

**THE INFLUENCE OF ECONOMIC LITERATURE, SELF-CONTROL,
AND PEOPLE GROUP ON CONSUMPTION BEHAVIOR OF
STUDENTS FACULTY OF ECONOMICS, JAKARTA STATE
UNIVERSITY, CLASS 2017**

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Abstract

The purpose of this study was to determine how the influence of economic literacy on consumptive behavior, self-control on consumptive behavior, peer groups on consumptive behavior, and how the influence of economic literacy, self-control, and peer groups on consumptive behavior in students of the Faculty of Economics, State University of Jakarta, class of 2017. The methods used in this study are correlation research and quantitative approaches. The results of this study indicate that (1) economic literacy has no significant effect on consumptive behavior, (2) self-control has a significant effect on consumptive behavior, (3) peer groups have a significant effect on consumptive behavior, (4) and together economic literacy, self-control, and peer groups have an effect significant to consumptive behavior.

Abstrak

Tujuan dari penelitian ini adalah untuk mengetahui bagaimana pengaruh antara literasi ekonomi terhadap perilaku konsumtif, self-control terhadap perilaku konsumtif, kelompok teman sebaya terhadap perilaku konsumtif. serta bagaimana pengaruh literasi ekonomi, self-control, dan kelompok teman sebaya terhadap perilaku konsumtif yang ada di mahasiswa fakultas ekonomi universitas negeri jakarta angkatan 2017. metode yang digunakan dalam penelitian ini adalah penelitian korelasi dan pendekatan kuantitatif. hasil dari penelitian ini diketahui bahwa literasi ekonomi tidak berpengaruh signifikan terhadap perilaku konsumtif, self-control berpengaruh signifikan terhadap perilaku konsumtif, kelompok teman sebaya berpengaruh signifikan terhadap perilaku konsumtif, dan secara bersama-sama literasi ekonomi, self-control, dan kelompok teman sebaya berpengaruh signifikan terhadap perilaku konsumtif.

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INTRODUCTION

Economics is the study of how to manage or use existing and limited resources in meeting unlimited human needs. Although confronted by the problem of scarcity, humans must still meet their basic needs (food, clothing, and boards). This causes the formation of choices that are faced by humans to compile a list of priorities. In fulfilling these needs, humans carry out economic activities in the form of production activities, distribution activities, and consumption activities. According to Ansar (2017), economic activity is the fulfillment of human needs and wants through investment, production activities, goods and services distribution activities carried out by both consumers and producers, with exchange or transaction mechanisms where all parties will get satisfaction. Human efforts to fulfill their consumption needs in achieving maximum satisfaction can be seen from their behavior as consumers.

With globalization and rapid technological developments, it also has an impact on economic activities and requires humans to keep up with the current developments. So that the consumption pattern that exists in Indonesian society shifts to excessive consumption. The influence of globalization on consumption can be seen in a number of big cities, including the capital city of DKI Jakarta. The following is data on household consumption expenditures and the DKI Jakarta Gross Regional Domestic Product (PDRB) from the Central Statistics Agency (BPS) of DKI Jakarta Province:

Tabel 1. Household Consumption and Gross Regional Domestic Product (GRDP) DKI Jakarta 2015 - 2020

Tahun	Konsumsi Rumah Tangga (Milyar Rupiah)	Produk Domestik Regional Bruto (Milyar Rupiah)
2015	1208347.58	1989088.75
2016	1313385.63	2159073.62
2017	1437261.81	2365353.85
2018	1571964.45	2592606.57
2019	1719143.96	2816760.05
2020	1726005.83	2772381.12

Sumber : Badan Pusat Statistik Provinsi DKI Jakarta

Based on table 1.1, household consumption expenditure from 2015 to 2020 has increased, as is the GRDP of DKI Jakarta which increased in that year. The GRDP that increases every year indicates that the community has an increasing level of income. The level of public consumption will also increase or increase along with the increase in people's income. However, in 2020 the Gross Regional Domestic Product (GRDP) decreased by 1.57% in 2020. Meanwhile, household consumption in 2020 continued to increase by 0.4%.

