

THE INFLUENCE OF LIFESTYLE AND CONSUMPTIVE BEHAVIOR ON GENERATION Z FINANCIAL MANAGEMENT (CASE STUDY OF STUDENTS OF FACULTY OF ECONOMICS AND BUSINESS, BANDAR LAMPUNG UNIVERSITY)

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Abstract

The consumptive lifestyles and behaviors that increasingly dominate today's society can have a significant impact on the ability of generation Z to manage their finances. The purpose of this study is to determine the relationship between the lifestyle of generation Z and their purchasing behavior in financial management, especially in the FEB Bandar Lampung University student environment. The sampling methodology uses the Slovin formula, with a sample of 74 students as respondents. This study used multiple linear regression analysis methods, with the help of the IBM SPSS Statistics 25 program, to process the data. Based on the results of the study, it is known that: (1) Lifestyle variables provide positive and significant results on Financial Management variables, it is explained that $T \text{ counts} > T \text{ table}$ ($2.043 > 1.994$). (2) The variable of Consumptive Behavior gives positive and significant results on the variable of Financial Management it is explained that $T \text{ counts} > T \text{ table}$ ($4,140 > 1,994$). (3) The results of simultaneous tests of lifestyle variables and consumptive behavior have a major effect on financial management, with $F \text{ values calculated} > F \text{ tables}$ ($79,420 > 3,126$). Advice for FEB Bandar Lampung University students is that with a lifestyle that is not excessive or does not waste money on spree and consumptive behavior that is not affected by social media and peer pressure to buy goods that are not for needs but wants, students can improve their finances and manage finances to be more effective and more stable.

Keywords: Lifestyle, Consumptive Behavior, Financial Management

1. Introduction

University is the level of education after completing high school. At the university level, students' thinking skills, commonly referred to as cognitive skills, are assessed and developed to be able to think critically and optimistically. With this testing and training, students are expected to be able to live their lives regularly and efficiently. The lifestyle of a college student can be interpreted as a collection of young individuals who dedicate their time to improving their knowledge, skills, and expertise. They carry out various positive activities focused on their future development, with the aim of becoming rational thinkers who prioritize their needs (Fungky et al., n.d. 2019).

Generation Z, made up of individuals born in the mid-1990s to mid-2010s, has attracted attention in a variety of areas, including financial management. A consumptive lifestyle, characterized by the urge to spend money in various forms of purchases and expenditures, can have a significant impact on an individual's finances. Amid pressure to keep up with consumption trends and consumerist culture, generation Z often faces difficulties in achieving individual financial stability. This becomes even more important

when they enter a tertiary environment, such as Bandar Lampung University, where they are expected to manage their financial resources wisely.

Bandar Lampung University, as the best private higher education institution in southern Sumatra located in the city of Bandar Lampung, is a place where generation Z develops their knowledge, skills, and attitudes. Therefore, understanding the impact of consumeristic lifestyles on the financial management of Generation Z students in the university environment is very important. Therefore, it is important to understand how their consumptive lifestyle affects personal financial management. This case study will explain the relationship between lifestyle and consumptive behavior on financial management of students of the Faculty of Economics and Business, Bandar Lampung University from Generation Z. Phenomena related to lifestyle and consumptive behavior of FEB students, Bandar Lampung University can vary greatly. However, some examples may include increased spending on luxury goods, a tendency to follow consumption trends, and their impact on financial balance and student well-being.

Adolescents or commonly called students are the demographic group most often affected by the modernization process. Students will participate in competitions that aim to embrace consumptive lifestyle trends, with the aim of making it a fun habit (Between et al., 2021). The consumptive behavior of the younger generation can be categorized as impulsive, ignoring the need for previous processes or careful financial planning. This can lead to shopaholic tendencies that can have a bad impact in the future, especially for students. Yang continues to seek financial help from his parents for all his expenses (Pulungan & Febriaty, n.d.).

