

THE INFLUENCE OF FINANCIAL LITERACY, LIFE STYLE, INCOME, AND LOCUS OF CONTROL ON THE CONSUMER BEHAVIOR OF SHOPEE PAYLATER USERS (CASE STUDY OF STUDENTS IN PEKANBARU)

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ABSTRACT

This study aims to determine how financial literacy, lifestyle, income, and locus of control affect the consumer behavior of Shopee Paylater users, specifically among students in Pekanbaru. The method used in this research is quantitative, and the data analysis technique employed is. The sample consists of 136 student respondents who are Shopee Paylater users. Data collection was conducted through the distribution of questionnaires using a Likert scale. The data analysis method used is multiple linear regression for hypothesis testing, utilizing the SPSS program. The results of this study indicate that financial literacy and income do not have a significant effect (0.130 and 0.549), while lifestyle has a significant positive impact (0.000). Locus of control shows a tendency to influence, although it is not significant. The simultaneous test confirms that these variables collectively have a significant impact, with lifestyle being the primary driver of consumer behavior.

Keywords: Financial Literacy, Life Style, Income, Locus Of Control, and Consumer Behavior Of Shopee Paylater

INTRODUCTION

The development of technology and digitization has brought significant changes in various aspects of life, including finance and consumer patterns. Financial technology (fintech) has given rise to various digital payment platforms that offer convenience and speed in transactions. The ease of access and use of digital payment platforms can influence purchasing decisions and consumption patterns.

One of the innovations from the development of digital payment platforms is Shopee Paylater. Shopee Paylater is a financial feature launched by Shopee to facilitate credit payments without the need for a credit card. This feature offers terms ranging from 1 to 12 months, specifically for shopping on the Shopee app, with interest rates ranging from 0% to 2.95%. The ease of application and use of Shopee Paylater, which only requires an ID card and a selfie, has attracted many consumers, especially the younger generation. This "pay later" feature is considered a more accessible alternative compared to conventional credit cards, helping users meet their shopping and travel needs and desires. The popularity of Shopee Paylater among young people, workers, and employees reflects how the advancement of financial technology can

influence purchasing decisions and consumption patterns in modern society. In this digital age, it is expected that teenagers will be wiser in managing personal finances and improving their saving habits. According to Databoks-Katadata (2023), the most frequently used paylater service in Indonesia is Shopee, as shown in the image below.

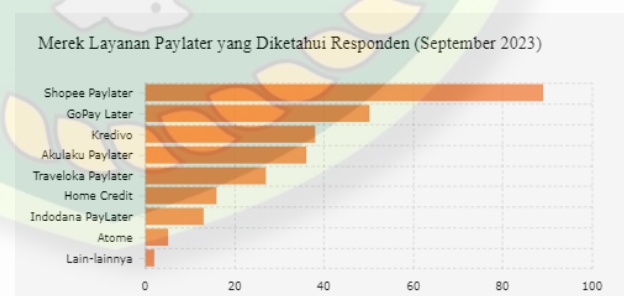


Figure 1 Source: Databoks – Katadata

Context of using digital payment platforms like Shopee Paylater. In this digital era, students have broader access to various products and services, which can encourage them to adopt consumption patterns different from those of previous generations. One important factor contributing to consumer behavior is financial literacy. According to Lusardi and Mitchell

(2014), financial literacy is the ability of individuals to understand and use financial information in decision-making. Although financial literacy is considered an important foundation for managing personal finances, research shows that having high financial literacy does not always guarantee responsible consumer behavior (Lusardi & Mitchell, 2014).

Low financial literacy can lead students to fall into impulsive consumption patterns, especially when using payment services like Shopee Paylater. In a study by Xu and Zia (2012), it was found that individuals who do not have a good understanding of financial products are more likely to engage in irrational consumption behavior. This underscores the importance of financial education among students to help them make wiser decisions regarding spending and the use of credit services.

