Talent: Journal of Economics and Business
Volume 03 No 03 September 2025
E ISSN : 3031-6383

https://lenteranusa.id/

Understanding Students' Consumption Behavior: The Role of Digital Payment, Financial Literacy, and Lifestyle

Atikah Septiani[1*], Angel Christin Hia[2], Adella Devany Syahira[3], Rika Amelia[4], Wanda Putriana Wardani[5]
[1,2,3,4,5]Universitas Pelita Bangsa
Email: atikkaspt@gmail.com

Received : 05-07-2025 Revised : 15-09-2025, 24-09-2025 Accepted : 27-09-2025

Abstract
This study explores the shifting consumption behavior in society amidst the rapid digitalization of payment systems, particularly through the use of digital payments, which have become an integral part of the economic activities of the younger generation. The main objective of this study is to evaluate the impact of digital payment usage on consumptive behavior, taking into account the mediating role of financial self-control and the moderating role of financial literacy. A quantitative approach was employed, utilizing primary data collected through questionnaires distributed primarily to university students. The data were analyzed using structural equation modeling (SEM) to identify patterns of relationships among the studied variables. A total of 153 respondents participated in this study. Data were analyzed using Structural Equation Modeling (SEM) with SmartPLS software, which enabled comprehensive testing of measurement validity, reliability, and structural relationships among variables. The results indicate that higher intensity of digital payment usage is associated with a greater likelihood of uncontrolled and impulsive consumptive behavior. However, individuals' ability to exercise financial self-control significantly mitigates this negative effect and supports more prudent financial decision-making. On the other hand, financial literacy did not exhibit a significant moderating effect, although it is still conceptually considered important in shaping rational financial attitudes. The discussion highlights the need for the development of digital features that promote financial discipline. Therefore, financial management strategies in the digital era should be holistic, adaptive, collaborative, and oriented toward fostering healthy, balanced, and sustainable consumption behavior.

Keywords: Digital Payment Usage, Consumptive Behavior, Financial Self-Control, Financial Literacy, Structural Equation Modeling

Introduction

The development of financial technology has driven the widespread adoption of digital payments in Indonesia. The ease and speed of transactions offered by digital wallets, such as OVO, GoPay, and DANA, have changed people's consumption behavior. However, this phenomenon raises concerns regarding the potential for an increase in consumptive behavior. Research shows that the use of digital wallets can influence consumer behavior, where the ease of transactions can encourage impulse purchases without careful consideration (Agust Subriana Irman et al. 2024).

Additionally, individual self-control plays a crucial role in managing expenses when using digital payments. Individuals with good self-control tend to be wiser in managing finances and are able to suppress consumptive behavior even though they use digital wallets. Research shows that self-control can mediate the relationship between e-money use and consumptive behavior, so that individuals with high self-control can reduce the negative impact of e-money use on consumptive behavior (Putri and Andarini 2022).

Based on these phenomena, it is interesting to further examine how the use of digital payments affects consumptive behavior, as well as the role of self-control as a moderation factor in these relationships. This kind of research can provide insights into the development of effective financial education strategies to encourage wiser consumption behaviors in the digital age (Mariana et al. 2025). Nevertheless, the existing literature still shows limitations, particularly in integrating the roles of digital payment usage, financial self-control, and financial literacy into one comprehensive model. Prior studies have often treated these variables separately or in different contexts, leaving a gap in understanding how they interact simultaneously in shaping consumption patterns. Moreover, lifestyle changes such as the growing culture of convenience and promo-driven shopping behavior are rarely incorporated into the analysis, even though they are highly relevant to the consumptive patterns of digital-native generations. Thus, this study seeks to fill that gap by explicitly positioning financial literacy and lifestyle as critical components that can moderate and explain variations in consumptive behavior. The novelty of this research lies in its focus on young consumers in Bekasi, a demographic and regional context that has not been sufficiently addressed in prior studies, thereby offering both theoretical enrichment and practical relevance. Specifically, this study contributes to the digital consumer literature by clarifying how local urban contexts such as Bekasi with its dense population, rapid adoption of digital technology, and strong exposure to online promotional culture shape unique consumption dynamics. By linking digital payment usage, self-control, financial literacy, and lifestyle in one framework, this research not only addresses the empirical gap but also extends theoretical understanding of consumer behavior in emerging digital economies.

