Journal : Journal of Management and Innovation Entrepreneurship (JMIE),
Publisher : Yayasan Nuraini Ibrahim Mandiri
ISSN : e-ISSN 3026-6505
Volume / Issue / Year/ Page : 4/ 1/ 2026: October /230-243

THE EFFECT OF ONLINE SHOPPING APPLICATION USE AND FINANCIAL ATTITUDES ON THE CONSUMPTIVE BEHAVIOR OF ECONOMICS EDUCATION STUDENTS AT FKIP UNTAN

Ayu Saniah[1]*, Witarsa [2], Heni Kuswanti[3]
[1,2,3]Universitas Tanjungpura, Indonesia
ayusaniahskw@gmail.com
*Corresponding Author

Article Information

Submission : 25-08-2026
Review : 01-09-2026
Revised : 20-09-2026
Accepted : 10-10-2026
Published : 27-10-2026

Keywords
Use of Online Shopping Apps, Financial Attitudes, Consumptive Behavior, Undergraduate Student

Abstract

The rise of online shopping apps has transformed students' consumption patterns and has the potential to increase consumptive behavior. The urgency of this study is supported by pre-survey results indicating that 71.9% of students make impulsive purchases, as well as previous research on the influence of online shopping app use and financial attitudes on consumptive behavior, which has yielded mixed results. These findings highlight the need for further research to obtain empirical evidence regarding the factors associated with students' consumptive behavior. This study aims to analyze the influence of online shopping app use and financial attitudes on the consumptive behavior of students Economics Education Study Program, Faculty of Teacher Training and Education, Tanjungpura University. This study employs a quantitative approach with a causal research design. The study population consisted of 203 students, with a sample of 135 respondents selected using probability sampling via simple random sampling. Data were collected using a questionnaire and analyzed using multiple linear regression, partial tests (t-tests), simultaneous tests (F-tests), and the coefficient of determination (R^2). The results indicate that the use of online shopping apps has a positive and significant effect on consumptive behavior, whereas financial attitudes do not have a significant effect on consumptive behavior. Simultaneously, the use of online shopping apps and financial attitudes have a significant effect on consumptive behavior, with a coefficient of determination of 0.106, or 10.6%. These findings enrich the empirical evidence regarding the determinants of students' consumptive behavior in the digital age and provide implications for the development of financial literacy programs at universities

How To Cite : Saniah, A., Witarsa, & Kuswanti, H. (2026). The effect of online shopping application use and financial attitudes on the consumptive behavior of economics education students at FKIP UNTAN. *Journal of Management and Innovation Entrepreneurship (JMIE),* 4(1), 230–243. https://doi.org/10.70248/jmie.v4i1.4204

DOI : https://doi.org/10.70248/jmie.v4i1.4204
This is an open access article under https://creativecommons.org/licenses/by/4.0/
Copyright© 2026 by Author. Published by Yayasan Nuraini Ibrahim Mandiri

INTRODUCTION

As living beings, humans have various needs that must be met in their daily lives. Meeting these needs is inseparable from consumption as part of efforts to maintain quality of life. As times change and the population grows, human needs have become increasingly complex and diverse. These developments have led some individuals to strive not only to meet their needs but also to fulfill various desires. Consequently, a trend toward consumerist behavior has emerged, one that prioritizes desires over needs.

Consumptive behavior is behavior that arises from the desire to purchase goods or use services solely for the sake of satisfaction, regardless of the benefits or urgency of those goods or services. Consumptive behavior is often associated with shopping habits, as

shopping can serve as a way to alleviate fatigue and stress resulting from daily activities (Dewi et al., 2017). A person who exhibits consumptive behavior is willing to go to great lengths and make various sacrifices to obtain what they desire. According to Lutfiah et al. (2022), consumptive behavior involves the excessive consumption of goods without regard for their utility, with the aim of achieving maximum self-satisfaction. In line with this, Iyer et al. (2020), through a meta-analysis, demonstrated that impulsive purchasing behavior can be influenced by both internal factors and external stimuli, including consumption motives, consumer resources, marketing stimuli, and self-control ability. This indicates that consumerist behavior is not only related to individual needs but can also be shaped by the consumption environment.

Consumptive lifestyles are often found among the younger generation, whose orientation is directed toward enjoyment, pleasure, and satisfaction derived from excessive consumption of goods (Setiaji & Amaliya, 2017). This younger generation—namely college students is generally considered capable of distinguishing between needs they must fulfill and mere individual desires or whims. However, in reality, students are still unable to control their consumerist behavior (Mulyati, 2021). This is evident from their spending on "other needs", such as shopping and going out which is higher than their spending on food, beverages, transportation, and academic needs like buying books, attending seminars, printing, and photocopying. Yet, these academic needs which are more crucial for supporting their careers represent an investment in their future.

