa. *Economic Education Analysis Journal*, 7(1), 172–180. <http://journal.unnes.ac.id/sju/index.php/eeaj>
- Anwar, R. K., Khadijah, U. L. S., Sjoraida, D. F., & Rahman, M. T. (2020). The Impact of Using Instagram Social Media on Student Consumptive Behavior. *Record and Library Journal*, 6(1), 80–88. <https://doi.org/10.20473/rlj.V6-I1.2020.80-88>
- Asmawati, A., Pramesty, A. F., & Afiah, T. R. (2022). Pengaruh Media Sosial Terhadap Gaya Hidup Remaja. *CICES*, 8(2), 138–148. <https://doi.org/10.33050/cices.v8i2.2105>
- Astuti, W. P., & Santoso, J. T. B. (2023). Pengaruh Motivasi Belanja Hedonis, Promosi Penjualan, dan Electronic Word of Mouth terhadap Perilaku Pembelian Impulsif Daring

- Mahasiswa Fakultas Ekonomi Universitas Negeri Semarang Angkatan 2020 dengan Shopping Enjoyment sebagai Variabel Intervening. *Business and Accounting Education Journal*, 4(2), 196–18. <https://doi.org/10.15294/baej.v4i2.69154>
- Chopra, C., & Gupta, S. (2020). Impact Of Social Media On Consumer Behaviour. *International Journal of Creative Research Thoughts (IJCRT)*, 8(6), 1943–1961. <https://doi.org/10.13140/RG.2.2.26927.15527>
- Cohen, G., Medina, E., Handysides, D., Shah, H., Arechiga, A., & Shih, W. (2024). The impact of social media usage on lifestyle behaviors and health. *Lifestyle Medicine*, 5(1). <https://doi.org/10.1002/lim2.94>
- Hafizah, A., & Syarqawi, A. (2024). Pengaruh Konseling Individual dengan Teknik Self-Control Terhadap Gaya Hidup Hedonisme. *Research and Development Journal of Education*, 10(2), 1047–1057. <https://doi.org/10.30998/rdje.v10i2.25724>
- Han, S., & Lee, Y. (2022). Analysis of the Impacts of Social Class and Lifestyle on Consumption of Organic Foods in South Korea. *Heliyon*, 8(10). <https://doi.org/10.1016/j.heliyon.2022.e10998>
- Haryono, P. (2014). Hubungan Gaya Hidup dan Konformitas dengan Perilaku Konsumtif pada Remaja Siswa Sekolah Menengah Atas Negeri 5 Samarinda. *Psikoborneo*, 2(4), 268–273. <https://doi.org/10.30872/psikoborneo.v2i4.3674>
- Imansari, N. I. (2020). Praktikum Mengenai Kebutuhan Atau Utilitas Dalam Kehidupan Sehari-Hari. *Jurnal Ekonomi Dan Perbankan Syariah*, 5(2), 85–93. <http://journal.um-surabaya.ac.id/index.php/Maqasid>
- Kamil, I., & Istianingsih. (2020). Spending Behavior as an Impact of Lifestyle and Financial Literation in the Intensity of use of Mobile Payment Services. *TEST Engineering & Management*, 83, 29120–29132.