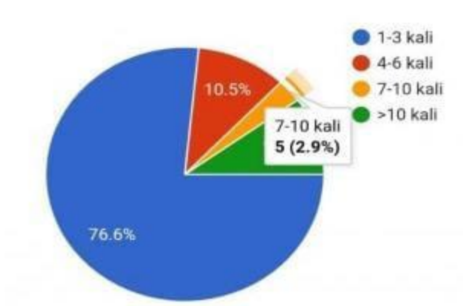

Figure 1. Online Shopping Behavior
Source: www.kompasiana.com

Of the 171 respondents who participated, as many as 76.6% were recorded to use digital payments 1-3 times in one month. Meanwhile, 10.5% of respondents made digital payment transactions with a frequency of 4-6 times per month. As many as 2.9% of respondents use it 7-10 times a month, while the other 10.3% are recorded to make transactions more than 10 times in one month.

These findings indicate that digital payments have become part of people's consumption habits. The high frequency of use can contribute to increased consumptive behavior, especially for individuals with low financial self-control. However, a good level of financial literacy can play a role in controlling the negative impact of the ease of digital transactions on personal financial management (Simarmata, Saerang, and Rumokoy 2024).

Based on a survey conducted by Populix regarding the reasons for Indonesians to choose online shopping methods, it was found that several main factors influence these preferences and contribute to the increase in the use of digital payments and consumptive behaviors. More than 70% of respondents stated that they choose online shopping because it saves time and effort. In addition, around 55% of respondents consider the ease of comparing prices as the main reason. Another factor that also affects is the existence of attractive promos, which are chosen by more than 50% of respondents. In addition, around 50% of respondents mentioned that free shipping is an attraction in itself. Then, more than 40% of respondents consider the number of payment methods available in determining online shopping options. Other factors such as the variety of variants of goods and the ability to see product reviews are also considered for around 40% of respondents. These findings are in line with research by Rahayu and Mulyadi (2023), which states that the convenience, speed, and convenience of digital payments also increase people's tendency to consummate behavior in online shopping.

The results of this survey indicate that easier access to digital payments encourages an increase in consumptive behavior in society. The ease of transactions allows individuals to make purchases more often. Although self-control does not directly reduce consumptive levels, a good financial understanding can still help individuals manage spending more wisely. Thus, financial literacy is an important factor in minimizing the negative impact of excessive consumptive behavior (Tulie Fatin, Niswatin, and Mahdalena 2024).

Research by Irman et al. (2024) It found that the excessive use of digital payments can encourage individuals to make implied purchases, as digital transactions reduce the perception of "pain of paying" that is usually felt when paying in cash. This causes a person to tend to spend money more easily without rational consideration, thus increasing the tendency to consumptive behavior. But on the other hand, the use of digital payments also has a positive impact. Study by Putri and Andarini (2022) shows that digital payment systems can assist individuals in recording expenses automatically and improve financial accountability, especially if accompanied by a healthy financial attitude.

Additionally, individual self-control plays a crucial role in managing expenses when using digital payments. Individuals with good self-control tend to be wiser in managing finances and are able to suppress consumptive behavior even though they use digital wallets. Research Mariana et al. (2025) It shows that financial self-control can act as a mediating variable between digital payments and consumptive behavior, where individuals with high levels of self-control tend not to be negatively affected by the ease of digital transactions.

On the other hand, financial literacy plays an important role in the relationship. Individuals who have a high level of financial literacy will better understand the risks and consequences of every financial decision made. Shirley, Shirley, and Shirley (2024) It shows that financial literacy can be a moderation variable, which weakens the influence of digital payments on consumptive behavior. This means that even if a person uses digital payments intensively, their consumptive level can be suppressed if they have a good financial understanding. By articulating financial literacy as a moderating factor and lifestyle as a contextual driver of behavior, this study not only tests relationships that have not been empirically explored in the Indonesian fast-growing digital economy but also contributes to the theoretical debate on consumer behavior in the era of financial digitalization.

