

DETERMINATION OF CONSUMPTIVE BEHAVIOR IN ECONOMIC EDUCATION STUDENTS OF SEMARANG STATE UNIVERSITY WITH LIFESTYLE VARIABLES AS MEDIATION

Wikan Nur Wijayanto^{1✉}, Nina Oktarina², Rusdarti³

DOI: <https://doi.org/10.15294/jeec.v14i2.31426>

¹ PT Mitracomm Ekasarana, Semarang, Central Java, Indonesia

^{2,3} Department of Economics Education, Faculty of Economics and Business, Universitas Negeri Semarang, Indonesia

History Article

Received:
July 30, 2025
Accepted:
August 26, 2025
Published:
December 15, 2025

Keywords:

Peers Group, Social Media, Self-Control, Financial Literacy, Lifestyle, Consumptive Behavior

Abstract

Consumptive behavior refers to the tendency of individuals or groups to purchase goods and services excessively for purposes beyond basic needs, often to express identity or achieve personal satisfaction. This study aims to analyze the influence of peers, social media, self-control, and financial literacy on the consumptive behavior of Economic Education students at Universitas Negeri Semarang with lifestyle as a mediating variable. Using a quantitative approach, the research involved 195 students selected from a population of 381. Data were collected through a validated and reliable questionnaire and analyzed using descriptive statistics, classical assumption tests, path analysis, and the Sobel test. The findings show that lifestyle significantly mediates the effects of peers, social media, self-control, and financial literacy on consumptive behavior. The results imply that students should be more selective in responding to peer influence, social media exposure, and advertising stimuli, while also developing stronger self-control and financial literacy through workshops, seminars, or training programs. Strengthening these aspects can help students make more rational financial decisions and reduce tendencies toward consumptive behavior.

© 2025 Universitas Negeri Semarang

✉ Correspondence address:
Jl. Gemah Raya No. 15, Gemah, Kec. Pedurungan, Semarang City,
Central Java, Indonesia
E-mail: wijayantowikan@gmail.com

INTRODUCTION

Entering the era of the Industrial Revolution 4.0, technological advancements have significantly accelerated economic development and expanded industrial capacity to meet diverse societal needs. However, when consumption is motivated primarily by the desire to follow trends or to project social identity, it can produce adverse behavioral patterns. Sustained engagement in such practices may evolve into consumptive behavior, characterized by excessive and unnecessary purchasing. This tendency promotes an extravagant lifestyle that diminishes opportunities for saving and reduces consideration of future needs, as individuals prioritize immediate consumption. Wahyudi (2013) asserts that consumptive behavior reflects decision-making that is no longer grounded in rational evaluation, but rather in materialistic impulses, a strong inclination toward luxurious and excessive goods, and the pursuit of pleasure through the acquisition of high-cost items.

Dewi, et al (2017) stated that consumptive behavior is an activity carried out by humans to fulfill their desires excessively, because consumptive humans will be willing to do and sacrifice various things so that something they want can be realized. Consumptive behavior is often associated with a tendency to shop, because shopping can be used as an alternative to relieve fatigue and stress due to daily activities. In line with Fattah, et al. (2018) consumptive behavior is the behavior of buying goods without strong consideration and prioritizing desires over needs. Consumptive lifestyles occur in almost all levels of society, especially among teenagers, including students.

Research conducted by Rosita (2020) suggests that adolescents are a group that is easily influenced by advertising, peers, and has a high sense of curiosity to look for something new. The millennial generation is considered a creative generation, but due to factors such as digital culture and internet use, Indonesian people are considered very consumptive. This is in line with research conducted by Chita et al., (2015) which explains that one of the factors that affect consumptive behavior is peer groups.