Consumptive behavior can also show extreme tendencies called consumptive behavior. Consumptive behavior is the act of consuming something or services excessively beyond needs. Consumptive behavior refers to the act of purchasing that is driven by irrational impulses, rather than rational considerations, and prioritizes those desires over actual needs (Dan et al., 2022). Along with the development of the economy and globalization, people's purchasing behavior has also changed. Sometimes, people engage in purchases that are not driven by true need, but rather motivated by a desire for entertainment or pleasure. Consumptive behavior refers to the factors that cause individuals to engage in wasteful practices (Eid et al., 2017). Working adults may find it difficult to manage their funds effectively because they sometimes prioritize wants over needs. This encourages individuals to engage in irrational behavior when buying, a phenomenon known as consumptive behavior (Afriani et al., 2021).

2. Theoretical Background

2.1 Lifestyle

According to Kolter and Keller (2020), in (Khairani, 2015) Lifestyle refers to a person's way of life, including his hobbies, interests, and attitudes. Consumer purchasing decisions will be influenced by lifestyle changes that will determine the model and brand of goods to buy. Lifestyle is a key element in the formation of individual and group identity, and plays an important role in the way we live our daily lives. Lifestyle can be characterized by the activity of people who love to shop and are willing to spend money to buy the latest products, as well as an individual point of view of the things they buy. For example, consumptives exclusively utilize items that are specifically associated with certain brands, so as not to use other brands, so that a sense of pride arises when using branded goods (Sadewa & Ariani, 2022). Lifestyle basically refers to the way a person allocates his time and financial resources. Each individual has different preferences in

seeking entertainment. Some like to socialize with friends, some prefer to be alone. There are others who embark on family trips, shopping, and participating in dynamic activities. In addition, some individuals have free time and excess funds to allocate to socio-religious endeavors. A person's behavior and consumption choices may ultimately be determined by his or her lifestyle. A thorough understanding of personality requires a deep understanding of lifestyle. The concept of lifestyle is still very new and can be measured more easily compared to personality traits. Lifestyle refers to the way individuals allocate their time and money resources (Baetens, 2017). According to (Sumarwan, 2017:45) in (Ardana, 2021) A term related to lifestyle is psychographic. Psychographics are tools used to measure and analyze lifestyle patterns in very large data sets. Psychographics refers to the quantitative measurement of lifestyle:

- 1) Activity
- 2) Interest
- 3) Opinion

2.2 Consumptive Behavior

According to the Big Indonesian Dictionary, the term behavior comes from the word "practice" which means activities, behavior, ways of implementation, and performance. While the term "consumptive" refers to the act of using or consuming something without creating it yourself. Consumptive behavior refers to the excessive consumption of a good or service by a person (Prasinta et al., 2023). Consumptive behavior refers to the act of buying products primarily to satisfy desires rather than satisfy essential needs. This behavior is characterized by excessive consumption levels, resulting in waste and inefficiency in spending. The development of consumptive behavior arises from the integration of consumption into the overall lifestyle process. Consumptive behavior became prominent during the industrialization era when goods were produced on a large scale, thus requiring a wider consumptive base (Pardomuan, 2017). Consumptive behavior refers to the act of purchasing driven by illogical and excessive desires rather than actual needs. Consumptive behavior is influenced by many factors including motivation, self-esteem, observation, learning process, personality, self-concept, lifestyle, culture, socioeconomic status, and group and family influences. Students utilize groups as benchmarks to conform to group norms and standards. Conformity refers to the act of adjusting one's behavior to align with group norms and values in order to be accepted (Fitriyani et al., 2013). In (Fungky et al., n.d, 2019) Indicators of consumptive behavior are:

- 1) Purchase Products to follow the trend
- 2) Indicators of a person's social status
- 3) Buying goods based on high prices is considered a symbol of prestige

