

The Influence of Financial Literacy,
Self Control and Parents's Socio
Economic Status on Students's
Consumptive Behavior

Rahmatia Eka Putri¹⁾

Entar Sutieman²⁾

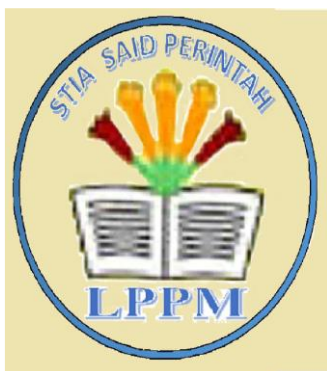
Ismail R. Noy³⁾

La Ode Marih⁴⁾

Victor Pattiasina⁵⁾

¹⁻⁴ Universitas Yapis Papua

Victorpattiasina5@gmail.com¹⁻⁴



LPPM STIA Said Perintah

Volume 3, No. 2, September 2022

<https://stia-saidperintah.e-journal.id/ppj>

Abstract

This study was conducted to examine the effect of financial literacy, self control and parents' socio economic status on the consumptive behavior of Korean Pop (K-Pop) fan students in Jayapura City. The population of this study were students who were fans of k-pop music in the city of Jayapura who followed the Army_Jayapura Instagram as many as 207 people. Based on the purposive sampling technique, a sample of 104 people was obtained. This study uses descriptive quantitative methods obtained from distributing questionnaires through google form. The analysis technique used is multiple linear regression.

The results of the study show that: (1) Financial Literacy has a significant effect on consumptive behavior, (2) self control has a significant effect on consumptive behavior, (3) parents' socio economic status has no effect on consumptive behavior, (4) financial literacy, self control and economic status of parents have a significant simultaneous effect on consumptive behavior in Korean Pop (k-pop) music fan students in Jayapura City.

Keywords : Financial Literacy, Self control, Parents' Socio-Economic Status, Consumptive Behavior

Introduction

K-pop has also penetrated into the Jayapura area, this can be seen from the emergence of *online shops* on Instagram social media selling K-pop goods domiciled in Jayapura City. The emergence of *online shops* for K-pop goods means that there is a k-pop market in Jayapura that proves that there are K-pop fans in Jayapura. According to Nursanti & Ulfa, (2013) stated that K-pop fans are also known to always be loyal to their idols, they do not hesitate to spend a lot of money to buy all kinds of trinkets related to their idols.

Consumptive behavior is often interpreted as excessive or wasteful consumption behavior. According to Sulistyawati, (2019) in her research states that consumptive behavior is the behavior of individuals who are shown to consume excessively and unplanned towards goods and services that are lacking or even unnecessary. Consumptive behavior is a consumption activity that is carried out in excess and not according to needs. Consumptive behavior usually occurs in adolescents, it is related to the psychological characteristics possessed by adolescents. When the needs that are prioritized by adolescents are needs that are their basic needs, this will not be a significant problem, but when adolescents want to meet their needs, but these needs are not their basic needs, this is what needs attention so that adolescents do not tend to be consumptive in meeting their needs (Putri;, Widodo;, & Martono, 2016).

Based on the explanation above, it can be concluded that consumptive behavior is the action of a person in consuming goods or services that only attach importance to his desires rather than his needs or prioritize desires over needs and eliminate the scale of his priorities. This is supported by an opinion Kurniawan, (2017) which states that the pattern of consumptive behavior in question is a pattern of buying and fulfilling needs that is more concerned with the factor of desire than needs and tends to be dominated by worldly desires and pleasure alone.

Based on the law above, it can be stated that with education, it is hoped that students can develop themselves so that they have potential and skills in their lives. In addition, through education, it is hoped that it can form superior, qualified and competitive human resources in every change in the times. Tamaela, Tupamahu dan Balik, (2021) said that educational level has a positive relationship with activity. One of

the knowledge required by students is the knowledge of finance or financial literacy. According to Haryana, (2020) Financial literacy is the ability of each individual to make information judgments and make decisions effectively on the use and management of each individual's finances.

Based on the description above, the author is interested in conducting further research on the consumptive behavior of fan students and how the influence of financial literacy, self control and how they manage their finances. On that basis, researchers are interested in conducting a study about the impact of financial literacy, self control and socio economic status of parents on the consumptive behavior of Korean Pop (K-Pop) music fan students in Jayapura City.