Lifestyle is another significant factor influencing consumer behavior. Chou et al. (2015) found that individuals with a hedonistic lifestyle—who tend to seek pleasure and experiences—are more likely to spend money on consumption goods than those with a more planned lifestyle. In the context of students, this lifestyle can contribute to spending on entertainment, fashion, and technology, thereby increasing the risk of uncontrolled expenditures. This study aims to explore how the lifestyle of students in Pekanbaru affects their use of Shopee Paylater and their consumption behavior.

Income also plays a crucial role in consumer behavior. Wang and Joo (2018) indicate that while income can enhance consumption capacity, other factors such as financial literacy and lifestyle often have a greater impact on guiding individual expenditures. In the context of students, income is often limited, making it essential to understand how they manage their available income and how this affects their consumption decisions. This study will analyze the relationship between student income and their consumer behavior, particularly in the context of digital credit usage.

Locus of control, or an individual's belief in their ability to control events in their life, is also an important variable in this study. According to Faff and Bandi (2019), individuals with an internal locus of control tend to be more responsible in financial management and consumption decision-making. Conversely, individuals with an external locus of control may

be more susceptible to impulsive consumption decisions, especially when faced with social pressures. This research will explore how the locus of control of students in Pekanbaru influences their consumer behavior.

The combination of these four variables—financial literacy, lifestyle, income, and locus of control—forms a complex framework for understanding student consumer behavior. While there has been previous research addressing these variables separately, there remains a gap in the literature connecting all these factors in the context of the consumer behavior of Shopee Paylater users. This study aims to fill that gap and provide a more holistic insight into how these variables interact to influence consumption behavior.

Several prior studies have examined the behavior of using credit systems within e-commerce platforms. Chen and Zhang (2019) found that easy access to credit can enhance consumers' purchase intentions on e-commerce platforms. This research indicates that the convenience of obtaining credit encourages consumers to shop more, particularly in the context of unexpected purchases. Additionally, Huang and Benyoucef (2017) highlighted the importance of trust and social influence in the acceptance of credit payment systems. They noted that trust in the payment system significantly affects consumers' decisions to use credit options, with consumers feeling secure being more inclined to take advantage of credit facilities.

Furthermore, research by Li and Su (2020) added that online payment methods, including credit options, can increase sales conversion rates in e-commerce. Their findings suggest that the presence of flexible payment options makes consumers more likely to complete transactions, thereby boosting overall sales volume. Yoo and Lee (2018) also explored the factors influencing the adoption of digital payment systems, where convenience and security of credit systems are key elements for consumer adoption. They identified that consumers prefer systems that are not only easy to use but also provide protection for their personal information.

Subsequently, Khan and Ali (2021) examined the impact of the "Buy Now Pay Later" (BNPL) system, which has been shown to increase impulsive purchases and alter consumer shopping patterns on e-commerce platforms. In their study, BNPL was considered an

effective tool to attract buyers who might hesitate to make purchases without installment options, thereby encouraging greater spending. These findings are supported by research by Tharp (2016), which revealed that credit options in e-commerce not only increase the number of purchases but can also influence the types of goods bought, pushing consumers to choose higher-priced products.

The correlation between credit systems and consumer behavior is also supported by research by Lim et al. (2018), who found that consumers' financial literacy plays an important role in wisely utilizing credit facilities. They noted that individuals with higher financial literacy are more likely to manage their debt well, potentially affecting their decision to use credit systems in e-commerce. Overall, these findings suggest that credit systems significantly impact consumer behavior in the digital era, with factors such as trust, convenience, and financial literacy contributing to how consumers interact with e-commerce platforms.

The results of this research are expected to contribute to the development of more effective financial education programs for students. By understanding the influence of financial literacy, lifestyle, income, and locus of control on consumer behavior, educational institutions and related parties can design more targeted interventions to raise financial awareness among students. This can also help students better manage their finances, enabling them to make more rational and responsible consumption decisions.

