

## THE INFLUENCE OF CONSUMER LIFESTYLE ON SAVING INTEREST OF ECONOMIC EDUCATION STUDENTS, FKIP, SRIWIJAYA UNIVERSITY

Vinna Ameylinda <sup>1</sup>, Dwi Hasmidyani <sup>2</sup>

<sup>1,2</sup>Universitas Sriwijaya

[vinnaameylinda@gmail.com](mailto:vinnaameylinda@gmail.com) <sup>1</sup>, [dwi\\_hasmidyani@fkip.unsri.ac.id](mailto:dwi_hasmidyani@fkip.unsri.ac.id) <sup>2</sup>

### ABSTRACT

*The consumerist lifestyle that students tend to follow can influence their interest in saving. This study aims to prove the influence of a consumptive lifestyle on savings interest among students of Economics Education, Faculty of Teacher Training and Education, Sriwijaya University. The research method used is quantitative with a causal associative approach. Data collection techniques used are questionnaires and interviews. The research sample amounted to 156 students with a random sampling technique. Data analysis techniques used are prerequisite test analysis with normality test and linearity test and hypothesis testing with simple linear regression. The results of the normality test analysis indicate that the variables of consumptive lifestyle and savings interest variables are normally distributed. The results of the linearity test show that the data has a linear pattern. The results of the hypothesis test analysis prove that there is an influence of a consumptive lifestyle on savings interest among students of Economics Education, Faculty of Teacher Training and Education, Sriwijaya University. Based on this research, it is hoped that it can encourage students to improve economic literacy and financial awareness to avoid a lifestyle that tends to be consumptive.*

**Keywords :** Consumerist Lifestyle, Interest in Saving

### INTRODUCTION

Development technology, information and communication are increasingly rapidly become driver main occurrence globalization. Globalization has bring change big in various aspect life, including style life society that becomes more modern. Globalization speed up integration culture global consumption that drives individuals, including students, for adapt self with standard life consumptive in order to fulfill demands style modern life so as not to outdated (Partadisastra, et al., 2022). In the midst of current such globalization massive, generation young specifically student become highly vulnerable groups to influence style life consumptive lifestyle This leading to behavior individual For fulfil desire to goods and services of a nature moment or For appearance social (Applied, 2022).

In Indonesia, the phenomenon style life consumptive the more real with height level consumption a society driven by development technology, social media and digital advertising. Conditions This implications for habits finance generation increasingly young weakening, especially in matter saving. Hasanah, et al. (2023) stated that that level consumption student tend increase along development technology, so that lower trend they For saving money. Krisdayanti (2020) explains that student is one of the segment public with habit consumption high, which has an impact on low interest to activity saving. This is reinforced by data from the Financial Services Authority (OJK), which recorded that until July 2024 credit congested loan *online* (pinjol) from debtor Generation Z (aged 19–34 years) is quite high, namely by 37.17%. In the same period, financing through loan shark reached Rp. 69.39 trillion, while *outstanding fintech* For Generation Z as of June 2024 was recorded amounting to Rp. 30.6 trillion (Caroko, 2024). This fact show existence problem Serious in management finance generation young people in Indonesia.

Phenomenon similar also found in the environment campus. Based on results pre-research



to Economics Education students from the 2021, 2022, and 2023 intakes, are seen that majority students in the third force No save in a way regular with the same nominal every month . Percentage highest there are 71.4 % in the class of 2022 , followed by class of 2023 was 65.2%, and class of 2021 was 32.7%. In addition , some big students in all force set aside money for saved in the range of 0%–10%, which indicates low allocation of funds for saving . Findings interesting other is part big student Once spend money without put it aside For saving , with percentage the highest in the class of 2022 at 88.1%, followed by class of 2021 amounted to 86.4% and the class of 2023 was 73.9% . Most of them reason student save is For fulfil desire consumptive like buy *skincare, fashion, hanging out* and *traveling* , the most dominant found in the class of 2021 at 94.2%. In addition , the tendency style life consumerism is also visible from behavior students , buying items in progress trend , sense of trust self Because use expensive products , as well as trend try more of two products similar . Class of 2021 returns show percentage highest in three indicator these , namely 76.9%, 73.1%, and 84.6% respectively.