Theoretical Framework and Development of Research Hypotheses

Positive Accounting Theory

In this case the theory of positive accounting seeks to explain or predict real phenomena and test them empirically (Ghozali; & Chariri;, 2007). Explanations or predictions are carried out according to their conformity with observations with the real world. The presence of a positive accounting theory has made a meaningful contribution to the development of accounting. The contribution of positive accounting theory to the development of accounting is to produce systematic patterns in accounting choices and provide specific explanations of these patterns, providing a clear framework in understanding accounting, showing the main role of contracting costs in accounting theory, explaining why accounting is used and providing a framework in predicting accounting options, encouraging relevant research where accounting emphasizes the prediction and explanation of accounting phenomena.

Consumptive Behavior

Consumptive behavior is an act of a person in making the decision to buy goods not only because of his needs, but also for the sake of satisfying his excessive desires, chronic and repetitive as a representative of negative feelings or to reduce negative feelings (Putri & Rositawati, 2020).

Financial Literacy

According to Deviyanti, (2018) financial literacy is knowledge about finances that a person has to be able to make effective financial decisions in managing his finances. Financial literacy is the ability to use basic economic concepts and critical thinking in making economic decisions (Lisnawati, 2019). Based on this concept support, the first hypothesis proposed in this study is that there is positive effect of financial literacy on consumptive behavior of Korean Pop (K-Pop) music fan students in Jayapura City.

Self Control

According to Dikria, (2016), self control is a complete interweaving that individuals do to their environment. Individuals with high self control pay great attention to the proper ways of behaving in varied situations. The individual tends to change his behavior according to the requests of the social situation which can then regulate the impression that his behavior makes more responsive to situational clues, more responsive to situational clues, more flexible, seeking to facilitate social interaction, be warm and open. So that good self control can make the individual accepted in his environment. Based on this concept support, the second hypothesis proposed in this study is that there is positive effect of self control on consumptive behavior of Korean Pop (K-Pop) music fan students in Jayapura City.

Socio Economic Status of Parents

Social status according to Sumarwan in Anggraeni, (2018) is equated with social class, that is, the division of society into different classes or different strata. Meanwhile, according to Anggraeni, (Anggraeni, 2018) Social class as a division of members of society into a hierarchy of classes of different statuses, so that members of each relatively the same classes have similarities. Based on this concept support, the third hypothesis proposed in this study is that there is positive effect of parents's socio economic status on consumptive behavior of Korean Pop (K-Pop) music fan students in Jayapura City.

Korean Popular Music (K pop)

In Korean, Korean popular music (*Korean pop music*) or K-Pop is called by the term 가요 or gayo. The history of Korean pop music begins with pre-modern pop music that emerged in the 1930s (Amalia, 2019). The 21st century is known for the outbreak

of the *Hallyu* phenomenon with the emergence of *Korean boy/girl bands* and solo artists in Asian countries until they appear in Western music schemes. The existence of K-Pop in the world of foreign music continues to increase with the increasing number of connoisseurs and fans of their music.

Research Methods

The research method used in this study used a descriptive quantitative method using a questionnaire. Where the data collected is the influence of financial literacy, self control and socio economic status of parents on consumptive behavior in Korean pop (K-Pop) fan students in Jayapura City. Quantitative research methods emphasize their analysis on numerical data (numbers) processed by statistical methods. The quantitative approach is usually carried out on inferential research and is based on conclusions and hypothesis testing. The population of this study were students who were fans of k-pop music in the city of Jayapura who followed the Army_Jayapura Instagram as many as 207 people. Based on the purposive sampling technique, a sample of 104 people was obtained. To answer the research problems, it is adjusted to the hypothetical model, where to test the hypothesis of this study using Multiple Linear Regression Analysis.

Discussion

Validity Test

A questionnaire is said to be valid if it is able to uncover something that the questionnaire will measure. Validity testing is carried out using the total product correlation formula then r calculation is obtained from the spss output result, the value is further compared with the r value of the table from the statistics book. In this study, the data used were 104 respondents, then to determine the r value of the table, namely with the formula $df = n-2$ ($df = 104 - 2 = 102$) with a significance level of 0.05 for a two-way test, then a table r of 0.1927 was obtained. The full validity test can be seen in the following table.

