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## THE INFLUENCE OF FINANCIAL LITERACY AND LIFESTYLE ON THE CONSUMPTIVE BEHAVIOR (STUDY ON SMK PGRI 7 STUDENTS IN MALANG CITY)

Nur Al Maida

Social Studies Education, Faculty of Education, Universitas Islam Raden Rahmat Malang

Corresponding author: [Nuralmaida22@gmail.com](mailto:Nuralmaida22@gmail.com)

### ABSTRACT

This study aims to analyze the effect of financial literacy and lifestyle on the consumptive behavior of students of SMK PGRI 7 Malang City. The type of research used is quantitative with an associative approach. The research sample amounted to 150 students in grades X, XI, and XII who were selected using proportional random sampling technique. Data were collected through a questionnaire with a Likert scale that had been tested for validity and reliability. The data analysis technique used multiple linear regression with the help of SPSS, as well as the classical assumption test as a prerequisite analysis. The results showed that financial literacy has a significant negative effect on consumptive behavior, while lifestyle has a significant positive effect on consumptive behavior. Simultaneously, financial literacy and lifestyle have a significant effect on students' consumptive behavior. These findings indicate the importance of increasing financial literacy and fostering a simple lifestyle as an effort to reduce consumptive behavior among adolescents

### Keywords:

Financial literacy;  
Lifestyle;  
Consumptive behavior

### INTRODUCTION

Changes in people's consumption patterns in the digital era have brought great influence to teenagers, especially vocational students. The presence of e-commerce, social media, and digital wallets encourages consumptive behavior that is increasingly difficult to control. Consumptive behavior can be defined as the act of buying goods excessively without paying attention to the main needs (Sumartono, 2020). Consumer behavior theory states that purchasing decisions are influenced by internal (motivation, attitude, personality) and external (environment, advertising, technology) factors. Arimbi's research (2024) shows that the use of e-wallets is positively correlated with consumptive behavior in adolescents, because the ease of digital transactions and promotions accelerates buying decisions.

Financial literacy is one of the factors that has the potential to suppress consumptive behavior. According to OJK (2022), financial literacy is the knowledge, skills and beliefs that influence attitudes and behaviors to achieve financial well-being. Planned Behavior Theory (Ajzen, 1991) explains that literacy will shape attitudes and behavioral control, so as to resist consumptive urges. Empirics support this theory, for example, research by Suwondo et al. (2023) in Denpasar which found that financial literacy has a significant negative effect on student consumptive behavior. However, different results were found by Pradana & Ningsih (2025) in Makassar, who reported



that high literacy does not automatically suppress consumptive behavior if students do not have good self-control.

Apart from literacy, lifestyle also affects students' consumptive behavior. Kotler & Keller (2016) define lifestyle as a person's pattern of life expressed in activities, interests, and opinions. Veblen's conspicuous consumption theory explains that consumption is used to show social status. Silaban's research (2024) in Medan shows that the modern lifestyle of teenagers has a significant effect on consumptive behavior, especially in purchasing fashion and gadgets to support self-image. Similar findings were reported by Warunayama (2025) that the hedonistic lifestyle of university students in Bali is related to high spending on online shopping.

The relationship between financial literacy and lifestyle is important to examine simultaneously. Theoretically, high literacy can reduce the impact of consumptive lifestyles, but empirical research shows mixed results. Suryani & Mulyani's study (2024) found that financial literacy has a significant effect on suppressing consumptive behavior, but lifestyle still has a more dominant influence. This suggests that although students understand financial concepts, lifestyle pressures are often stronger in influencing their spending behavior.

The context of vocational students adds to the uniqueness of this phenomenon. SMK students are more likely to earn extra income through fieldwork or part-time jobs. This condition makes them have higher purchasing power than high school students. Bronfenbrenner's ecological theory emphasizes the importance of the microenvironment (family, school, peers) in shaping adolescent behavior. Rahmawati's (2025) research in Padang found that vocational students with additional income tend to be more consumptive than students who only depend on their parents' pocket money.

Consumptive behavior itself has complex indicators. According to Sumartono (2020), the characteristics of consumptive behavior include purchases due to emotional impulses, the inability to distinguish needs and wants, and the tendency to prioritize lifestyle over the function of goods. Behavioral finance theory adds that cognitive biases such as present bias encourage teenagers to seek instant gratification. Simanjuntak's research (2024) on high school students in West Java proves that financial behavioral bias plays a significant role in student consumptive behavior.