Another factor that influences consumptive behavior other than peers is social media. Along with the development of the times and the development of information and communication technology, there are a lot of media that can help make it easier for someone to be able to access various kinds of things, one of which is social media. Social media is changing our world, through the emergence of making information accessibility higher than ever before. Social media is in great demand from almost all groups ranging from children, teenagers, adults, and even the elderly. Almost all people have a social media account even if they only have one social media account. Social media is no longer about lifestyle but has become a necessity that cannot be separated in daily life. There are several social media that facilitate this activity, such as *Facebook*, *Instagram*, *Twitter*, *TikTok*, *YouTube* and other social media.

Based on a survey conducted by APJII (Indonesian Internet Service Providers Association) in 2021-2022, the penetration rate of internet users based on work was recorded where the first position was held by students and students with a percentage rate of 99.26%. This indicates that students can search for all kinds of information on the

internet related to learning in lectures or can browse online shops and buy the latest products sold by online shops. With many students accessing social media such as Facebook, Instagram, Twitter, TikTok, YouTube and other social media, many manufacturers market their products through social media, so that online buying and selling activities occur. Manufacturers make students one of the potential target markets, because students are easily persuaded by advertising seduction, like to follow friends, and tend to be wasteful in using their money. Research conducted by Anggraeni (2018) states that social media partially affects the consumptive behavior of students of the Faculty of Economics, State University of Semarang with a contribution of 31.3%. This is in line with the research of Hidayanti et, al., (2019) which states that there is a positive and significant influence on the variables of social media use on the consumptive behavior of students of the Economics Education Study Program Class of 2016 Universitas PGRI Semarang.

Another factor that affects consumptive behavior is self-control. Self-control is an individual's ability to change responses, especially to direct their behavior to conform to standards such as ideals, values, morals and social expectations and to help achieve long-term goals. Rozaini and Ginting (2019) stated that self-control is the ability of individuals to determine their behavior based on certain standards such as morals, values, and rules in society in order to lead to positive behavior. Siallagan, et al. (2021) stated that the role of high control in lecture periods is closely related to preventing consumptive behavior. Individuals who have high self-control will be disciplined in doing tasks or work, have a benchmark or assessment of themselves, do not easily lose self-control, and are not easily emotional, frustrated and make purchases that are not needed excessively. Self-control shows a significant positive influence on consumptive behavior (Fattah et al., 2018). In line with Mazidatus (2022), there is a significant relationship between self-control and consumptive behavior of online shopping in Faculty of Economics students. Meanwhile, Astidewi (2018) concluded that the relationship between self-control and consumptive behavior is negative. This is in line with Salsabila and Nio (2019), who stated that the self-control variable does not show an influence on consumptive behavior.

Another factor that affects consumptive behavior is financial literacy. Financial literacy is the knowledge of financial management that is owned in order to develop so that life becomes more prosperous in the future. Individuals need to have financial literacy skills in order to be able to manage their finances, so as not to cause waste (Kumalasari & Soesilo, 2019). Meanwhile, the opinion of Prihatini and Irianto (2021) is that good financial literacy makes students able to think rationally in terms of consumption. Asisi and Purwantoro (2020) show that there is a significant positive relationship between financial literacy and student consumptive behavior. In line with Silalahi (2020), there is a partial positive significant influence between financial literacy and consumptive behavior. This can happen because a person has not been able to apply the understanding that has been learned.

The next factor that affects student consumptive behavior is lifestyle, because consumptive behavior is not far from lifestyle influences. Students certainly also have a lifestyle that they lead. Lifestyle contains the definition of a way of life that includes a

set of habits, views and patterns of response to life, as well as especially life tools (Rika, 2019). Thus, it can be concluded that lifestyle is an individual behavior pattern that is more concerned with the value of symbols than the value of use. This pattern of behavior is often driven by the mere desire to follow the *trend*. This is reinforced by research by Astiningrum (2018) which concluded that lifestyle has a significant effect on consumptive behavior. Sari (2019) stated that there is a positive influence between *brand minded* lifestyle on consumptive behavior by 53%. The higher the *brand minded* lifestyle, the higher the consumptive behavior and vice versa, the lower the *brand minded* lifestyle, the lower the consumptive behavior. Research conducted by Ramadhani (2019) concluded that lifestyle has a positive and significant effect on consumptive behavior. The results of previous research conducted by Ayu Afriningati (2021); Rifqi et al. (2024); Raymond et al. (2024); Nurhana (2020); stating that peers, social media, self-control, and financial literacy affect consumptive behavior and lifestyle.