Findings beginning This show existence pattern adequate consumption strong among students , who are suspected impact on low interest they For save in a way consistent . This pattern indicates that part big student tend prioritize expenditure For need style life compared to allocation of funds for savings . Phenomenon the strengthen suspicion that behavior consumptive own role significant in form habit *financially* disadvantaged students planning - oriented finance term long .

In line with matter mentioned , there are theory distribution income based on the 50/30/20 method introduced by Senator Elizabeth Warren and her daughter Amelia Warren, namely 50% for needs , 30% for desire , and 20% for savings (Know, 2025: 37) . This theory relevant with results interview against five respondents with interest save low , which indicates trend they For buy product *trending* , shopping *online* , regular purchases product grooming to look good interesting , more believe self use expensive products , as well as try more of two types product similar For find the right one .

Research result previously also supports existence influence significant between style life and interests saving . This is proven with results study Husna, et al. (2023) entitled " The Influence of Lifestyle on the Savings Interest of Economics Education Students of the 2019 Class " which shows that there is influence style life to interest save student Department of Economic Education, Class of 2019, Faculty of Economics, Gorontalo State University. However , the results different found in research Rahel, et al. (2020) entitled "Lifestyle on Sociology Students' Interest in Saving " Faculty Knowledge Social and Political Sciences of SAM Ratulangi University " which proves that No There is influence between style life and interests save student Sociology Faculty Knowledge Social and Political Sciences, SAM Ratulangi University .

Different with study previously more Lots discuss style life in a way general , research This connect phenomenon globalization , patterns consumption and its impacts , with study style life consumptive in a way empirical and relate it in a way direct with behavior *financial* among students who can influential to interest save they .

## METHODS

Study This is study *associative causal* with use approach study quantitative . In research



This *associative causal* used For know connection because consequence from influence style life consumptive to interest save student .

Population in study This is students of the Economic Education Study Program class Indralaya and class Palembang The 2021, 2022, and 2023 classes at Sriwijaya University totaled 255 students . The selection sample in study This use technique *random sampling* as many as 156 were selected in a way drawn .

Data collection techniques in study This use questionnaire and interview . Questionnaire is one of the technique in quantitative data collection , because measurement use method questionnaire give mark numerical . The tools used in method This is sheet questionnaire based on scale measurement that is scale Likert . In the questionnaire style life consumptive using 4 indicators namely a high sense of prestige , buying product Because interesting , try more of two types product similar and buy product with expensive price with total 33 grains statement . Then For questionnaire interest save using 4 indicators that is attention individual in saving , interest individual in saving , desire individual in save and save in a way periodic with total 33 grains statement .

Furthermore interview is form ask answer with source person For find problems that must be researched and found out things from more respondents in- depth interviews in research This is interview structure with a list of questions that have been prepared moreover previously by researchers . In the interview style life consumptive using 4 indicators with total 4 grains questions and for interview interest save using 4 indicators with total 4 grains question .

Instrument study This validated through validity testing expert , validity external and reliability questionnaire . Validity test expert conducted by Mrs. Yuliana FH, S.Pd. , M.Pd. as lecturer in field economics and accounting . then to be continued with external testing with formula *Pearson product moment* to 30 respondents who did not including sample . Next reliability testing was carried out with mark *Cronbach's alpha* .

Data analysis techniques used namely prerequisite tests and hypothesis tests . Prerequisite tests done with data normality test using formula *chi- square* For knowing whether the data is normally distributed or not no . Then continue with the linearity test For knowing linear patterned data or no . Next, test the hypothesis done For answer hypothesis that has been formulated with analysis regression simple continued correlation test *Pearson product moment*, coefficient test determinant and t test .