Therefore, it is important to examine how digital payments affect consumptive behavior, as well as the extent to which financial self-control acts as a mediator and financial literacy as a moderation in these relationships. The results of this study are expected to contribute to formulating digital financial education strategies that are relevant to the needs of today's society.

Method

This study uses a quantitative method with a survey approach to determine user behavior towards the use of digital payments. The type of research used is quantitative descriptive because it aims to describe the characteristics of respondents and analyze the relationships between variables that affect the behavior of using digital payments.

The population in this study is digital payment users, with a sample of 153 respondents. The sampling technique uses purposive sampling, where respondents are selected based on certain criteria, namely those who have used digital payment methods. The majority of respondents were in the age range of 18-24 years (88.9%) and had the status of students/students (90.8%). The focus on students in this age group is based on the consideration that young consumers represent the largest segment of digital payment adopters in Indonesia, especially in urban areas such as Bekasi. Students are highly exposed to online shopping platforms, digital wallets, and promotional strategies, making them a relevant group for studying digital consumption behavior. In addition, their relatively limited financial management experience makes them more vulnerable to impulsive spending, which is directly related to the research variables of self-control, financial literacy, and consumptive behavior.

The data collection technique is carried out by distributing questionnaires through Google Form. The questionnaire consisted of closed-ended statements and used a five-point Likert scale, ranging from "strongly disagree" to "strongly agree". The development of questionnaire items was adapted from validated instruments in previous studies related to digital payment behavior, financial literacy, and consumer behavior. Prior to full distribution, the questionnaire underwent a pilot test with 30 respondents to evaluate clarity and consistency, after which several items were revised for better comprehensibility. The data used in this study is primary data.

Talent: Journal of Economics and Business
Volume 03 No 03 September 2025
E ISSN : 3031-6383

https://lenteranusa.id/

Data analysis was carried out using the Structural Equation Modeling (SEM) method using the Partial Least Square (PLS) approach. The validity of the instrument was further tested through outer model analysis, while reliability was confirmed using Cronbach's Alpha and Composite Reliability with thresholds above 0.7. The results of the outer model test showed that the research instrument had good reliability and validity, with composite reliability and AVE values that met the standards. Meanwhile, the results of R Square and Path Coefficients were used to see the magnitude of the influence between the variables studied, showing that this research model is quite strong in explaining the behavior of digital payment users.

Results and Discussion

Table 1. Characteristics of Respondents by Age

Items	Type	Respondents	Percentage (%)
Age	<18	9	5,9%
	18-24	136	88,9%
	25-34	6	3,9%
	35-44	0	0%
	>44	2	1,3%
Work	Student/Student	139	90,80%
	Workers (private/public)	12	7,8%
	Entrepreneurial	2	1,3%
	Other	0	0%
Income	<IDR1,000,000	82	53,6%
	IDR 1,000,000 - IDR 3,000,000	35	22,9%
	IDR 3,000,000- IDR 5,000,000	17	11,1%
	>IDR 5,000,000	19	12,4%
Digital Payment Frequency	Rarely (1-3 times per month)	82	53,6%
	Sometimes (4-10 times per month)	35	22,9%
	Frequent (>10 times per month)	17	11,1%
	Always (almost every transaction)	19	12,4%

Source: Primary Data

Based on table 1 above about the characteristics of respondents based on age, it is known that respondents aged 18–24 years are the largest group, which is 136 people or around 88.9% of the total respondents. Respondents under the age of 18 were 9 people or around 5.9%, while those aged 25-34 years amounted to 6 people or 3.9%. Respondents over 44 years old amounted to 2 people or around 1.3%, and there were no respondents in the age range of 35–44 years. This data shows that the majority of respondents are in the young age range, especially 18-24 years old.

