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## THE INFLUENCE OF ONLINE SHOPPING THROUGH SHOPEE, LIFESTYLE AND FINANCIAL LITERACY ON THE CONSUMPTIVE BEHAVIOR OF GUNUNG RINJANI UNIVERSITY STUDENTS



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### Abstract

The rapid development of digital technology has profoundly transformed consumption patterns in society, particularly among students. The convenience of online shopping through e-commerce platforms such as Shopee, combined with modern lifestyle trends and low levels of financial literacy, often fosters consumptive behavior. This tendency is evident in habits of excessive purchasing, decisions driven more by desire than necessity, and the urge to follow prevailing trends. Such behavior not only affects daily life but also influences students' financial management, especially for those who depend on parental financial support. This study aims to empirically analyze the influence of online shopping through Shopee, lifestyle, and financial literacy on students' consumptive behavior at Universitas Gunung Rinjani. Employing a quantitative method with an associative approach, the research involved 55 students selected through purposive sampling based on specific criteria. Data were collected via questionnaires using a Likert scale and analyzed through validity and reliability tests, classical assumption tests, and multiple linear regression using SPSS software. The findings reveal that: (1) online shopping through Shopee positively and significantly affects students' consumptive behavior; (2) lifestyle has a positive impact on consumptive tendencies; (3) financial literacy exerts a significant negative effect on consumptive behavior; and (4) jointly, these three variables significantly influence students' consumptive behavior. In conclusion, the ease of transactions on Shopee, a hedonistic lifestyle orientation, and varying levels of financial literacy collectively shape students' consumptive patterns. Therefore, enhancing financial literacy, regulating e-commerce usage, and promoting a more modest lifestyle are recommended to mitigate excessive consumption.

**Keywords:** Online Shopping, Shopee, Lifestyle, Financial Literacy, Consumptive Behavior

## INTRODUCTION

In the increasingly intensive period of globalization, financial literacy occupies a strategic position as an essential competency that every individual needs to have, especially students who are preparing to enter the professional world. Financial literacy is more than just a basic understanding of money; It includes the ability to plan and manage personal finances effectively, make informed investment decisions, and manage financial risks wisely. Students who have good financial literacy are expected to be able to make rational and appropriate financial choices, which in turn can support the improvement of their financial stability and economic well-being in the future.

Students are seen as the younger generation who have broad insight and intellectual capacity to play a role as social agents as well as agents of change in the community. Their presence plays an important role in encouraging the development of the nation, both in the present and in the future. However, the transformation of the times triggered by the rapid development of information and communication technology has had a major impact on student behavior, especially in terms of consumption. This change often encourages students to prioritize the fulfillment of desires rather than actual needs. This phenomenon is also seen among students of Gunung Rinjani University (UGR) in East Lombok (Oktaviani et al., 2023).

Consumptive behavior refers to an individual's tendency to consume goods or services excessively, which is not encouraged by structured planning and is often done in the absence of a clear or urgent need. This form of behavior is generally more triggered by the impulse of desire, to obtain personal satisfaction, so that basic needs are often neglected. In the study of consumer behavior, the consumptive phenomenon cannot be separated from the purchase decision-making process. In line with Assauri's view, consumption behavior arises when people's desire to buy reaches the highest level. Based on this, consumptive behavior can be influenced by various factors, including personality, self-concept, learning experience, desire to appear different, or simply following trends. Lina and Rasyid stated that consumptive tendencies include three main dimensions, namely impulsive purchases, irrational purchases, and extravagant consumption behavior. Impulse buying refers to the act of buying suddenly without consideration, which arises from a spontaneous impulse in the individual when looking at a product. On the other hand, irrational buying and overbuying reflect shopping behaviors that are not driven by actual needs, but rather are influenced by social status factors or the desire to display a modern image, which ultimately encourages individuals to engage in excessive consumption (Afilla et al., 2020a).

