

The Influence of Financial Literacy and Lifestyle on Consumptive Behavior in The Lowokwaru Sub-District Community

Veny Yuliana¹, Erna Retna Rahadjeng², Novi Puji Lestari³

^{1,2,3} Management Department, Universitas Muhammadiyah Malang, Indonesia

Corresponding E-mail: venyyuliana887@gmail.com

Abstract

This research aims to determine the influence of financial literacy and lifestyle, both partially and simultaneously, on consumer behavior in the people of Malang City. The population in this study were people who lived in Tlogomas Village, Lowokwaru District, Malang City, East Java, totaling 894 people. Sampling used the slovin formula and obtained 100 people. The data collection method is by distributing questionnaires to respondents online via the Google form. Data analysis in this research uses research instrument testing, classical assumption testing, multiple linear regression analysis, hypothesis testing. The results of this research show that financial literacy has a positive and significant effect on consumptive behavior, lifestyle has a positive and significant effect on consumptive behavior, and simultaneously financial literacy and lifestyle have a positive and significant effect on consumptive behavior.

Keywords: Financial Literacy, Lifestyle, Consumptive Behavior

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan dan gaya hidup baik secara parsial maupun simultan terhadap perilaku konsumen masyarakat Kota Malang. Populasi dalam penelitian ini adalah masyarakat yang tinggal di Kelurahan Tlogomas Kecamatan Lowokwaru Kota Malang Jawa Timur yang berjumlah 894 orang. Pengambilan sampel menggunakan rumus slovin dan diperoleh 100 orang. Metode pengumpulan data adalah dengan menyebarkan kuesioner kepada responden secara online melalui Google form. Analisis data dalam penelitian ini menggunakan pengujian instrumen penelitian, pengujian asumsi klasik, analisis regresi linier berganda, pengujian hipotesis. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap perilaku konsumtif, gaya hidup berpengaruh positif dan signifikan terhadap perilaku konsumtif, dan secara simultan literasi keuangan dan gaya hidup berpengaruh positif dan signifikan terhadap perilaku konsumtif.

Kata Kunci: Literasi Keuangan, Gaya Hidup, Perilaku Konsumtif

INTRODUCTION

The development of increasingly modern times and the rapid development of technology has made people who were not initially active in using the internet become active internet users. The development of the internet has resulted in a gradual change in the mindset of Indonesian society, starting from activities and activities. The use of the internet, which was originally mostly for

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Corresponding_ author: venyyuliana887@gmail.com

communication, is now used by some people as a purchase transaction or what is called online shopping. Only need to connect to the internet to transact, shopping becomes easier and saves time.

Practicality results in consumers' interest in shopping through online shops. People will continue to buy goods only based on what they want, not based on what they need (Fitriyani *et al.*, 2013). Today's society fulfills more tertiary and even complementary needs. So that people today become very consumptive of whatever they see without seeing it as a need or desire.

Consumptive behavior does not only occur among adults, but also occurs in adolescents (Imawati, 2013). Consumptive behavior is the behavior of buying goods without strong consideration and prioritizing wants rather than needs. The phenomenon of consumptive behavior for the younger generation can be said that consumptive behavior is everything that is instantaneous, resulting in shopaholic behavior that can harm itself in the future.

Table 1. Percentage of Consumptive and Expenditure of Malang City

Percapita expenditure group	Percentage of Monthly Per capita Expenditure by Food and Non-Food Expenditure Groups in Malang City		
	Percentage (%)		
	2020	2021	2022
Food	37,04	37,82	38,07
Non-Food	62,96	62,18	61,93
Total	100.00	100.00	100.00

Source: BPS, National Socio-Economic Survey

Based on the results of the National Socio-Economic Survey (Susenas) at the Central Statistics Agency (BPS). In 2021 expenditure according to the food group increased by 0.78% and non-food decreased by 0.78%. Then in 2022 expenditure according to the food group increased by 0.25% and non-food decreased by 0.25%. This shows that expenditure by food and non-food groups fluctuated in 2020-2022. This consumption action can be described as a person buying goods or services that are not based on priority needs but only to fulfill their desires. The development of communication, electronic and financial technology also supports people to have unlimited information about the products or services they want, so they are more easily influenced to act consumptively.

This phenomenon occurs in today's society often chooses to shop online, this behavior is an indication of consumptive behavior and the ease with which people are tempted by the discounts or discounts offered to buy a product being sold. People now tend to shop online because it is considered cheaper and does not need to leave the house, even though the goods they buy are not primary goods but only goods for personal desires that are not necessarily used. One of the factors that influence consumptive behavior is the lack of financial literacy.