The findings of Lutfiah et al. (2022) indicate that students have purchased items they did not actually need simply because they looked appealing, were on sale, or simply because seeing them made them feel happy. This habit can trigger wasteful behavior and weak self-control in making purchasing decisions, thereby fostering consumptive behavior. These findings align with those of Iyer et al. (2020), who explained that marketing stimuli and psychological factors are among the determinants that can drive impulse buying. Fenton-O'Creevy & Furnham (2020) also found that attitudes toward money are associated with a tendency toward impulse buying, although this behavior is also linked to personality traits and demographic factors.

There are various factors influencing students' consumptive behavior, one of which is the use of online shopping apps. According to Harahap (2018), online shopping is a transactional process conducted via digital media such as online marketplace platforms or social media that offer goods or services. Various platforms widely used for online shopping include Shopee, Lazada, Tokopedia, Bukalapak, and other similar platforms (Fadhilah & Abadi, 2023).

Iswiyanti (2021) also shows that college students frequently engage in online shopping, particularly through the Shopee platform, with the most commonly purchased products including fashion, skincare, and makeup. This indicates that online shopping has become an integral part of students' consumption patterns. Most students engage in online shopping because it is considered more efficient than offline shopping, which is seen as time-consuming, impractical, and not always able to provide the desired items (Ulya & Putri, 2023). Online shopping has become a habit for some people due to the convenience it offers, and many view it as a means of finding necessary items (Amalia, 2022).

This convenience can increase the likelihood of unplanned purchases. Simamora & Fatira (2019) explain that the ease of use of apps and product variety are factors that shape millennials' purchasing decisions when shopping online. Chan et al. (2017), through a literature review on online impulse buying, also demonstrated that online impulsive purchasing behavior is linked to various stimuli and conditions present in the digital

shopping environment. Thus, the easier it is for consumers to access information, select products, and complete transactions, the fewer barriers they perceive in the purchasing process.

Wu et al. (2016) explain that the drivers of online impulse purchasing can be viewed from both the consumer's perspective and that of the system used in the shopping process. This suggests that the characteristics of the online shopping system or platform may be linked to impulsive purchasing decisions. Additionally, Bao & Yang (2022) indicate that flow experiences, trust, and the occurrence of unexpected product discoveries may be linked to consumers' urges to engage in online impulse buying. Xu et al. (2024) also suggest that online impulse buying behavior in social commerce is related to social processes and the digital interaction environment.

Financial attitudes are also one of the factors that can influence students' consumptive behavior. According to Arifin (2018), financial attitudes are defined as ways of thinking, opinions, and judgments regarding finances. An individual's financial attitudes can determine their attitudes and behaviors regarding financial matters, such as management, budgeting, and decision-making (Rambe, 2020). Financial attitudes represent a tendency toward positive or negative attitudes toward money (Zainiati, 2017).

The financial attitudes held by each individual help them understand their own attitudes and behaviors in making financial decisions. The influence of online shopping app use and financial attitudes on consumptive behavior aligns with Ajzen's 1991 theory (Ajeng Zaskia, 2021). This theory explains that behavioral intent can be predicted based on three components: behavioral attitude, subjective norm, and perceived behavioral control. In the context of this study, financial attitude is considered the primary factor influencing an individual's intention to engage in specific financial behaviors. Subjective norms represent the social pressure an individual feels to engage in or refrain from a certain behavior, based on the desire to be viewed favorably and accepted by those around them. Perceived behavioral control is defined as an individual's sense of the ease or difficulty they experience in engaging in a behavior when assessing external conditions. This can occur when external influences are present, one of which stems from the use of online shopping apps that shape an individual's attitude toward such behavior. The use of online shopping apps and financial attitudes were selected as variables in this study because both are theoretically and empirically linked to students' consumptive behavior.

The use of online shopping apps represents an external factor that provides transaction convenience, promotions, and various features that can drive purchasing decisions. Conversely, financial attitudes are an internal factor that reflects an individual's ability to manage, plan, and control the use of money, thereby influencing consumption decisions. These two variables are considered capable of explaining students' consumptive behavior from both environmental and individual characteristic perspectives.

A number of studies have examined the influence of online shopping app use and financial attitudes on students' consumptive behavior; however, the results obtained have not been entirely consistent. Fadhilah & Abadi (2023) reported that the use of online shopping apps has a positive effect on students' consumptive behavior. Similar findings were also reported by Hidayah & Sartika (2024), who found that financial attitudes influence consumptive behavior. Conversely, Lediestiani & Defrizal (2025) stated that financial attitudes do not have a significant effect on consumptive behavior. These differing results indicate that the relationships among the variables still require further testing in different research contexts.

The inconsistency in research findings indicates that there remains a research gap

Journal : Journal of Management and Innovation Entrepreneurship (JMIE),
Publisher : Yayasan Nuraini Ibrahim Mandiri
ISSN : e-ISSN 3026-6505
Volume / Issue / Year/ Page : 4/ 1/ 2026: October /230-243

regarding the influence of online shopping app use and financial attitudes on college students' consumptive behavior. Most previous studies were conducted on college students in general, whereas this study focuses on students in the Economics Education Program at the Faculty of Teacher Training and Education (FKIP), Tanjungpura University, who have a background in economics. This study also examines both variables simultaneously using the Theory of Planned Behavior as its theoretical framework. Based on this theoretical framework, this study positions the use of online shopping apps and financial attitudes as independent variables hypothesized to influence students' consumptive behavior.

