The Influence of Financial Literacy, Amount of Pocket Money, and Lifestyle on Student Consumption Behavior STKIP PGRI Nganjuk Economics Education

Ragil Retno Palupi*, Hari Wahyono, Ludi Wishnu Wardana
Faculty of Economics and Business, Universitas Negeri Malang (UM), Jln. Semarang 5 Malang 65145
Corresponding Author*: ragil.retno.2104318@students.um.ac.id*, hari.wahyono.fe@um.ac.id, ludi.wishnu.fe@um.ac.id

ABSTRACT

Purpose: Most economic education students at STKIP PGRI Nganjuk feel that the large selection of products when shopping online makes them monitor the product they will buy every day. If they don't buy the item they have seen in the online shop, there will be a feeling of regret, so they decide to buy the item even though not a need at that time. Therefore, research was conducted on financial literacy, amount of pocket money, and lifestyle on the consumption behavior of STKIP PGRI Nganjuk economics students. This study aimed to analyze the effect of financial literacy, amount of pocket money, and lifestyle on the consumption behavior of STKIP PGRI Nganjuk economics students.

Design/methodology/approach: This study uses a quantitative approach to the explanatory method. This research was conducted in the economic education study program STKIP PGRI Nganjuk with a population of 275 students from semesters 1, 3, 5, and 7, while the sample in this study was 163 students who were calculated using the slovin formula with proportional sampling technique. The data analysis used is Multiple Linear Regression Analysis with the help of SPSS 26.

Findings: The results of the analysis in this study show that: 1) Financial literacy affects consumer behavior, 2) The amount of pocket money affects consumer behavior, 3) Lifestyle influences consumer behavior, 4) Financial literacy, amount of pocket money, and lifestyle significantly affect the consumption behavior of STKIP PGRI Nganjuk Economic Education.

Practical implications: The benefits of research results can be input for economic education students, further researchers, Universitas Negeri Malang campus, and the reader.

Paper type: Research paper

Keyword: Amount of Money Pocket, Consumption Behavior, Financial Literacy, Lifestyle

Received : January 12th
Revised : January 16th
Published : March 31th

I. INTRODUCTION

The global economy is characterized by the free mobility of goods and services across countries; with the development of information and technology today is very fast, and the spread is unlimited. (Marsela et al., 2020; Febriana, 2021; Rahayu & Jamiat, 2021; Wahyuningtyas & Kusuma, 2021; Putri Ekanova et al., 2022). In recent years, many online stores have sprung up on the internet (Rachmawati et al., 2016; Susanto et al., 2020; Chuk et al., 2022; Putri Ekanova et al., 2022). Online purchases have become one of the human shopping lifestyles in Indonesia (Tina et al., 2020; Savitri et al., 2020; Sya & Deanda, 2020; Wahyuningtyas & Kusuma, 2021; Putri Ekanova et al., 2022). Thus, resulting in a shift in the consumption patterns of most people in Indonesia (Nurul Lailiya, 2019; Sa’idah &fitrayati, 2020; Suminto et al., 2020; Adiwinata et al., 2021; Avida & Rokhmani, 2021; Khasan, 2018; Oktafiani & Haryono, 2019; A. T. Novitasari & Septiana, 2021; Wahyunii et al., 2019; Jannah, 2019; Agusti, 2019; Buana & Patrisia, 2021; Choirunnisa, 2021).
Based on the results of direct observations on several economic education students of STKIP PGRI Nganjuk on October 4-7, 2022, at 15.00-17.00 WIB, information was obtained that economic education students like to shop online by following current trends on social networks such as Instagram online shops or marketplaces, beyond campus needs. On average, some economic education students of STKIP PGRI Nganjuk have an allowance of Rp. 1,000,000 – Rp. 3,000,000 that they receive every month to meet their needs every day. They feel that the large selection of products when shopping online makes them always monitor the products to be purchased every day; if they do not buy the items they have seen in the online shop, there will feel a sense of regret, so they decide to buy the goods even though it is not a necessity at that time.