Based on the work, it shows that the majority of respondents have the status of students or students, which is as many as 139 people or around 90.8% of the total number of respondents. Respondents who work (both in the private and public sectors) amounted to 12

people or 7.8%, and respondents who had the status of entrepreneurs as many as 2 people or 1.3%. There were no respondents in other job categories. This indicates that most of the respondents are individuals who are still in the formal education stage.
Source: Primary Data

Based on income level, respondents with an income of less than IDR 1,000,000 were the largest number, which was 82 people or around 53.6% of the total respondents. Respondents with an income between IDR 1,000,000 to IDR 3,000,000 were 35 people or around 22.9%, followed by respondents with an income between IDR 3,000,000 to IDR 5,000,000 or 11.1%. The respondents with an income of more than IDR 5,000,000 amounted to 19 people or around 12.4%. This shows that the majority of respondents have low incomes, which is in line with the dominance of student or student status in job characteristics.

Based on the frequency of digital payment use, it shows that as many as 82 people or around 53.6% rarely use digital payments (1-3 times per month). Respondents who occasionally use digital payments (4–10 times per month) amounted to 35 people or 22.9%, while those who used it frequently (more than 10 times per month) were 17 people or 11.1%. The respondents who always use digital payments in almost every transaction amounted to 19 people or around 12.4%. This data shows that although the majority of respondents are from young people, the frequency of using digital payments is still relatively low to moderate.

Outer Model

Table 2. Outer Model Result

Variable	Outer Loading	Composite Reliabilitty	AVE
Digital Payment Usage	0,655 – 0,760	0,822	0,537
Financial Literacy	0,694 – 0,805	0,878	0,590
Financial Self-Control	0,714 – 0,808	0,870	0,574
Consumptive Behavior	0,679 – 0,824	0,889	0,574

Source: processed primary data, 2025

Based on the results of the outer model test, all constructs in this study have met the criteria for validity and reliability. This is shown by the outer loading value which is above 0.6, the Composite Reliability value is above 0.7, and the Average Variance Extracted (AVE) value which exceeds 0.5. Thus, it can be concluded that the indicators used are able to represent latent constructs well and reliably in the measurement of this research model.

R-Square

Table 3. R-Square Result

	R Square	Adjusted R Square
FSC	0,436	0,431
PK	0,706	0,697

Source: processed primary data, 2025

The results of the R-Square value analysis showed that the financial self-control construct has an R^2 value of 0.436, which means that 43.6% of the variation in financial self-control can be explained by the digital payment usage variable. Meanwhile, the consumptive behavior construct obtained an r² value of 0.706, which indicates that 70.6% variation in consumptive behavior can be explained by a combination of digital payment usage variables, financial literacy, and financial self-control. The R^2 value for consumptive behavior above 0.67 indicates a strong level of prediction accuracy, so this model is considered to have good predictive quality.

Path Coefficients

Table 4. Path Coeficients Result

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
DPU_ -> FSC	0,660	0,666	0,066	10,039	**0,000**
DPU_ -> HP	0,340	0,314	0,139	2,442	**0,015**
Moderation Effect 1 -> PK	0,021	0,009	0,043	0,481	**0,631**
FL -> HP	-0,013	0,009	0,081	0,160	**0,873**
FSC -> PK	0,598	0,603	0,105	5,684	**0,000**

Source: processed primary data, 2025

The results of the path coefficient test showed that the digital payment usage variable had a positive and significant effect on financial self-control and consumptive behavior, with p-values of 0.000 and 0.015 respectively ($p < 0.05$). These findings indicate that the digitalization of public services is able to increase financial literacy in the supply chain while encouraging an increase in the achievement of consumptive behavior.

Furthermore, the financial self-control variable was also shown to have a positive and significant effect on consumptive behavior ($p = 0.000$), which indicates that the more financial literacy in the supply chain that is run, the higher the public performance produced.

However, the financial literacy variable did not have a significant influence on consumptive behavior ($p = 0.873$), so financial literacy logistics could not be used as a direct determining factor for performance. Likewise, the effect of financial literacy moderation on the relationship between digital payment usage and consumptive behavior, which showed insignificant results ($p = 0.631$), indicates that financial literacy does not strengthen or weaken the relationship between service digitization and public performance.