The results of the pre-survey showed that 71.9% of Economics Education students made impulsive purchases, while 28.1% stated that they did not make unplanned purchases. These findings indicate that consumptive behavior is still prevalent among the majority of students in the Economics Education Study Program at the Faculty of Teacher Training and Education (FKIP), Tanjungpura University. This situation underscores the need to examine the influence of online shopping app use and financial attitudes on student's consumptive behavior.

This study aims to analyze the influence of online shopping app use and financial attitudes on the consumptive behavior of students in the Economics Education Program at the Faculty of Teacher Training and Education (FKIP), Tanjungpura University. The research findings are expected to enrich the study of student consumptive behavior and provide input for the development of financial literacy programs in higher education institutions.

RESEARCH METHODS

This study employs a quantitative approach using a causal research design. Causal research aims to analyze the cause-and-effect relationship between the independent variables use of online shopping apps (X_1) and financial attitudes (X_2) and the dependent variable consumptive behavior (Y). The study population consisted of students in the Economics Education Study Program at the Faculty of Teacher Training and Education (FKIP), Tanjungpura University, from the 2022, 2023, and 2024 cohorts, totaling 203 students.

The sampling technique used probability sampling with the simple random sampling method, which gives every member of the population an equal chance of becoming a respondent, and the sample was selected at random. The sample used in this study consists of students in the Economics Education Program at FKIP Untan.

The Slovin formula can be written as follows:

$$\boldsymbol{n} = \frac{\boldsymbol{N}}{1+\mathrm{N}\boldsymbol{e^2}}$$

$$n = \frac{203}{1+ 203(0{,}05)^2}$$

$$n = \frac{203}{1 + 203\ (0{,}0025)}$$

$$n = 135$$

Therefore, the sample size used in the study is 135 samples. The sample size is determined using the following formula:

$$\frac{Number\ of\ student\ per\ cohort}{Population}\ x\ Sample$$

Journal : Journal of Management and Innovation Entrepreneurship (JMIE),
Publisher : Yayasan Nuraini Ibrahim Mandiri
ISSN : e-ISSN 3026-6505
Volume / Issue / Year/ Page : 4/ 1/ 2026: October /230-243

Table 1. Respondent Descriptions

Class	Populati	Sample
Regular & PPAPK 2022	61	41
Regular & PPAPK 2023	70	46
Regular 2024	72	48
TOTAL	203	135

Source: researcher-processed data, 2026

This study used a questionnaire as its research instrument, which was designed based on the indicators of each research variable and measured using a five-point Likert scale, ranging from a score of 1 (strongly disagree) to a score of 5 (strongly agree).

Tabel 2. Operational Definition of Research Variables

Variable	Indicator
Use of online shopping apps (X_1) (Fadhilah & Abadi, 2023)	(1) Convenience; (2) Comprehensiveness of information; (3) Time; (4) Customer trust.
Financial attitude (X_2) (Listiani, 2017)	(1) Writing down financial goals or targets; (2) Drawing up a budget plan; (3) Taking responsibility for oneself; (4) Being frugal with money; (5) Financial planning.
Consumptive behavior (Y) (Sari, 2021)	(1) Buying a product because of a special offer; (2) Buying products because their attractive appearance; (3) Buying products to maintain one's appearance and social status; (4) Buying a product based on price, not on its benefits or usefulness; (5) Buying products as a status symbol; (6) Using products to conform to the models featured in advertisements; (7) Purchasing high-priced products to boost self-confidence.

Before being used in the study, the instrument was tested on 30 respondents outside the study sample. Validity testing was conducted using the Corrected Item-Total Correlation method, with the criterion that the calculated r value must be greater than the table r value (0.361). The test results showed that all items were deemed valid after one item regarding the use of online shopping apps was eliminated.

Table 3. Validity Test Results

Variable	Number Items Sta	Items Val	Invalid Iter
Use of online shopping apps (X	29	28	1
Financial Attitude (X2)	37	37	0
Consumtive Behavior (Y)	26	26	0

Journal : Journal of Management and Innovation Entrepreneurship (JMIE),
Publisher : Yayasan Nuraini Ibrahim Mandiri
ISSN : e-ISSN 3026-6505
Volume / Issue / Year/ Page : 4/ 1/ 2026: October /230-243

Next, a reliability test was conducted using Cronbach's Alpha with a criterion of an alpha value > 0.60. The test results showed that all variables had a Cronbach's Alpha value above 0.60, so the instrument was deemed reliable.

Table 4. Reliability Test Result

Variable	Cronbach's Alpha	Descriptic
Use of online shopping apps (X1)	0.931	Reliable
Financial attitude (X2)	0.969	Reliable
Consumtive behavior (Y)	0.974	Reliable

The research procedure began with the development of instruments based on the indicators of each variable, followed by validity and reliability tests of the instruments. Once the instruments were deemed valid, the questionnaires were distributed to respondents who had been selected as the research sample. The collected data were then analyzed using IBM SPSS Statistics version 22.

