

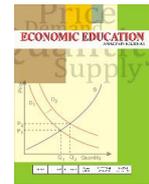


EEAJ 11 (2) (2022) 191-200

# Economic Education Analysis Journal

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### The Effect of E-Money, Economic Literacy and Parents' Income on Consumptive Behavior

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DOI: 10.15294/eeaj.v11i2.54254

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#### Article History

Received: 29 January 2022  
Approved: 25 June 2022  
Published: 30 June 2022

#### Keywords

Competence; Employee Performance; Internal Communications; Job Discipline

#### Abstract

This study aimed to analyze the effect of e-money, economic literacy and parental income on the consumptive behavior of the students of the Faculty of Economics, UNP. This type of research was quantitative research with a descriptive approach. Data collection techniques used questionnaires, tests, and documentation. The sampling technique in this study was purposive sampling with a total sample of 133 respondents. The data analysis technique used multiple linear regression analysis. The results of this study indicated that: (1) e-money had a positive and significant effect on the consumptive behavior of FE UNP students, (2) economic literacy had a negative and significant effect on the consumptive behavior of FE UNP students, (3) parents' income had a positive and significant effect on the consumptive behavior of students. FE UNP.

#### How to Cite

Maulidina, Y. & Kurniawati, T. (2022). The Effect of E-Money, Economic Literacy and Parents' Income on Consumptive Behavior. *Economic Education Analysis Journal*, 11 (2), 191-200.

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p-ISSN 2252-6544  
e-ISSN 2502-356X

## INTRODUCTION

Human life is inseparable from consumption activities, both in the form of goods and services. Consumption is a basic human need that must be met. Humans consume food to survive and carry out their daily activities. In Indonesia, the level of consumption accounts for the largest contribution to the national GDP. In 2020, household consumption expenditure contributed to the national GDP contribution of 53.9% (Central Bureau of Statistics, 2021).

A high level of consumption can help a country's national economy. However, excessive consumption can also be a problem if humans prioritize their desires over their needs (Romadloniyah & Setiaji, 2020). With unlimited human wants and limited means of payment, humans must act rationally. Excessive consumption can encourage people to become consumptive. Consumptive behavior is a tendency to buy goods with emotional considerations, namely buying goods not because of a need but only to fulfill desires (Gumulya & Widiastuti, 2013; Rachmawati & Maulani, 2020). Consumptive behavior is a phenomenon that is often found in urban communities (Tripambudi & Indrawati, 2018). This consumptive behavior is very easy to infect everyone, including teenagers (Romadloniyah & Setiaji, 2020).

Adolescence is a period of transition and the search for self-identity makes adolescents very vulnerable and easily influenced by a consumptive lifestyle. Teenagers like to try new things, are unrealistic, and tend to be extravagant (Rachmawati & Maulani, 2020).

According to Ulayya & Mujiasih (2020), the main perpetrators of consumptive behavior are the age group of late teens and early adults. The need to be accepted and be the same as other people of the same age makes adolescents try to follow various contemporary attributes (Dikria & Mintarti, 2016). The desire to increase self-confidence causes adolescents to make excessive purchases. They use clothing and accessories, such

as bags, shoes, watches and so on to support their appearance so that they look attractive (Lestarina, et al, 2017). This is reinforced by previous research which stated that teenagers paid more attention to appearance, especially in terms of dressing, so they bought clothes not because of a need, but because there was the latest fashion (Chrisnawati & Abdullah, 2011). Students are part of adolescence. Campus life has resulted in changes in high social culture among students and formed a consumptive lifestyle. Students always want to look attractive to get the attention of the opposite sex or peers. They are considered to follow the times when they buy and use goods with well-known brands (Anggreini & Mariyanti, 2014). One previous study stated that students were more concerned with their pocket money to be used to buy various goods to keep up with the latest trends than buying campus equipment such as books to support lectures (Dikria & Mintarti, 2016).

**Table 1.** Data on Student Expenditures of the Faculty of Economics, Universitas Negeri Padang

Total Expenditure (Rupiah/month)	Percentage
<Rp1,000,000	21
IDR 1,000,000 – IDR 1,500,000	53
IDR 1,501,000 – IDR 2,000,000	21
> IDR 2,000,000	5
Total	100

Source: Data processed, 2021

Based on the results of interviews conducted with 42 students of the Faculty of Economics, UNP, it was known that their average monthly expenditure was quite large. The source of their expenditure was mostly from their parents.