Consumptive behavior is also often found among students of Gunung Rinjani University, which is basically influenced by low levels of financial literacy, high lifestyle tendencies, and weak self-control skills in online shopping. This condition, especially in the student environment of the Faculty of Economics, if it continues continuously, has the potential to cause instability in personal financial management. This can ultimately have a detrimental impact on the financial condition of parents, considering that most students still depend on family support for their economic needs. Online shopping is one of the direct impacts of the advancement of digital technology, which facilitates the ease and speed of making shopping transactions (Amaniyah & Sholeha, 2024).

Advances in information and communication technology have had a great influence on its users. This technology is present as a form of new media that allows people to access information digitally more quickly and practically. This convenience is used for various needs, such as exchanging messages, obtaining information as desired, supporting work activities, and facilitating online shopping activities, which are now popular with the term electronic commerce or e-commerce.

Electronic commerce (e-commerce) is a modern concept that can be understood as the activity of buying and selling goods and services through internet-based information networks, especially using the World Wide Web platform. This term also includes the process of exchanging products, services, and information digitally, which in practice is more widely known as online shopping. E-commerce activities are open to anyone without space or time restrictions, thus providing high flexibility for users. One of the e-commerce platforms that is currently in great demand is Shopee. Internet access that is increasingly accessible, both through Wi-Fi networks and gadgets, makes people able to get information about products or services quickly and practically. In addition, the aggressive promotional strategy carried out by e-commerce companies, in the form of attractive price offers, special discounts, and ease of transactions, further encourages the interest of the wider community, including students, educators, and the general public to take advantage of this service (Sidharta and Suzanto, 2015, p. 4).

In the era of the Industrial Revolution 4.0, which continues to develop, the Indonesian people cannot be separated from the rapid technological advancement. The use of modern technology has brought convenience in various aspects of daily life. One of the tangible manifestations of this development is the ease of purchasing goods without having to interact directly or face-to-face, because transactions can now be done online (Laily, 2022). Online shopping then developed into a new habit for society and was considered an efficient method to meet and recognize consumer needs. In this context, the pattern of purchasing choices made by consumers is an important concern, especially for companies that seek to optimize product marketing strategies through their online store platforms (Harahap & Amanah, 2018).

Online shopping can be interpreted as the activity of buying products or services through internet access. This phenomenon has increased in popularity from year to year because it is considered more practical and provides comfort for the community. Through online shopping, consumers can make transactions from home or office without having to visit physical stores directly. A similar trend is also seen among students of Gunung Rinjani University, which is reflected in the increasing frequency of package delivery couriers coming to the campus environment to deliver student orders. One of the main attractions of online shopping is its ability to reduce the constraints of conventional transactions, such as long queues during the payment and purchase process. Among the various e-commerce platforms, Shopee is among the most in demand. Based on the Iprice report (2020), Shopee was recorded as the e-commerce with the highest number of visits in a certain quarter, making it one of the main shopping platforms for the Indonesian people. Shopee itself presents a variety of services to strengthen its appeal, ranging from an efficient delivery system, coin-based reward programs, ShopeePay digital wallet services, monthly promos, discount vouchers and free shipping, to various bill payment features, credit purchases, and data packages (Azizah et al., 2021:58). With a platform design that seeks to prioritize security,

convenience, and speed of transactions, Shopee has succeeded in building an online shopping ecosystem supported by varied payment options and a strong logistics network. These factors then drive the high level of consumer satisfaction and expand the attractiveness of Shopee as a popular marketplace in Indonesia (Tunnufus and Wulandari 2019:31).