Validity Test Results

Variabel	Item	r count	r table	Information
Consumptive Behavior	Y1	0,423	0,1927	Valid
	Y2	0,460	0,1927	Valid
	Y3	0,572	0,1927	Valid
	Y4	0,523	0,1927	Valid
	Y5	0,541	0,1927	Valid
	Y6	0,516	0,1927	Valid
	Y7	0,532	0,1927	Valid
	Y8	0,637	0,1927	Valid
	Y9	0,556	0,1927	Valid
	Y10	0,427	0,1927	Valid
	Y11	0,534	0,1927	Valid
Financial Literacy	X1.1	0,455	0,1927	Valid
	X1.2	0,503	0,1927	Valid
	X1.3	0,632	0,1927	Valid
	X1.4	0,596	0,1927	Valid
	X1.5	0,544	0,1927	Valid
	X1.6	0,651	0,1927	Valid
	X1.7	0,714	0,1927	Valid
	X1.8	0,643	0,1927	Valid
	X1.9	0,600	0,1927	Valid
Self Control	X2.1	0,795	0,1927	Valid
	X2.2	0,861	0,1927	Valid
	X2.3	0,828	0,1927	Valid
	X2.4	0,658	0,1927	Valid
	X2.5	0,780	0,1927	Valid
Socio Economic Status of Parents	X3.1	0,688	0,1927	Valid
	X3.2	0,720	0,1927	Valid
	X3.3	0,716	0,1927	Valid
	X3.4	0,673	0,1927	Valid
	X3.5	0,608	0,1927	Valid
	X3.6	0,633	0,1927	Valid

Source; Primary data processed, (2022).

Based on the table of the validity test above, it shows that the calculated r value of each questionnaire item is greater than the r value of the table. Thus, from the results

it was proved that all the questionnaire items in the study were declared valid or valid.

Reliability Test

The reliability test in this study was to use Cronbach's Alpha formula. A variable is said to be reliable and consistent if the value of Cronbach's Alpha is greater than its critical value of 0.7 (Ghozali, 2013). The results of testing the reliability of each variable in this study can be presented in the following table.

Reliability Test Results

Variabel	Cronbach's Alpha	Critical Value	Information
Consumptive Behavior	0,731	0,7	Reliabel
Financial Literacy	0,769	0,7	Reliabel
Self Control	0,846	0,7	Reliabel
Socio Economic Status of Parents	0,756	0,7	Reliabel

Source; Process data using SPSS 22, (2022).

Based on the table of the reliability test above, it shows that the value of Cronbach's Alpha > 0.70 on all variables. Thus it can be said that all the concepts of measuring each variable of the questionnaire are reliable which means that all the data in this study are qualified and consistent.

Test of Classical Assumptions

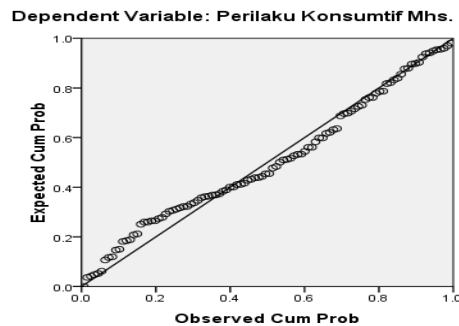
A good regression model must satisfy the absence of classical assumption problems in its model. If there are still classical assumptions then the regression model still has a bias. Testing of classical assumptions will be carried out below.

Normality Test

A good regression model is normally distributed or close to normal. A data is said to be normally distributed judging from the distribution of data on the diagonal axis in the normal probability plot graph where the data follows the direction of the diagonal line. Here is the picture for the normal probability plot.

Normal Probability Plot Test Results

Normal P-P Plot of Regression Standardized Residual



Based on figure above, it is known that on the diagonal line of consumptive behavior, small dots explaining that the regression data are seen following the direction of the diagonal line, thus the regression model in this study can be said to be normally distributed and this regression model is feasible to use.

Multicholnearity Test

The Multicholnearity test is used to determine the presence or absence of multicholnearity in the regression model used in this study, namely by looking at the tolerance value and variance inflation factor (VIF). The results of the multicholnearity test can be seen in the table as follows.