This study will employ a quantitative method by collecting data through questionnaires distributed to university students in Pekanbaru who use Shopee PayLater. The data collected will be analyzed to identify the relationship between these variables and consumer behavior. It is expected that this research will not only provide academic insights but also serve as a practical reference for the development of financial policies among students.

Ultimately, this study will contribute to a better understanding of consumer behavior in the digital era, as well as offer recommendations for future research. By focusing on students, the research highlights the importance of financial literacy and good financial management in the context of changing lifestyles and the growing use of financial technology.

LITERATURE REVIEW

Consumer behavior

Consumer behavior refers to the tendency of individuals to purchase goods and services excessively, often driven by emotional desires and social pressures, rather than by practical needs. In this context, consumer behavior can become a significant issue, especially in the era of consumerism fueled by advertising and social trends. According to Haws and Winterich (2013), uncontrolled consumer behavior can lead to financial problems, such as excessive debt and poor financial management. Another study by Rook and Fisher (1995) also suggests that consumer behavior is often linked to the pursuit of short-term happiness and satisfaction, causing individuals to overlook the long-term consequences of their purchasing decisions.

Consumer Behavior

Financial Literacy

Financial literacy refers to an individual's ability to understand and manage various financial aspects, including debt management, investment, and financial planning. According to Lusardi and Mitchell (2014), good financial literacy is crucial for making wise decisions and preventing future financial difficulties. Additionally, research by Atkinson and Messy (2012) indicates that individuals with high levels of financial literacy are better equipped to make decisions that support their financial well-being. Sufatmi and Purwanto (2021) add that financial literacy helps individuals assess the risks and benefits of the financial decisions they make, which in turn can influence their consumer behavior.

Lifestyle

Lifestyle reflects an individual's values, attitudes, and habits in daily life. Sugihartasi (2010) states that a person's lifestyle can indicate their social identity and can be influenced by various factors, including culture and economy. A more hedonistic lifestyle, for instance, may drive individuals to spend more money on unnecessary goods and services. Research by Chou et al. (2015) also shows that lifestyle has a significant impact on consumer behavior, where individuals with more consumerist lifestyles tend to shop impulsively more often.

Income

Income refers to the amount of money

an individual receives from various sources and plays an important role in consumer behavior. According to Wang and Joo (2018), although income can influence spending levels, many other factors also play a role, such as financial literacy and lifestyle. Lumintang (2018) emphasizes that income can reflect the well-being of individuals and society. However, high income does not always guarantee healthy consumer behavior; individuals with high incomes may still be trapped in inefficient consumption patterns if not supported by adequate financial literacy.

Locus of Control

Locus of control refers to an individual's belief about how much control they have over events in their lives. According to Faff and Bandi (2019), individuals with an internal locus of control tend to be more responsible in financial management, as they believe that their efforts and decisions affect

the outcomes they achieve. Conversely, individuals with an external locus of control may be more prone to unplanned consumer behavior, as they believe external factors determine their life outcomes. Research by Pahl and Richter (2019) shows that locus of control can influence financial decision-making, which in turn affects consumer behavior.

Research Framework

This study examines the influence of financial literacy, lifestyle, income, and locus of control on the consumer behavior of Shopee

PayLater users (a case study on students in Pekanbaru). The conceptual framework of this research is as follows:

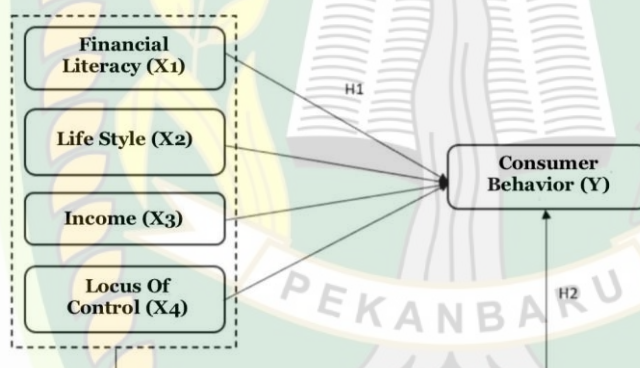


Figure 2: Research Framework

Source: Data Processing Results SPSS 25, 2024

Hypotheses

H1 : Financial literacy, lifestyle, income, and locus of control have a partial effect on the consumer behavior of Shopee PayLater users.