Ellitan (2008:12) explained that buying or shopping through the internet is a process where consumers can obtain products and services through online networks. The main advantage of online shopping is its flexibility, as transactions can be made anytime and anywhere without having to physically visit the store. Consumers only need to see the products offered through photos and videos provided by the seller. In addition, potential buyers can also take advantage of product descriptions to understand specifications before making a transaction, accompanied by reviews or testimonials from previous users as consideration. Generally, products marketed online will be equipped with a rating system that reflects the quality and consumer experience of the product. Testimonials and ratings play a crucial role in attracting consumer attention to a product, as well as opening up greater opportunities for sellers to develop the market and increase sales volume (Pradikto et al., 2025)

Through the Shopee application, users can easily register products they want to sell or make purchases with a variety of attractive offers, ranging from competitive prices to free shipping facilities to various regions in Indonesia. Shopee officially entered the Indonesian market at the end of May 2015 and began full operations in June 2015. The platform is part of the Sea Group (formerly known as Garena), headquartered in Singapore. Over time, Shopee not only operates in Indonesia but also expands its reach to various countries in Southeast Asia, such as Singapore, Malaysia, Vietnam, Thailand, and the Philippines. This expansion makes Shopee one of the fastest-growing e-commerce platforms in the Southeast Asian region.



Source: Other information: Similarweb-e-commerce marketplace

category

According to data published by Similarweb, Shopee currently leads as the e-commerce site in the marketplace category with the highest number of visits in Indonesia. In September 2023, the platform recorded 237 million visits, which represents an increase of around 38% compared to the same period at the beginning of the year (year-to-date/ytd). This growth far exceeded the performance of its main competitors, such as Tokopedia, Lazada, and Bukalapak. For example, Tokopedia only recorded 88.9 million visits with a decrease of 31% (ytd). Lazada experienced a sharp decline of 48% (ytd), with a total of 47.7 million

visits, while Bukalapak recorded a decline of 44% (ytd) with 11.2 million visits. Of the top five marketplace platforms in Indonesia, Shopee is the only one that shows significant growth, while other competitors actually experienced a sharp decline in visitors between January and September 2023. On the other hand, a report from the Katadata Insight Center (KIC) in the Beyond the Digital Frontier research shows that most Indonesians are still not active users of e-commerce services. The data shows that only 33.4% of the total population is classified as active users. In addition, around 17% are included as occasional users, namely users with low intensity, while the majority, or around 49.6% of the population, is in the non-user group. This last group consists of those who do not have internet access, do not install online shopping applications, or do not use e-commerce services at all. Based on these findings, KIC emphasized that despite the rapid growth of e-commerce, online sales cannot be the only main channel in business strategy in Indonesia due to limited adoption at the level of society as a whole (Amaniyah & Sholeha, 2024).

Competition in the world of marketplaces in today's digital era is increasingly diverse and competitive. Marketplace is a type of e-commerce model that acts as an intermediary between the seller and the buyer in conducting buying and selling transactions. Through this platform, sellers no longer need to deal with the management of the website independently, because the entire transaction system and platform management have been facilitated by the service provider. Sellers simply serve orders through smart devices, while the technical aspects and system management are handled by the marketplace. Shopee is one of the most widely used marketplace platforms in Indonesia, with a significant volume of visits, and is the main choice for people engaging in online shopping. In general, a marketplace can be defined as an internet-based business platform that provides a space for interactions and transactions between sellers and buyers. Therefore, the development and design of an organized, fair, and efficient marketplace system is very important so that the digital ecosystem that is formed can provide maximum benefits for all parties involved.

Previous research showed that there was a difference in results related to the impact of online shopping application use on consumptive behavior. Khoirunissa (2021) and Zahrah et al. (2022) revealed that online shopping applications have a significant influence on improving consumptive behavior. However, these findings contradict the research of Lestari (2021), which concluded that the existence of e-commerce, especially online shopping platforms, does not have a significant impact on consumptive behavior. This difference in results illustrates that the use of e-commerce not only affects shopping behavior, but also affects people's lifestyle patterns, including among students.

With the rapid development of digital trends, there has been a significant change in people's lifestyles, especially among students. They are increasingly accustomed to choosing activities that are easy, practical, and fast, most of which can be facilitated through the use of smartphones. The presence of these smart devices allows the fulfillment of various needs more simply, especially now that the internet is not just used as a source of information. In addition, smartphones also function as a tool to conduct transactions in digital trade, which is better known as electronic commerce (e-commerce). In this case, the device can even be considered a factor that influences and shapes an individual's lifestyle patterns.