Multicholnearity Test Results

Variables	Collinearity Statistics	
	Tolerance	VIF
Financial Literacy	.701	1.427
Self Control	.664	1.507
Socio Economic Status of Parents	.900	1.111

Source; Process data using SPSS 22, (2022).

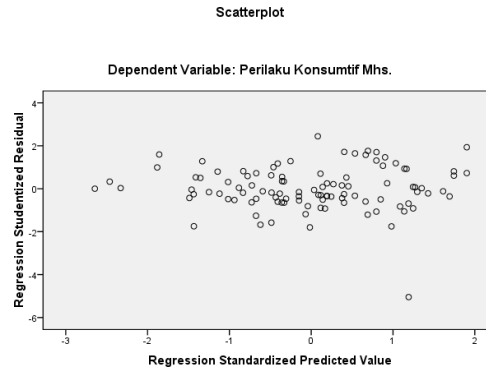
Based on the table above, it shows that the value of tolerance in the independent variable > 0.1 and the variance inflation factor (VIF) value < 10 . Thus, from these results it can be concluded that the entire regression model in this study did not occur multicholnearity and the data was suitable for use.

Heteroskedasticity Test

The heteroskedasticity test aims to test whether in the regression model there

is an inequality of variants from one observation to another. Here is a scatterplot image in the heteroskedasticity test.

Heteroskedasticity Test Results



Based on the figure above, it shows that on the Y axis (consumptive behavior) small dots are seen spreading around the upper and lower parts of the Y or 0 axis, thus the conditions of this test pass with an indication that no heteroskedasticity occurs so that it can proceed to the next test.

Multiple Linear Regression

Multiple linear regression analysis was used in this study with the aim of proving hypotheses regarding the influence of independent variables (X) on dependents (Y) in this study. The results of the multiple linear regression test are presented in the table as follows.

Multiple Linear Regression Test Results

Variable	Coefficient	t count	Sig.	Information
(Constant)	13.868	2.619	.010	
Financial Literacy	.358	2.393	.019	Significant
Self control	.357	1.998	.048	Significant
Socio Economic Status of Parents	.216	1.595	.114	Not significant
<i>Adjusted R Square</i>			.203	
Table t value			1,983	
Calculated F value			9,765	
Table F value			2.70	

Source; Process data using SPSS 22, (2022).

The model of regression equations that can be written from such results is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 13,868 + 0,358X_1 + 0,357X_2 + 0,216X_3 + e$$

Such regression equations can be described as follows:

- 1) The constant value of 13.868 indicates that if the value of all independent variables in this study is 0 or fixed, then the value of the dependent variable, namely consumptive behavior is worth 13.868.
- 2) The value of the regression coefficient of the financial literacy variable is 0.358 with a positive value. This means that every increase in the financial literacy variable by 1 time, the value of the consumptive behavior variable will increase by 0.358. Thus, financial literacy makes a positive contribution to consumptive behavior.
- 3) The value of the regression coefficient of the self control variable is 0.357 with a positive value. This means that every time the self control variable increases by 1 time, the value of the consumptive behavior variable will increase by 0.357. Thus, self control makes a positive contribution to consumptive behavior.
- 4) The value of the regression coefficient of the parental socio economic status variable is 0.216 with a positive value. This means that every time the parental socio economic status variable increases by 1 time, the value of the consumptive behavior variable will increase by 0.216. Thus, the socio economic status of parents makes a positive contribution to consumptive behavior.

Hypothesis Test

The t-test or partial test is used to partially test (separately or individually) whether the variables of financial literacy, self control and economic status of parents have an effect on consumptive behavior. Here is a presentation for the partial t-test table. Based on the results of the t test in the table above, it shows that the financial literacy variable has a calculated t value of 2.393 greater than the table t value of 1.983 with the formula $df = n - k$ or the amount of data (n) minus the number of variables (k) = $104 - 4 = 100$ at a significant level of 0.05. Then the significance value obtained by 0.019 is less than the significance level of 0.05. Thus, it can be concluded that the financial literacy

has a significant effect on the consumptive behavior variable, so that the hypothesis that states financial literacy has an effect on consumptive behavior is accepted.