Given the variety of factors that contribute to students' consumptive behavior—including peer influence, social media exposure, levels of self-control, financial literacy, and lifestyle patterns—it becomes essential to examine how these variables interact within the contemporary digital and social context. Although previous studies have identified these determinants individually, inconsistencies remain, particularly regarding the effects of self-control and financial literacy, and limited attention has been given to lifestyle as a mediating mechanism. Therefore, to address these gaps, this study seeks to analyze the influence of peers, social media, self-control, and financial literacy on the consumptive behavior of Economic Education students at Semarang State University, with lifestyle positioned as a mediating variable. This investigation is expected to provide a more comprehensive understanding of the behavioral dynamics that shape student consumption patterns in the era of Industrial Revolution 4.0 and rapid digitalization.

METHODS

This study uses a research method with a quantitative approach. This research was conducted in Semarang City, precisely at Semarang State University. This study includes population and research samples, research variables, data collection methods, validity and reliability, research instruments and data analysis. This article is oriented to a journal or article that has been published before. This study collects data from appropriate journals and scientific articles to determine the level of consumptive behavior of students. The collected data is then analyzed and analyzed critically, in-depth, and systematically, then explained through narrative descriptions.

RESULT AND DISCUSSION

According to Datareportal 2024, at the beginning of 2024, there will be 185.3 million internet users in Indonesia, with an internet penetration rate of 66.5%. The number of social media users in Indonesia in January 2024 will be 139.0 million, equivalent to

49.9% of the total population. In addition, there are 353.3 million active mobile connections, which exceeds the total population by 126.8%. The average age of Indonesia's population is 30 years old, with 11% of them aged 18-24, who belong to the student group. Human needs are becoming increasingly unlimited consumption activities. Everyone has different needs and wants. As society develops, individual mindsets must be ready to face global challenges that can affect people's lifestyles such as consumption patterns that mainly lead to consumption behavior.



Figure 1. Indonesia's Digital Usage Data 2024

College students today exhibit a tendency toward a consumptive lifestyle, where they prioritize spending on goods and activities related to social trends over their academic needs. For example, many students prefer to use their money to buy expensive food and drinks at popular cafes, the latest beauty products, fashion accessories, and top up online game vouchers, rather than using the money for lecture needs such as books or stationery (Adilah & Nur, 2023). Technological advances have expanded and made it easier for students to access a wide range of shopping facilities, offering not only items that meet their needs but also products that satisfy personal desires. This leads to increased consumption which is often triggered by the desire for personal satisfaction and social demands (Yunita & Irma, 2022). Research conducted by Nabila (2023) based on the results of linear regression calculations shows that f_{count} is 65.516 while f_{table} is 2.699 and significant $0.000 < 0.05$, so peer variables, social media, and lifestyle simultaneously affect consumptive behavior. In line with Rusdi et al (2021), it is stated that Instagram social media, peer groups, and *lifestyle* have a simultaneous positive and significant effect on consumptive behavior.

Recent research shows that the intensive use of social media, especially platforms such as Instagram and TikTok, is positively correlated with consumptive behavior among college students. This is in line with research conducted by Faisal (2024) in Pontianak

found that students who spend more than 3 hours per day on social media have a higher consumptive tendency, shown by a strong correlation between advertising exposure and influencers ($\beta = 0.72$; $r = 0.68$). Similar results were also reported by studies at ITS and Surakarta, which found a significant influence of social media on students' consumptive lifestyles. Although economic literacy does not always have a direct impact, several research results emphasize the need for financial literacy education as a mitigation strategy against the tendency of excessive consumption triggered by social media.