Lifestyle is an important factor that influences the decision-making process in purchases, including in the context of online consumption. Broadly speaking, a lifestyle can be understood as a lifestyle that reflects an individual's social activities and profession.

Among college students, this tendency is often seen in behavior following popular trends, although this is often done without clear goals or deep consideration. As a result, many students consume not on the basis of functional needs, but simply follow trends and consumptive lifestyles. According to Haryana (2020), changes in a person's lifestyle cannot be separated from the dynamics of the increasingly rapid development of the times, which ultimately help shape the consumption behavior of the younger generation.

Lifestyle plays a fairly important role in shaping a person's consumptive behavior tendencies. Astuti (2016) argues that lifestyle reflects the way an individual allocates his or her financial resources and time, which is not only limited to meeting basic needs, but also includes activities, hobbies, and the achievement of personal pleasure. In terms of students, technological developments and the dynamics of the times have unconsciously encouraged changes in lifestyle patterns. This pattern then has direct implications for high consumptive behavior, reflected in aspects of appearance, social patterns, and daily activities that tend to follow the latest trends. Pulungan & Febriaty, (2018).

In the student environment of Gunung Rinjani University, the presence of online shops further strengthens the tendency of this consumptive lifestyle. Online shopping activities that were initially optional gradually become a routine habit and have the potential to develop into a form of dependence. This is in line with the definition of lifestyle according to Asisi (2020), namely the pattern of activities carried out according to individual preferences and preferences. When the urge to enjoy consumption is not well controlled, the behavior can develop into consumptive. The results of previous research also support this view, as expressed by Afifah & Yudiantoro (2022) and Armelia & Irianto (2021) found that lifestyle has an influence on consumptive behavior. However, not all studies produced similar findings. Risnawati & Wardoyo (2018) stated that lifestyle does not have a significant impact on consumptive behavior. The difference in the results of this study illustrates that the relationship between lifestyle and consumptive behavior is contextual, influenced by various other factors that also play a role in shaping individual consumption patterns (Pulungan & Febriaty, 2018).

One of the important factors in analyzing student consumptive behavior is financial literacy. The OECD (2018) states that financial literacy includes understanding how to design an efficient financial management system, so that individuals can make optimal use of financial resources to meet current and future needs. For students who have consumptive tendencies, spending is often done excessively to meet temporary needs without paying attention to long-term needs. Therefore, financial literacy is considered crucial to form students who are wise in managing finances, avoiding excessive consumption behavior, and building awareness of the importance of setting priorities in financial planning.

The issue of personal financial management is crucial, especially for students, because decisions in the use of money can affect financial conditions both in the short and long term. Personal financial management is a form of financial intelligence that requires discipline and planning, so that the planned economic goals can be achieved properly. According to (Sidharta & Suzanto, 2015b), Financial literacy functions as a means of increasing public awareness of the importance of the financial services sector. This process starts from the stage of knowing, believing, and mastering management skills so that the community is able to play an active role in utilizing banking services, insurance, pension funds, capital markets, and other financial institutions.

Several previous studies have given varying results regarding the influence of financial literacy on consumptive behavior. Kumalasari & Soesilo (2019) found that financial literacy, modernity, pocket money, and self-control have a significant influence on students' consumptive behavior. However, a different finding was found in the research of Romadloniyah & Setiaji (2020), which showed that financial literacy does not have a significant impact on consumptive behavior, although other factors such as parental socioeconomic status and conformity contribute. These differences in results show that financial literacy is a dynamic variable, the effect of which is highly dependent on research. In addition, previous studies have not in-depth examined the relationship between financial literacy and online shopping app use and lifestyle, thus opening up opportunities for further research in this area.