2.3 Financial Management

According to (Napitupulu et al., 2021) Studies on financial management reveal that money has several connotations based on one's understanding and individuality. This includes money as an important aspect of life, a means of gaining self-esteem, improving one's standard of living, facilitating independence, and unfortunately, even being associated with criminal activities. Everyone shows different behavioral tendencies when managing their money, and often, those who understand their financial situation exhibit wise financial management behavior. Proficiency in handling personal finances is very important in everyday life. Managing funds effectively to align with personal financial

goals is a challenge, not only because of limited income but also for individuals with large incomes. Individuals with large incomes often face challenges in managing their personal finances effectively. These challenges can be in the form of errors in prioritizing financial expenditures and allocating excessive funds to businesses that are not worthwhile, which ultimately leads to failure in financial management despite their high income (Rurkinantia, 2021). Financial management refers to the efficient administration of funds in everyday life, carried out by a person or group with the aim of achieving financial success. To achieve this level of prosperity, effective fiscal administration is important to ensure that funds are allocated according to needs and are not wasted. In order to effectively implement good financial management procedures, it is important to have financial accountability, which includes responsibly handling money and other valuable resources in a way that is considered beneficial (Gahagho et al., 2021). The following financial management indicators are outlined by Perry and Morris (2005) in Yusanti (2020):

- 1) Create a comprehensive financial strategy for future planning
- 2) Set aside money for savings
- 3) Control expenses

2.4 Hypothesis

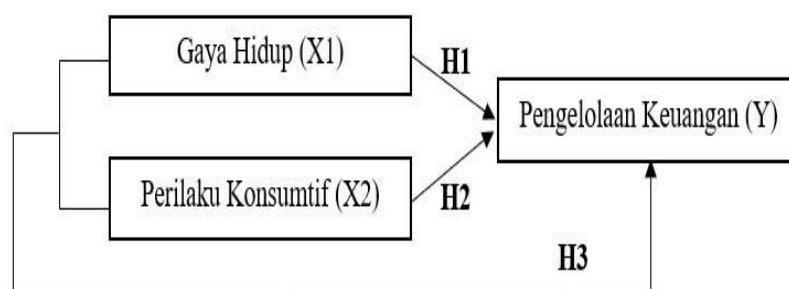


Figure 1. Conceptual Framework

The hypotheses in this study are:

H1: A person's lifestyle has a significant influence on his finances.

H2: Consumptive behavior has a direct impact on financial management.

H3: A person's lifestyle and consumptive behavior have a significant influence on his finances.

3. Methods

This study used a quantitative research approach. The term "quantitative method" is used to describe this approach, as it involves the collection of numerical data and the use of statistical analysis. Using the Slovin formula, a sample of the population was obtained, namely 74 students of the Faculty of Economics and Business, Bandar Lampung University, Class of 2020. The survey methodology is designed for the purpose of collecting data, using statement-based questionnaires that incorporate survey factors. The questionnaire is then sent to respondents online via Google form. This study used quantitative data analysis, using statistical tests as the main way to analyze data. Statistical tests used in this study include validity tests, reliability tests, classical assumption tests, hypothesis tests, partial tests (T tests), simultaneous tests (F tests), determination coefficient tests, and multiple linear regression analysis. The purpose of this study is to determine the magnitude of the influence of independent factors on the dependent

variable studied. The factors studied are Lifestyle (X1) and Consumptive Behavior (X2) as independent variables, and Financial Management (Y) as dependent variables. By utilizing IBM SPSS 25 software.

Table 1. Data on the number of students of the Faculty of Economics and Business, Bandar Lampung University, class of 2020.

Courses	Regular	CP	KMH
Management	198	31	9
Accountancy	71	4	9
Total		322	

4. Results and Discussion

4.1 Validity Test and Reliability Test

4.1.1 Validity Test

Validity tests are carried out to ensure the accuracy and reliability of the questionnaires studied.