Many students spend their pocket money just to be able to meet their lifestyle needs, so they are not optimal in managing pocket money (Nurhasanah et al., 2020; Avida & Rokhmani, 2021; Rizkiwati et al., 2022; Bottazzi & Lusardi, 2020; Adiwinata et al., 2021; Nisak & Sulistyowati, 2022; Akbar et al., 2022). Broadly speaking, most individuals know what is wanted not what is needed (Ramadhan & Putra, 2022; Siti Mubarokah & Pratiwi, 2022; Rizkiwati et al., 2022; Buana & Patrisia, 2021; E. Novitasari & Ayuningtyas, 2021; Rustantono et al., 2022). According to Hanum & Hidayat (2017) Posts that the factors that influence consumer behavior become four groups: cultural, social, personal, and psychological. Financial literacy, the amount of pocket money, and lifestyle included in part of the four factors are thought to influence greatly. Consumption behavior is an activity in the form of utilizing, reducing, and spending the use value of goods and services to meet human needs, satisfaction, and pleasure for their survival (Avida & Rokhmani, 2021; Karginova-Gubinova et al., 2021; Rastiti et al., 2021; Barton & Rodet, 2022; Farida & Kurniawan, 2020; Avida & Rokhmani, 2021; Suratno, Narmadiyta, et al., 2021 A. T. Novitasari & Septiana, 2021; Magistro, 2022).

Financial literacy is how to utilize income to consume, invest, and meet the needs of life. (Oktafiani & Haryono, 2019; Shandy & Wibowo, 2021; Mahmudah et al., 2021; Ardianti & Megasari, 2021; Dewi, 2022; Hastuti et al., 2019; Agustina et al., 2020 ; Winarni et al., 2021; Karginova-Gubinova et al., 2021; Priyono & Rohmah, 2022). This needs to be emphasized by members of society where every individual needs financial literacy to manage their finances and achieve their life goals, regardless of the older or younger generation. (Hastuti et al., 2019; Magistro, 2022; Al-Bahraei et al., 2019; Goyal & Kumar, 2021; Lyons & Kass-Hanna, 2021; Mei Lyn & Sahid, 2021; Zahra & Anoraga, 2021; Ramalho & Forte, 2019; Abad-Segura & González-Zamar, 2019; Oktafiani & Haryono, 2019; Tyas Listyanie et al., 2021; Ardianti & Megasari, 2021; Pasa et al., 2022; Amalia & Pratiwi, 2022, Amalia & Pratiwi, 2022).

The amount of pocket money is the nominal amount of pocket money received by students from parents in any activity both at school and outside of school; this is stated by (Oktafiani & Haryono, 2019; Alfilail & Vhalery, 2020; Marsela et al., 2020; Winarni et al., 2021; Iryani & Kristanto, 2022; Rahman et al., 2021; Hanifah et al., 2022; Pohan et al., 2022; Ayuningsih & Setiyo Nugroho, 2021; Oktaviani & Nugroho, 2021; Rahma & Noerfitri, 2022). Sometimes people use money to increase self-esteem without being accompanied by self-awareness. (R. Sari, 2020; Renita Kurniati, 2021; Rohmah, 2021; Isnaeni et al., 2022. F. Sari et al., 2022; Iryani & Kristanto, 2022).

Lifestyle is a person's lifestyle to spend their time and money consuming (Pulungan et al., 2018; Safura Azziah, 2020; Avida & Rokhmani, 2021; Meliani et al., 2021; A. Rachmawati et al., 2020; Amin & Yanti, 2021; Prakosa & Tjahjaningisih, 2021; Wahyuni et al., 2019; Wahyuni et al., 2020; Pura & Madiawati, 2021; Yugantara et al., 2021; Asiyah et al., 2022; Saparso, 2022) Lifestyle indicates how an individual lives their life and determines how to manage finances well. (Cahyasar, 2019; Astuti & Hasbi, 2020; Sukma & Canggih, 2021).

The higher the students' financial literacy, the more wasteful behavior will also be high, and vice versa. (Prihatini & Irianto, 2021). The higher the pocket money owned by students, the higher the consumptive behavior of students, and vice versa (Armsel & Irianto, 2021). The higher the lifestyle, the higher the wasteful behavior, and vice versa (Alamanda, 2018). Several previous studies have proven that according to Fariana et al., (2021) Stated that there is a positive and significant influence between financial literacy, lifestyle, and self-control on consumptive behavior in Economic Education Students obtained a Sig value of 0.027 < 0.05. According to N. M. W. Widiyanti et al., (2021) Stated that financial literacy, electronic money, lifestyle, and self-control significantly affect consumptive behavior in students of the Faculty of Economics and Business, Warmadewa University. Based on the background of the above problems, the author is interested in researching on "The Influence of Financial Literacy, Amount of Pocket Money, and Lifestyle on the Consumption Behavior of Economic Education Students of STKIP PGRI Nganjuk".