Based on the results of the t test in the table above, it shows that the Self control variable has a calculated t value of 1.998 greater than the table t value of 1.983 with the formula $df = n-k$ or the amount of data (n) minus the number of variables (k) = $104-4 = 100$ at a significant level of 0.05. Then the significance value obtained of 0.048 is smaller than the significance level of 0.05. Thus, it can be concluded that the self control has a significant effect on the variable of consumptive behavior, so that the hypothesis that states self control has an effect on consumptive behavior is accepted.

Based on the results of the t test in the table above, it shows that the variable economic status of parents has a calculated t value of 1.595 less than the table's t value of 1.983 with the formula $df = n-k$ or the amount of data (n) minus the number of variables (k) = $104-4 = 100$ at a significant level of 0.05. Then the significance value obtained by 0.114 is greater than the significance level of 0.05. Thus, it can be concluded that the economic status of parents has no effect on the variable of consumptive behavior, so the hypothesis that states the economic status of parents has an effect on consumptive behavior is rejected.

The F test is a simultaneous regression relationship test that aims to determine whether all independent variables together have a significant influence on the dependent variable. The test results are simultaneously presented as follows; based on the data in the table above, it can be seen that the calculated F value is 9.765 and the significance value is 0.000. The number of samples forming the regression is 100, so the formula for the table F value is $N1 = k-1 = 4-1 = 3$, while $N2 = n-k = 104-4 = 100$, at a significance of 0.05, then the Ftable value is 2.70. Thus, it means that the value of Fhitung is greater than F tabel and the significance value of 0.000 is less than 0.05, so it can be concluded that financial literacy, self control and socio economic status of parents affect consumptive behavior so that is accepted.

Determination Test (R²)

The determination test is used to measure how much the percentage contribution of the variables financial literacy, self control and socio economic status of parents has on consumptive behavior. The following is a presentation of the

determination test table (R2). Based on the table above, it shows the results of regression calculations that the determination value (R2) or Adjusted R Square obtained is 0.203. This means that the variables of financial literacy, self control and socio economic status of parents affect consumptive behavior by 20.3%. Then the remaining 79.7% is the contribution of the influence of other free variables that were not studied in this study.

The Effect of Financial Literacy on Consumptive Behavior

Financial literacy is a person's knowledge and understanding of their financial concepts to make it easier to make decisions related to the use of their money or understand financial concepts and various benefits, risks and obligations of financial products to apply them to economic life.

This is as revealed Udayanthi, (2018) in their research states that financial literacy affects consumptive behavior, the results of his research show that the better financial literacy which is applied, the lower the level of consumptive behavior of the student. In line with research Kusniawati & Kurnniawan, (2016) and Wahyuni, (2019) which states that financial literacy has a positive effect on consumptive behavior, which means the higher the financial literacy, the lower the consumptive behavior. According to analisis Tribuana, (2020) it can be concluded that there is a relationship between financial literacy and consumptive behavior where when the level of financial literacy is higher, the will reduce the level of consumptive behavior of students, and vice versa if the lower the level of financial literacy will increase the consumptive behavior of students. In line with Qurotaa'yun and Krisnawati, (2019) which states that financial literacy has a significant negative influence on the consumptive behavior of the generation where if literacy finances go up then consumptive behavior will decrease. Variables become important because literacy is very likely to have an impact on the existence of the need to look for variations in a product category by consumers is an attitude of consumers who want to try other products and satisfy their curiosity about these products (Tamaela, 2015).

The Effect of Self Control on Consumptive Behavior

Self control is the ability to control and manage behavioral factors according to situations and conditions. Research conducted by Udayanthi et al., (Udayanthi et al., 2018) Self control affects student consumptive behavior which means that the higher of student's self control, the lower the lower his consumptive behavior. According to

Mutrofin, (2018) there is a significant influence of self control on consumptive behavior because the higher the self control carried out by students, the consumption patterns over time it will approach a rational level. This is in line with research conducted by Prihatini and Irianto, (2021) which states also that self control has a significant positive effect on consumptive behavior which means that the better the student's self control, the more it can avoid consumptive behavior and if self control is not good or low then it will be easy to behave consumptively. Siallagan, (2021) also stated that self control affects consumptive behavior, it can be concluded that the higher the level of self control of a person, the the stronger the control of behavior that is contrary to social norms.