Table 2. Validity Test

Variabel	Item Pertanyaan	R hitung	R tabel	Keterangan
Gaya Hidup (X1)	X1.1	0,418	0,2287	VALID
	X1.2	0,863	0,2287	VALID
	X1.3	0,758	0,2287	VALID
	X1.4	0,870	0,2287	VALID
	X1.5	0,839	0,2287	VALID
Perilaku Konsumtif (X2)	X2.1	0,874	0,2287	VALID
	X2.2	0,844	0,2287	VALID
	X2.3	0,816	0,2287	VALID
	X2.4	0,750	0,2287	VALID
	X2.5	0,897	0,2287	VALID
Pengelolaan Keuangan (Y)	Y1	0,848	0,2287	VALID
	Y2	0,785	0,2287	VALID
	Y3	0,850	0,2287	VALID
	Y4	0,718	0,2287	VALID
	Y5	0,838	0,2287	VALID

After testing the validity of 74 samples, it was proven that the question items Lifestyle (X1), Consumptive Behavior (X2), and Financial Management (Y) had an R value that exceeded the R value of the table. Furthermore, all variables are considered valid.

4.1.2 Reliability Test

A reliability test is said to be reliable if Cronbach's alpha value exceeds 0.60 (>0.60).

Table 3. Reliability Test

Variabel	Cronbach's Alpha	Reability
X1	0,810	reliabel
X2	0,892	reliabel
Y	0,867	reliabel

Based on the table, Cronbach's alpha value above 0.60 indicates that all question items are considered reliable.

4.2 Classical Assumption Test

The classical assumption test serves as the first step to conduct further data analysis tests. Classical assumption tests are carried out to ensure that the processed data are normally distributed and ensure that there is no multicollinearity, and there are no symptoms of heteroscedasticity.

4.2.1 Normality Test

The purpose of the normality test is to ascertain whether the analyzed data meets the normal distribution or not. Furthermore, it relates to the data normality test conducted in this study.

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		74
Normal <u>Parameters^{a,b}</u>	Mean	.0000000
	Std. Deviation	2.14431681
Most Extreme Differences	Absolute	.090
	Positive	.090
	Negative	-.071
Test Statistic		.090
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Based on the table above, the normality test results show significant values of 0.20 > 0.05. Then it is known that the residual value is normally distributed. From this it follows that the assumption of normality is fulfilled.

4.2.2 Multicollinearity Test

The multicollinearity test is carried out to review whether there is an independent variable that has a correlation between other independent variables in the same module. VIF value below 10 indicates the absence of multicollinearity.

Table 5. Multicollinearity Test

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
1 (Constant)	3.619	1.269		2.851	.006		
X1	.292	.143	.282	2.043	.045	.228	4.390
X2	.538	.130	.572	4.140	.000	.228	4.390

Based on the table, the tolerance value of Lifestyle (X1) and Consumptive Behavior (X2) are both greater than 0.1. In addition, the variable X1 has a VIF value of 4.390, while the variable X2 also has a VIF value of 4.390. Since both variables show VIF values below 10 and tolerance values above 0.1, it can be concluded that there is no multicollinearity.

4.2.3 Heteroscedasticity Test

The heteroscedasticity test is performed to determine whether there are variations in variance between observations in the regression model.