From the data in Table 1 it can be seen that 53% of the students of the Faculty of Economics, UNP, made expenses ranging from Rp. 1,000,000.00 – Rp. 1,500,000.00 per month. Of the 42 respondents interviewed,

it was known that their average expenditure was Rp. 1,353,600/month. This nominal is quite large for those who do not have their own income. Their monthly expenses include boarding fees, food/drink, transportation, buying internet packages, college needs such as books, photocopies, print assignments, etc. In addition, most of them also spent a month on sightseeing/entertainment and shopping, such as buying clothes, shoes, bags, and cosmetics to nail jewelry such as nail polish.

The development of information technology has penetrated into various aspects of human life or known as the internet (Yulhendri & Kurniawati, 2019). Advances in technology and the internet today have made it easier to access information. Along with these advances, consumer behavior continues to change.

One of these technological advances can be seen in the presence of electronic money or e-money which facilitates economic transaction activities. Non-cash payments such as e-money not only increase efficiency in managing your lifestyle, but also make your lifestyle more consumptive. Previous research found that e-money had a positive and significant effect on student consumptive behavior (Fauziah & Nurhasanah, 2020; Kusuma, 2020). E-money is a means of payment using Electronic media. E-money has a stored value or prepaid stored in an electronic media, where the value of money in e-money will decrease in amount when used for payments (Adiyanti & Pudjihardjo, 2014; Fatmasari & Kurnia, 2019). According to Bank Indonesia Regulation Number:11/12/PBI/2009 concerning electronic money (e-money), the media used to store the value of electronic money can be in the form of chips (chip based) or server (server based). Many students themselves have used e-money to fulfill their needs and desires. The following are the results of initial observations made with 42 students of the Faculty of Economics, Padang State University.

The result of observations showed that 90.5% or 38 students of the Faculty of Economics, Universitas Negeri Padang had or were

currently using e- money. Meanwhile, 9.5% or 4 students stated that they had never used e-money. E- money has several advantages over other electronic payment tools. E-money prioritizes speed, convenience, and efficiency in conducting transactions (Mentari, Setiawina, Budhi, & Sudirman, 2019). The ease of transactions and efficiency in the use of e-money affect a person's consumption behavior in spending money for economic activities (Fatmasari & Kurnia, 2019).

In addition to e-money, consumptive behavior is also caused by a low understanding of economic literacy (Oktafikasari & Mahmud, 2017). Knowledge of the economy plays an important role in shaping one's consumption behavior. Individuals with a good level of economic literacy will be selective in determining the choice of products to be consumed and prioritize needs first, and adjust them to their purchasing ability (Wulandari, Wahyono, & Haryono, 2016). Economic literacy is a useful tool to change behavior for the better, for example, using income for savings, investment, protection and fulfillment of life (Sina, 2012). According to Salemi (2005), economic literacy is the application and understanding of basic economics in real-life situations. Rogers (2014) stated that economic literacy is more than just knowledge about financial problems themselves. The importance of economic literacy can minimize the consumptive behavior of students in making consumption (Astuti, 2016).

Universities as formal educational institutions in developing potential and creating achievements are expected to be able to realize and realize the goals of national education (Sari & Kurniawati, 2020). Students at the Faculty of Economics, Universitas Negeri Padang, are equipped with basic economic knowledge, both in the micro and macro scope. With the knowledge gained during lectures, it is expected that students of the Faculty of Economics have good literacy. Economic literacy will bring someone smart in making decisions in various aspects of economic life, including aspects of saving, managing accounts

payable, managing assets, investing and protecting themselves and their families (Budiwati, Kinanti, Nuriansyah, & Nurhayati, 2020). With so much knowledge that individuals have, Stevani & Gumanti (2019) in their study analyzed the level of economic literacy of students in Sociology Education and Economic Education at STKIP PGRI West Sumatra. The study conducted found that the level of economic literacy of students of the Sociology and Economic Education Study Program of STKIP PGRI West Sumatra was in the medium category, which was 62%. From the results of these studies, students should be able to increase their understanding of economic concepts and their application in making economic decisions in everyday life. This is because economic literacy is needed in human life, especially in making economic decisions.

In addition, consumptive behavior is also inseparable from the influence of income. Student income comes from three sources, namely income from parents, salaries for part-time workers, and scholarships for scholarship recipients. This income is then allocated as routine or non-routine consumption expenditures and food and non-food consumption (Juliani & Cerya, 2019). Romadloniyah & Setiaji (2020) in their research stated that the socioeconomic status of parents, one of which was measured by parental income, had a positive effect on adolescent consumptive behavior.