## RESULTS AND DISCUSSION

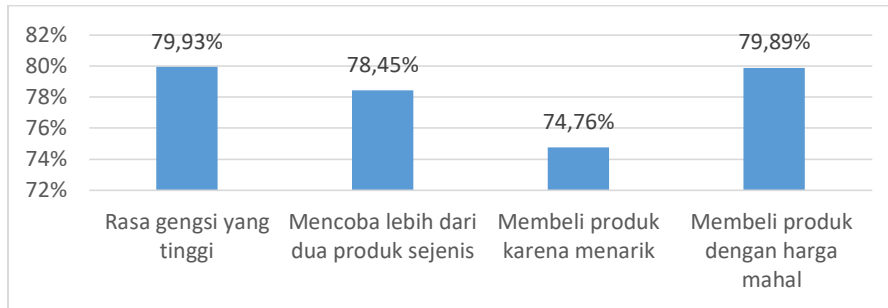
Study This implemented start April 21, 2025 to May 15, 2025. The technique used in data collection is questionnaire through *Google Form* and Interview through *Zoom meeting* . Questionnaire data obtained of 156 students active 2021, 2022 and 2023 intake of Economic Education Study Program, Faculty of Economics Teacher Training and Education , Sriwijaya University.

Findings in the study This show that style life consumptive student influential negative to interest saving , meaning the more tall trend consumptive so the more low interest saving . However , the influence the relatively small , only by 2.49%, so that part big interest save student



more influenced other factors . Although majority student is in the category Enough until Good in style life consumptive , average interest save they also still is in the category good , so can concluded that behavior consumptive of course pressing interest save , but No in a way dominant .

**Chart 1. Percentage Indicator Consumer Lifestyle Questionnaire**



( Source : Research Data , processed May 2025)

Based on the results of the questionnaire and interview data that have been implemented can seen in graph 1 percentage questionnaire data on variables style life consumptive based on four indicators that have percentage highest there are indicators of a high sense of prestige with percentage 79.93%. Viewed from result data item questionnaire student buy product Because prestige by regularly purchasing product For support appearance and to make it more believe self . This is strengthened with results interview that student tend choose product branded , especially *skincare* and *fashion*, For support appearance , improve trust self as well as ensure security , authenticity and quality . In addition , the encouragement For fulfil desire will feel prestigious in guard appearance and more believe self with buy product to appear more interesting and not outdated . That matter in line with study Syahputri , et al . (2023 ) that student want to come on stage fashionable , following development trend with price relatively expensive to do solely only For increase confidence self , guard *personal image* and prestige .

On the indicator buy product with expensive price of 79.89%, seen from grains questionnaire students also more choose buy product with expensive price for satisfaction personal on quality and trust in products that have brand good . This is supported with results interview that student tend choose expensive products because considered more quality , durable , and not market compared to product common cheap used many people. This in line with study Sadewa & Ariani (2022 ) that they buy product branded For increase confidence self as well as be one of identity oneself in one's social status , with frequently used products bought clothes and cosmetics .

On the indicator try more of two types product similar by 78.45%, seen from grains questionnaire student tend try more of two types product similar from variance product and motivated from friend . This is strengthened with results interview that part student interested try product new or those who are trend because of curiosity and looking for the most suitable one with needs , while part other avoid it Because considered No efficient and tend to wasteful . This in line with study Primary, et al . (2021 ) individuals in adulthood beginning aged 18-40 years experience change with try style life different as well as become individuals who want to always try and buy desired product , causing encouragement motivation consumers .

Furthermore indicator with lowest percentage on the indicator buy product Because interesting by 74.76%. Viewed from grains questionnaire matter This Because part big student tend more prioritize functions and needs from purchased products than only see appearance outside from packaging unique and interesting as well as modern design . This is supported with results interview that part student interested buy product with packaging and design interesting Because assessed aesthetic and funny , while part other more prioritize functions and benefits product although the appearance simple . In line with study Isnawati & Kurniawan (2021 ) that student with literacy good economy can act in a way rational , regulating style alive and ripe in manage his finances .