Spesifict Indirect

Table 5. Spesifict Indirrect Result

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
DPU_ -> FSC -> HP	0,395	0,403	0,091	4,352	**0,000**

Source: processed primary data, 2025

Talent: Journal of Economics and Business
Volume 03 No 03 September 2025
E ISSN : 3031-6383

https://lenteranusa.id/

The indirect influence test showed that financial self-control plays a significant mediator in the relationship between digital payment usage and consumptive behavior (p = 0.000). This means that the digitalization of public services not only has a direct impact on public performance, but also makes an indirect contribution through increasing financial literacy in the supply chain. These findings reinforce the importance of optimizing digital processes in service systems to create more adaptive and responsive public performance.

Discussion

The Effect of Digital Payment Usage (DPU) on Financial Self-Control (FSC)

The results of this study show that the use of digital payments has an influence on financial self-control. The higher the frequency of digital payment usage, the more challenging it is for individuals to maintain control over their spending. This is in line with research Salsabila & Parisya (2023) It also indicates that the ease of using e-wallets can reduce the ability of financial self-control in students. However, in contrast to these findings, a study by Saputra et al. (2023) shows that financial literacy and financial maturity can moderate the negative impact of digital payments on self-control.

From a theoretical perspective, this phenomenon can be explained through the framework of the Theory of Planned Behavior, where the ease of access and the lack of barriers in digital transactions can weaken the control of individual behavior. Therefore, strengthening self-control is very important so that financial technology advances can be utilized optimally without causing the risk of poor financial management.

The practical implications of these findings are the need to strengthen financial education and develop application features that support self-control, such as setting spending limits, refinancial transaction literacy, and digital budgeting training. Collaboration between educational institutions and digital payment service providers is very important to equip students with the skills to maintain financial discipline in the digital era.

The limitation of this study lies in the homogeneity of respondent characteristics, both in terms of age, employment status, and income, so that generalization of results to a wider population requires further testing with a more diverse sample.

The Effect of Digital Payment Usage (DPU) on Consumptive Behavior (PK)

The results of this study confirm that the intensification of the use of digital payments contributes to an increase in consumptive behavior among students. These results are in line with the study Subriana et al. (2024) which highlights that the ease and speed of digital payment transactions reinforce consumptive tendencies, especially in the younger generation who are highly adaptive to technology. Sari & Siregar (2022) It also confirms that online payment systems not only offer efficiency, but also open up space for more impulsive consumption behavior. Research Anindito & Edy (2024) It also strengthens this argument by showing a positive correlation between the frequency of digital wallet use and the increase in consumptive behavior, especially in students with relatively higher purchasing power.

Conceptually, these dynamics can be explained through the framework of the Technology Acceptance Model, which places the perception of convenience and benefit as the main catalyst for technology adoption, but at the same time also poses new challenges in managing consumption behavior. Thus, advances in financial technology need to be balanced with strengthening literacy and self-control so that the benefits can be optimized without causing the risk of excessive consumptive behavior. Interestingly, this study also highlights why some research does not find digital payment to be a significant determinant of consumptive behavior namely because the relationship is conditional on financial literacy and lifestyle. In populations with stronger financial awareness, digital payment usage alone does not automatically lead to excess consumption, which nuances the existing literature. Thus, this finding contributes theoretically by reframing digital payment not as a direct driver but as a contextual factor whose effect depends on individual cognitive and social moderators

From a managerial perspective, these results confirm the importance of collaboration between digital payment service providers and educational institutions to design educational interventions that not only improve financial understanding, but also foster awareness of the risks of consumptive behavior. The development of transaction reminder features or spending restrictions can be an effective preventive strategy in this context.

The limitation of this study lies in the dominance of respondents from the student group with a relatively low income level, so generalizing the findings to a more diverse population requires caution and further testing.

The Effect of Financial Literacy (FL) on Consumptive Behavior (PK)

This study shows that financial literacy has a negative influence on consumptive behavior, meaning that individuals with a good financial understanding tend to be better able to control their spending. These findings are in line with a study by Fadhilah (2023) which found that financial literacy contributes to reducing the consumptive level of students. In addition, research by Ultimate & Princess (2024) revealed that financial literacy, along with the lifestyle and use of "pay later" services, influences students' consumptive behavior.