In line with research conducted by Sipunga & Muhammad (2014) that parental income affected the buying behavior of teenagers. The results of the study stated that there were differences in consumptive behavior between adolescents with upper-class and lower-class parents' income. The higher the income of parents is, the greater the opportunity to spend money given by parents. On the other hand, the lower the parent's income is, the smaller the opportunity to spend the money given by the parents.

This study aimed to analyze: (1) The effect of e-money on the consumptive behavior of the students of the Faculty of Economics,

UNP, (2) The effect of economic literacy on the consumptive behavior of the students of the Faculty of Economics, UNP, (3) The effect of parental income on the consumptive behavior of the students of the Faculty of Economics, UNP, (4) The effect of e-money, economic literacy and parental income simultaneously on the consumptive behavior of the students of the Faculty of Economics, UNP.

## METHODS

This type of research was a quantitative research with a descriptive approach. This research design was a causal research. Causal research was used to explain the effect of changes in one variable on changes in other variables. Data collection techniques were in the form of questionnaires, tests, and documentation. The sampling technique in this study was purposive sampling with a total sample of 133 respondents. The data analysis technique used multiple linear regression analysis and classical assumption test, F test, t-test and coefficient of determination which was processed by using the SPSS version 21 application.

## RESULTS AND DISCUSSION

Respondents in this study were students of the Faculty of Economics, UNP who had used or were currently using e-money, 133 respondents consisting of 30 (22.6%) men and 103 (77.4%) women. Of the 133 respondents, 60 (45.1%) were students majoring in economics education, 32 (24.1%) were majoring in management, 22 (16.5%) were majoring in accounting, and 19 (14.3%) were majoring in economics. The types of e-money that were most widely used by respondents were ShopeePay, GoPay, Dana, and so on.

The results of the normality test with Kolmogorov-Smirnov showed that the Asymp value of Sig. (2-tailed) of  $0.502 > 0.05$ , it can be concluded that the data was normally distributed. The results of the heteroscedas-

**Table 2.** Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.042	14.273		.003	.998
E-money (X1)	.456	.108	.341	4.226	.000
Economic Literacy (X2)	-.136	.057	-.196	-2.405	.018
Parent's income (X3)	3.857	1.924	.162	2.004	.047

Source: Data processed, 2021

ticity test showed the value of sig. on each variable, namely e-money ( $0.600 > 0.05$ ), economic literacy ( $0.128 > 0.05$ ) and parents' income ( $0.644 > 0.05$ ).

Thus, it can be concluded that in the regression model there was no symptom of heteroscedasticity. The results of the multicollinearity test showed the VIF value of the e-money variable ( $1.015 < 10$ ), the economic literacy variable ( $1.037 < 10$ ), and the parent's income variable ( $1.022 < 10$ ), so it can be concluded that the regression model did not have multicollinearity symptoms.

Based on Table 2, it can be obtained the multiple linear regression equation in this study is as follows:

$$Y = 0.042 + 0.456X_1 - 0.136X_2 + 3.857X_3 + e$$

The constant (a) of 0.042 indicated that without the e-money, economic literacy, and parental income variables, the average level of consumptive behavior of the students of the Faculty of Economics, UNP increased

by 0.042. The e-money variable (X1) had a coefficient of 0.456. That is, if the e-money variable increases by 1 unit, the consumptive behavior of the students of the Faculty of Economics, UNP will increase by 0.456 units and vice versa. The economic literacy variable (X2) had a coefficient value of -0.136. That is, if the economic literacy variable increases by 1 unit, then the consumptive behavior of the students of the Faculty of Economics, UNP will decrease by 0.136 units and vice versa. Parents' income variable (X3) had a coefficient of 3.857. That is, if the parent's income variable increases by 1 unit.

Based on Table 3, it was known that the significant value was  $0.000 < 0.05$ , it can be concluded that the variables e-money (X1), economic literacy (X2) and parents' income (X3) simultaneously had a significant effect on the consumptive behavior of students of the Faculty of Economics, Universitas Negeri Padang.