Data analysis was conducted using descriptive statistics and multiple linear regression analysis. Before hypothesis testing was performed, the regression model was first tested using classical assumption tests, including tests for normality, linearity, multicollinearity, and heteroscedasticity. Hypothesis testing was performed using the t-test, F-test, and the coefficient of determination (R^2).

RESULT AND DISCUSSION

The discussion regarding the influence of each independent variable on the dependent variable can be explained as follows:

1. The Effect of The Use of *Online* Shopping Apps (X1) on the Consumptive Behavior (Y) of Economics Education Students FKIP Untan

Tabel 5. Results of the partial t-test for the use of online shopping (X1)

Coefficients[a]

Model	T	Sig.	Collinearity Statisti Tolerance	VIF
1 (Constant)	25.56٩	.148		
X1_Use Off Online Shopping Apps	3.191	.002	.6221	.60٩

a. Dependent Variable: Y_Consumtive Behavior

The results of the partial tests above indicate that the use of online shopping apps has a positive and significant effect on students' among college students. The calculated t-value of 3.191 is greater than the critical t-value of 1.656, with a significance level of 0.002 < 0.05; therefore, the first hypothesis is accepted. These findings indicate that the higher the intensity of online shopping app use, the greater the tendency for college students to engage in consumptive behavior.

These results indicate that the conveniences offered by online shopping apps—such as 24/7 access, a wide variety of product choices, promotions, discounts, free shipping, and easy digital payment options—can increase students' urge to make purchases. These conveniences make the transaction process faster and more practical, leading to purchase decisions that are often made without careful

consideration of a product's benefits or necessity.

These findings align with those of Chan et al. (2017), who explain that online impulse buying refers to purchases made suddenly and immediately without prior intent to buy. The online environment provides various stimuli that can trigger this behavior. Iyer et al. (2020), through a meta-analysis of various studies, also demonstrated that marketing stimuli are one of the external factors associated with impulse buying.

The findings of this study can be explained through the Theory of Planned Behavior proposed by Ajzen (1991). This theory explains that a person's behavior is influenced by behavioral intention, which is formed through attitudes toward the behavior, subjective norms, and perceived behavioral control. In this study, the use of online shopping apps increased the perceived ease of making transactions, so that students felt they encountered no barriers to making purchases. The easier the purchasing process is, the greater the tendency for students to make spontaneous purchases, which ultimately increases consumerist behavior.

Furthermore, the results of this study are consistent with consumptive behavior theory, which states that purchasing decisions can be influenced by marketing stimuli. Various features found in online shopping apps—such as flash sales, cashback, product recommendations, and promotional notifications—serve as stimuli that can influence consumer decisions. Iyer et al. (2020) explain that marketing stimuli constitute one group of factors associated with impulse buying. This indicates that the shopping environment can interact with consumers' internal factors to drive purchases.

Akram et al. (2018a) demonstrate that factors within the social commerce environment are associated with online impulse buying. Meanwhile, Akram et al. (2018b) found that website quality is associated with online impulse buying, and this relationship can be influenced by sales promotions and credit card usage. Both studies reinforce the understanding that characteristics of the digital environment and stimuli provided during the shopping process are associated with impulsive purchasing decisions.

Another study conducted by Bao & Yang (2022) shows that serendipity, trust, and flow experience are associated with consumers' inclination to make impulsive online purchases. Wu et al. (2016) also explain that system characteristics and factors perceived by users can serve as drivers of online impulse purchasing. Xu et al. (2024) demonstrate that online impulse buying in social commerce is also linked to the social processes occurring within the digital environment.

The results of this study align with the research by Fadhilah & Abadi (2023), Dianingsih (2020), and Mulyati (2023), which state that the use of online shopping apps has a positive effect on students' consumptive behavior. Similar findings were also reported in the study by Akram et al. (2018) in Sustainability, which explains that digital promotions, the convenience of using apps, and ease of transactions are key factors driving online impulse buying behavior. The study indicates that the digital shopping environment can create emotional triggers, leading consumers to make purchases without careful planning.

Another study conducted by Akram et al. (2018) in the Asia Pacific Journal of Marketing and Logistics also found that the quality of online shopping platforms, ease of navigation, and the online shopping experience influence consumers' impulsive

Journal : Journal of Management and Innovation Entrepreneurship (JMIE),
Publisher : Yayasan Nuraini Ibrahim Mandiri
ISSN : e-ISSN 3026-6505
Volume / Issue / Year/ Page : 4/ 1/ 2026: October /230-243

purchasing decisions. These results reinforce the findings of this study that the characteristics of online shopping apps play a significant role in shaping students' consumptive behavior.