This increase in public consumption is also caused by consumption behavior that tends to rely not on needs but wants and causes people to shop excessively. The rapid economic development with the mushrooming of shopping centers in the DKI Jakarta area which is known as the center of development and this metropolitan city is also one of the impacts of globalization in the economic field. In addition, technological developments and globalization have also made the use of the internet increasingly rapid. This can be seen from the use of the internet as a tool to do a business or business. Not only that, the convenience of shopping and getting an item is also provided with the presence of E-commerce and Online Shop.

Currently there is a Covid-19 pandemic, people's consumption behavior is also changing

because everything is done online. All of this is based on the government's policy to implement Social Distancing which results in people having to limit activities outside the home, as well as limited economic activities to reduce direct contact which may cause transmission of the virus.

Based on a report from research by SIRCLO (2019), online consumers shop three to five times on average within a month, and in DKI Jakarta, online consumers shop twice as much as consumers from other cities. With the existence of E-commerce and Online Shops during the Covid-19 pandemic, it is easier to access the fulfillment of needs for various groups. According to the results of the socio-demographic survey of the impact of Covid-19 by BPS (2020) as many as 31% of respondents experienced an increase in online shopping during the Covid-19 pandemic, while 28% of respondents experienced a decrease, and the rest remained. Furthermore, 54 out of 100 respondents are the millennial generation who shopped online during the Covid-19 pandemic, they were female.

Students are important actors in the educational process, where students have received the highest education taken at a college or university. Therefore, students who are referred to as agents of change are expected to be able to make changes, especially changes in behavior towards a better direction in accordance with the objectives of the educational process. In other words, a person is considered to be learning when there is a change in his behavior and life. Jakarta State University is one of the universities located in the capital city of DKI Jakarta, precisely in East Jakarta which is very close to the hustle and bustle of the city and surrounded by various shopping centers. On the other hand, students of the Faculty of Economics are considered to have had insight and knowledge about economics and at the level of learning including at the upper stages. In meeting their needs through consumption activities, students of the Faculty of Economics will behave in accordance with the knowledge they have learned while sitting on the lecture bench. Students of the Faculty of Economics should have a good level of economic literacy.

Economic literacy is a condition that shows someone has been able to understand basic economic problems well, so that they can carry out economic activities properly and correctly (Melina & Wulandari, 2018). Consumptive attitudes in students can occur if the student has low economic literacy. In addition, low economic literacy can also make consumers less intelligent in carrying out consumption activities because they cannot distinguish between needs and wants. Therefore, economic literacy is very necessary to carry out economic activities and all matters related to economic, business, and financial problems in accordance with the objectives achieved.

In addition to economic literacy, self-control in deciding to consider something when consuming is also very important. Consumptive behavior is related to self-control and self-quality of a person (Muratore, 2016). The higher the self-control, the lower the consumptive behavior and vice versa (Usman & Izhari, 2020). So a person must have self-control in choosing priorities and restrain the appetite for consumption so that there is no excessive or consumptive consumption.

Furthermore, students in their campus life will interact with peers and various organizations on campus. According to Santrock (2007), peers are groups of children who are almost the same age. Adolescents when making friends in peer groups are faced with both rejection and acceptance. Therefore, adolescents tend to follow peer groups in order to avoid rejection and be accepted in the group. No exception, teenagers will follow the consumptive lifestyle that exists in the group (Murisal, 2007). So that student consumption activities tend not to be based on needs but to follow groups of friends and trends that make a person consumptive.

Consumptive behavior is the behavior of a person who is influenced by various sociological factors in his life who are required to consume excessively and unplanned in terms of goods and services that are less or not needed (Aprilia & Hartono, 2014). In line with that according to Sumartono (2002) consumptive behavior is a form of activity using a product that is not completely spent. That is, a product can still be used and is still left, not used until it runs out. And someone uses a type of product that has the same function but with a different brand.

Consumptive behavior is influenced by external and internal factors. External factors that influence consumptive behavior are social class, culture, playmates, and family. While the internal factors that influence consumptive behavior consist of motivation, self-control (self-control), perception, knowledge, personality, self-concept, economic conditions, and lifestyle (Rahayu et al., 2020).