The Effect of Parents' Socio Economic Status on Consumptive Behavior

The socio economic status of a parent is the position or position of a person in society related to the level of education, the level of income of ownership of wealth or facilities and the type of residence. In the study Anggraeni et al., (Anggraeni, 2018) stated that the simultaneous use of social media and the socio economic status of parents have an influence on consumptive behavior which means more and more the socio economic status of parents, the higher the consumptive behavior. This is in line with research Lisnawati, (Lisnawati, 2019) that the socio economic status of parents has a positive and significant effect on student consumptive behavior, that is, the higher it is the level of socio economic status of parents, the higher the consumption behavior of students. Students having a high socio economic status will be very different in terms of choosing a good or service when compared to socio economic status someone who is low. This means that the higher the socio economic status of parents, the more opportunities to consume.

Effect of Financial Literacy, Self Control, Socio Economic Status of Parents on Consumptive Behavior

Based on previous research that has been described above, with financial literacy, self control and the better socio economic status of parents, consumptive behavior will be more controlled and can minimize the risk of financial problems. So it can be presumed that financial literacy, self control and the socio economic status of parents affect consumptive behavior.

Conclusion

Based on the results of research that has been carried out related to the influence of financial literacy, self control and socio economic status of parents on consumptive behavior, it can be withdrawn. Conclusion financial literacy has a significant effect on consumptive behavior, self control has a significant effect on consumptive behavior, socio economic status of parents has no effect on consumptive behavior and financial literacy, self control and socio economic status of parents have a significant simultaneous effect on consumptive behavior in Korean Pop (K-Pop) music fan students in Jayapura City.

Suggestion

Some suggestions that can be put forward in this study are for the institution of Yapis Papua University Jayapura, to always maximize consumptive behavior by paying attention to the factors of financial literacy, self control and socio economic status of parents. For subsequent researchers it is recommended that they can add other free variables that can affect consumptive behavior, for example, such as lifestyle, social media and today's associations, as well as the selection of different research objects such as students who like keroncong music, or students who are members of communities in order to obtain better and wider research results.

Reference

- Amalia, I. (2019). *Pengaruh Kontrol Diri Terhadap Perilaku Konsumtif Pada Penggemar K-Pop Deasa Awal*.
- Anggraeni, E. (2018). Pengaruh Media Sosial Dan Status Sosial Ekonomi Orang Tua Terhadap Perilaku Konsumtif Mahasiswa. *Economic Education Analysis Journal*, 7(1), 172–180.
- Deviyanti, S. (2018). Pengaruh Literasi Keuangan Terhadap Perilaku Konsumtif Peserta Didik Kelas XII IPS SMA Negeri 3 Makassar. *Journal Of Chemical Information And Modeling*, 53(9), 1689–1699.
- Dikria, O. (2016). *Pengaruh Literasi Keuangan dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa Jurusan Ekonomi Pembangunan Fakultas Ekonomi Universitas Negeri Malang Angkatan 2013*. 09(2), 128–139.
- Eduard Yohannis Tamaela, Fenri Tupamahu, Dessy Balik. (2021). Karakteristik