However, the results of this study differ from those of Kusnaeni (2025), who stated that the use of online shopping apps does not have a significant effect on students' consumptive behavior. This discrepancy is likely due to differences in respondent characteristics, the intensity of online shopping app use, and variations in shopping habits among the respective respondent groups.

2. The Influence of Financial Attitudes (X2) on the Consumptive Behavior (Y) of Economic Education Students FKIP Untan

Table 6. Result of the partial t-test for financial attitude (X2)

Coefficients[a]

Model	T	Sig.	Collinearity Statistics: Tolerance	Collinearity Statistics: VIF
1 (Constant)	25.569	.148		
X1_Financial Attitude	-.125	.901	.622	1.609

Dependent Variable: Y_Consumtive Behavior

The results of the partial test indicate that financial attitudes do not have a significant effect on students' consumptive behavior. The calculated t-value of -0.125 is smaller than the critical t-value of 1.656, with a significance level of 0.901 > 0.05; therefore, the second hypothesis is rejected.

This finding indicates that students' financial attitudes are not yet capable of directly influencing consumptive behavior. Although students understand the importance of creating a budget, managing expenses, and setting priorities for needs, this understanding is not necessarily applied in their daily consumption activities. When faced with various promotions and conveniences provided by online shopping apps, students still have the potential to make impulsive purchases.

When examined using the Theory of Planned Behavior, attitudes are one of the factors influencing behavioral intentions, but they are not the sole determining factor. Subjective norms and perceptions of behavioral control also play a significant role in shaping an individual's behavior. In this study, the influence of online shopping app use as an external factor appears to be more dominant than financial attitudes; thus, the financial attitude variable does not show a partial effect on consumptive behavior.

These findings align with the research by Ohorella et al. (2025) and Alrizani et al. (2025), which stated that financial attitudes do not significantly influence students' consumptive behavior. These findings are supported by Arifin's (2018) international study, which explains that financial attitudes influence financial behavior more than they directly influence consumption decisions.

An international study by Fenton-O'Creevy & Furnham (2020) shows that money attitudes are related to the tendency toward impulse buying, but their contribution emerges alongside other factors such as personality and demographic characteristics. These findings suggest that attitudes toward money do not always stand alone in explaining impulsive purchasing behavior.

Research by Prihartono & Asandimitra (2018) also indicates that financial

behavior is influenced by various factors, such as financial knowledge, experience, income, and psychological factors. Humaira & Sagoro (2018) and Setyawan & Wulandari (2020) also situate financial attitudes within the context of financial management behavior. Therefore, financial attitudes alone may not be sufficient to directly explain consumptive behavior.

Conversely, the results of this study differ from those of Rahmawati (2024) and Prihastuty & Rahayuningsih (2018), who found that financial attitudes have a significant effect on consumptive behavior. These differences are likely influenced by respondent characteristics, levels of financial literacy, and variations in the social environment that shape consumptive behavior.

The results of this study indicate that Economics Education students at the Faculty of Teacher Training and Education (FKIP), Tanjungpura University, already possess fairly positive attitudes toward financial management; however, these attitudes have not yet been fully reflected in their consumptive behavior. This suggests that students' consumptive behavior is more influenced by situational factors, particularly the ease of shopping through digital platforms.

3. The Effect of Online Shopping App Use (X1) and Financial Attitudes (X2) on the Consumptive Behavior (Y) of Economics Education Students FKIP Untan

Table 7. F-test Result

ANOVA[a]

Model		F	Sig.
1	Regression	7.811	.001[b]
	Residual		

a. Dependent Variable: Y_Pengelolaan Keuangaan
b. Predictors: (Constant), X2_Financial Attitude, X1_Use of Online Shopping Apps

The results of the simultaneous test show a calculated F-value of 7.811, which is greater than the critical F-value of 3.06, with a significance level of 0.001 < 0.05. These results indicate that the use of online shopping apps and financial attitudes together have a significant effect on students' consumptive behavior.

Although both variables had a significant combined effect, the results of the partial test showed that only the use of online shopping apps had a significant effect. Meanwhile, financial attitudes did not show a significant effect when tested individually. Thus, the research results indicate that, within the model used, the use of online shopping apps has a significant relationship with consumptive behavior, whereas financial attitudes do not show a significant relationship on their own.

These results indicate that the digital environment can be one of the factors associated with students' consumptive behavior. Various app features, such as promotions, product recommendations, cashback, free shipping, and digital payments, can serve as stimuli during the purchasing process. Chan et al. (2017) explain that the online environment contains various factors related to online impulse buying. Iyer et al. (2020) also indicate that marketing stimuli, consumer resources, consumption motives, and psychological factors are among the factors that can explain impulse buying.

The findings of this study are also consistent with the Theory of Planned Behavior,

Journal : Journal of Management and Innovation Entrepreneurship (JMIE),
Publisher : Yayasan Nuraini Ibrahim Mandiri
ISSN : e-ISSN 3026-6505
Volume / Issue / Year/ Page : 4/ 1/ 2026: October /230-243

which explains that a person's behavior is influenced by the interaction between internal and external factors. In this study, the external factor—the use of online shopping apps—was found to have a more dominant influence than financial attitudes, which are an internal factor.