Financial literacy is an important part that cannot be separated in financial management. In general, financial literacy can be defined as a series of processes or activities to improve a person's knowledge, skills and confidence in managing personal financial planning better. The number of people who do not understand about financial literacy makes the community experience the risk of worsening economic conditions and inflation. Or from the development of an economic system that tends to be wasteful, because of more and more expenses.

Based on the National Survey of Financial Literacy and Inclusion (SNLIK) conducted (OJK, n.d.) in 2022. SNLIK results show that in 2022 the financial literacy index of the Indonesian people

rose by 49.68%, compared to 2019 which was only 38.03%. Meanwhile, the financial inclusion index in 2022 reached 85.10%, compared to 76.19% in 2019. This shows that the gap between the literacy level and the inclusion level is decreasing, from 38.16% in 2019 to 35.42% in 2022.

A person with high financial literacy will be a smart consumer, buying or using something by considering the benefits and disadvantages. Understanding financial literacy helps a person to avoid consumptive behavior and financial problems. In addition to reducing consumptive behavior, someone with high financial literacy is more likely to use their money to prepare for future life. The tendency of consumptive behavior is also influenced by lifestyle factors. This is in line with the opinion (SL, 2011) that most people who engage in consumptive behavior are due to the desire to follow lifestyle trends. Lifestyle (life style) is different from the way of life.

The phenomenon of lifestyle occurs among millennials, which results in many millennials following the times with the current lifestyle or hedonism. This hedonism is a person's nature for a luxurious lifestyle. With the existence of hedonism among millennials, it can be seen in their daily lives, such as in the people of Malang who often go to the mall, visit various tourist attractions, buy the latest model gadgets, buy branded goods at exorbitant prices, hang out in the new viral cafe and buy expensive coffee just to post on Instagram.

With adequate financial conditions for millennials to follow the flow of modernity as much as possible with classy goods, dressing styles according to current styles to create an image as someone who is classy. This may be due to the low level of understanding of proper financial management, if they understand how to manage finances properly, then they will not fall into the scope of hedonism or wasteful in managing finances.

LITERATURE REVIEW

According to Sumartono (2002), consumptive behavior is buying behavior that is no longer based on rational considerations, but because of desires that have reached an irrational level. Dharmmesta & Handoko (2011) state that in describing consumptive behavior, consumers can no longer distinguish between needs and desires, in consumptive behavior there are needs and desires that have not been met or satisfied. The needs that are met are not the main needs but needs that are just following the flow of fashion, wanting to try new products, wanting to get social recognition, regardless of whether they are needed or not.

According to OJK (2014) financial literacy is a series of activities to increase the knowledge, confidence, and skills of consumers and the wider community. Then according to Arianti (2021) financial literacy is a must for each individual in order to avoid financial problems because individuals are often faced with tradeoffs, namely situations where someone has to sacrifice one interest for another.

According to Setiadi (2010) lifestyle is defined as a way of life defined by how people spend their time, what they think about themselves and also the surrounding world. Minor & Mowen (2002) lifestyle is an indication of how people live, how to allocate their time. So it can be concluded that lifestyle is a person's life pattern which is expressed in his activities, interests, and opinions in spending his money and how to allocate time. The framework in this study is as follows :

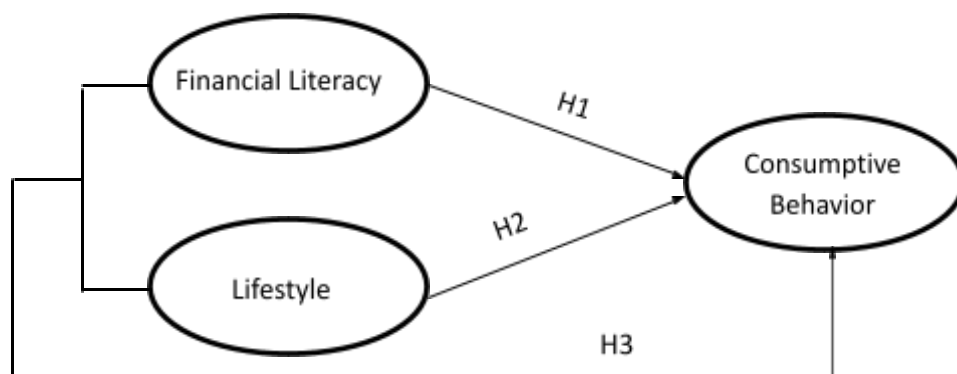


Figure 1. Framework

Based on the problem formulation that has been described, the hypothesis in this study is as follows :

H1: Financial literacy has a positive and significant effect on consumptive behavior in the community

Financial literacy affects consumptive behavior. If someone with high financial literacy, they will become a smart consumer, buying or using something by considering the benefits and disadvantages. Understanding financial literacy helps a person to avoid consumptive behavior and financial problems. In addition to reducing consumptive behavior, someone with high financial literacy is more likely to use their money to prepare for future life.