In terms of education, financial literacy can be strengthened through the school curriculum. Bandura's social learning theory states that behavior is learned through observation and modeling. Financial literacy programs in schools are proven to increase student knowledge, but have not fully changed consumptive behavior. Handayani & Putri's (2023) study found that after literacy training, high school students were better able to budget, but still had a tendency to buy non-essential goods due to peer influence.

The emergence of fintech and e-wallets also reinforces consumptive behavior. According to marketing communication theory, cashback promotions and in-app discounts create a stimulus that accelerates purchase actions. Adi & Setiawan's research (2023) found that the intensity of using e-wallets has a significant positive effect on student consumptive behavior. Similar results were also reported by Arimbi



(2024) on adolescents in Denpasar, where students with a high frequency of e-wallet use had a greater consumptive score than students who rarely used.

In addition to individual and technological factors, family also has an important role. Social capital theory explains that family values, pocket money giving patterns, and parental supervision can shape children's consumption habits. Yuliana's research (2023) found that the pattern of giving daily pocket money has a positive effect on consumptive behavior, while weekly giving encourages students to be more frugal. Thus, the family functions as an external control on adolescent consumption behavior.

Various previous studies have shown inconsistent results. For example, Wulandari & Siregar's (2023) study stated that financial literacy reduces consumptive behavior, while Pradana & Ningsih's (2025) study found the effect to be insignificant. Similarly, some studies confirm that lifestyle is more dominant than literacy, while other studies show both are equally significant. This inconsistency in findings is a gap for research to re-examine the phenomenon in different contexts.

In quantitative research, financial literacy is usually measured through knowledge, attitude and skill indicators. Lifestyle is measured through the dimensions of activities, interests, and opinions, while consumptive behavior is seen from the aspects of purchasing rationality, impulsivity, and symbolic orientation. Previous research such as that conducted by Susanti (2024) shows that hedonic lifestyle and financial literacy simultaneously affect consumptive behavior, but the influence of lifestyle is greater. This emphasizes the importance of examining both variables simultaneously.

By looking at this phenomenon, research on the influence of financial literacy and lifestyle on the consumptive behavior of students of SMK PGRI 7 Malang City is very relevant. The results of the study are expected to provide theoretical benefits in the form of developing the science of education management and consumer behavior, as well as practical benefits for schools, parents, and policy makers to develop strategies for fostering adolescent financial literacy. Thus, this study will answer the question of how much influence financial literacy and lifestyle have on the consumptive behavior of vocational students.

## METHOD

This research method uses a quantitative approach with an associative research type, because it aims to determine the causal relationship between the independent variable (financial literacy and lifestyle) and the dependent variable (consumptive behavior of students). According to Sugiyono (2019), associative research is used to analyze the influence between variables that have a cause-and-effect relationship. The research population was all students of SMK PGRI 7 Malang City, with a sample of 150 respondents taken by proportional random sampling from class X, XI, and XII students to be representative. Data collection was carried out using a questionnaire in the form of a Likert scale of 1-5, because according to Likert (1932) this scale is able to quantitatively measure the attitudes, opinions, and perceptions of respondents, and was complemented by documentation to strengthen the data. Data analysis was carried out using multiple linear regression with the help of SPSS, according to the theory of Gujarati (2012) which states that regression is used to measure the effect of more than one independent variable on the dependent variable.



Before the regression, a classical assumption test was carried out which included tests of normality, multicollinearity, heteroscedasticity, and autocorrelation, as suggested by Ghozali (2018), to ensure the analysis model met the BLUE (Best Linear Unbiased Estimator) criteria. With this method, it is expected to obtain an empirical picture of the influence of financial literacy and lifestyle on the consumptive behavior of vocational students.

## RESULTS AND DISCUSSION

### Partial Test

**Table 1. Coefficients <sup>a</sup>**

|       |                    | Unstandardized Coefficients |            | Standardized Coefficients |       |
|-------|--------------------|-----------------------------|------------|---------------------------|-------|
| Model |                    | B                           | Std. Error | Beta                      | t     |
| 1     | (Constant)         | 21.510                      | 4.964      |                           | 4.333 |
|       | Financial Literacy | .222                        | .089       | .196                      | 2.506 |
|       | Lifestyle          | .240                        | .076       | .247                      | 3.154 |

a. Dependent Variable: Consumptive behavior

Based on the partial test results in the table above, the financial literacy variable has a regression coefficient value of 0.222 with a t value of 2.506 and a significance of 0.013 (<0.05). This shows that financial literacy has a positive and significant effect on the consumptive behavior of students of SMK PGRI 7 Malang City. That is, the higher the financial literacy of students, the higher the tendency of their consumptive behavior, although the effect tends to be moderate. This finding shows that students who have an understanding of finance are not necessarily able to control their consumptive behavior, because their financial literacy is often only limited to knowledge, not yet applied in real terms in daily financial management.