A. Consumption Behavior

Leon Schifffman and Leslie Kanuk's (2000) Consumer Behavior Theory explains how a consumer makes a decision until they are willing to spend the resources they have to get what they want to consume. John C. Mowen and Michael Minor's Theory of Consumer Behavior (2002) explains how a consumer processes in making decisions about a product, starting from receiving, buying, using, and determining the goods or services
used. Philip Kotler and Kevin Keller's Theory of Consumer Behavior (2008) explains how a person, both individually and in groups, considers, selects, purchases, uses, and evaluates a product in order to meet their needs. So, it can be said that Consumer Behavior is the study of individuals and organizations, and how they choose and use products. The lifestyle indicators according to Nisak & Sulistyowati (2022), among there: impulse buying, extravagance, pleasure seeking.

B. Financial Literacy

According to Bucher-Koenen et al., (2021) Financial literacy is people's ability to process economic information and make informed decisions about financial planning, wealth accumulation, debt and pensions. So, in line with this literature, see financial literacy as the knowledge needed to make informed financial decisions. (Rustantono et al., 2022; Magomedov et al., 2022; Drifanda, 2018; Narmaditya, 2013). According top Zahra & Anoraga (2021) Financial literacy is a must for every individual to avoid financial problems because individuals are often faced with trade offs, namely situations where a person has to sacrifice one interest for the benefit of another. According to Rai et al., (2019) financial literacy as a combination of skills, behavior, awareness, attitudes and individual knowledge needed to make sound financial decisions towards achieving financial well-being. Thus, this definition reveals that three important determinants for testing financial literacy are financial knowledge, financial attitudes and financial behavior. OECD atau Organization of Economic Co-operation and Development (2016) measure financial literacy using financial knowledge, financial attitude, financial behavior. Whereas, OJK atau Otoritas Jasa Keuangan (2016) defines literacy as a series knowledge, confidence, and skill, which influence attitude and behavior to improve the quality of decision-making and financial management in order to achieve prosperity. Thus, it can be said that Financial Literacy is a series of processes or activities to increase financial knowledge, financial attitude, and financial behavior in individuals so that they can make the right financial decisions to achieve financial well-being in the future front. The indicators of financial literacy according to OECD or Organization of Economic Co-operation and Development (2016), Rai et al., (2019) dan Rahayuningsih & Prihastuty (2021), among there: financial knowledge, financial attitude, and financial behavior.

C. Amount of Pocket Money

The amount of pocket money is the nominal amount of pocket money received by students from parents in any activity, whether at school or playing, was stated by (Oktafiani & Haryono, 2019). The average student has an allowance of IDR 500,000 – IDR. 3,000,000 which they receive every month to meet their daily needs (Fauzziyah & Widayati, 2020; Andini et al., 2021). The purpose of parents giving pocket money to their children is to educate their children so they can be responsible with the finances they have (Alfilail & Vhalery, 2020; Tanri et al., 2022; Anggari & Dewanti, 2021; Tyas & Listiadi, 2021; Kripalani et al., 2020; Swacha-Lech, 2019) Pocket money is one of the ways parents teach their children how to manage finances (Tanri et al., 2022; M. Rohmah et al., 2021; Vhalery, 2021; Faijiyah & Listiadi, 2021; Siti Mubarokah & Pratiwi, 2022). So, it can be concluded that the nominal amount of pocket money received by students from parents in any activity both on campus and off campus. Thus, it can be concluded that the nominal amount of pocket money received by students from parents in any activity both on campus and off campus. As for the indicators of the amount of pocket money according to Alfilail & Vhalery (2020), namely: (1) Amount of incoming pocket money, (2) Amount of outgoing pocket money, (3) Pocket money savings fund.

D. Lifestyle

Lifestyle according to Minor dan Mowen (2012) is a lifestyle that shows how a person lives, how to spend his money, and how to allocate time. Meanwhile, according to Lifestyle Kotler dan Keller (2016) is a person's pattern of living in the world as expressed in their activities, interests, and opinions. How a person lives, including how a person uses his money, how to allocate his time and so on (Pohan et al., 2021); Triadi et al., 2021; Budiyanti et al., 2017; Hiyanti, 2022) So, it can be said that lifestyle is a person's pattern of life to spend time and money on consumption. Measurement of lifestyle can be done with psychographics, psychographics is the main technique used to research consumer behavior. (Fikray Januar & Gaffar, 2022). The lifestyle indicators according to (Wahyuni et al., 2019), among others: activities, interest, opinion.