H2 : Financial literacy, lifestyle, income, and locus of control have a simultaneous effect on the consumer behavior of Shopee PayLater users.

RESEARCH METHODS

Research Design

The research design used is based on an analytical model, specifically a quantitative design to investigate the

influence of financial literacy, lifestyle, income, and locus of control. The quantitative data in this study can be measured through scientific calculations derived from a sample of respondents by distributing questionnaires via Google Forms, which contain a series of questions given to students from six campuses in Pekanbaru who use PayLater.

Location and Time

This research is conducted on students who use Shopee PayLater at six campuses in Pekanbaru. The study period runs from September 30, 2024, to October 7, 2024, through a collective survey of each sample.

Data Collection Techniques

This study uses primary data for its research. Primary data is information collected directly by the researcher from the research sources or location (Fitriani, 2021). The distribution of a questionnaire in the form of a Google Form will be sent to students who have used Shopee PayLater at six campuses in Pekanbaru.

RESULTS AND DISCUSSION

1. Respondent Characteristics

Table 1 displays the characteristics of respondents by gender, showing that there are 46 male respondents, accounting for 33.82%, and 90 female respondents,

Population and Sample

The population in this study consists of all active students in Pekanbaru. The sample used in this research is students enrolled in Pekanbaru, with the criteria being students who study in Pekanbaru and use Shopee PayLater.

a. Respondent Characteristics Based on Gender

accounting for 66.18%. From this breakdown, it can be concluded that the majority of respondents are female.

Table 1: Respondent Characteristics by Gender

Jenis Kelamin		Frequency	Percent
Valid	Male	46	33,82
	Female	90	66,18

Source: Data Processing Results SPSS 25, 2024

b. Characteristics of Respondent Origin

Table 2 displays the sampling conducted at six campuses in Pekanbaru. The online questionnaire was distributed to respondents in the form of a Google

Form link, and respondents were asked to fill out the questionnaire using the provided link.

Tabel 2 : Respondent Data Based on the Questionnaire

University	Number of Respondents	Percent
Universitas Riau	33 Respondents	25%
Politeknik Caltex Riau	18 Respondents	13,6%
Universitas Islam Riau	30 Respondents	22,1%
Unievrsitas Lancang Kuning	18 Respondents	12,9%
Unievrsitas Muhammadiyah Riau	21 Respondents	15%
Universitas Islam Negeri sultan Syarif Kasim Riau	16 Respondents	11,4 %

Source: Data Processing Results SPSS 25, 2024

Based on the table of respondent characteristics by university origin, it can be seen that respondents from different universities have varying numbers. The number of respondents from Universitas Riau is 33, which accounts for 25%. From Politeknik Caltex Riau, there are 18 respondents, representing 13.6%. Universitas Islam Riau has 30 respondents,

corresponding to 22.1%. For Universitas Lancang Kuning, there are 18 respondents, making up 12.9%. At Universitas Muhammadiyah Riau, there are 21 respondents, accounting for 15%. Finally, at Universitas Islam Negeri Sultan Syarif Kasim Riau, there are 16 respondents, which corresponds to 11.4%.

c. Respondent Income Characteristics

Table 3 presents the average monthly income or allowance of the

respondents, indicating that the majority of respondents have relatively low incomes. A total of 54 respondents (39.71%) reported

receiving less than Rp 1,000,000. Next, the category with incomes ranging from Rp 1,000,000 to Rp 2,500,000 includes 64 respondents, contributing 87.06% to the total respondents. Meanwhile, only 14 respondents (10.29%) reported incomes in

the range of Rp 2,500,000 to Rp 3,500,000. This figure indicates that incomes above Rp 2,500,000 are still relatively few. Lastly, respondents earning more than Rp 3,500,000 are very minimal, with only 4 respondents (2.94%).