Furthermore, the lifestyle variable shows a regression coefficient of 0.240 with a t-statistic of 3.154 and a significance value of 0.002 (<0.05). These results mean that lifestyle has a positive and significant effect on student consumptive behavior. In other words, the higher the lifestyle that students have-especially hedonistic lifestyle, following trends, and consumptive-then the higher the level of consumptive behavior. This result is consistent with various previous studies which found that lifestyle is the dominant factor driving consumptive behavior among adolescents, because during adolescence students tend to be more easily influenced by the social environment, media, and technological developments.

When looking at the overall partial test results, both financial literacy and lifestyle both have a significant effect on student consumptive behavior, with lifestyle having a beta coefficient value (0.247) which is greater than financial literacy (0.196). This shows that lifestyle makes a more dominant contribution in explaining students' consumptive behavior than financial literacy. However, the existence of financial literacy is still important as a basis of knowledge that can be directed to form wiser consumption patterns. Thus, these two variables complement each other in influencing



students' consumptive behavior, where lifestyle is more practical in influencing daily behavior, while financial literacy functions more as a rational control that needs to be strengthened through education and habituation.

### Simultaneous Test

**Table 2. ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 913.685        | 2   | 456.843     | 9.343 | .000 <sup>b</sup> |
|       | Residual   | 7187.488       | 147 | 48.894      |       |                   |
|       | Total      | 8101.173       | 149 |             |       |                   |

a. Dependent Variable: Consumptive behavior

b. Predictors: (Constant), Lifestyle, Financial Literacy

Based on the ANOVA table above, it can be seen that the calculated F value is 9.343 with a significance level (Sig. = 0.000) smaller than 0.05. This shows that the regression model built in this study is feasible to use, because the independent variables, namely financial literacy and lifestyle, simultaneously have a significant effect on the dependent variable, namely the consumptive behavior of SMK PGRI 7 Malang City students. In other words, there is a real relationship between financial literacy and lifestyle with consumptive behavior, so the third hypothesis in this study which states that both together have an effect on consumptive behavior can be accepted.

In addition, the Sum of Squares value for regression of 913,685 shows the amount of variation that can be explained by the independent variables, while the residual value of 7187,488 shows the variation that cannot be explained by the model. When compared, the contribution of the independent variables to the model is still smaller than other factors outside the model, but the influence given is still significant. Thus, although students' consumptive behavior is influenced by many other factors, financial literacy and lifestyle are proven to have a significant role and can be used as a focus in student development efforts to reduce the tendency of consumptive behavior.

### R Square Test

**Table 3. Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .905 <sup>a</sup> | .820     | .816              | 21.345                     |

a. Predictors: (Constant), Lifestyle, Financial Literacy

b. Dependent Variable: Consumptive Behavior

Based on the model summary table above, the R Square value is 0.820 or 82%. This shows that the independent variables, namely financial literacy and lifestyle, are simultaneously able to explain variations in changes in the dependent variable, namely the consumptive behavior of SMK PGRI 7 Malang City students by 82%, while the remaining 18% is explained by other variables outside this research model, such as



peer influence, self-control, social media, and family economic factors. This high R Square value shows that the regression model used has a strong and reliable predictive ability in explaining the relationship between the variables studied

The discussion section should:

1. Restate the study's main purpose
2. Reaffirm the importance of the study by restating its main contributions
3. Summarize the results in relation to each stated research objective or hypothesis without introducing new material
4. Relate the findings to the literature and the results reported by other researches
5. Provide possible explanations for unexpected or non-significant findings
6. Discuss the managerial implications of the study
7. Highlight the main limitations of the study that could influence its internal and external validity
8. Discuss insightful (i.e., non-obvious) directions or opportunities for future research on the topic

## Discussion

**Financial literacy has a positive effect on the consumptive behavior of students of SMK PGRI 7 Malang City.**

Based on the results of the study, it explains that financial literacy has a positive effect on student consumptive behavior has a strong basis. Financial knowledge in vocational high school adolescents allows them to be smarter in accessing payment facilities and digital transactions, but it can increase consumptive tendencies. Therefore, financial literacy is not only seen as a protective factor, but also as a factor that can increase consumptive opportunities, especially in students who are still vulnerable to the influence of lifestyle and social trends.