Based on the results of research conducted by Kusumaningtyas & Sakti (2017) that financial literacy affects consumptive behavior. The results of research by Velina & Rizky (2022) show that financial literacy partially and individually has a significant effect on the consumptive behavior of Santri/Santriwati Pondok Pesantren Darussalam Martapura. Then the results of research on Aprilia & Deliyana (2022) show that there is an influence of financial literacy on consumptive behavior in generations Y and Z in Bandung City using shopeepay.

H2: Lifestyle has a positive and significant effect on consumptive behavior in society

With a high lifestyle, more and more people are buying online because of the convenience, just stay at home and the goods will come by themselves. Consumptive behavior is driven by discounts that they consider cheap, even though it is only their marketing strategy. Based on the results of research by Sardoyo & Martini (2016) that lifestyle has a positive effect on student consumptive behavior.

Anggraini & Santhoso (2019) shows that there is a significant positive relationship between hedonic lifestyle and consumptive behavior in adolescents. Based on the results of Aprilia & Deliyana (2022) it shows that there is an influence of lifestyle on consumptive behavior in generations Y and Z in Bandung using ShopeePAY.

H3 : Financial literacy and lifestyle simultaneously affect consumptive behavior

As individuals grow in financial understanding, they can limit themselves to distinguish between basic needs and needs that are only for personal satisfaction, such as shopping for clothes, snacks, and other items. Consumptive behavior is also driven by discounts that are considered cheap even though it is only a marketing strategy for manufacturers. A high lifestyle affects a person to shop more and more online because it is easy and simple.

Based on the results of Pulungan & Febriaty (2018) that lifestyle and financial literacy have a significant effect on the consumptive behavior of students majoring in management at the Faculty of Economics and Business, University of Muhammadiyah Sumatra Utara. In Aprilia & Deliyana (2022) shows that there is an influence of lifestyle and financial literacy together on consumptive behavior in generations Y and Z in the city of Bandung using shopeepay. based on the results of research by Kusumaningtyas & Sakti (2017) shows that financial literacy and lifestyle simultaneously have a significant effect on consumptive behavior.

RESEARCH METHODS

The location of this research was carried out in Tlogomas Village, Lowokwaru District, Malang City, East Java. By using the type of research quantitative method. The population of this research is the people of Tlogomas Village, Lowokwaru District, Malang City, East Java with a total of 894 people. Sampling in this study using the Slovin formula and obtained a sample size of 100 people. Data collection techniques by distributing questionnaires to respondents online via google form. The data measurement technique uses a Likert scale consisting of strongly agree, agree, neutral, disagree, strongly disagree. Data analysis in this study used research instrument tests, classical assumption tests, multiple linear regression analysis, hypothesis testing.

RESULTS AND DISCUSSION

Table 2. Validity Test

Variables	Indicator	r_{count}	r_{table}	Test Results
Financial Literacy (X1)	X1.1	0,455	0,195	Valid
	X1.2	0,870	0,195	Valid
	X1.3	0,719	0,195	Valid
	X1.4	0,870	0,195	Valid
Lifestyle (X2)	X2.1	0,944	0,195	Valid
	X2.2	0,663	0,195	Valid
	X2.3	0,914	0,195	Valid
Consumptive Behavior (Y)	Y1	0,873	0,195	Valid
	Y2	0,737	0,195	Valid
	Y3	0,846	0,195	Valid

Source: Data processed, 2023

Based on the validity test results in the table above, it shows that the research indicators have a value of $r_{count} > r_{table}$, which exceeds 0.195. So it can be concluded that the statement instrument used in this study is valid.

Table 3. Reliability Test

Variables	Cronbach's Alpha	Cronbach's Coefficient	Test Results
Financial Literacy (X1)	0,667	0,60	Reliable
Lifestyle (X2)	0,799	0,60	Reliable
Consumptive Behavior (Y)	0,740	0,60	Reliable

Source: Data processed, 2023

Based on the reliability test results in the table above, it can be seen that all questionnaire statement items have a Cronbach's Alpha value greater than 0.60. Therefore, it can be concluded that the instrument in this study can be said to be reliable so that if tested many times the results will remain the same and consistent.