- Kardoyo, K., Nurkhin, A., Kusumantoro, K., Mukhibad, H., & Utami, N. (2022, July 11). An Analysis of Student's Behavioral Intention to Use Digital Wallet Using UTAUT Model. <https://doi.org/10.4108/eai.14-12-2021.2318330>
- Khoiriyah, U., & Rusdarti, K. (2020). The Influence of Peer Group, Economic Literation and Use of Social Media on Consumtive Behavior of State Senior High School Students in Brebes. *Journal of Economic Education*, 9(1), 110–117. <http://journal.unnes.ac.id/sju/index.php/jeec>
- Lee, Y. Y., Gan, C. L., & Liew, T. W. (2023). Do E-wallets Trigger Impulse Purchases? An Analysis of Malaysian Gen-Y and Gen-Z Consumers. *Journal of Marketing Analytics*, 11(2), 244–261. <https://doi.org/10.1057/s41270-022-00164-9>
- Madzunya, N., Viljoen, K., & Cilliers, L. (2021). The effect of Instagram Conspicuous Consumptive Behaviour on the Intention to Purchase Luxury Goods: A Developing Country's Perspective. *South African Journal of Information Management*, 23(1), 1–9. <https://doi.org/10.4102/sajim>
- Mujahidin, A., & Astuti, R. P. F. (2020). Pengaruh Fintech e-wallet Terhadap Perilaku Konsumtif Pada Generasi Millennial. *Inovbiz: Jurnal Inovasi Bisnis*, 8, 143–150. <https://doi.org/10.35314/inovbiz.v8i2.1513>

- Mulyono, K. B., & Rusdarti. (2020). How psychological factors boost compulsive buying behavior in digital era: A case study of Indonesian students. *International Journal of Social Economics*, 47(3), 334–349. <https://doi.org/10.1108/IJSE-10-2019-0652>
- Munap, R. B., Obeto, M. N., Salean, S. A. P., Hamid, S. N. B. A., & Salleh, S. N. A. B. M. (2025). TikTok Shopping Surge: Impact on Consumer Behaviour in Klang Valley, Malaysia. *International Review of Management and Marketing*, 15(1), 204–213. <https://doi.org/10.32479/irmm.17441>
- Murniawarty, I., Sari, N. A. L., & Farliana, N. (2023). Peran Kontrol Diri dalam Memoderasi Penggunaan Media Sosial dan Konformitas Terhadap Pembelian Impulsif Siswa SMA. *Business and Accounting Education Journal*, 4(3), 377–390. <https://doi.org/10.15294/baej.v4i3.73426>
- Mustomi, D., & Puspasari, A. (2020). Pengaruh Media Sosial Terhadap Perilaku Konsumtif Mahasiswa. *Cermin: Jurnal Penelitian*, 4(1), 133–147. https://doi.org/10.36841/cermin_unars.v4i1.496
- Ni, S., & Ueichi, H. (2024). Factors influencing behavioral intentions in livestream shopping: A cross-cultural study. *Journal of Retailing and Consumer Services*, 76. <https://doi.org/10.1016/j.jretconser.2023.103596>
- Nofriansyah, & Marwan. (2019). Effect of Self-Concept, Reference Group, Online Shop Social Media, and Lifestyle on Consumptive Behavior of Students. *Third International Conference On Economics Education, Economics, Business and Management, Accounting and Entrepreneurship (PICEEBA 2019)*, 538–549. <https://doi.org/10.2991/piceeba-19.2019.59>
- Nurdin, Restiti, D., & amalia, R. (2021). Pengaruh Media Sosial Terhadap Pengetahuan tentang Quick Response Code Indonesian Standard (QRIS). *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, 3(2). <https://doi.org/10.24239/jipsya.v3i2.55.157-173>
- Nurkhin, A., Setiaji, K., Pramusinto, H., Kardoyo, K., Noor, D., & Puspadinigrum, R. (2023). The Determinants Of Student's Intention To Use Digital Wallet. *PUPIL International Journal of Teaching Education and Learning*, 7, 1–16. <https://doi.org/10.20319/pijss.2023.73.0116>
- Poturak, M., & Softic, S. (2019). Influence of Social Media Content on Consumer Purchase Intention: Mediation Effect of Brand Equity. *Eurasian Journal of Business and Economics*, 12(23), 17–43. <https://doi.org/10.17015/ejbe.2019.023.02>
- Putrantona, F. R., & Pasaribu, R. D. (2024). Analysis Of The Influence Of Electronic Wallet Usage, Lifestyle, And Financial Literacy On The Consumptive Behaviour Of Generation Z Workers In DKI Jakarta. *International Journal of Science*, 5(3), 540–549. <http://ijstm.inarah.co.id540>
- Qalati, S. A., Yuan, L. W., Khan, M. A. S., & Anwar, F. (2021). A mediated model on the adoption of social media and SMEs' performance in developing countries. *Technology in Society*, 64. <https://doi.org/10.1016/j.techsoc.2020.101513>
- Rahmadatu, S. I., & Rahayu, N. I. (2024). Analisis Promo E-Wallet Terhadap Perilaku Konsumtif Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Riau. *Economics, Accounting and Business Journal*, 4(1), 86–92.