Tabel 8. Result of the Coefficient of Determination (R^2) Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.325[a]	.106	.092	20.509

a. Predictors: (Constant), X2_Financial Attitude, X1_Use of Online Shopping Apps
b. Dependent Variable: Y_Consumptive Behavior

The results of the coefficient of determination test show an R^2 value of 0.106, which means that the use of online shopping apps and financial attitudes can only explain 10.6% of the variation in students' consumptive behavior. The remaining 89.4% is influenced by other factors not included in the research model.

This coefficient of determination value indicates that consumptive behavior is a complex phenomenon influenced by many factors. In addition to the use of online shopping apps and financial attitudes, consumptive behavior can also be influenced by lifestyle, financial literacy, self-control, peer influence, the intensity of social media use, materialism, and a tendency toward impulse buying.

Research by Pulungan & Febriaty (2018) shows that lifestyle is closely related to consumptive behavior, while Winarta et al. (2019) explain that financial literacy plays a role in shaping more rational consumption decisions. Research by Mustomi & Puspasari (2020) also indicates a link between social media and consumptive behavior among college students. Wahyuni et al. (2019) found that lifestyle and financial literacy are factors that may be associated with consumptive behavior in online shopping activities. International findings by Prihartono & Asandimitra (2018) also indicate that financial behavior is influenced by a combination of psychological, social, and economic factors; consequently, research models with two independent variables tend to yield relatively small coefficient of determination values.

CONCLUSION

Based on the research results, it can be concluded that the use of online shopping apps (X_1) has a partial, positive, and significant effect on the consumptive behavior of students in the Economics Education Study Program at the Faculty of Teacher Training and Education, Tanjungpura University. This is indicated by a calculated t-value of 3.191, which is greater than the critical t-value of 1.656, with a significance level of 0.002 < 0.05. Conversely, financial attitudes (X_2) do not have a significant partial effect on students' consumptive behavior, as indicated by a calculated t-value of -0.125, which is smaller than the critical t-value of 1.656, with a significance level of 0.901 > 0.05. Simultaneously, the use of online shopping apps and financial attitudes have a significant effect on students' consumptive behavior, with a calculated F-value of 7.811, which is greater than the critical F-value of 3.06 and a significance level of 0.001 < 0.05. These two variables account for 10.6% of the variation in students' consumptive behavior (R^2 = 0.106), while the remaining

89.4% is influenced by other factors outside the research model.

These findings support the Theory of Planned Behavior, which explains that students' consumptive behavior is influenced by both internal and external factors. In this study, the use of online shopping apps as a factor 12 external factor proved to be more dominant than financial attitudes in influencing students' consumptive behavior. Practically, the results of this study are expected to serve as input for universities in developing financial literacy programs and encouraging students to be more prudent in using online shopping apps and controlling their purchasing decisions.

This study was limited to students in the Economics Education Program at the Faculty of Teacher Training and Education, Tanjungpura University, and used only two independent variables. Therefore, future research is recommended to involve a broader sample of respondents and include additional variables, such as financial literacy, lifestyle, self-control, materialism, peer influence, and the intensity of social media use, in order to develop a more comprehensive model for explaining students' consumptive behavior.

Statement on the Use of Artificial Intelligence

AI was used in the preparation of this manuscript. The authors used artificial intelligence tools solely to assist with language improvement, grammar checking, and editing for clarity and readability. The authors remain fully responsible for the accuracy, originality, integrity, and academic content of the manuscript. All AI-assisted content was reviewed and verified by the authors before to submission.

Conflicts of interest

The authors declare no conflicts of interest.

Author contributions

Conceptualization: Ayu Saniah, Witarsa, and Heni Kuswanti; data collection: Ayu Saniah; data validation: Ayu Saniah; formal analysis: Ayu Saniah; writing—original draft preparation, Ayu Saniah; writing—review and editing: Witarsa and Heni Kuswanti; visualization: Ayu Saniah. All authors have read and approved the final version of the manuscript.

Acknowledgments

This research was completed with support from the Economics Education Study Program, Faculty of Teacher Training and Education, Tanjungpura University. The authors gratefully acknowledge the support, facilities, and resources provided to facilitate the completion of this research.

REFERENCE

Ajeng Zaskia, H. M. (2021). Intensi berwirausaha: Analisis bibliometrik. *Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi*, *5*(2), 99–106.

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Akram, U., Hui, P., Khan, M. K., Tanveer, Y., Mehmood, K., & Ahmad, W. (2018). How website quality affects *online* impulse buying: Moderating effects of sales promotion and credit card use. *Asia Pacific Journal of Marketing and Logistics*, *30*(1), 235–256.

Akram, U., Hui, P., Khan, M. K., Yan, C., & Akram, Z. (2018). Factors affecting *online* impulse buying: Evidence from Chinese social commerce environment. *Sustainability*, *10*(2),

352.