Based on various problems regarding consumptive behavior which is influenced by the above factors, the researcher is interested in examining the influence of economic literacy, self-control, and peer groups on the consumptive behavior of students of the Faculty of Economics, State University of Jakarta, Class of 2017.

METHOD

The method used in this research is quantitative with a survey method using a questionnaire. The approach in this study uses a correlational approach. This study uses students of the Faculty of Economics, State University of Jakarta, class of 2017 totaling 526 students as the research population. While the sample used in this study were 227 students taken by proportional random sampling. This study uses analytical techniques with multiple linear regression analysis. Where after all the data is collected then multiple linear regression analysis is carried out to find out whether there is an influence between the variables studied or not. Data were collected by using test, questionnaire, documentation, and interview methods. The test method was used to obtain economic literacy data using multiple choice questions with 4 alternative answers (a, b, c, d) which were adapted from the Test of Economic Literacy (TEL) made by the National Council Economic Education (NCEE). While the questionnaire method was used to obtain data on consumptive behavior, self-control, and peer groups. In addition, the documentation method was carried out to obtain secondary data on the student population of the Faculty of Economics, State University of Jakarta, Class of 2017. As well as interviews with representatives of study programs to obtain other supporting information. Collecting data by using a questionnaire using a Likert scale with 5 points, namely, Strongly Agree (SS), Agree (S), Disagree (KS), Disagree (TS), Strongly Disagree (STS). While the data collection by using a test using if true is worth 1 and if false is worth 0, the final score is multiplied by 5. Furthermore, so that the data obtained is in accordance with reality (valid) and can be trusted (reliable), then the instrument is tested with 30 students outside the sample and The experimental data obtained were tested for validity and reliability tests with the help of the Microsoft Excel 2016 program. The data analysis technique in this study used the classical assumption test as a prerequisite test, multiple linear regression analysis, t test and f test, and the coefficient of determination.

RESULTS AND DISCUSSION

Based on descriptive analysis, the results obtained for each variable are grouped into 5 categories very high, high, moderate, low, very low with the following details.

1. Economic Literacy variable is included in the high category, the interval value is 61-80 which is 55% or as many as 125 students.
2. The Self-Control variable is included in the very high category, the interval value is 33-40, which is 53% or as many as 121 students.
3. The peer group variable is included in the high category, the interval value of 31-40 is 46% or as many as 105 students.

4. The variable of Consumptive Behavior is included in the high category, the interval value of 37 – 48 is 45% or as many as 103 students.

a. Normality test

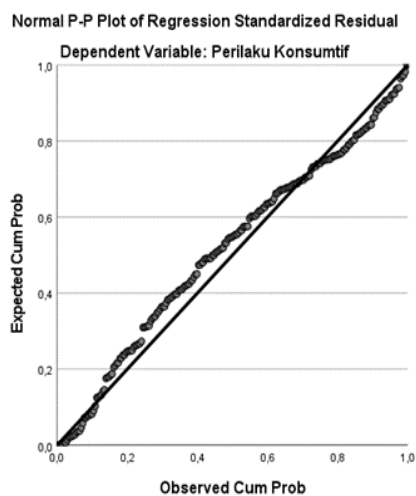
The normality test aims to find out whether the data that has been collected from the variables studied are normally or abnormally distributed by looking at the significance of the confounding variable or Unstandardized Residual. The Kolmogorov Smirnov formula was used in this study. The test criteria used in this study is if the value of oAsymp. Sig. 0.05 then the residual data is normally distributed. The following table shows the results of the Normality Test from the output of the SPSS data processing program:

Tabel 2. Normality Test Results with the Kolmogorov Smirnov . Method

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		227
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	0,82434594
Most Extreme Differences	Absolute	0,053
	Positive	0,053
	Negative	-0,045
Test Statistic		0,053
Asymp. Sig. (2-tailed) ^c		,200 ^d
a. Test distribution is Normal.		
b. Calculated from data.		