Table 3: Respondent Data by Income/Allowance

Monthly Income/Allowance	Number of Respondents	Percent
<Rp. 1.000.000	54 Respondents	39,71%
Rp. 1.000.000 – Rp. 2.500.000	64 Respondents	87,06%
Rp. 2.500.000 – Rp. 3.500.000	14 Respondents	10,29%
>Rp. 3.500.000	4 Respondents	2,94%

Source: Data Processing Results SPSS 25, 2024

Overall, this data reflects that the majority of respondents are at a lower income level, with only a small portion

reaching incomes above Rp 2,500,000. This may illustrate the economic challenges faced by most individuals in the sample.

2. Descriptive Analysis

The descriptive analysis for each variable, including financial literacy (X1), lifestyle (X2), income (X3), locus of control (X4), and consumer behavior (Y), involves 136 respondents and uses SPSS 25 for the analysis, as shown in Table 4. The average (mean) consumer behavior (Y) is recorded

at 2.5625, with a standard deviation of 1.12600, indicating a considerable level of variation in the respondents' consumer attitudes.

Table 4: Descriptive Analysis Results

	Mean	Std. Deviation	N
Y	2.5625	1.12600	136
X1	7.6691	1.58185	136
X2	2.5331	1.16470	136
X3	3.1176	.72924	136
X4	3.2966	.69362	136

Source: Data Processing Results SPSS 25, 2024

Financial literacy (X1) has the highest average, at 7.6691, with a standard deviation of 1.58185, indicating that respondents tend to have a good understanding of financial management, despite significant variation. Lifestyle (X2) shows an average of 2.5331 with a standard deviation of 1.16470, indicating a tendency towards certain lifestyle patterns among respondents, although the variation is not as pronounced as

in financial literacy. Income (X3) has an average of 3.1176 and a standard deviation of 0.72924, suggesting that the majority of respondents fall within a relatively consistent income range. Meanwhile, locus of control (X4) shows an average of 3.2966 with a standard deviation of 0.69362, indicating that respondents generally feel they have control over their financial decisions with a high level of consistency.

3. Validity Test

Table 5 : Validity test

Statement	r table	r calculated	Description
Y1	0.1684	0.644	Valid
Y2	0.1684	0.735	Valid
Y3	0.1684	0.862	Valid
Y4	0.1684	0.822	Valid
Y5	0.1684	0.818	Valid
Y6	0.1684	0.859	Valid

Source: Data Processing Results SPSS 25, 2024

Based on the validity test results presented in the table above, it can be observed that the correlation values for Y1, Y2, Y3, Y4, Y5, and Y6 are 0.644, 0.735, 0.862, 0.822, 0.818, and 0.859, respectively.

It can be concluded that all statements for the variable are considered valid because the calculated r values are greater than the table r value.

4. Normality test

a. Multicollinearity Test

Based on the results of the multicollinearity test presented in Table 6, it is evident that all variables have exceeded the 0.1 threshold for tolerance values. From the VIF results, it can be concluded that

there is no multicollinearity among the variables in the regression model, as the VIF values for all variables are below 10. Specifically, financial literacy has a VIF of 1.468, lifestyle has a VIF of 1.307, income has a VIF of 2.269, and locus of control has a VIF of 2.166.