In line with research conducted by Zulfa et al. (2023), the financial literacy variable has a significant value of $0.000 < 0.05$ with a tcal value of $25.879 > t\text{-table of } 1.97331$, which means that the result is significant. It can be concluded that the financial literacy variable has a positive and significant value for consumptive behavior. Then for the self-control variable, it has a significant value of $0.002 < 0.05$ with a calculated t value of $3.126 > t\text{ table of } 1.97331$ which means that the result is significant. It can be concluded that the self-control variable has a positive value for consumptive behavior. Furthermore, for the peer environment variable has a significant value of $0.000 < 0.05$ with a calculated t value of $3.900 > t\text{ table of } 1.97331$ which means that the result is significant, and the peer environment variable has a positive and significant value on consumptive behavior. According to Umami & Maryani (2023), lifestyle has a positive and significant influence on the consumptive behavior of students majoring in Economics Education with a score ($t_{hit} = 3.648$; $p < 0.05$), with an R^2 of 18.9% which means that lifestyle explains about 18.9% of the variability of consumptive behavior and the remaining 81.1% is explained by other factors.

Given the variety of factors that contribute to students' consumptive behavior—including peer influence, social media exposure, levels of self-control, financial literacy, and lifestyle patterns—it becomes essential to examine how these variables interact within the contemporary digital and social context. Although previous studies have identified these determinants individually, inconsistencies remain, particularly regarding the effects of self-control and financial literacy, and limited attention has been given to lifestyle as a mediating mechanism. Therefore, to address these gaps, this study seeks to analyze the influence of peers, social media, self-control, and financial literacy on the consumptive behavior of Economic Education students at Semarang State University, with lifestyle positioned as a mediating variable. This investigation is expected to provide a more comprehensive understanding of the behavioral dynamics that shape student consumption patterns in the era of Industrial Revolution 4.0 and rapid digitalization.

CONCLUSION

The findings of this study show that peers, social media, self-control, and financial literacy influence students' consumptive behavior both directly and indirectly through lifestyle. Peer interactions and social media exposure significantly encourage trend-following purchases and shape students' desire for social recognition, while low self-control increases susceptibility to impulsive buying. Financial literacy contributes to

more rational decision-making, although it becomes effective only when students consistently apply financial knowledge in daily life. Lifestyle acts as a significant mediating factor that reinforces these influences, as students with trend-driven or brand-oriented lifestyles tend to prioritize symbolic values over functional needs. Consequently, consumptive behavior among students emerges through the combined effects of environmental pressures, personal behavioral capacities, and lifestyle preferences.

This study has limitations, including its use of self-reported questionnaires that may be affected by social desirability bias, the restricted sample limited to Economics Education students at Semarang State University, and the cross-sectional design that cannot capture behavioral changes over time. Future research should broaden the sample across various study programs, campuses, and regions to enhance generalizability. Longitudinal studies are recommended to examine how consumptive behavior evolves throughout students' academic experiences, while qualitative methods—such as interviews or focus groups—could offer deeper insights into psychological and social drivers of consumption. Further studies may also incorporate additional variables such as digital literacy, financial stress, parental influence, or psychological well-being to develop a more comprehensive understanding of student consumption patterns in the digital era.