- Romadloniyah, A., & Setiaji, K. (2020). Pengaruh Status Sosial Ekonomi Orang Tua, Konfromitas, dan Literasi Keuangan terhadap Perilaku Konsumtif dalam Perspektif Gender. *Economic Education Analysis Journal*, 9(1), 50–64. <https://doi.org/10.15294/eeaj.v9i1.37224>
- Singh, P., Sharma, B. K., Arora, L., & Bhatt, V. (2023). Measuring social media impact on Impulse Buying Behavior. *Cogent Business and Management*, 10(3). <https://doi.org/10.1080/23311975.2023.2262371>
- Subagio. (2019). Pengaruh Lingkungan Sosial Terhadap Perilaku Konsumtif Mahasiswa Fakultas Pendidikan Olahraga dan Kesehatan (FPOK) IKIP Mataram. *Jurnal Ilmu Sosial Dan Pendidikan*, 3(3), 263–272. <https://doi.org/10.58258/jisip.v3i3.935>
- Sutinah, & Putri, N. (2024). Consumptive Behavior of Urban Adolescent Girls in Using Skincare Products. *Journal of International Women's Studies*, 26(4), 1–10. <https://vc.bridgew.edu/jiws/vol26/iss4/6>
- Triwidisari, A., Nurkhin, A., & Muhsin, M. (2018). The Relationships Between Instagram Social Media Usage, Hedonic Shopping Motives and Financial Literacy on Impulse Buying. *Dinamika Pendidikan*, 12(2), 170–181. <https://doi.org/10.15294/dp.v12i2.13565>
- Ulayya, S., & Mujiasih, E. (2020). Hubungan Antara Self Control Dengan Perilaku Konsumtif Pengguna E-Money Pada Mahasiswa Fakultas Psikologi Universitas Diponegoro. *Jurnal Empati*, 9(4), 271–279. <https://doi.org/10.14710/empati.2020.28950>
- Viviana, N., & Mulyono, K. B. (2022). Determinants of Students E-Money Intention Empirical Studies of Semarang State University Students. *Proceedings of the 2nd International Conference of Strategic Issues on Economics, Business and, Education (ICoSIEBE 2021)*, 315–320. www.bi.go.id
- Wikannanda, M. A., Safitri Desy, & Saipiatuddin. (2020). Pengaruh Fenomena Cashless Society Terhadap Gaya Hidup Masyarakat di Jakarta. *Edukasi IPS*, 3(2), 10–15. <https://doi.org/10.21009/eips.003.2.02>
- Wojdan, W., Wdowiak, K., Witas, A., Drogoń, J., & Brakowiecki, W. (2020). The Impact of Social Media on the Lifestyle of Young People. *Polish Journal of Public Health*, 130(1), 8–13. <https://doi.org/10.2478/pjph-2020-0003>
- Wulandari, T. D., Kardoyo, & Widiyanto. (2022). The Influence of Family Environment, Financial Literacy, Future Perception, and Self-Control on Saving Behavior Mediated by An Intention of High School Students in Jepara. *Journal of Economic Education*, 11(1), 12–21. <http://journal.unnes.ac.id/sju/index.php/jeec>
- Yang, M., Al Mamun, A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless transactions: A study on intention and adoption of e-wallets. *Sustainability*, 13(2), 1–18. <https://doi.org/10.3390/su13020831>
- Zahra, D. R., & Anoraga, P. (2021). The Influence of Lifestyle, Financial Literacy, and Social Demographics on Consumptive Behavior. *Journal of Asian Finance, Economics and Business*, 8(2), 1033–1041. <https://doi.org/10.13106/jafeb.2021.vol8.no2.1033>