Table 6 : Multicollinearity Test

Variabel	Collinearity Statistics	
	Tolerance	VIF
Literasi Keuangan	,681	1,468
Life style	,765	1,307
Pendapatan	,461	2,169
Locus of control	,462	2,166
a. Dependent Variabel: Consumer Behavior		

Source: Data Processing Results SPSS 25, 2024

b. Autocorrelation Test

Tabel 7 : DW Test

Durbin-watson stat	2.193
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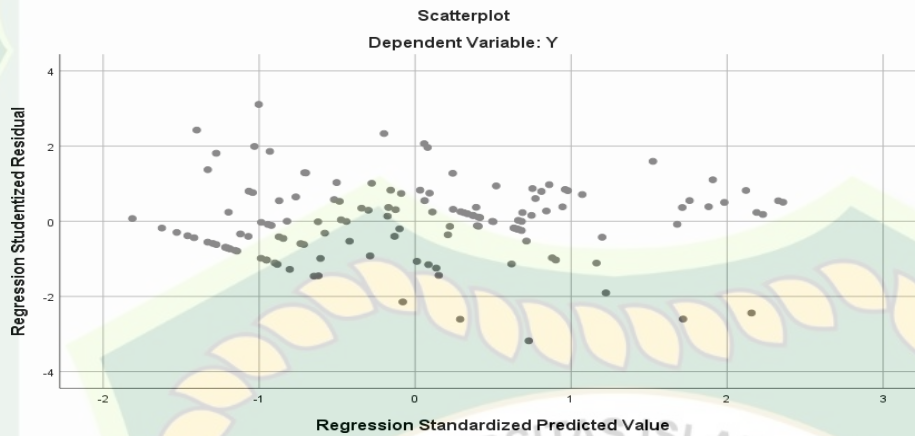
Source: Data Processing Results SPSS 25, 2024

From Table 7, the Durbin-Watson value obtained is 2.193, which falls between -2 and +2 ($-2 < 0.2193$). Therefore, it can be

concluded that there is no autocorrelation present in the study.

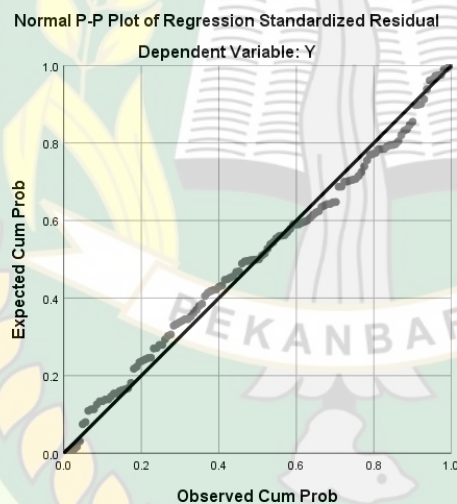
c. Heteroskedasticity Test

The heteroskedasticity test using a scatterplot graph indicates that there is no heteroskedasticity if the data points are spread out.

**Figure 3 : Scatter Plot****Source:** Data Processing Results SPSS 25, 2024**d. Linearity Test**

There are two ways to detect whether the data is normally distributed or not, namely

through graphical approaches and statistical approaches.

**Figure 4 : Probability Plot****Source:** Data Processing Results SPSS 25, 2024

In the P-Plot, it can be seen that the points are scattered around the diagonal line and tend to follow the direction of the

diagonal line, indicating that they are approximately linear.

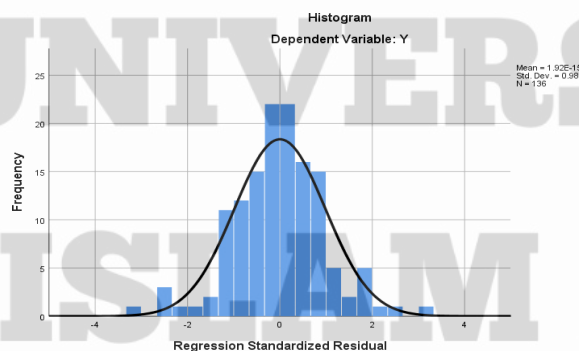


Figure 5 : Histogram**Source:** Data Processing Results SPSS 25, 2024

Based on the graph, it can be concluded that the data distribution is

normal because the histogram shows a normal distribution pattern.