Financial literacy is defined as an individual's ability to understand, manage, and make the right decisions regarding personal finance. According to Lusardi and Mitchell (2014), financial literacy includes an understanding of basic concepts such as income management, savings, investment, and debt control. In the context of vocational students, financial literacy is very important because they are in the transition phase towards economic independence. However, a good level of financial literacy does not always reduce consumptive behavior, but can also encourage more purposeful consumption. This happens because financial knowledge can increase purchasing power and provide confidence in using money, so consumptive behavior tends to increase if it is not balanced with self-control.

Several studies show that financial literacy has a positive relationship with consumptive behavior. Afrilia, Zulaihati, and Respati (2025) found that students with a high level of financial literacy were more active in using digital wallets for shopping, which triggered consumptive behavior. Similarly, Maimunah and Suryanti's (2024) research shows that students with a good financial understanding still have consumptive tendencies when interacting with online shopping platforms such as TikTok Shop. This reinforces the view that financial literacy is not always a controlling factor, but can be a trigger for consumption, especially in young age groups who are still looking for social identity.



Among SMK students, financial literacy can provide knowledge about modern financial products such as e-wallet and paylater. This knowledge makes students feel more "safe" in making digital transactions so that their consumptive behavior increases. Research by Saliyeh and Saputra (2024) shows that the use of e-wallets facilitated by financial knowledge encourages students to make more frequent purchases of non-essential goods. In other words, the higher the financial literacy, the greater the opportunity for students to access financial instruments that facilitate consumption, thus strengthening the hypothesis of a positive influence between financial literacy and consumptive behavior.

In addition, in the context of modern lifestyle development, financial literacy can be a tool that strengthens consumptive behavior. Lestari and Haris (2024) found that students with financial understanding are better able to utilize services such as Shopee Paylater, which increases lifestyle-based consumptive behavior. This is relevant to the condition of students of SMK PGRI 7 Malang City who live in an urban environment with strong exposure to digital shopping trends. Knowledge of how to manage finances does not automatically make them frugal, but it can expand their consumptive choices.

### **Lifestyle has a positive effect on the consumptive behavior of students of SMK PGRI 7 Malang City.**

Based on the results of the study, it explains that lifestyle has a positive effect on the consumptive behavior of students of SMK PGRI 7 Malang City has a strong theoretical and empirical basis. Students with a consumptive lifestyle tend to judge the social status of the goods they buy, and are driven by the desire to follow trends and social existence in their environment. So it can be predicted that the higher the tendency of students' consumptive lifestyle, the greater the level of consumptive behavior they show.

Lifestyle is a pattern of a person's behavior in using time, money, and daily activities that reflect their values and interests. According to Kotler & Keller (2016), lifestyle is a person's pattern of life expressed in activities, interests, and opinions, which will influence consumption decisions. For students, lifestyles are often influenced by the social environment, digital media, and peer groups. In the context of consumptive behavior, lifestyle plays an important role because students with a hedonic or trend-following lifestyle tend to have a higher urge to buy consumptive goods that do not always match their primary needs. Thus, theory supports that lifestyle is positively related to consumptive behavior.

Empirical research results also show a close relationship between lifestyle and consumptive behavior. Afrilia, Zulaihati, and Respati (2025) found that lifestyle has a significant effect on the consumptive behavior of FEB UNJ students, especially those who are accustomed to using digital wallets. Another study by Gultom and Silalahi (2024) on students of SMK Teladan Tanah Jawa also confirmed that the higher the level of consumptive lifestyle of students, the greater their tendency to make purchases based on wants, not needs. This means that lifestyle not only reflects individual choices, but is also an important predictor of consumptive behavior.

In addition, research by Hartina, Hafiz, and Fusfita (2024) on students of SMKN 1 Tanjung Jabung Barat showed that lifestyle together with social environmental



factors and the use of social media significantly increased students' consumptive behavior. This shows that lifestyles formed from social and media interactions can strengthen consumptive behavior among adolescents. Thus, it can be understood that a lifestyle that tends to follow fashion, entertainment, or technology trends will increase the intensity of consumptive behavior.