Alrizani, S., Sudrajat, A., . A. A. S., . Z. D. S., & Bariah, H. S. (2025). *Pengaruh Gaya Hidup, Sikap Keuangan dan Kepribadian terhadap Perilaku Konsumtif Mahasiswa/i dalam Berbelanja Produk Heelsaddict*. *9*, 1478–14756. https://doi.org/10.31004/jptam.v9.27755

Amalia, R. J. (2022). Analisis perilaku konsumtif dan daya beli konsumen terhadap belanja *online* di masa pandemi Covid-19. *Jurnal Ilmu Ekonomi Dan Bisnis Islam*, *3*(1), 1–16. https://10.24239/jiebi.v4i1.87.1-16

Arifin, A. Z. (2018). Influence factors toward financial satisfaction with financial behavior as intervening variable on Jakarta area workforce. *European Research Studies Journal*, *2*(1), 90–103.

Bao, Z., & Yang, J. (2022). Why *online* consumers have the urge to buy impulsively: Roles of serendipity, trust and flow experience. *Management Decision*, *60*(12), 3350–3365.

Chan, T. K. H., Cheung, C. M. K., & Lee, Z. W. Y. (2017). The state of *online* impulse-buying research: A literature analysis. *Information & Management*, *54*(2), 204–217.

Dewi, N., Rusdarti, R., & Sunarto, S. (2017). Pengaruh lingkungan keluarga, teman sebaya, pengendalian diri, dan literasi keuangan terhadap perilaku konsumtif mahasiswa. *Journal of Economic Education*, *6*(1), 29–35.

Dianingsih, F. R. (2020). *Pengaruh penggunaan aplikasi belanja online dan fasilitas digital payment terhadap perilaku konsumtif mahasiswa Program Studi Akuntansi Syariah di IAIN. Skripsi thesis, Universitas Muhammadiyah Surakarta. https://eprints.ums.ac.id/id/eprint/87687*

Fadhilah, N., & Abadi, M. T. (2023). Pengaruh penggunaan aplikasi belanja *online*, gaya hidup, dan literasi keuangan terhadap perilaku konsumtif mahasiswa. *Journal of Business & Applied Management*, *16*(2), 141–156. http://dx.doi.org/10.30813/blam.v16i2.4293

Fenton-O'Creevy, M., & Furnham, A. (2020). Money attitudes, personality and chronic impulse buying. *Applied Psychology*, *69*(4), 1557–1572.

Harahap, D. A. (2018). Perilaku belanja *online* di Indonesia: Studi kasus. *Jurnal Riset Manajemen Sains Indonesia*, *9*(2), 193–213. https://doi.org/10.21009/JRMSI.009.2.02

Hidayah, A. N., & Sartika, F. (2024). Pengaruh literasi keuangan dan sikap keuangan terhadap perilaku konsumtif belanja *online* melalui locus of control sebagai variabel mediasi. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, *6*(4), 3880–3894. https://doi.org/10.47467/alkharaj.v6i4.275

Humaira, I., & Sagoro, E. M. (2018). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku Umkm Sentra Kerajinan Batik Kabupaten Bantul. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, *7*(1).

Iswiyanti, A. S. (2021). Analisis Tingkat Belanja *Online* di Kalangan Mahasiswa Universitas Gunadarma. *Jurnal Inovasi Penelitian*, *2*(2), 391–396.

Iyer, G. R., Blut, M., Xiao, S. H., & Grewal, D. (2020). Impulse buying: a meta-analytic review. In *Journal of the Academy of Marketing Science* (Vol. 48, Number 3, pp. 384–404). Springer. https://doi.org/10.1007/s11747-019-00670-w

Kusnaeni, S. E. (2025). *Pengaruh Aplikasi Belanja Online dan Digital Payment Terhadap Perilaku Konsumtif Mahasiswa di IKIP Widya Darma*. *4*(2), 177–190. https://doi.org/10.56707/jedarr.v4i2.290

Lediestiani, S., & Defrizal. (2025). Pengaruh financial literacy dan financial attitude terhadap perilaku konsumtif mahasiswa (Studi kasus mahasiswa Universitas Bandar

Lampung). *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi*, *5*(1), 109–118. https://doi.org/10.47709/jebma.v5i1.5174

Listiani, K. (2017). Pengaruh financial knowledge, locus of control, dan financial attitude terhadap financial management behavior pada mahasiswa. *Jurnal Ilmu Manajemen*, *11*(1), 92–105. http://eprints.perbanas.ac.id/id/eprint/2917

Lutfiah, L., Basri, M., & Kuswanti, H. (2022). Faktor-faktor yang mempengaruhi perilaku konsumtif mahasiswa Pendidikan Ekonomi PPAPK FKIP Universitas Tanjungpura Pontianak. *Jurnal Pendidikan Dan Pembelajaran Khatulistiwa*, *11*(3).