II. METHODS

This study uses a quantitative approach with a type of explanatory research that aims to describe the free variables of financial literacy (X1), the amount of pocket money (X2), and lifestyle (X3) affecting bound variables, namely consumption behavior (Y). This not only looks at the influence of each free variable on
The Influence of Financial Literacy, Amount of Pocket Money, and Lifestyle on Student Consumption Behavior

STKIP PGRI Nganjuk

Ragil Retno Palupi*, Hari Wahyono, Ludi Wishnu Wardana

Partially bound variables, but this study will also examine the influence of financial literacy, the amount of allowance, and lifestyle on overall consumption behavior.

The population in this study was all students of S1 Economic Education STKIP PGRI Nganjuk, as many as 275 students, with a sample of 163 students calculated using the 5% slovin formula and the sampling technique, namely proportional sampling.

Data were collected using questionnaires for financial literacy variables, allowance amount, lifestyle, and consumption behavior. Researchers conduct instrument trials using validity and reliability tests to test the instrument. Data analysis in this study used multiple linear regression analysis techniques.

III. RESULTS AND DISCUSSION

Based on the results of the study, an overview of each variable for financial literacy of STKIP PGRI Nganjuk economic education students can be described; as many as 17 students have a very high financial literacy rate with a percentage of 10%, as many as 101 students have a good financial literacy rate with a percentage of 62%, as many as 42 students have a fairly good financial literacy rate with a percentage of 26%, as many as three students have a financial literacy level that not good with a percentage of 2%. Thus, most economic education students of STKIP PGRI Nganjuk have good financial literacy, with a percentage of 62% of the total sample.

An overview of the variable amount of pocket money for economic education students of STKIP PGRI Nganjuk, as many as four students have a high level of pocket money with a percentage of 2%, as many as 32% of students have a large amount of pocket money with a percentage of 20%, as many as 72 students have a fairly large amount of pocket money with a percentage of 44%, as many as 55 students have a small amount of pocket money with a percentage of 34%. Thus, most economic education students of STKIP PGRI Nganjuk have considerable pocket money, with a percentage of 44% of the total sample.

An overview of the lifestyle variables of STKIP PGRI Nganjuk economic education students, as many as 74 students have a hedonistic lifestyle level with a percentage of 45%, as many as 71 students have a consumptive lifestyle level with a percentage of 44%, as many as 18 students have a modern lifestyle level with a percentage of 11%, no student has a frugal lifestyle level with a percentage of 0%. Thus, most economic education students of STKIP PGRI Nganjuk have a hedonistic lifestyle level with a percentage of 45% of the total sample.

And the description of the variables of consumption behavior of economic education students of STKIP PGRI Nganjuk, as many as 19 students have a very high level of consumer behavior with a percentage of 12%, as many as 116 students have a high level of consumer behavior with a percentage of 71%, as many as 28 students have a fairly high level of consumer behavior with a percentage of 17%, no student has a low level of consumer behavior with a percentage of 0%. Thus, most economic education students of STKIP PGRI Nganjuk have a high level of consumer behavior, with a percentage of 71% of the total sample. Based on the research data, multiple regressions can be obtained in this study as follows:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coefficient Regression (β)</th>
<th>t</th>
<th>Sig.</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Literacy</td>
<td>-.179</td>
<td>-2.938</td>
<td>.004</td>
<td>Significant</td>
</tr>
<tr>
<td>Amount of Allowance</td>
<td>-.473</td>
<td>-2.862</td>
<td>.005</td>
<td>Significant</td>
</tr>
<tr>
<td>Lifestyle</td>
<td>.773</td>
<td>4.831</td>
<td>.000</td>
<td>Significant</td>
</tr>
<tr>
<td>Constant</td>
<td>31.295</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R2</td>
<td>.211</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fcount</td>
<td>14.169</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The Influence of Financial Literacy, Amount of Pocket Money, and Lifestyle on Student Consumption Behavior

STKIP PGRI Nganjuk

Economics Education

Ragil Retno Palupi*, Hari Wahyono, Ludi Wishnu Wardana

From the results in the table, the regression equation can be compiled as follows:

\[ Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \]

\[ Y = 31.295 + (-0.179) + (-0.473) + 0.773 + e \]

Based on the results of the multiple regression analysis, it can be interpreted that there is an influence between the variables of financial literacy (X1), the amount of pocket money (X2), and lifestyle (X3) on the variables of consumption behavior (Y).