Sumber : Hasil Penelitian (data diolah)

Based on Table 4.5 the results of the SPSS output in the Kolmogorov Smirnov test, the results of the Asymp value are obtained. Sig.ose is 0.200 > 0.05. So it can be concluded that the data are normally distributed. In addition, the normality test can also be tested with a graph, here are the results of the normality graph test using the NormaloProbability Plot:



Gambar 1. Uji Normalitas dengan Normal Probability Plot

Based on the SPSS output image above, it can be seen that the data is spread out following the diagonal lines and following the directions of the diagonal lines. So it can be said that the data used is normally distributed.

a. Linearity Test

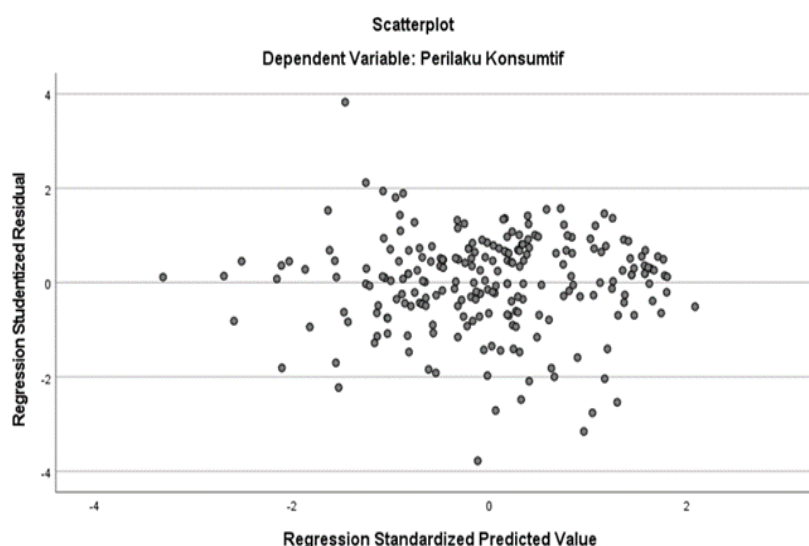
Furthermore, a linearity test was conducted which aims to determine whether the studied variables have a linear or non-linear effect. The linearity test was carried out with a significance value on the Test from Linearity with a significance level of 0.05. Two variables can be said to be linear if the significance value for deviation from linearity is > 0.05 . The result of the significance value on Deviation from Linearity between Economic Literacy (X1) and Consumptive Behavior (Y) is $0.979 > 0.05$. So it can be interpreted that the variable of Economic Literacy (X1) with Consumptive Behavior (Y) has a linear relationship. In addition, the significance value of Deviation from Linearity between Self-Control (X2) and Consumptive Behavior (Y) is $0.113 > 0.05$. So it can be interpreted that the Self-Control variable (X2) with Consumptive Behavior (Y) has a linear relationship. Meanwhile, the significance value of Deviation from Linearity between Peer Groups (X3) and Consumptive Behavior (Y) is $0.702 > 0.05$. So it can be interpreted that the variables of the Peer Group (X3) and Consumptive Behavior (Y) have a linear relationship.

b. Multicollinearity Test

The multicollinearity test was carried out with the aim of knowing whether or not there was a correlation between the independent variables studied, namely Economic Literacy (X1), Self-Control (X2), and Peer Groups (X3). To find out the existence of multicollinearity, it can be tested with the Coefficients table and then look at the Tolerance and VIF values. It was obtained from the results of data processing that the Economic Literacy variable had a Tolerance value of $0.944 > 0.10$ and a VIF value of $1.059 < 10$. Then the Self-Control variable had a Tolerance value of $0.93 > 0.10$ and a VIF value of $1.060 < 10$. While the Peer Group variable has a Tolerance value of $0.928 > 0.10$ and a VIF value of $1.077 < 10$. So it can be interpreted if there is no multicollinearity.

c. Heteroscedasticity Test

The heteroscedasticity test aims to test whether there is a residual anovariance inequality from one observation to another. To perform the heteroscedasticity test in this study, the Scatterplot and Spearman's Rho were used. The following are the results of the heteroscedasticity



test using the Scatterplot:

Gambar 2. Hasil Uji Heteroskedastisitas dengan Scatterplot

Based on Figure 4.2 the results of the Scatterplot output, it can be seen that the dots spread randomly and do not form a certain pattern, and randomize above and below zero on the Y axis. Then it can be interpreted if there is no symptom of heteroscedasticity. The output results on the Economic Literacy variable have a significance value of $0.284 > 0.05$. Then the Self-Control variable has a significance value of 0.859 . Meanwhile, the Peer Group variable has a significance value of 0.331 . So it can be concluded that all the independent variables in this study have a significance value above 0.05 , which means that there are no symptoms of heteroscedasticity.

a. Multiple Linear Regression Analysis

The output of SPSS obtained multiple linear regression equations for this study, which are as follows:
 $Y = 16,196 - 0.035X_1 - 0.208X_2 + 0.926X_3 + e$

From the multiple linear regression equation above, several conclusions can be drawn, namely the constant value is $16,196$ which means that if the variables of Economic Literacy (X_1), Self-Control (X_2), and Peer Groups (X_3) are considered zero, Consumptive Behavior is 16.19 . Furthermore, the regression coefficient of the Economic Literacy variable (X_1) obtained a value of -0.035 which means that if the Economic Literacy variable (X_1) has increased while the Self-Control variable (X_2) and Peer Group (X_3) are considered constant, then Consumptive Behavior (Y) will decrease by 0.035 . A negative coefficient means that there is a negative influence between Economic Literacy (X_1) and Consumptive Behavior (Y), the higher the Economic Literacy, the lower the Consumptive Behavior and vice versa. In addition, the regression coefficient of the Self-Control variable (X_2) obtained a value of -0.208 which means that the Self-Control variable (X_2) experienced a temporary increase in the Economic Literacy variable (X_1) and the Peer Group (X_3) is considered constant, so Consumptive Behavior (Y) will experience a decrease, by 0.208 . A negative coefficient means that there is a negative influence between Self-Control (X_2) and Consumptive Behavior (Y), the higher the Self-Control, the lower the Consumptive Behavior and vice versa. Meanwhile, the regression coefficient of the peer-to-peer group variable (X_3) has a value of 0.926 , which means that if the peer group variable (X_3) has increased, while the Economic Literacy (X_1) and Self-Control (X_2) variables are considered constant, then Consumptive Behavior (Y) will also increase by 0.926 . The coefficient with a positive value means that there is a positive effect between the Peer-Friend Group (X_3) and Consumptive Behavior (Y), the higher the Peer-Friend Group the higher the Consumptive Behavior and vice versa.

f. t test (Partial)

The t-test was conducted to determine the (partial) effect of each independent variable on the dependent variable under study. Economic Literacy has a tcount value of $1.183 < t_{table} 1.971$ and a significance value of $0.238 > 0.05$. Therefore, it can be concluded that there is no significant effect between the variable Economic Literacy (X_1) and Consumptive Behavior (Y). Meanwhile, Self-Control has a tcount value of $2.518 > t_{table} 1.971$ and a significance value of $0.013 < 0.05$. Then it can be concluded that partially there is a significant effect between the Self-Control variable (X_2) and Consumptive Behavior (Y). In addition, the Peer Group has a tcount value of $13.856 > t_{table} 1.971$ and a significance value of $0.000 < 0.05$. So it can be concluded that partially there is a significant effect between the variables of the Peer Group (X_3) and Consumptive Behavior (Y).

g. F Test (Simultaneous)

The F test was carried out to determine the effect of the free variables simultaneously (simultaneously) on the bound variable being studied. From the results of data processing with SPSS obtained Fcount $79.489 > F_{table} 2.64$ and significance value $0.001 < 0.05$. Because Fcount is greater than Ftable, it can be concluded that simultaneously (together) there is a significant effect between Economic Literacy (X_1), Self-Control (X_2), and Peer Groups (X_3) on Consumptive Behavior (Y).

Coefficient of Determination (R^2)

The coefficient of determination was carried out to determine the percentage of simultaneous influence between the independent variables and the dependent variable being studied. It was found that the coefficient of determination or R Square was 0.5170 or 51.7%. It can be interpreted that the variables of Economic Literacy (X1), Self-Control (X2), and Peer Groups (X3) affect the Consumptive Behavior (Y) variable by 51.7% while the remaining 48.3% is influenced by other variables which are not included in this study.