**Table 3.** F-test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3019.289	3	1006.430	9.056	.000b
Residual	14335.658	129	111.129		
Total	17354.947	132			

a. Predictors: (Constant), Parents' Income (X3), E-money (X1), Economic Literacy (X2)  
b. Dependent Variable: Consumptive Behavior (Y)

Source: Data processed, 2021

**Table 4.** t-test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.042	14.273		.003	.998
E-money (X1)	.456	.108	.341	4.226	.000
Economic Literacy (X2)	-.136	.057	-.196	-2.405	.018
Parent's Income (X3)	3.857	1.924	.162	2.004	.047

Source: Data processed, 2021

**Table 5.** Coefficient of Determination (R2)

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.417a	.174	.155	10.542

a. Predictors: (Constant), Parents' Income (X3), E-money (X1), Economic Literacy (X2)

b. Dependent Variable: Consumptive Behavior (Y)

Source: Data processed, 2021

Based on the test results in Table 4, it can be explained as follows: (1) The e-money variable (X1) had a positive and significant effect on the consumptive behavior of the students of the Faculty of Economics, UNP. This can be seen from the value of sig. e-money (X1) was  $0.000 < 0.05$ , so H0 was rejected and H1 was accepted, (2) Economic literacy variable (X2) had a negative and significant effect on the consumptive behavior of students of the Faculty of Economics, UNP. This can be seen from the value of sig. economic literacy (X2) was  $0.018 > 0.05$ , so H0 was rejected and H2 was accepted. The t-count value in the table was -2.405, this negative sign (-) means that economic literacy had a negative effect on consumptive behavior, (3) Parents' income variable (X3) had a positive and significant effect on the consumptive behavior of students of the Faculty of Economics, UNP. This can be seen from the value of sig. parents' income (X3) was  $0.047 < 0.05$ , so H0 was rejected and H3 was accepted.

From Table 5 it can be seen that the

Adjusted R-Square value was 0.168, meaning that the variables of e-money, economic literacy and parental income affected the consumptive behavior of the students of the Faculty of Economics, UNP by 15.5%. While the remaining 84.5% (100% - 15.5%) the consumptive behavior of the students of the Faculty of Economics, UNP was influenced by other variables that were not included in the linear regression model in this study.

Based on the results of hypothesis testing, it can be concluded that there was a significant effect of the three independent variables together, namely e-money, economic literacy, and parental income on the consumptive behavior of students of the Faculty of Economics, UNP with a sig value. of  $0.000 < 0.05$ . According to Hawkins et al. (2007), consumer behavior can be influenced by external and internal factors. External factors consist of culture and sub-culture, demographics, social status, reference groups, family, and marketing activities. Meanwhile, internal factors consist of perception, learning, memory, motivation,

personality, emotions and attitudes. Cultural values which are external factors can be in the form of tradition/change, both changes in fashion, technology, and recreation.

Based on the results of this study, it was known that e-money partially had a positive and significant effect on the consumptive behavior of students of the Faculty of Economics, UNP with a value of sig.  $0.000 < 0.05$ . So it can be said that e-money as measured by indicators of perceived usefulness and perceived ease had an effect on the level of consumptive behavior of the students of the Faculty of Economics, UNP.

Based on the processed data on the use of e-money by students of the Faculty of Economics, UNP, it was known that students who had used or were currently using e-money really felt the benefits and ease of use. By using e-money, students can make transactions quickly, can be done anywhere and anytime, and do not need to wait for change so that its use is more efficient than using cash. Currently, there are many outlets or shops that accept payments by e-money and not infrequently e-money also offers additional benefits such as discounts or cashback. The existence of the benefits and ease of use of e-money is what can affect the consumptive behavior of the students of the Faculty of Economics, UNP.

The results of this study were in line with the research of Fauziah & Nurhasanah (2020) entitled *The Effect of The Perception of Electronic Money on Consumptive Behavior of STEI SEBI Students*. The results of this study indicated that e-money had a positive and significant effect on the consumptive behavior of STEI SEBI students. This means that with the high use of electronic money, the consumptive behavior of STEI SEBI students also increased.

This was also supported by Kusuma (2020) in his research on the effect of electronic wallets (e-wallet) on the consumptive behavior of students at Raharja University. The results of the study stated that the use of electronic wallets had a significant effect on the consumptive behavior of students. Electro-

nic wallet is a type of server-based e-money. Electronic wallets as a means of non-cash payments that are easier, safer, efficient and innovative make it easy for students to make online transactions.

Based on the results of this study, it was known that economic literacy had a negative and significant effect on the consumptive behavior of students of the Faculty of Economics, UNP with a value of sig.  $0.018 < 0.05$ . So it can be concluded that the level of economic literacy of UNP Faculty students had an effect on consumptive behavior.

Economic literacy is needed in human life, especially in making economic decisions. Individuals with a high level of economic literacy will be selective in determining the choice of products to be consumed. The low level of economic literacy for students of the Faculty of Economics, UNP can result in students not being able to make choices between their needs and desires so that students tend to behave consumptively.