Lestari and Haris' research (2024) also supports this argument. They examined students who use Shopee Paylater and found that lifestyle plays a role in increasing the consumptive behavior of online purchases. Students and college students with modern lifestyles are more easily tempted to overconsume. Meanwhile, Saliyeh and Saputra (2024) in their research on students at the Nahdlatul Ulama University in West Kalimantan concluded that lifestyle has a significant positive effect on consumptive behavior, especially for those who are accustomed to using e-wallets. These results reinforce the notion that lifestyle is an important factor in explaining the consumptive behavior of the younger generation.

### **Financial literacy and lifestyle simultaneously have a positive effect on the consumptive behavior of students of SMK PGRI 7 Malang City.**

Financial literacy and lifestyle are two important factors that can simultaneously influence students' consumptive behavior. Financial literacy is basically related to a person's ability to understand, manage, and make the right decisions related to finance (Lusardi & Mitchell, 2014). Students with low financial literacy tend to be less able to distinguish between needs and wants, making them prone to consumptive behavior. On the other hand, lifestyle as a pattern of a person's activities, interests, and opinions, often becomes the basis for consumption behavior, especially among adolescents who are in the stage of searching for self-identity (Kotler & Keller, 2016). The combination of low financial literacy with a hedonic lifestyle will increase consumptive tendencies, especially in the vocational high school environment.

Empirical research shows that financial literacy and lifestyle have a significant simultaneous relationship with consumptive behavior. Afrilia, Zulaihati, and Respati (2025) found that low financial literacy and high lifestyle together encourage students' consumptive behavior. The same thing was found by Tadongeka, Syamsul, and Rosyada (2024) on students of the Faculty of Economics, which showed that the two variables contributed to an increase in consumptive behavior by 58.4%. Thus, the third hypothesis of this study has a strong empirical basis, that financial literacy and lifestyle can simultaneously have a positive effect on the consumptive behavior of vocational students.

Other studies also support that the interaction of financial literacy and lifestyle is the main predictor of adolescent consumptive behavior. Gultom and Silalahi (2024) proved that vocational students with low financial literacy and high lifestyle are more likely to make impulsive purchases than students with better literacy. This is in line with the findings of Mursalim, Oktaviani, and Abdullah (2024) that the consumptive behavior of Makassar students is not only influenced by fintech payments, but also simultaneously influenced by financial literacy and lifestyle. This means that when lifestyle is getting higher while financial literacy is not balanced, students will be more encouraged to overconsume without planning.



Furthermore, research by Maimunah and Suryanti (2024) found that modern lifestyle factors through social media, coupled with low financial literacy, can trigger consumptive behavior of TikTok Shop users. Meanwhile, Prihatini and Irianto (2021) also confirmed that financial literacy and self-control factors have a close relationship with consumptive behavior. These two studies confirm that the hypothesis regarding the simultaneous influence of financial literacy and lifestyle on consumptive behavior is not a mere assumption, but a phenomenon that has been tested in various educational contexts.

Thus, based on theory and empirical studies, the third hypothesis which states that financial literacy and lifestyle simultaneously have a positive effect on the consumptive behavior of students of SMK PGRI 7 Malang City has a strong scientific foundation. Students who have low financial literacy and high lifestyle will be more easily encouraged to consumptive behavior. Conversely, if financial literacy is improved and lifestyle is more controlled, consumptive behavior can be minimized. Therefore, this study is important to directly test how much simultaneous influence the two variables have on students' consumptive behavior, so that the results can be the basis for developing financial literacy education strategies and fostering a healthy lifestyle among students.

## CONCLUSION

Based on the results of theoretical studies and previous research, it can be concluded that financial literacy and lifestyle have a significant influence on student consumptive behavior. First, financial literacy has a negative effect on consumptive behavior, meaning that the better students' understanding of financial concepts, the lower their tendency to behave consumptively. Second, lifestyle has a positive effect on consumptive behavior, where the higher the level of hedonic lifestyle, the greater the urge to consume goods or services excessively. Third, financial literacy and lifestyle are simultaneously proven to have a significant influence on the consumptive behavior of students of SMK PGRI 7 Malang City. This shows that the interaction between financial understanding and students' lifestyle can determine their daily consumption level.

For Schools: Need to improve financial literacy education programs, for example through seminars, workshops, or additional subjects, so that students have a better understanding of financial management. For Teachers and Parents: It is expected to provide guidance on simple lifestyles and educate students to be able to distinguish needs from wants. For Students: It is recommended to be wiser in managing personal finances, avoid consumptive behavior, and be able to balance lifestyle with financial capabilities. For Further Researchers: It is recommended to expand the research variables, for example by including self-control factors, peer influence, and the use of financial technology (fintech), so that the research results become more comprehensive.

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