Based on the research gap that has been identified, this research is attempted to be completed using the Theory of Planned Behavior (TPB) approach proposed by Ajzen (2005) in Sudiro & Asandimitra (Afilla et al., 2020b); 2022). This theory emphasizes that the achievement of a goal is largely determined by the strength of the individual's intentions. In other words, every behavior that wants to be realized is inseparable from a strong will to act. The intention is built through three main components, namely attitude toward behavior, subjective norm, and perceived behavioral control

This research took the object of students of Gunung Rinjani University, East Lombok Regency, because until now no research has been found that specifically examines similar topics in this context. The focus of the research is directed to examine "The Influence of Online Shopping Application Use, Lifestyle, and Financial Literacy on Student Consumptive Behavior".

## **RESEARCH METHOD**

This study adopts a non-positivistic approach with an interpretive orientation, with the main objective of understanding the meaning of students' experiences in managing their finances and consumptive behavior through online shopping activities, lifestyle, and financial literacy levels. The main data were obtained through a combination of closed-ended questionnaires and semi-structured interviews, which allowed researchers to explore both quantitative dimensions and in-depth insights related to respondents' behavior. Primary data sources were obtained directly from active students of Gunung Rinjani University during the 2020–2024 academic year, while secondary data were obtained from university academic report documents, scientific journals, and relevant literature regarding financial literacy and student consumptive behavior.

The research population involved all students of Gunung Rinjani University, which amounted to 963 people from six faculties. The purposive sampling technique was used to select respondents based on the criteria of active students, having taken accounting courses, and having experience shopping online through the Shopee application. From this population, as many as 55 students were selected as respondents who were considered representative to describe the phenomenon being studied. The variables analyzed in this study include online shopping through Shopee, lifestyle, financial literacy, and student financial behavior. Online shopping is understood as the activity of purchasing goods or services through the Shopee platform by considering convenience, risks, and long-term financial

goals. Lifestyle is interpreted as a pattern of students' activities, interests, and opinions that are reflected in their consumption choices and hedonistic tendencies. Financial literacy refers to an individual's ability to understand, manage, and plan personal finances effectively. Student financial behavior is used as a dependent variable that describes spending patterns, savings, and attitudes in managing daily finances.

Variable measurements were made using a five-point Likert scale, which includes a range from "strongly disagree" to "strongly agree". Each indicator is given a score weight from 1 to 5, which is then converted into numerical data for easy analysis. The validity and reliability test of the instrument was carried out statistically, with the criteria being valid if the significance value is less than 0.05 and reliable if the Cronbach's Alpha value is greater than 0.60.

Data analysis was carried out with descriptive and inferential approaches. Descriptive analysis was used to describe respondent characteristics, answer distribution, and general patterns of student financial behavior. To identify the influence of independent variables on dependent variables, multiple linear regression analysis with a predefined model is used:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$$

In this model, Y represents financial behavior, X1 is online shopping through Shopee, X2 is lifestyle, X3 is financial literacy,  $\alpha$  (alpha) is a constant,  $\beta$  (beta) is the regression coefficient, and  $\varepsilon$  (epsilon) shows the term error. This model is designed to allow researchers to evaluate the relative contribution of each independent variable to student financial behavior.

To ensure that this model is valid, a classical assumption test is carried out, which includes tests of normality, multicollinearity, autocorrelation, and heteroscedasticity. In addition, the t-test is used to measure the influence of each independent variable partially, while the F-test is applied to test the significance of the model simultaneously. Thus, this analysis not only provides an overview of students' financial behavior patterns but also allows for a more in-depth assessment of the factors that influence these behaviors, particularly in the culture of digital consumption and financial literacy among students.

## RESULTS AND DISCUSSION

### **Online Shopping Through Shopee Has an Influence on the Consumptive Behavior of Gunung Rinjani University Students**

The results of the t-test analysis showed that the Shopee Online Shopping variable (X1) had a significant positive influence on the consumptive behavior of Gunung Rinjani University students, with a t-value of 2.234 and a significance level of 0.030 (< 0.05). These findings indicate that the more often students shop through the Shopee application, the higher their consumptive levels will be. This is understandable because Shopee provides various attractive features, such as free shipping promos, discounts, discounts, and payment systems that are easily accessible to students. These features provide a psychological boost for students to make purchases, even if the items purchased are not always based on a primary need.