The results of this study were in line with research conducted by Nurjanah, Ilma, & Suparno (2018) with the title *Effect of Economic Literacy and Conformity on Student Consumptive Behavior*. The results of this study concluded that Economics literacy partially had a negative and significant effect on the consumptive behavior of students. That is, if the individual's level of economic literacy is low, then the individual will tend to behave consumptively, and vice versa. Economic knowledge has an important role in shaping one's consumption behavior (Oktafikasari & Mahmud, 2017). A good level of literacy will make individuals more selective in determining the products to be consumed, prioritizing needs first, and adjusting to their abilities.

Based on the results of this study, it is known that the income of parents partially or individually affected the consumptive behavior of students at the Faculty of Economics, Universitas Negeri Padang with a sig.  $0.047 < 0.05$ . It can be concluded that the income of parents determined the level of consumptive behavior of the students of the Faculty of

Economics, UNP. The high and low income of parents can affect a person's behavior in making purchases. The high income of parents of students from the Faculty of Economics, UNP will provide opportunities for students to spend more money so that it can cause students to tend to behave consumptively.

The results of this study were in line with the results of research by Romadloniyah & Setiaji (2020) entitled *The Effect of Parents' Socio-Economic Status, Conformity, and Financial Literacy on Consumptive Behavior in a Gender Perspective*. The results of the study concluded that the socio-economic status of parents as measured by parental income had a positive effect on adolescent consumptive behavior partially, namely 5.95%. This was also supported by Sipunga & Muhammad (2014) in their research which stated that the socio-economic status of parents greatly influenced the buying behavior of teenagers. The higher the income of parents, the greater the opportunity to spend money given by parents. The lower the parent's income.

Furthermore, Sipunga & Muhammad (2014) explained that parental income had a close relationship with adolescent consumption patterns. Teenagers with high parental income will easily get access to shopping so they will have great opportunities to behave consumptively. Teenagers will find it easier to achieve the desired social status.

## CONCLUSION

This section consists of conclusions, clarity of new findings, new theories and possible development of future research. Based on the results of the research and discussion, the conclusions that can be drawn from the effect of e-money, economic literacy, and parental income on the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang are as follows:

First, e-money, economic literacy, and parental income generally had a significant effect on the consumptive behavior of the students of the Faculty of Economics, Universi-

tas Negeri Padang. Second, E-money had a positive and significant effect on the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri State University. That is, if the use of e-money is high, the consumptive behavior of students of the Faculty of Economics, State University of Padang will also increase.

Third, Economic literacy had a negative and significant effect on the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang. That is, if the level of economic literacy is high, the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang will decrease, and vice versa. If the level of economic literacy is low, then students of the Faculty of Economics, Universitas Negeri Padang will tend to behave consumptively. Fourth, the income of parents had a positive and significant effect on the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang. That is, if the income of parents increases, the consumptive behavior of students will increase, and if the income of parents decreases, the consumptive behavior of students will decrease. then the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang will decrease, and vice versa. If the level of economic literacy is low, then students of the Faculty of Economics, Universitas Negeri Padang will tend to behave consumptively.

Fourth, the income of parents had a positive and significant effect on the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang. That is, if the income of parents increases, the consumptive behavior of students will increase, and if the income of parents decreases, the consumptive behavior of students will decrease. then the consumptive behavior of the students of the Faculty of Economics, UNP will decrease, and vice versa. If the level of economic literacy is low, then students of the Faculty of Economics, Universitas Negeri Padang will tend to behave consumptively.

Fifth, the income of parents had a positive and significant effect on the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang. That is, if the income of parents increases, the consumptive behavior of students will increase, and if the income of parents decreases, the consumptive behavior of students will decrease. Parent's income had a positive and significant effect on the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang. That is, if the income of parents increases, the consumptive behavior of students will increase, and if the income of parents decreases, the consumptive behavior of students will decrease. Parent's income had a positive and significant effect on the consumptive behavior of the students of the Faculty of Economics, Universitas Negeri Padang. That is, if the income of parents increases, the consumptive behavior of students will increase, and if the income of parents decreases, the consumptive behavior of students will decrease.

Based on the conclusions from the results of this study, the following suggestions can be given: (1) The results of this study found that e-money had a positive and significant effect on the consumptive behavior of students of the Faculty of Economics, UNP. With regard to consumption, the advice that can be given to students who are technology literate is to use e-money wisely, (2) Researchers give advice to students that economic literacy is important to avoid consumptive behavior. Based on the results of the study, the economic literacy of students of the Faculty of Economics can be said to be quite low. Therefore, economic literacy needs to be improved so that students make wiser decisions in making consumption.

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