5. Results of the Coefficient of Determination Analysis

Table 8: Coefficient of Determination

Model	R Square	Adjust R Square	Std. Error of the Estimate
1	.623	.611	.70214
b. Dependent Variable: Consumer Behavior			

Source: SPSS Data Processing Results 25, 2024

Based on the table above, it can be seen that the R Square (R^2) value is 0.623. This indicates that the variables of financial literacy, lifestyle, income, and locus of

control have an impact on consumer behavior, accounting for 70.21%. The remaining 29.79% represents other variables not examined in this study.

6. Partial Test

Table 9: Partial Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.388	.365		1,065	.289
	Financial Literacy	-.071	.046	-.099	-.1,524	.130
	Life style	.687	.059	.711	.11.548	.000
	Income	.122	.122	.047	.600	.549
	Locus of control	.226	.128	.139	1.766	.080
a. Dependent Variable: Consumer Behavior						

Source: SPSS Data Processing Results 25, 2024

In Table 9, it is shown that the financial literacy variable has a calculated t-value of -1.065, which is less than the t-table value of 0.1684. Additionally, the significance value is 0.130, which is greater than 0.05. This means that H_a is not accepted for the financial literacy variable, indicating that financial literacy has no significant impact on consumer behavior.

For the lifestyle variable, the calculated t-value is 11.584, which exceeds the t-table value of 0.1684. Moreover, the significance value for the lifestyle variable is 0.000, which is less than 0.05. This means H_a is accepted for the lifestyle variable, indicating that lifestyle has a significant influence on consumer behavior.

Regarding the income variable, the calculated t-value is 0.600, which is greater than the t-table value of 0.1684. However, the significance value for income is 0.549, which is greater than 0.05. This means that H_a is not accepted for the income variable, indicating that income does not significantly affect consumer behavior.

Finally, for the locus of control variable, the calculated t-value is 0.080, which is greater than the t-table value of 0.1684. The significance value for the locus of control variable is 0.080, which is also greater than 0.05. This means that H_a is not accepted for the locus of control variable, indicating that locus of control does not have a significant impact on consumer

behavior.

7. Simultan Test

Table 10 : Simultan Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	106.580	4	26.645	50,046	,000 ^b
	Residual	64.583	131	493		
	Total	171.163	135			
a. Dependent Variable: Consumer Behavior						

Table 10 presents the Analysis of Variance (ANOVA) conducted to evaluate the impact of independent variables on the dependent variable, which is consumer behavior. The results indicate that the regression model used is significant, with an F-value of 50.046 and a significance (Sig.) value of 0.000. This result shows that the

DISCUSSION

The regression analysis indicates that the financial literacy variable has an unstandardized coefficient of -0.071, a t-value of -1.524, and a significance value of 0.130. These results suggest that financial literacy does not have a significant impact on consumer behavior, as the significance value is much higher than 0.05. This indicates that while financial literacy is important for effective financial management, its influence on daily consumption patterns may not be as strong as expected. Previous research by Lusardi and Mitchell (2014) supports this finding, showing that individuals with high financial literacy do not always exhibit more responsible consumer behavior. In that study, although financially literate individuals may make better investment decisions, they can still fall into inefficient consumer behavior, often due to social influences and existing norms in society.