**Table 1. Categorization of Consumptive Lifestyle Questionnaire Results**

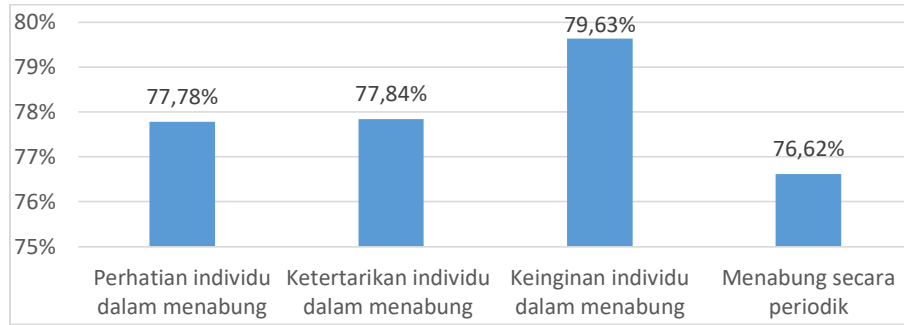
Category	Range	Frequency	Percentage
Very good	86%-100%	17	10%
Good	76%-85%	57	37%
Enough	60%-75%	82	53%
Not enough	55%-59%	-	-
Very less	≤ 54%	-	-
<b>Amount</b>		<b>156</b>	<b>100%</b>
<b>Average</b>			<b>76</b>

( Source : Processed Primary Data , May 2025)

Based on the data obtained from table 1 above , then percentage level style life the highest consumer namely in the category sufficient , 53 % of 82 students that is , the majority student be at the level moderate consumerism , meaning they No can categorized as very wasteful , but also not yet show behavior optimal savings . Consumptive patterns they is at a moderate level , no too high , but also not yet classified as low . Then on categories good , 37 % of 57 students that is , they own trend relatively consumptive high . Group This show style life sufficient consumption real , because often buy goods No Because need main but Because follow trend or desire renew style . Next very good category , amounting to 10% of 17 students , this This show existence style life very high consumption , meaning they often prioritize desire compared to needs , buying goods branded , following trend latest , or consumption excessive outside ability economy . Although the relative amount small , group This need noticed Because reflect the most vulnerable students to behavior consumptive excessive . Then No there are some included in category not enough or very less , things This show that almost all student in study This still own trend consumptive in level certain . The data shows majority student of course own style life consumptive , at a moderate level , partly Enough high , and some small very tall . Absence of incoming students category consumptive low indicates that style life consumptive Already become phenomenon common among students . Causes main originate from global trends , social media , influence Friend peers , convenience shopping *online* , and the lack of literacy finance . although part big Not yet reached the very high category . However , the average trend that reached category Good show proper tendencies be noticed , because style life continuous consumerism increase Can implications for behavior finance students who will lower interest save .



**Chart 2. Percentage Indicator Savings Interest Questionnaire**



( Source : Research Data , processed May 2025)

Based on graph 2 which refers to four indicator , then For indicator with percentage highest found in the indicator desire individual in save with percentage 79.63%. Viewed from result data item questionnaire student tend own percentage Good For own desire security in a way *financial* and desires For reach objective *financial* . This is strengthened with results interview that part student save For avoid debt and fulfill need urgent , but there are also those who feel No need save because of pocket money from parents felt Already sufficient . This is in harmony with opinion Musadat , et al . (2024 ) that students who have desire For security *financial* future and opportunities For reach objective more *financial* big will more tend For saving and investing .

Indicator furthermore interest individual in save by 77.84%, seen from grains questionnaire student in interest save can seen Because interest in a way psychology and attraction in a way economy . This is supported by the results interviews that show that part big student not enough interested in profit like interest rates , promotions, and *cashback* from *platform* finance , because objective main they save just For save money without notice feature additional offers . This in line with opinion Anastya (2025 ) moment This knowledge literacy finance in Indonesia is still classified as low , based on OJK data only 21.84% of the population is classified as *well literate* that is someone who understands and believes in the institution finance , goods and services including benefits , features and risks .

Next indicator attention individual For save by 77.78%, seen from grains questionnaire interest save student can reflected from attention to information and opportunities save as well as attention to finance personal to remain controlled . This is strengthened with results interview that student tend not enough interested look for information deep about financial platforms and more choose save in a way cash from remainder expenditure , or just save money in an account without understand the services used . This in line with study Hermawan & Septiani ( 2024 ) less individuals understand about literacy finance possibility can take decisions that are not appropriate in management finance , as well as experience difficulty in utilise technology and *platforms* appropriate finances , considering complicated as well as not enough interested For know in a way in- depth knowledge and skills can influential to what an individual does . The abilities a person has individual can control his behavior (Hasmidyani, et al., 2022 ) .