Mulyati, S. (2023). Pengaruh Transaksi E-Commerce Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Pendidikan Ekonomi (Jurkami)*, *8*(1). https://doi.org/10.31932/jpe.v8i1

Mustomi, D., & Puspasari, A. (2020). Pengaruh Media Sosial Terhadap Perilaku Konsumtif Mahasiswa The Influence Of Social Media On Consumptive Behavior Of Students. *Cermin: Jurnal Penelitian*, *4*(1). https://doi.org/10.36841/cermin_unars.v4i1.496

Ohorella, E. C. R., Hasan, M. H., & . R. T. A. (2025). Pengaruh literasi keuangan, sikap keuangan, dan locus of control terhadap perilaku konsumtif mahasiswa penerima KIP Kuliah Fakultas Ekonomi Universitas Nuku Kota Tidore Kepulauan. *Jurnal Ekonomi*, *11*, 424–433.

Prihartono, M. R. D., & Asandimitra, N. (2018). Analysis factors influencing financial management behaviour. *International Journal of Academic Research in Business and Social Sciences*, *8*(8), 208–326. https://doi.org/10.6007

Prihastuty, D. R., & Rahayuningsih, S. (2018). *Pengaruh Financial Literacy, Financial Behavior, Financial Attitude, Dan Demografi Terhadap Perilaku Konsumtif (Studi Pada Mahasiswa Strata I Fakultas Ekonomi Universitas 17 Agustus 1945 Surabaya)*. *3*(2).

Pulungan, D. R., & Febriaty, H. (2018). Pengaruh Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif Belanja *Online* Pada Generasi Milenial Di Kabupaten Tulungagung . *Jurnal Riset Sains Manajemen*, *2*(3), 103–110.

Rahmawati, Y. (2024). *Pengaruh Sikap Keuangan, Kelas Sosial Dan Lingkungan Teman Sebaya Terhadap Perilaku Konsumtif Mahasiswa Universitas Insan Pembangunan Indonesia (UNIPI)*. *18*(2), 1–8. https://doi.org/10.58217/joce-ip.v18i2.347

Rambe, Y. (2020). *Pengaruh financial attitude, financial knowledge, dan parental income terhadap financial management behavior pada mahasiswa Fakultas Ekonomi dan Ilmu Sosial Universitas Islam Negeri Sultan Syarif Kasim Riau*. https://repository.uin-suska.ac.id/id/eprint/27980

Sari, S. N. (2021). *Pengaruh gaya hidup terhadap perilaku konsumtif mahasiswa Program Studi Pendidikan Ekonomi Fakultas Tarbiyah dan Keguruan di Universitas Islam Negeri Sultan Syarif Kasim Riau*. Skripsi thesis, Universitas Islam Negeri Sultan Syarif Kasim Riau. https://repository.uin-suska.ac.id/id/eprint/58204

Setiaji, K., & Amaliya, L. (2017). Pengaruh penggunaan media sosial Instagram, teman sebaya, dan status sosial ekonomi orang tua terhadap perilaku konsumtif siswa. *Economic Education Analysis Journal*, *6*(3), 835–842.

Setyawan, W. , & Wulandari, S. (2020). Peran Sikap Keuangan dalam Mengintervensi Pengaruh Literasi Keuangan Terhadap Perilaku Manajemen Keuangan Pekerja di Cikarang. SEKURITAS (Saham, Ekonomi, Keuangan Dan Investasi). *Jurnal SEKURITAS*, *4*(1), 15–23.

Simamora, A. A. N., & Fatira, M. (2019). Kemudahan Aplikasi Dan Keragaman Produk Dalam Membentuk Keputusan Pembelian Generasi Milenial Berbelanja Secara *Online*. *Jurnal Maneksi*, *8*(2), 213–222.

Ulya, A., & Putri, O. N. (2023). Budaya konsumtif belanja *online* di kalangan mahasiswa. *Prosiding Seminar Nasional*, 1300–1308.

Wahyuni, R., Irfani, H., Syahrina, I. A., & Mariana, R. (2019). Pengaruh Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif Berbelanja *Online* Pada Ibu Rumah Tangga Di Kecamatan Lubuk Begalung Kota Padang. *Jurnal Benefita*, *4*(3), 548. https://doi.org/10.22216/jbe.v4i3.4194

Winarta, A. H., Djajadikerta, H., & . W. S. (2019). Pengaruh literasi keuangan dan promosi penjualan terhadap perilaku konsumtif mahasiswa. *Journal of Accounting and Business Studies*, *4*(2), 76–91.

Wu, I.-L., Chen, K.-W., & Chiu, M.-L. (2016). Defining key drivers of *online* impulse purchasing: A perspective of both impulse shoppers and system users. *International Journal of Information Management*, *36*(3), 284–296.

Xu, H., Gong, X., & Yan, R. (2024). *Online* impulsive buying in social commerce: A mixed-methods research. *Information & Management*, *61*(3), 103943.

Zainiati, N. (2017). *Pengaruh locus of control dan sikap keuangan yang dimediasi oleh niat terhadap perilaku pengelolaan keuangan keluarga*. *Skripsi thesis, STIE Perpbanas Surabaya. http://eprints.perbanas.ac.id/id/eprint/2855*