REFERENCES

- Adilah, N., & Nur, A. (2023). Student consumptive lifestyle in the digital era: *Between needs and wants*. Journal of Social Psychology and Behavior, 11(2), 145–156.
- Afriningati, A. A. (2021). The Influence of Economic Literacy, Social Environment, Family Environment, and Peer on the Lifestyle of Economic Education Students of the State University of Malang Class of 2018/Ayu Afriningati (Doctoral Dissertation, State University of Malang).
- APJII. (2022). Indonesian Internet Survey Report 2021–2022. Indonesian Internet Service Providers Association.
- Anggraeni, M. D. (2018). The influence of social media on the consumptive behavior of students of the Faculty of Economics, State University of Semarang.
- Asisi, M. F., & Purwantoro, D. A. (2020). The relationship between financial literacy and consumptive behavior of students of the Faculty of Economics. Journal of Economic and Management Research, 7(3), 140–148.
- Astidewi, F. (2018). Self-control and its influence on the consumptive behavior of students using e-commerce at the University of Education Indonesia.
- Astiningrum, S. (2018). The influence of lifestyle on the consumptive behavior of students using e-commerce in Yogyakarta. Journal of Management and Entrepreneurship, 9(2), 80–89.
- Azizah, F. N., & Indrawati, E. S. (2015). Self-control and hedonistic lifestyle in students of the Faculty of Economics and Business, Diponegoro University. Journal of Empathy, 4(4), 156-162.
- Dewi, N., Rusdarti, & Sunarto, S. (2017). The Influence of Family Environment, Peers,

Self- Control and Financial Literacy on Student Consumptive Behavior. *Journal of Economic Education*.

Fattah, Fuad Abdullah, Mintasih Indriayu, and Sunarto. (2018). The Effect of Financial Literacy and Self-Control on the Consumptive Behavior of Students of SMA Muhammadiyah 1 Karanganyar. *Journal of Business and Economic Education*, Volume 4 No. 1. Pages 11-

21. Surakarta: Sebelas Maret University.

Febrianti, N. (2020). The Influence of Financial Literacy and Social Environment on the Lifestyle of Adolescents in Teras Village (*Doctoral Dissertation, University of Muhammadiyah Surakarta*).

Hidayanti, N., Wahyuningsih, S., & Pratiwi, D. (2019). The effect of social media use on the consumptive behavior of students of the Economics Education Study Program Class of 2016, Universitas PGRI Semarang.

Kemp, S. (2024). Digital 2024 Indonesia. Datareportal. Retrieved from <https://datareportal.com/reports/digital-2024-indonesia>.

Kumalasari, D., & Soesilo, T. (2019). The effect of financial literacy on student consumptive behavior. *Journal of Economics and Education*, 16(2), 110–118.

Mazidatus, N. (2022). The relationship between self-control and online shopping consumptive behavior in students of the Faculty of Economics, Sunan Ampel State Islamic University, Surabaya.

Prihatini, L. D., & Irianto, G. (2021). The influence of financial literacy on student consumptive behavior in the digital era. *Journal of Sharia Economics and Finance*, 5(1), 25–34.

Rahayu, D. (2017). The Influence of Self-Control and Religiosity on the Consumptive Behavior of Science and Technology Students Class of 2015 Uin Maulana Malik Ibrahim Malang (*Doctoral Dissertation, Maulana Malik Ibrahim State Islamic University*).

Ramadhani, A. (2019). The influence of lifestyle on the consumptive behavior of students of the Faculty of Social and Political Sciences, University of Lampung (University of Lampung). University of Lampung Repository.

Rosita, R. (2020). The influence of digital media on the consumptive behavior of the millennial generation. Jakarta: Prenadamedia Group.

Sari, R. N. (2019). The influence of *brand minded lifestyle* on the consumptive behavior of students of the Faculty of Economics. *Journal of Economic and Business Research*, 7(3), 115–122.

Silalahi, T. (2020). The effect of financial literacy on the consumptive behavior of e-wallet users in the city of Medan (University of North Sumatra). University of North Sumatra Repository.

Umami, D., & Maryani, E. (2023). The influence of lifestyle on the consumptive behavior of students majoring in economics education. *Journal of Educational Economics*, 7(1), 30– 37.

Yunita, D., & Irma, S. (2022). The influence of technological advances on student

consumptive behavior in the digital era. *Journal of Economics and Social*, 10(1), 88–96.

Zulfa, H., Pratama, B., & Ningsih, Y. (2023). The influence of financial literacy, self-control and peers on student consumptive behavior. *Journal of Economics and Finance*, 6(2), 77– 85.