This phenomenon suggests that students' consumptive behavior is influenced not only by functional needs but also by emotional factors and external stimuli provided by online shopping platforms. The ease of access to the application, the speed of transactions, and the

variety of product choices further strengthens the tendency of students to shop more often. This has implications for the tendency of students to spend more money in fulfilling the consumptive lifestyle formed through their interaction with e-commerce platforms.

The results of this study are in line with the findings in the Fadhillah & Abadi (2023) study entitled "*The Effect of Online Shopping Application Use, Lifestyle, and Financial Literacy on Student Consumptive Behavior*" published in the *Journal of Business & Applied Management*. The study revealed that the partial use of online shopping applications has a significant positive influence on student consumptive behavior. In addition, lifestyle also shows a positive and significant impact, while financial literacy, although it has a positive effect, does not show strong significance. Simultaneously, these three independent variables have been proven to have a positive and significant effect on consumptive behavior.

Another study that supports this finding was conducted by Misbakhul Arrezqi (2024) in his research entitled "*Lifestyle and Financial Literacy Have a Significant Influence on the Consumptive Behavior of Students of the Department of Management, Faculty of Economics and Business, University of Muhammadiyah North Sumatra*". This study shows that both lifestyle and financial literacy have a significant influence on consumptive behavior, both partially and simultaneously. Lifestyle has a strong positive influence, while financial literacy, while significant, serves more as a controlling factor for consumptive behavior.

Based on the two journals and the results of research at Gunung Rinjani University, it can be concluded that online shopping and lifestyle are the main factors that consistently significantly affect students' consumptive behavior. Although financial literacy in some studies showed a negative or partially insignificant influence, this variable still plays an important role in reducing or controlling consumptive behavior. Therefore, to minimize excessive consumptive behavior, in addition to increasing financial literacy, efforts are also needed to limit or manage the promotion of online shopping applications and raise awareness of a more rational lifestyle among students

### **Lifestyle Through Shopee Has an Influence on the Consumptive Behavior of Gunung Rinjani University Students**

The results of the regression analysis showed that the Lifestyle variable (X2) had a positive and significant influence on the consumptive behavior of Gunung Rinjani University students. Based on the t-test (partial), the calculated t-value for TOTAL\_X2 was 1.174 with a significance level of 0.046 ( $< 0.05$ ). This indicates that the improvement of students' lifestyles, such as the tendency to follow trends, the use of branded goods, and the urge to appear in accordance with social expectations, will encourage an increase in their consumptive behavior. Although the influence is not as big as the Shopee Online Shopping variable, lifestyle is still an important factor that triggers students to make purchases that are sometimes driven more by desires or social status than by essential needs.

This influence of lifestyle was further strengthened by the results of the simultaneous test (F test), which showed that, along with other variables, lifestyle made a significant contribution to explaining the variation in consumptive behavior. Although this model also affirms the role of financial literacy and online shopping, lifestyle still has an influence that cannot be ignored. A consumptive lifestyle plays a role in reinforcing the urge to make impulse purchases, pay attention to brands, maintain appearance, and keep up with the latest fashion trends. Thus, lifestyle is not only an additional element, but an integral part of the psychological and social mechanisms that influence students' consumption decisions

These findings are in line with research conducted by Alie et al. (2023), involving students of the Faculty of Economics and Business, which shows that lifestyle has a significant effect on student consumptive behavior. The results of the t-test showed a calculated t-value of 3.200 (with a certain table t) and  $p < 0.05$ . In the study, lifestyle was explained through indicators such as spending on hedonistic lifestyles, social activities, the use of trendy goods, and the fulfillment of desires that take precedence over needs, which are highly relevant to lifestyle variables in the study at Gunung Rinjani University.

In addition, research conducted by Sadewa and Ariani (2022) revealed that students with a *brand-minded* lifestyle, namely those who tend to buy branded or premium quality goods to improve their social image, show higher consumptive behaviors compared to students who pay less attention to brands. The journal also found that a *brand-minded* lifestyle, when influenced by promotions, peer pressure, and social media, can encourage students to buy items that are not in fact a primary need.