Within the framework of the Theory of Planned Behavior, financial literacy can affect an individual's attitude and behavioral control towards spending, thereby influencing their intentions and consumptive behavior. Good financial knowledge allows individuals to make more rational decisions in personal financial management. This strengthens theoretical discourse by positioning financial literacy as a critical antecedent of perceived behavioral control in TPB, highlighting its role in shaping intention and reducing impulsivity in digital consumption contexts.

The practical implication of these findings is the importance of integrating financial literacy education into the educational curriculum, especially for the younger generation. Educational programs that emphasize financial understanding can help individuals develop wiser spending habits. However, the limitations of this study lie in the limited focus of the sample on students, so generalization of results to a wider population needs to be done carefully. Further research is recommended to involve various demographic groups to gain a more comprehensive understanding.

The Effect of Financial Self-Control (FSC) on Consumptive Behavior (PK)

The findings of this study confirm that financial self-control is a crucial factor in suppressing consumptive behavior in the digital era. Prihatini & Irianto (2021) It was found that students with good self-control tended to be better able to control consumptive impulses, even when faced with consumptive behavior on the ease of digital payments. Siti Khoiriyah, Heri Prabowo, & Ika Indriasari (2024) added that self-control strengthens the effect of financial literacy in forming healthy saving habits and financial behavior. Research from (Maxentia et al., 2025) It also emphasized that self-control plays an important role in the financial behavior of regional students, supporting the creation of more disciplined financial management.

Within the framework of the Theory of Planned Behavior, self-control is an aspect of behavioral control that allows individuals to act in accordance with financial intentions and goals, as well as to resist consumptive impulses that are often triggered by the ease of digital transactions.

The practical implication of these findings is the need to develop self-control training programs and transaction restriction features in digital payment applications as a preventive measure against consumptive behavior. However, this study still does not explore in depth the influence of external factors such as social and environmental pressures, so further research is needed to enrich understanding.

The Role of Financial Literacy (FL) Moderation in the Relationship between Digital Payment Usage (DPU) and Consumptive Behavior (PK)

The results of this study indicate that financial literacy has the potential as a moderation variable in weakening the impact of digital payment use on consumptive behavior, although this moderation effect is not always statistically significant. These findings are in line with the results of the study Fadhilah (2023) and Ultimate & Princess (2024), which highlights that financial literacy is able to equip individuals with the knowledge and skills necessary to assess risk as well as control the consumption impulse triggered by the ease of digital transactions.

From a theoretical perspective, the role of financial literacy moderation can be explained through the Theory of Planned Behavior. In this framework, financial literacy strengthens behavioral control and forms a rational attitude towards the use of financial technology, so that individuals are not easily trapped in consumptive behavior even though they are faced with consumptive behavior at the convenience of digital payments. Financial literacy acts as a cognitive filter that helps individuals weigh the consequences before making consumption decisions, as well as strengthening the intention to behave wisely financially. This finding contributes theoretically by expanding TPB through the demonstration of financial literacy as a boundary condition that shapes the strength of the digital payment–consumption link, offering a refined model of technology-enabled financial behavior.

These findings underscore the importance of incorporating financial literacy education into any digital payment technology innovation. That way, users not only enjoy the convenience of transactions, but also have provisions to manage consumptive impulses more wisely. If this financial literacy is complemented by self-control training, the combination of the two has the potential to form healthier financial habits amid the flow of digitalization. However, this study has limitations on the characteristics of the respondents, most of whom come from students and young age groups. Therefore, generalization of findings to the wider population needs to be done carefully, and follow-up studies involving samples with more diverse backgrounds, both demographically and socioeconomically, are recommended.