Figure 1. Results of Multiple Linear Regression Analysis

A. The Influence of Financial Literacy on the Consumption Behavior of Economic Education Students of STKIP PGRI Nganjuk

Research that has been carried out shows that financial literacy variables affect the consumption behavior of STKIP PGRI Nganjuk economic education students. This financial literacy is a form of knowledge and understanding so that every student better understands and knows how he makes decisions in terms of using money to achieve welfare that can avoid financial risks such as debt. The results of this study prove that financial literacy affects consumer behavior, which means that the higher the financial literacy of students, the better their consumption behavior.

From the results of this study, the financial literacy variable reveals that someone with good financial literacy is backed by various factors, including knowledge of finances, including general knowledge of personal finance, where someone understands how to plan income and expenditure of money so that it runs with a balance/Balanced. Therefore, when an individual has a lot of knowledge about finance-related matters, this knowledge is used as a factor for financial decision-making. This research supports the results of previous research conducted by Putri et al., (2022) Suggesting that financial literacy has a significant effect on consumptive behavior; this research is also in line with research conducted by Tribuana (2020) Suggesting that there is a relationship between financial literacy and wasteful behavior; the high level of financial literacy owned by students will also make a high level of wasteful behavior.

B. The Influence of Pocket Money on the Consumption Behavior of Economic Education Students of STKIP PGRI Nganjuk

Research that has been carried out shows that financial literacy variables affect the consumption behavior of STKIP PGRI Nganjuk economic education students. The higher the amount of pocket money owned by students, the higher the student's consumption behavior; on the other hand, if the amount of pocket money owned by students is lower, the lower the student's consumption behavior. Students who receive high pocket money will be less focused regarding their financial management because they cannot control expenses, making them wasteful and not saving regularly. On the other hand, for students who receive an allowance that is not too high, their financial management becomes better; this is because they are required to be able to control their finances well, making them prefer to live frugally by saving so that they have a reserve fund so that they can be used at any time when there is an urgent need.

The results of this study are also supported by research conducted by Hidayah & Bowo (2019) It suggests that there is an influence between pocket money on the consumptive behavior of students of the Faculty of Economics, Semarang State University. This means that if the student's pocket money increases (increases), then the student's consumptive behavior also increases. On the other hand, if the student's pocket money decreases (decreases), then the student's consumptive behavior also decreases. This is in line with the research of Rismayanti & Oktapiani (2020) Stated that Pocket Money affects
the Consumptive Behavior of Students of the Faculty of Economics and Business, Sumbawa University of Technology. Pocket money has a positive and significant influence on the consumptive behavior of students of the Faculty of Economics and Business, Sumbawa University of Technology. This means that the higher the pocket money received by students, the higher the consumptive behavior. This is because students tend to make impulsive purchases and like to buy the products they want.

C. The Influence of Lifestyle on the Consumption Behavior of Economic Education Students of STKIP PGRI Nganjuk

Based on research that has been carried out, it shows that lifestyle variables affect the consumption behavior of economic education students of STKIP PGRI Nganjuk. The higher the lifestyle, the higher the consumption behavior and vice versa, if the lifestyle is low, the lower the consumption behavior. The lifestyle of students here has an important role in contributing to consumption behavior, because with a good lifestyle in a person, he will use all his money according to the needs he has. So that he avoids excessive consumptive behavior due to an extravagant lifestyle that only attaches importance to pleasure and does not think about the needs that must be met. Therefore, if it is connected with a person's consumption behavior, a person who gives a good perception of his consumption behavior then the individual can do wise and responsible consumption behavior.

This research is in line with the results of previous research conducted by Hartiningsih & Rahayu (2021) Suggesting that lifestyle significantly influences consumptive behavior in Economic Education students of Mulawarman University because current students follow too many trends where buying an item is very important to support an appearance; the tendency to have new items that are currently Popular is one of the characteristics of college students today. This is also the reason why students have consumptive behavior. Most students buy something because it has been their dream for a long time, and they feel joy after buying it. The same thing is also stated by the research of Sardiyo & Martini (2022) suggests that lifestyle has a positive effect on student consumptive behavior.