- Wirausaha, Tingkat Pendidikan dan Karakteristik Usaha Sebagai Penentu Keberhasilan Bisnis Pariwisata di Wilayah Pesisir dan Pulau-Pulau Kecil. *Maneksi*, 10(1), 1–16. Retrieved from <https://ejournal-polnam.ac.id/index.php/JurnalManeksi/article/view/636/>
- Eduard Yohannis Tamaela. (2015). Pengaruh Atribut Produk dan Pencarian Variasi Terhadap Perilaku Perpindahan Merek Handphone Merek Nokia dan Blackberry ke Samsung Galaxy Series pada Konsumen di Kota Ambon. *Benchmark Jurnal Ekonomi Bisnis & Akuntansi*, 3(2), 49–62. https://www.academia.edu/download/62447509/Pengaruh_Atribut_Produk_dan_Pencarian_Variasi_Terdapat_Perilaku_Perpindahan_Merek_Nokia_dan_Blackberry_ke_Samsung_Galaxy20200323-95879-1.pdf
- Ghozali, I., & Chariri, A. (2007). *Teori Akuntansi* (3rd ed.). Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, H. I. (2013). *Analisa Multivariate dengan Program SPSS*.
- Haryana, R. D. T. (2020). Pengaruh Life Style, Self Control dan Financial Literacy Terhadap Perilaku Konsumtif Mahasiswa Melakukan Online Shopping. *Jurnal Ekonomi-Manajemen-Akuntansi, Volume 16*, 29–36.
- Kurniawan, C. (2017). Analisis Faktor-Faktor yang Mempengaruhi Perilaku Konsumtif Ekonomi Pada Mahasiswa. *Jurnal Media Wahana Ekonomika*, 13(4), 107–118.
- Kusniawati, M., & Kurniawan, R. Y. (2016). Pengaruh Status Sosial Ekonomi Orang Tua dan Literasi Ekonomi Terhadap Perilaku Konsumsi Siswa Kelas X IPS di SMA Negeri 2 Tuban. *Jurnal Pendidikan Ekonomi (Jupe)*, 4(3), 1–9.
- Lisnawati. (2019). *Pengaruh Status Sosial Ekonomi Orang Tua dan Literasi Ekonomi Terhadap Perilaku Konsumsi Mahasiswa (Studi Pada Mahasiswa Pendidikan Ekonomi Angkatan 2015-2018 Fakultas Ekonomi Universitas Negeri Makassar)*.
- Mutrofin, L. (2018). Pengaruh Status Sosial Ekonomi Orang Tua, Kontrol Diri Dan Responden Pada Iklan Terhadap Pola Perilaku Konsumtif Mahasiswa Fakultas Ekonomi, Jurusan Ekonomi Pembangunan, Universitas Negeri Malang. *Jurnal Pendidikan Ekonomi*, 11(1), 56–62.
- Nursanti, M. I., & Ulfa, N. S. (2013). *Descriptive Analysis of K-Pop Fans as Media Audience in Consuming and Constructing Meaning*.

- Prihatini, D., & Irianto, A. (2021). Pengaruh Literasi Keuangan dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Pendidikan Ekonomi*, 4(1), 25–34.
- Putri, S. F., Widodo, J., & Martono, S. (2016). Pengaruh Literasi Keuangan Melalui Rasionalita Terhadap Perilaku Konsumtif (Studi Kasus Siswa Kelas XI Ilmu Sosial SMA Negeri Se-Kota Semarang). *Journal Of Economic Education*, 179–192.
- Putri, D. E., & Rositawati, S. (2020). Pengaruh Celebrity Worship Terhadap Perilaku Compulsive Buying Pada Dewasa Awal Anggota Komunitas Baia Bandung. *Prosiding Psikologi*, 6(1), 1–6.
- Qurotaa'yun, Z., & Krisnawati, A. (2019). Pengaruh Literasi Keuangan Terhadap Perilaku Konsumtif Generasi Milenial Di Kota Bandung. *Jaf- Journal Of Accounting And Finance*, 3(1), 46.
- Siallagan, Derang, P. G. N. (2021). Hubungan Kontrol Diri Dengan Perilaku Konsumtif Pada Mahasiswa Di STIKes SANTA ELISABETH Medan. *Darma Agung HUsada*, 8(1), 54–61.
- Sulistiyawati, I. M. (2019). *Pengaruh Teman Sebaya, Penggunaan Media Sosial, dan Literasi Ekonomi Terhadap Perilaku Konsumtif Siswa Jurusan IPS Di SMA Kesatrian 1 Semarang*.
- Tribuana, L. (2020). Pengaruh Literasi Keuangan, Pengendalian Diri dan Konformitas Hedonis Terhadap Perilaku Konsumtif Mahasiswa. *Prisma (Platform Riset Mahasiswa Akuntansi)*, 1(1), 145–155.
- Udayanthi, N. O., Herawati, N. T., & Julianto, I. P. (2018). Pengaruh Literasi Keuangan, Kualitas Pembelajaran dan Pengendalian Diri Terhadap Perilaku Konsumtif (Studi Empiris Pada Mahasiswa Jurusan Akuntansi Program S1 Universitas Pendidikan Ganesha). *Jimat (Jurnal Ilmiah Mahasiswa Akuntansi)*, 9(2), 195–208.
- Wahyuni, R., Irfani, H., Syahrina, I. A., & Mariana, R. (2019). Pengaruh Gaya Hidup dan Literasi Keuangan Terhadap Perilaku Konsumtif Berbelanja Online Pada Ibu Rumah Tangga di Kecamatan Lubuk Begalung Kota Padang. *Jurnal Benefita*, 4(3), 548.