Furthermore indicators that have lowest percentage on the indicator save in a way periodic by 76.62%. Viewed from grains questionnaire interest save students who refer to the frequency in saving and the amount of money that is consistent can set aside . This is indicates that although

student own desires and interests For saving , things the Not yet fully realized in form behavior save on a regular basis. This is supported with results interview that part big student Not yet consistent save Because consider it as remainder from expenditure . When spending increased , ability save decreased . In addition , motivation save tend nature consumptive For fulfil desire certain . This is in line with study Ulayya & Mujiasih (2020 ) generally teenager own ability buy enough tall Because most from they dress , make up and act behavior in order to have character themselves and them spend the money For fulfil need the .

**Table 2. Categorization of Savings Interest Questionnaire Results**

Category	Range	Frequency	Percentage
Very good	86%-100%	10	6%
Good	76%-85%	101	65%
Enough	60%-75%	45	29%
Not enough	55%-59%	-	-
Very less	≤ 54%	-	-
<b>Amount</b>		<b>156</b>	<b>100%</b>
<b>Average</b>			<b>78</b>

( Source : Primary data processed May 2025)

Based on the data in table 2 above , then For level the highest percentage namely in the category Good by 65% as many as 101 students , It means part big student Already own sufficient awareness and desire strong For set aside part the money For saved . However , the results this also shows that even though his interest relatively high , practice save Still Not yet fully maximum or consistent . Then in the category Enough by 29% as many as 45 students , meaning group This own awareness For save , but Not yet too strong so that Still easy affected by other needs or pattern consumptive . This is show existence dilemma priority , where to save only done If There is remaining money after expenditure Main . Next, in the very good category , 6% consisted of 10 students that is , only part small students who have awareness very strong and consistent savings . Group This display discipline high , consistency in set aside money, as well as awareness full will importance savings for the future . Even though the amount small , group This Can become example positive for other students . Then for category less and very less No There is respondents who entered to in category This means that the behavior save Already become part from pattern think students , although different level his strength .

In a way overall , interest save student is in the category Good Because majority student Already own awareness and will For save , even though Still There is some of what is needed improved to achieve very good category . Because some of Still difficulty consistent because affected pattern consumption , limited funds, and low literacy financial findings This Can become base for party campus or institution related For give education literacy finance more continue so that students capable more consistent in save .



Data that has been collected from instrument study questionnaire Then analyzed with prerequisite tests analysis and hypothesis testing . Prerequisite testing analysis done with normality test and linearity test . Normality test in research This used For know whether the data is normally distributed or not No use method *chi-square* with 5% level and degree freedom  $dk=k-1$ . For questionnaire data on the variable style life consumptive from results table *chi-square* obtained  $X^2_{hitung}=13,661 \leq X^2_{tabel} = 14,067 =$  which means the data is normally distributed. For questionnaire data on the variable of interest in saving from results table *chi-square* obtained  $X^2_{hitung} = 13,795 \leq X^2_{tabel} = 15,507 =$  which means the data is normally distributed. Therefore, it can be concluded that both questionnaire data on the consumer lifestyle and savings interest variables are normally distributed. This is followed by a linearity test . which is conducted For know whether the data is linear or No with get results  $f_{hitung} = 1,530 \leq f_{tabel} = 1.557$ . So it can be concluded that the data has a linear pattern.

Next, test the hypothesis in the research use analysis regression simple  $Y= 131.05 -0.101X$ . This is means moment improvement One score style life consumptive lower interest save of 0.101. This result show that every improvement variable X will lower variable Y. Next, the correlation test *Pearson product moment* , based on results calculation obtained r value of -0.1578 which is included category level very low influence . Next to be continued with calculation coefficient determination obtained results by 2.49% , which means there is influence by 2.49%. Next t-test was conducted . The results obtained from  $t_{hitung}$  is equal to = -2.007. with a 5% error rate if  $t_{hitung} > t_{tabel}$  then  $H_a$  is accepted and  $H_0$  is rejected. Then to find it  $t_{tabel}$  , namely with  $dk = n-2 = 156-2 = 154$ , then 1.654 is obtained. From these results it can be seen that  $-2.007 > 1.654$  which means  $H_a$  is accepted and  $H_0$  is rejected . So that can concluded that there is influence style life consumptive to interest saving for students of Economic Education, FKIP, Sriwijaya University .