It is known from the results of the t test that there is no significant effect between the variable Economic Literacy (X1) and Consumptive Behavior (Y). This means that both students who have a high, moderate, or low level of literacy have no difference in consumptive behavior. It can be seen that from consumptive behavior or irrational purchases, it usually occurs spontaneously, is not well planned, and does not consider the consequences that will occur which causes less wise decision making in consuming based on desire. Although economic literacy will basically open knowledge about the costs or benefits possessed by an item in economic activities, in other words, so that someone can avoid consuming irrational or consumptive behavior. However, when they are in a state of buying something or consuming something, students do not have time and do not think to remember and take into account the material from the economic concepts that have been studied in lectures. So that the Economic Literacy owned by the students of the Faculty of Economics, State University of Jakarta does not have an effect on consumptive behavior. The results of this study are in line with research by Noneng, et al (2020), that economic literacy has no effect on consumptive behavior.

The results of this study also show that students are considered to be able to control themselves (self-control) when consuming by looking for information and considering the benefits of a product, but in making decisions when consuming it needs to be improved because the decisions taken are not wise, where there are still students who buy products that are not useful and buy products that you want, not what you need. This study is in line with the research of Mardianto & Prasetya (2021) which states that there is a significant effect between self-control and consumptive behavior. That is, the better or positive self-control, the lower a person will behave consumptively.

In addition, there is a positive influence between the Peer Group (X3) and Consumptive Behavior (Y), the higher the Peer Group, the higher the Consumptive Behavior and vice versa. According to Murniatiningsih (2017), peer groups are groups of friends of the same age who have strong emotional ties and they can interact, exchange ideas, and experience in providing change and development in their social and personal lives. The results of this study are in line with research by Kadani & Sriyani (2018), that there is an influence between the peer group and a person's consumptive behavior.

CONCLUSIONS AND SUGGESTIONS

a. Conclusion

Based on the results of the research that has been done, the following conclusions can be drawn:

1. There is no significant effect between the variables of Economic Literacy (X1) and Consumptive Behavior (Y). This is because when they are in a state of buying something or consuming something, students do not have time and do not think about remembering and taking into account the material from economic concepts that have been studied in lectures. As well as consumptive behavior or irrational purchases, usually occur spontaneously, are not well planned, and do not consider the consequences that will occur.

2. There is a negative and significant effect between self-control and consumptive behavior for students of the Faculty of Economics, Jakarta State University, Class of 2017. Which means, the higher the self-control that students have, the lower the consumptive behavior will be. Vice versa, the lower the self-control, the higher the consumptive behavior.

3. There is a positive and significant influence between the peer group and the consumptive behavior of the 2017 Jakarta State University Faculty of Economics students, which means that the higher the peer group, the higher the consumptive behavior. Vice versa, the lower the peer group, the lower the consumptive behavior.

4. There is a significant influence between economic literacy, self-control, and peer groups on consumptive behavior. Which means, if students have low economic literacy, plus low self-control, and

high peer groups, the consumptive behavior of students will be high, and vice versa.

b. Suggestion

The suggestions proposed from this research are, every student who has low knowledge in terms of economic literacy, needs to be improved. In addition, students are expected to continue to explore economic literacy and understanding of the basic concepts of economics and apply this knowledge in everyday life and when consuming. Then, students are expected to improve decision control (decisional control) in self-control (self-control). To improve student decision control, it can be done by not rushing when making a decision. In the case of peer groups in the lecture environment, students are expected to consider more the invitation of friends not to buy a product if it is not needed and to strengthen their stance. In order for students to avoid consumptive behavior, one of the things that must be done is not to be easily tempted by promotions in the form of buying buy 1 free 1 products, getting merchandise, and product samples. Students should think about needs first rather than temporary wants. As for suggestions for further researchers, it is expected to improve the quality of further research, especially those related to economic literacy, self-control, and peer groups on consumptive behavior. It is also hoped that further researchers can improve the shortcomings of the results of this research by adding variables, expanding subjects, and other factors that influence consumptive behavior.

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