Conclusion

The results of the analysis show that the use of digital payments has a significant effect on increasing consumptive behavior, both directly and through financial self-control mediation. However, financial literacy has not been shown to be significant in moderating the relationship between digital payments and consumptive behavior. These results confirm that self-control has an important role in reducing the negative impact of financial digitalization on consumption habits, while financial literacy needs to be integrated more effectively into daily practice. The practical implications of these findings emphasize the importance of strengthening self-control-based financial education, which can be realized through financial literacy programs and digital features that support wise personal financial management. Collaboration between educational institutions and digital financial service providers is key in forming healthier consumption habits. Theoretically, this study contributes to the enrichment of the Theory of Planned Behavior by showing that digital payment adoption does not directly lead to consumptive behavior unless mediated by self-control, thereby refining the conceptualization of behavioral control in digital contexts. Nevertheless, this research has limitations, particularly in the homogeneity of respondents who were mostly students, which restricts the generalizability of findings to broader populations. Future research is therefore encouraged to adopt a more demographically diverse sample and to incorporate additional psychological variables such as impulsivity or materialism, as well as digital-era factors such as social media influence and peer pressure, which may provide a more comprehensive understanding of the drivers of consumptive behavior.

References

Anindito, R., & Edy, J. K. (2024). The effect of digital wallet use (ShopeePay) on student consumption behavior. *Jurnal Paradigma Ekonomika, 19(4), 982-995.*

Fadhilah, N. (2021). E-Issn: 2772-1024. *4*(2), 360–366.

Irman, A. S. (2024). The effect of digital payment on the consumptive behavior of students of the Faculty of Teacher Training and Education, Mulawarman University. *Scientific Journal of Education, 10*(8), 1086–1096. https://jurnal.peneliti.net/index.php/JIWP/article/view/8947/5827

Mariana, R., Wahyuni, R., Rahmat, A., Oskar, D. P., & Mariana, R. (2025). The role of self-control as a mediator of e-wallet use and. *Jurnal Psikologi, 18*, 47–52. https://doi.org/10.35134/jpsy165.v18i1.518

Maxentia, C., Griya Hijau, Self-Control, & Financial Management Behavior. (2025). The influence of attitudes towards money and self-control on financial management behavior of students of Rantau Kost Putri Griya Hijau. *[Journal name not provided], 7*(1), 101–111.

Prihatini, D., & Irianto, A. (2021). The influence of financial literacy and self-control on student consumptive behavior. *Journal of Ecogen, 4*(1), 24. https://doi.org/10.24036/jmpe.v4i1.11035

Putri, N. M. E., & Andarini, S. (2022). The effect of self-control and financial attitude on financial management behavior of Buy Now Pay Later service users. *Journal of Economics Accounting and Management, 21*(1), 60. https://doi.org/10.19184/jeam.v21i1.30594

Rahayu, K., & Mulyadi, D. (2023). The influence of digital payment. *Nanggroe: Journal of Scholarly Service, 290*(3), 290–298.

Sari, D. P., & Siregar, Q. R. (2022). The influence of online payment system, lifestyle patterns and financial knowledge on financial behavior in final students of the Faculty of Economics and Business, University of Muhammadiyah North Sumatra. *SOSEK: Journal of Social and Economics, 3*(2), 99–109. http://jurnal.bundamediagrup.co.id/index.php/sosek

Simarmata, R. E., Saerang, I. S., & Rumokoy, L. J. (2024). The influence of financial literacy, digital payment, and self-control on student consumptive behavior at FEB Univ Sam Ratulangi. *EMBA Journal, 12*(1), 462–475.

Khoiriyah, S., Prabowo, H., & Indriasari, I. (2024). The effect of financial literacy and lifestyle on saving behavior with self-control as an intervening variable among students. *MENCAPAN: Journal of Economic Research and Publications, 2*(4), 234–242. https://doi.org/10.61132/menawan.v2i4.725

Society, Trust, Banks, & Indonesian Sharia. (2023). ISSN: 3025-9495*, 3*(1).

Tulie Fatin, T. J., Niswatin, & Mahdalena. (2024). The influence of financial literacy, self-control, and the use of e-money on consumptive behavior among accounting students at Gorontalo State University. *Journal of Accounting, 9*(1), 85–107.

Zahra, D. R., & Anoraga, P. (2021). The influence of lifestyle, financial literacy, and social demographics on consumptive behavior. *Journal of Asian Finance, Economics and Business, 8*(2), 1033–1041. https://doi.org/10.13106/jafeb.2021.vol8.no2.1033