Based on results analysis , style life consumptive influential negative to interest save students . This is means the more tall style life consumptive so will lower interest saving . As for the amount influence variables style life consumptive to variables interest save can seen from coefficient determinant by 2.49% and the remaining 97.51% is influenced by other factors . These results in line with study Sidadolog (2019 ) results study show that style life influential negative and no significant to interest saving , it is said influence negative Because own relationship that is not one way so that the more tall style life somebody so the more low interest save it . Research This one way with study Satriadi (2024 ) who shows that style life influential negative However No significant to interest save students , meaning although style life consumptive tend lower interest saving , its impact in a way statistics No significant .

These results are also supported with study Permatasari (2024 ) that style life influential negative to interest saving in a digital bank. Lifestyle students who tend to consumptive own influence negative to interest saving in a digital bank. This means that the more tall style life consumptive students , increasingly low interest they For save digitally . Research strengthened with study Listiyani & Wahyudi (2021 ) style life influential negative to behavior finance , which means individuals who have style high life , then behavior finance will low . Because style life is getting better develop can make individual become consumptive .



Reason for research This in line with study previously Because based on the results similar research show that there is influence negative between style life consumptive to interest saving . With thus results findings strengthen proof empirical that the more tall style life individual , then the more low interest For saving . Next there is similarities existence priority expenses that are not balanced , individual with style life consumptive tend prioritize pleasure term short compared to objective term long like saving . This is will lower interest they For save routinely . Then there is similarities characteristics respondents , between study this and research the same previous involving respondents students in general is in phase age young . In the phase this , the tendency For follow trends , socializing and consumption style life Enough high , so that influence low interest save .

There are limitations to the research This is magnitude influence style life consumptive to interest save in study this is relative small and very weak . This is show that existence limitations in explain connection between variables only with approach this . Furthermore , although interest save student Already classified as Good but Still There is trend style life consumptive that can lower interest save students . In addition , research This only focus research One variables and space scope only at one university so that matter the in become base consideration For research other variables and with coverage more respondents wide .

## CONCLUSION

Based on from results research and discussion can concluded that the hypothesis test has been done to samples studied show that there is influence style life consumptive to interest saving among students of Economic Education, Faculty of Teacher Training and Education, Sriwijaya University. This means the more tall style life consumptive individual , then the more low trend For saving , the amount influence relatively small that shows that there is other factors that influence interest saving . This result No necessarily conclude that all over student own style life consumptive , but rather describe that behavior consumerism that is not controlled can impact on abilities and desires set aside income or pocket money For saved .

## SUGGESTION

Based on limitations of the research this , it is recommended researchers then to use a more approach comprehensive through method integrated mix in a way systematic , so that can catch Good side quantitative and qualitative from behavior save students . Besides that , students need increase literacy finances in order to be able to control self against behavior and culture consumptive . In addition , research this is also only focus on one variables , so that researchers furthermore need explore other variables that influence interest saving . Next For distribution questionnaire need done with more planned so that respondents can give more answers reflective .

## BIBLIOGRAPHY

- Anastya, IN (2025). The Influence of Financial Literacy, Self-Control, and Discounts on Impulsive Buying Behavior in *the Marketplace* among Students in Purwokerto. *Thesis*. Purwokerto: Faculty of Islamic Economics and Business.
- Caroko, E.E. (2024). Gen Z is vulnerable to falling into poverty. *Scope. Sindonews* . 7 October 2024, pg 1. klm 1-6.
- Hasanah, N., Anggraini, T., & Harahap, RD (2023). The Influence of Lifestyle, Social Media, and Social