Table 4. Normality Test

One-Sample Kolmogrov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.15750957
Most Extreme Differences	Absolute	.067
	Positive	.051
	Negative	-.067
Test Statistic		.067
Asymp Sig. (2-tailed)		.200 ^{c,d}

Source: Data processed, 2023

Based on the table above, the test results are obtained with an Asymp Sig. value of the Kolmogrov-Smirnov test of 0.200^{c,d}. Then this value is greater than 0.05 so it can be concluded that the regression model residuals are normally distributed.

Table 5. Multicollinearity Test

Variables	Tolerance	VIF	Description
Financial Literacy (X1)	0,973	1,028	No Multicollinearity
Lifestyle (X2)	0,973	1,028	No Multicollinearity

Source: Data processed, 2023

Based on the test results of the table above, the VIF value of each independent variable is less than 10, which means that there is no multicollinearity problem in the regression model so that the multicollinearity assumption is met.

Table 6. Heteroscedasticity Test

Variables	Significant	Description
Financial Literacy (X1)	0,094	No Heteroscedasticity
Lifestyle (X2)	0,267	No Heteroscedasticity

Source: Data processed, 2023

Based on the test results of the table above, the financial literacy variable with sig. 0.094 and lifestyle with sig. 0,267. Then these results state that the significance value does not occur heteroscedasticity.

Table 7. Multiple Linear Regression Analysis

	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	3,887	1,762		2,206	0,030
Financial Literacy	0,241	0,082	0,277	2,920	0,004
Lifestyle	0,284	0,116	0,233	2,454	0,016

Source: Data processed, 2023

Based on the table above, can be interpreted that constant value (α) has a positive value of 3.887, the positive sign means that it shows that if financial literacy (X1) and lifestyle (X2) are 0, then consumptive behavior is 3.887. This result is significant at 5% alpha. The regression coefficient value of the financial literacy variable (X1) has a positive value of 0.241. This means that it shows that lifestyle (X2) is fixed (unchanged), so every increase in financial literacy (X1) increases by 1 unit will increase consumptive behavior (Y) by 0.241. This result is significant at 5% alpha from the t test results. The regression coefficient value of the lifestyle variable (X2) has a positive value of 0.284. This means that it shows that financial literacy (X1) is fixed (unchanged), so every increase in lifestyle (X2) increases by 1 unit will increase consumptive behavior (Y) by 0.284. This result is significant at 5% alpha from the t test results.

Table 8. t Test

	Unstandarized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	3,887	1,762		2,206	0,030
Financial Literacy	0,241	0,082	0,277	2,920	0,004
Lifestyle	0,284	0,116	0,233	2,454	0,016

Source: Data processed, 2023

Based on the table above show that the financial literacy variable (X1) has a positive and significant effect on consumptive behavior (Y) because $t_{count} > t_{table}$, namely $2.920 > 1.984$ and a significant value of $0.004 < 0.05$. So it can be concluded that financial literacy (X1) has a positive and significant effect on consumptive behavior (Y). The results of the t test (partial) show that the lifestyle variable (X2) has a positive and significant effect on consumptive behavior (Y) because $t_{count} > t_{table}$, namely $2.454 > 1.984$ and a significant value of $0.016 < 0.05$. So it can be concluded that lifestyle (X2) has a positive and significant effect on consumptive behavior (Y).

Table 9. F Test

	Sum of Squares	df	Mean Square	F	Sig.
Regression	82,530	2	41,265	8,686	0,000 ^b
Residual	460,830	97	4,751		
Total	543,360	99			

Source: Data processed, 2023

Based on the table above, it shows that the F count value is 8.686 which means it is greater than F_{table} , which is 3.09 and the significance value is 0.000 which is below 0.05 which means that all independent variables in this study, namely financial literacy (X1) and lifestyle (X2), have a simultaneous effect on consumptive behavior (Y).

Table 10. Coefficient of Determination (R^2)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,390 ^a	0,152	0,134	2,180

Source: Data processed, 2023

Based on the table above, it shows that the coefficient of determination (Adjusted R Square) is 0.134, amounting to 13.4%, which means that it is influential but weak. The effect of financial literacy and lifestyle variables on consumptive behavior has an effect of 13.4%, while the remaining 86.6% is influenced by other variables not examined in this study.