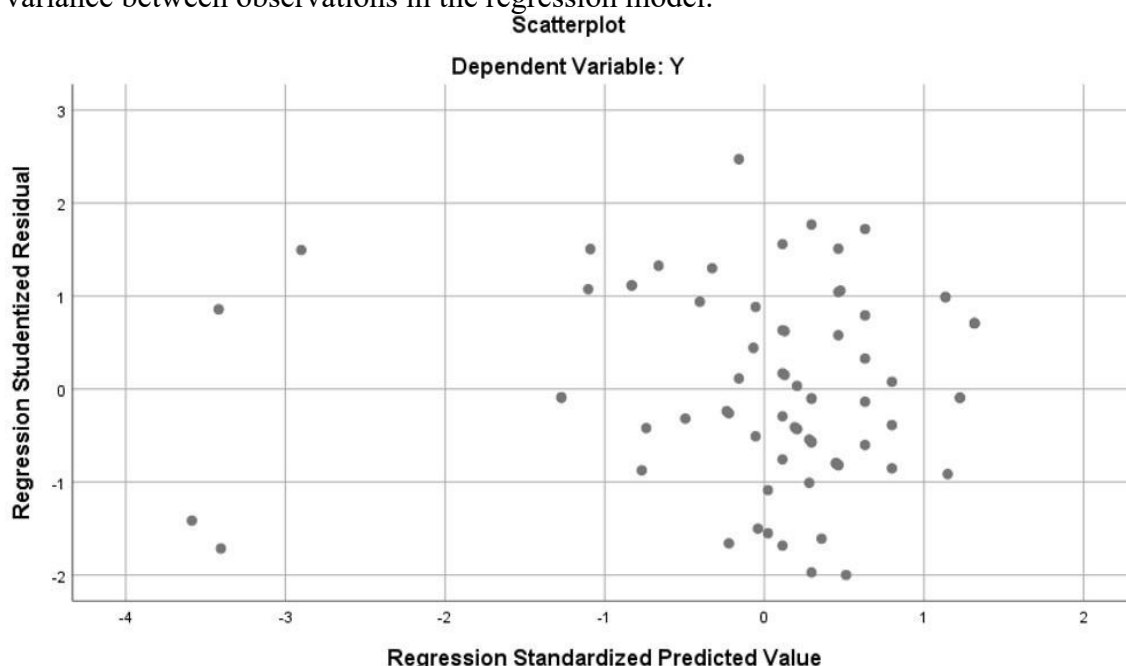


Figure 2. Heteroscedasticity Test

Based on the results of the heteroskedasticity test, it shows that the spread of points is not patterned. This shows that the data can be expressed as homoscedasticity.

4.3 Multiple Linear Regression Test

Multiple linear regression analysis is used to determine the effect of each dependent (free) variable on the independent variable (bound), making it possible to measure the influence. This study uses multiple linear regression model with Lifestyle (X1) and Consumptive Behavior (X2) as the dependent variable and Financial Management (Y) as the independent variable. The table below displays the results of data processing that has been carried out.

Table 6. Multiple Linear Regression Test

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.	Tolerance	VIF
1 (Constant)	3.619	1.269		2.851	.006		
X1	.292	.143	.282	2.043	.045	.228	4.390
X2	.538	.130	.572	4.140	.000	.228	4.390

From the table above obtained the values below:

- 1) Constant = 3.619
- 2) Lifestyle = 0.292
- 3) Consumptive Behavior = 0.538

The above results are input for multiple linear regression equations to produce the following equation: The equation can be expressed as $Y = 3.619 + 0.292 (X1) + 0.538 (X2)$. The results of the regression equation provide further evidence that; The constant

value of 3.619 is said if the value of the independent variable is considered constant, the Financial Management of FEB Students of Bandar Lampung University can increase. X1 of 0.292 indicates a positive relationship, this indicates that as Lifestyle increases, Consumptive Behavior also increases by 0.292, assuming that all other factors do not change. X2 of 0.538 indicates a positive relationship, indicating that as lifestyle increases, consumptive behavior also increases by 0.538 assuming all other variables do not change.

4.4 Hypothesis Test Results

4.4.1 Partial Test (T Test)

A partial test was conducted to determine the influence of each variable X1 and X2 on variable Y. The t test was carried out by comparing the T table against the study with $dr = n - k - 1$, so as to get the table T value of 1.994. Significance level $\alpha = 0.05$. Below are the results of the T Test:

Table 7. Partial Test (T Test)

Model	Unstandardized Coefficients		Coefficients ^a			Collinearity Statistics	
	B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
1 (Constant)	3.619	1.269		2.851	.006		
X1	.292	.143	.282	2.043	.045	.228	4.390
X2	.538	.130	.572	4.140	.000	.228	4.390

From the table above it can be concluded:

- 1) From the results of the Lifestyle T test (X1) it is explained that the T count $>$ T table ($2.043 > 1.994$) which has an indication of H1 is accepted. By having a significant value of $0.045 < 0.05$ which explains that partially Lifestyle has a positive and significant effect on Financial Management.
- 2) From the results of the T test of Consumptive Behavior (X2) it is explained that the T count $>$ T table ($4.140 > 1.994$) which has an indication of H2 is accepted. By having a significant value of $0.00 < 0.05$ which explains that partially Consumptive Behavior has a positive and significant effect on Financial Management.