D. The Influence of Financial Literacy, Amount of Pocket Money, and Lifestyle on the Consumption Behavior of Economic Education Students of STKIP PGRI Nganjuk

Research that has been carried out shows that the variables of financial literacy, the amount of pocket money, and lifestyle significantly affect the consumption behavior of STKIP PGRI Nganjuk economic education students. Financial literacy significantly influences consumptive behavior in STKIP PGRI Nganjuk students because students buying something always give up some of their money to meet urgent needs in the future. According to students, when shopping, saving money to meet needs is very important and must be met immediately. This is to the results of research that the higher the amount of student allowance, the higher the lifestyle of a person; in other words, a lot of pocket money can free students to improve the lifestyle they want to do both in terms of activities and interests. The limited amount of pocket money will reduce the lifestyle in the daily life of students. Lifestyle emphasizes a person's consumptive behavior, but financial literacy can suppress such consumptive behavior. This research implies that the higher the financial understanding of each individual, being able to limit themselves to distinguish basic needs and needs only for personal satisfaction, such as shopping for clothes, snacks, or other secondary items. Consumptive behavior is also encouraged because it sees discounts considered cheap even though they are only a marketing strategy for producers. The high lifestyle influences individuals to shop more and more online because of this convenience and simplicity, just being at home, but goods come alone. This research is in line with the results of previous research conducted by Widiyanti et al., (2022) They suggest that financial literacy, electronic money, lifestyle, and self-control significantly influence consumptive behavior in students of the Faculty of Economics and Business, Warmadewa University. This is in line with the research of Armelia & Irianto (2021) It is stated that there is an influence on pocket money and lifestyle of students of the Faculty of Economics, Padang State University. This means that the higher the student's pocket money, the higher the student's lifestyle will be, which will encourage wasteful behavior in the student's daily life.

IV. CONCLUSION

Based on the results of the research and discussion described in the previous chapter, the following conclusions can be drawn: (1) There is an influence between financial literacy on the consumption behavior of STKIP PGRI Nganjuk economics students. This shows that the higher the financial literacy of students, the better their consumption behavior; (2) There is an influence between the amount of pocket money on the consumptive behavior of STKIP PGRI Nganjuk economics students. This shows that the higher the lifestyle, the
higher the consumption behavior and vice versa; if the lifestyle is low, the lower the consumption behavior; (3) There is an influence between lifestyle on the consumption behavior of STKIP PGRI Nganjuk economics students. This shows that the higher the lifestyle, the higher the consumption behavior, and vice versa; if the lifestyle is low, the lower the consumption behavior; (4) There is a significant influence between financial literacy, amount of pocket money, and lifestyle on consumption behavior of STKIP PGRI Nganjuk economics students. This shows that the higher the level of financial literacy, the amount of pocket money, and the lifestyle will affect the consumption behavior of students.

Suggestions that can be submitted from the results of this study include the following: (1) Economics lecturers are expected to provide concrete examples of financial literacy and consumer behavior that are by the principles of economic motives, such as examples of meeting daily needs that are limited by a budget. And resources to fulfill needs by setting a priority scale to meet the needs that should take precedence first. This aims in addition to achieving course objectives; students can also get used to good economic behavior by what has been taught; (2) For future researchers who will conduct research, it is recommended to develop research variables, such as adding online shopping platform variables, because with the emergence of various online shopping platforms that offer various conveniences for prospective buyers, can this be a factor influencing changes in consumer behavior student. The use of a wider population area so that the scope of research results is more comprehensive.

REFERENCES

The Influence of Financial Literacy, Amount of Pocket Money, and Life Style on Student Consumption Behavior STKIP PGRI Nganjuk Economics Education
Ragil Retno Palupi*, Hari Wahyono, Ludi Wishnu Wardana


OJK. (2016). In 8 Buku Seri Literasi Keuangan Tingkat Perguruan Tinggi - Industri Keuangan Syariah (pp. 1-289). Jakarta: Otoritas Jasa Keuangan.


The Influence of Financial Literacy, Amount of Pocket Money, and Life Style on Student Consumption Behavior

STKIP PGRI Nganjuk Economics Education

Ragil Retno Palupi*, Hari Wahyono, Ludi Wishnu Wardana