Conversely, lifestyle in this study has an unstandardized coefficient of 0.687, a t-value of 11.548, and a significance value of 0.000. This indicates that lifestyle has a significant positive effect on consumer behavior. This means that increases in

independent variables collectively contribute significantly to the consumer behavior variable, with a significance level well below 0.05. Therefore, it can be concluded that there is a strong relationship between the analyzed independent variables—financial literacy, lifestyle, income, and locus of control—and consumer behavior.

lifestyle—such as changes in shopping habits, spending on entertainment, and other consumption patterns—can directly influence an individual's consumer behavior. Research by Chou et al. (2015) also notes the importance of lifestyle in influencing consumer behavior they found that individuals with a more hedonistic lifestyle tend to spend more on consumer goods, regardless of their income level. These results suggest that lifestyle has a significant and direct impact on consumption decisions.

Regarding the income variable, the unstandardized coefficient is recorded at 0.122, with a t-value of 0.600 and a significance value of 0.549. These findings indicate that income does not have a significant influence on consumer behavior within the context of this study. Research by Wang and Joo (2018) shows that while income has the potential to influence spending, other factors such as financial literacy and lifestyle often play a more substantial role in guiding an individual's consumer behavior. In this case, although income can facilitate purchases, without the right mindset or habits, spending can become unplanned and inefficient.

The locus of control shows an

unstandardized coefficient of 0.226, with a t-value of 1.766 and a significance value of 0.080. Although this significance value does not reach the commonly accepted level (0.05), the results still indicate a tendency for locus of control to influence consumer behavior. Locus of control refers to an individual's belief regarding how much they control events in their life, including

On the other hand, different findings emerge from the simultaneous test conducted among all independent variables and the dependent variable. The analysis results show that the regression model used to analyze the influence of financial literacy, lifestyle, income, and locus of control on consumer behavior is significant when considered together. The resulting F-value is 50.046 with a significance value of 0.000, indicating that collectively, these variables have a significant impact on consumer behavior. When compared to the partial test results, which show that financial literacy and income are not significant predictors of consumer behavior, this simultaneous test provides a broader view of the interactions among the variables. In this context, lifestyle demonstrates a strong significant influence, making it a primary driver of consumer behavior, even though financial literacy and income do not contribute significantly on their own.

CONCLUSION AND RECOMMENDATIONS

Based on the regression analysis conducted, it can be concluded that not all independent variables significantly influence consumer behavior. Financial literacy and income did not show significant effects, with significance values of 0.130 and 0.549, respectively, indicating that neither directly impacts individual consumption patterns. Conversely, lifestyle has proven to have a significant positive effect, with a significance value of 0.000, showing that individual lifestyle plays an important role in influencing consumer behavior. Locus of control shows a tendency

financial decisions. Research by Faff and Bandi (2019) suggests that individuals with an internal locus of control tend to be more responsible in managing their finances and more prudent in their spending. This indicates that, although not statistically significant in this study, locus of control can still serve as an important driving factor in shaping consumer behavior.

to influence, although it does not achieve strong statistical significance. The results of the simultaneous test reaffirm that when these variables are analyzed together, they have a significant impact on consumer behavior, with lifestyle being the primary driver.

Based on these findings, the following recommendations are made:

- 1. Enhancement of Financial Literacy:** Although financial literacy did not show a significant impact in this study, efforts to improve the financial literacy of the community remain important. Education regarding effective financial management can help individuals make better financial decisions in the future.
- 2. Focus on Lifestyle:** Since lifestyle has been shown to have a significant impact, interventions aimed at promoting wiser and more sustainable lifestyles should be prioritized. Programs that educate the public on prudent spending and the importance of good financial management within the context of lifestyle could be very beneficial.
- 3. Further Research:** Given that locus of control shows a tendency to influence, further research is needed to understand how this factor interacts with other variables in the context of consumer behavior. Qualitative research could provide deeper insights into how individuals make consumption decisions based on their perceptions of control.

4. **Awareness Campaigns:** It is essential to conduct awareness campaigns about the impact of social environments and existing norms on consumer behavior. This can help individuals become more aware of how external influences can affect their financial decisions and encourage them to act more rationally in financial management. With an integrated approach, it is hoped that there will be an increase in more responsible and sustainable consumer behavior among the community.

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