Based on the analysis that has been carried out, it can be concluded that the lifestyle of students influenced by the use of the Shopee platform, which involves aspects such as following online trends, prioritizing lifestyle, acquiring new items, and being influenced by social impulses through digital media, has a significant impact on their consumptive behavior. Therefore, in addition to improving self-control and financial literacy, the campus and related institutions need to provide more critical education about student lifestyles. This includes introducing more prudent and sustainable consumption values, so that students do not get caught up in consumptive patterns that can burden their finances in the future.

#### **Financial Literacy Through Shopee Has an Influence on the Consumptive Behavior of Gunung Rinjani University Students**

The results of the t-test analysis revealed that the Financial Literacy variable (X3) had a significant negative influence on the consumptive behavior of Gunung Rinjani University students. In the t-test, a calculated t-value of -1.114 was obtained with a significance level of 0.027 ( $< 0.05$ ), which indicates that the better the student's understanding of financial literacy, the lower their tendency to engage in consumptive behavior. This negative influence can be understood because financial literacy provides individuals with the ability to be more prudent in managing income, distinguish between needs and wants, and refrain from impulse purchases. Thus, financial literacy plays a controlling role as a controlling mechanism in student consumption patterns.

Furthermore, this significant negative influence of financial literacy shows that students who have a good understanding of basic financial concepts, such as budget planning, savings, investment, and debt management, are more rational in making consumption decisions. They are not easily affected by online shopping promotions or consumptive lifestyle trends. Conversely, students with low levels of financial literacy are more prone to falling into high-consumption behaviors due to a lack of strong financial understanding. These findings indicate that while online shopping and lifestyle can encourage students to engage in consumptive behaviors, good financial literacy can reduce these impacts, making students more selective in managing their personal finances.

These findings are in line with research conducted by Putri et al. (2025), which shows that financial literacy has a significant negative influence on student consumptive behavior. This means that students with better levels of financial literacy tend to show lower consumptive behavior. From this explanation, it can be concluded that financial literacy plays

an important role in controlling the consumptive behavior of Gunung Rinjani University students. While online shopping and lifestyle can encourage consumptive tendencies, financial literacy serves as an effective internal control mechanism. The research also revealed that individuals with good financial literacy are better able to manage their spending, avoid consumptive debt, and make wiser financial decisions. In addition, financial literacy not only helps to suppress consumptive behavior, but also improves the ability to save and invest, because students who have a good financial understanding are more sensitive in distinguishing between primary, secondary, and tertiary needs.

Therefore, it is important to strengthen financial literacy through education, training, and the dissemination of relevant information so that students are not easily trapped in consumptive impulses that are external.

## CONCLUSION

Based on research on the influence of online shopping through Shopee, lifestyle, and financial literacy on the consumptive behavior of Gunung Rinjani University students, it can be concluded that student consumptive behavior is the result of the interaction of various factors, both from within the individual and influenced by external factors. The intensity of online shopping through Shopee has proven to have a significant influence on encouraging impulsive consumption among students, especially because of the ease of access, a variety of product choices, and various promos offered by the platform. In addition, the lifestyle of students who tend to be modern and hedonistic, as well as the desire to follow social trends, reinforces their consumptive tendencies, since consumption is not only limited to the purchase of goods, but also includes social activities and the way they present themselves to others.

However, financial literacy plays an important role in controlling these consumptive behaviors. Students with higher levels of financial literacy are better able to distinguish between needs and wants, so they are wiser in managing their finances and are not easily influenced by consumptive impulses. Together, these three variables show that students' consumptive behavior cannot be seen from just one perspective, but rather as a combination of technological advances, social factors, and individual ability to manage their finances. Therefore, the implications that can be taken from this study are the importance of increasing financial literacy and establishing a healthier and more rational lifestyle, so that students' consumptive behavior can be more controlled.

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