- Environment on Consumption Behavior in the Pandemic Market According to Islamic Economics: A Study of Islamic Economics Students, Faculty of Islamic Economics and Business, UIN North Sumatra Medan. *MES Management Journal*. 2(1):1-13.
- Hasmidyani, D., Mardetini, E., & Amrina, DE (2022). Generation Z and Entrepreneurship: Measuring Entrepreneurial Intention Based on *the Theory of Planned Behavior* . *Journal of Economics of Education and Entrepreneurship* . 10(1): 19-30.
- Hermawan, MDA, & Septiani, D. (2024). Financial Literacy and Its Impact on Student Financial Behavior: A Literature Review. *STIE Semarang Journal (Electronic Edition)*. 16(3): 187-196.
- Husna, PM, Radia, H., Agil, B., Rosman, I., & Melizubaida, M. (2023). The Influence of Lifestyle on Saving Interest of Economics Education Students, Class of 2019. *Journal on Teacher Education* . 5(1): 537-42.
- Isnawati, E., & Kurniawan, RY (2021). The Influence of Economic Literacy and Peer Groups on Students' Consumptive Behavior Through Lifestyle as a Mediating Variable. *Journal of Economic Education* . 14(1): 47-60.
- Krisdayanti, M. (2020). The Influence of Financial Literacy, Financial Inclusion, Pocket Money, Peers, Lifestyle, and Self-Control on Students' Interest in Saving. *Prisma (Accounting Student Research Platform)* . 1(2): 79-91.
- Listiyani, E., Aziz, A., & Wahyudi, W. (2021). Analysis of the Financial Behavior of the Millennial Generation at PT. Toyota Motor Manufacturing Indonesia 1. *National Research Conference on Management Economics and Accounting*. 2(1): 28-44.
- Musadat, IA, Pramayuda, A., & Ningrum, RW (2024). The Importance of Saving and Investing at a Young Age. *In Search (Informatic, Science, Entrepreneur, Applied Art, Research, Humanism)*. 23(2): 64-68.
- Partadisastra , AM, Taji, BS, Sulistiawati , D. & H. Hasanah (2022). Impact Globalization Information To Behavior Consumptiveness among Jakarta students . *Mutakallimin : Journal Communication Science* . 5(1).
- Permatasari, Zalza. BD (2024). Analysis of the Impact of Lifestyle on Interest in Saving in Digital Banks among Students of Satya Wacana Christian University Salatiga. *Thesis*. Salatiga: Faculty of Economics and Business, Satya Wacana Christian University, Salatiga.
- Pratama, OR, Ratnaningtyas, A., & Adhandayani, A. (2021). The Influence of Consumer Emotional Motivation on the Consumptive Behavior of *Shopee* Indonesia Users in Early Adulthood. *Empowerment Journal of Psychology Students, Buana Perjuangan University, Karawang*. 1(3): 23-32.
- Rahel., Nicolaas, K., & Jouke, JL (2020). Lifestyle on Saving Interest of Sociology Students of the Faculty of Social and Political Sciences, Sam Ratulangi University. *Holistic Journal*. 13(2): 1-14.
- Brand-Minded Lifestyle on Consumer Behavior in College Students. Pandohop Guidance and Counseling Journal* . 2(1): 34-41.
- Satriadi, IGRT (2024). The Influence of Pocket Money and Lifestyle on Students' Interest in Saving Post-*Covid-19 Pandemic* . *Undergraduate Thesis* . Ganesha University of Education.
- Sidadolog, Syahrizani. (2019). The Influence of Financial Education in the Family, Pocket Money, Lifestyle, and Self-Control on Saving Interest (Case Study of Undergraduate Students of the Faculty of Economics and Business, University of North Sumatra). *Thesis*. Medan: Faculty of Economics and Business , University of North Sumatra.
- Syahputri, AD, Harahap, I., & Harahap, MI (2023). Analysis of Millennial Generation Consumption Behavior Patterns for *Fashion Products* from Monzer Khaf's Perspective (Case Study of Female Students in Medan City). *Syarikat: Journal of Sharia Economics Cluster* . 6(2): 258-270.
- Tahu, GP (2025). Managing Personal Finances. Yogyakarta: Tanah Air Beta.
- Applied , JSH (2022). Consumptive Lifestyle College Students in *Fashion Trends* (Case Study of College Students) Major Management of Lamongan Islamic University ). *Journal Social Humanities Applied* . 4(2).
- Ulayya, S., & Mujiasih, E. (2020). The Relationship Between *Self-Control* and Consumptive Behavior of *E-Money Users* Among Psychology Students at Ponegoro University. *Empathy Journal* . 9(4): 271-279.