4.4.2 Simultaneous Test (Test F)

Test F is performed to determine whether the independent variables together have an influence on the dependent variable.

Table 8. Simultaneous Test (Test F)

Model	ANOVA ^a					
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	750.934	2	375.467	79.420	.000 ^b
	Residual	335.661	71	4.728		
	Total	1086.595	73			

Based on the results of significant values below 0.05 and F values, calculate $>$ F table ($79,420 > 3,126$) which indicates that there is an influence between the variables Lifestyle (X1) and Consumptive Behavior (X2) on the variable Financial Management (Y). can be interpreted that H3 is accepted.

4.4.3 Test Coefficient of Determination

The Coefficient of Determination test is used to measure the magnitude of the regression model's ability to explain the dependent variable. It can be explained in the table below:

Table 9. Coefficient of Determination Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.831 ^a	.691	.682	2.17431

From the results above, it is known that the value of R² (R Square) is 0.691. From this value, the independent variable contribution can be 0.691 or 69.1%. It can be interpreted that the Financial Management variable is influenced by Lifestyle variables and Consumptive Behavior variables by 69.1% while the remaining 30.9% is explained in other variables that are not discussed in the study.

4.5 Discussion

Based on the research that has been studied, there are several discussions as follows:

The above results are input for multiple linear regression equations to produce the following equation: The equation can be expressed as $Y = 3.619 + 0.292 (X1) + 0.538 (X2)$. The results of the regression equation provide further evidence that; The constant value of 3.619 is said if the value of the independent variable is considered constant, the Financial Management of FEB Students of Bandar Lampung University can increase. X1 of 0.292 indicates a positive relationship, this indicates that as Lifestyle increases, Consumptive Behavior also increases by 0.292, assuming that all other factors do not change. X2 of 0.538 indicates a positive relationship, indicating that as lifestyle increases, consumptive behavior also increases by 0.538 assuming all other variables do not change.

From the test results of the coefficient of determination, it is known that the value of R² (R Square) is 0.691. From this value, the independent variable contribution can be 0.691 or 69.1%. It can be interpreted that the Financial Management variable is influenced by Lifestyle variables and Consumptive Behavior variables by 69.1% while the remaining 30.9% is explained in other variables that are not discussed in the study.

Here are the results of Test T and Test F; 1). Lifestyle variables provide positive and significant results on Financial Management variables, it is explained that T counts > T table (2.043 > 1.994). 2). The Consumptive Behavior variable gives positive and significant results on the Financial Management variable, it is explained that T is calculated > T table (4,140 > 1,994). 3). The results of simultaneous tests of Lifestyle and Consumptive Behavior variables have a major effect on Financial Management, with F values calculated > F tables (79,420 > 3,126)

5. Conclusion

The conclusion contains a brief summary of the research results and a discussion that answers the research objectives.

Based on the research that has been studied, several conclusions can be concluded as follows:

- 1) Lifestyle (X1) provides positive and significant results on Financial Management (Y). This means that with a lifestyle that is not excessive will have an impact on good financial management, among students.

- 2) Consumptive Behavior (X2) provides positive and significant results on Financial Management (Y). This means that consumptive behavior that prioritizes needs rather than wants will make financial management more effective and student finances more stable.
- 3) Lifestyle (X1) and Consumptive Behavior (X2) provide positive and significant results on Financial Management (Y). This means that with a lifestyle that is not excessive and consumptive behavior that prioritizes between needs or desires will make student financial management more effective and more stable.

Based on the results that have been studied, researchers have several suggestions for FEB Bandar Lampung University students, namely with a lifestyle that is not excessive or does not waste money on spree and consumptive behavior that is not affected by social media and peer pressure to buy goods that are not for needs but wants, students can improve their finances and manage finances to be more effective and more stable

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