Based on the test results that have been carried out, it can be seen that the financial literacy variable (X1) has a positive and significant effect on consumptive behavior (Y). These results can be concluded that H_0 is rejected and H_a is accepted, this shows that partially the financial literacy variable has a positive and significant effect on consumptive behavior in the community of Lowokwaru District.

This shows that the higher the financial literacy or basic financial knowledge and one's ability to apply financial aspects, one of which is basic financial knowledge including spending, savings and loans, protection or insurance, and investment, it will result in wise financial behavior and effective financial management. The results of this study are supported by the results of previous research conducted by Velina & Rizky (2022) showing that financial literacy partially has a positive and significant effect on the consumptive behavior of Santri/Santriwati Pondok Pesantren Darussalam Martapura.

Then the results of research on Aprilia & Deliyana (2022) show that there is an influence of financial literacy on consumptive behavior in generations Y and Z in Bandung City using shopeepay. This research contradicts research Pulungan & Febriaty (2018) which states that partially the financial literacy variable has a negative and significant effect on the consumptive behavior of students majoring in management, faculty of economics and business, North Sumatra muhammadiyah university.

Based on the test results that have been carried out, it can be seen that the lifestyle variable (X2) has a positive and significant effect on consumptive behavior (Y). Based on these results, it can be concluded that H_0 is rejected and H_a is accepted, this shows that partially the lifestyle variable has a positive and significant effect on consumptive behavior in the community of Lowokwaru District.

This shows that the higher a person's lifestyle, the higher his consumptive behavior. Vice versa, the lower a person's lifestyle, the lower his consumptive behavior. The high lifestyle of the community can be caused by the influence of the environment and peers, where activities are more outside so that it tends to result in consumptive lifestyle behavior. If financial literacy is not managed properly, then a disproportionate consumptive lifestyle that is not in accordance with income capabilities and conditions will lead to increased spending.

The results of this study are supported by the results of previous research conducted by Anggraini & Santhoso (2019) showing that there is a significant positive relationship between hedonic lifestyle and consumptive behavior in adolescents. Based on the results of research by Aprilia & Deliyana (2022) it shows that there is an influence of lifestyle on consumptive behavior in generations Y and Z in Bandung using shopeepay. Because the higher a person's hedonic lifestyle, the higher the consumptive behavior.

Based on the results of simultaneous hypothesis testing, it can be concluded that financial literacy and lifestyle simultaneously have a positive and significant effect on consumptive behavior in the people of Lowokwaru District. With a good understanding of financial literacy, they will do budgeting, set aside money for savings, and consider impulsive purchases and avoid debt that is consumption in nature such as using paylater. But if people have a high lifestyle such as being up to date on trends such as clothes, shoes, bags, beauty products, gadgets, etc.) without considering the priority scale, it will encourage people to engage in consumptive behavior.

Monks & Knoers (2014) adolescents do want that their appearance, style, behavior, mannerisms and others will attract the attention of others, especially peer groups. Teenagers want to be recognized for their existence by their social environment and try to keep up with developments that occur such as how to look. The results of this study are supported by the results of previous research conducted

by Pulungan & Febriaty (2018) that lifestyle and financial literacy have a significant effect on student consumptive behavior.

Based on the results of Kusumaningtyas & Sakti (2017), it shows that financial literacy and lifestyle simultaneously have a significant effect on consumptive behavior. In Aprilia & Deliyana (2022) shows that there is an influence of lifestyle and financial literacy together on consumptive behavior in generations Y and Z in Bandung City using shopeepay.

CONCLUSION

Based on the results of research and discussion of the effect of financial literacy and lifestyle on consumptive behavior in the people of Malang city, it can be concluded that financial literacy has a positive and significant effect on consumptive behavior in the Lowokwaru District community. This shows that the higher the financial literacy or basic financial knowledge, it will result in wise financial behavior and effective financial management. Lifestyle has a positive and significant effect on consumptive behavior in the community of Lowokwaru Subdistrict. This shows that the higher a person's lifestyle, the higher his consumptive behavior. Vice versa, the lower a person's lifestyle, the lower his consumptive behavior. Financial literacy and lifestyle simultaneously have a positive and significant effect on consumptive behavior in the people of Lowokwaru District. This means that with a good understanding of financial literacy, they will do budgeting, set aside money for savings, and consider impulsive purchases and avoid debt that is consumption in nature such as using paylater. If people have a high lifestyle, without considering the priority scale, it will encourage people to engage in consumptive behavior.

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