IJAMESC, Vol. 4 No. 4, August 2026
DOI: https://doi.org/10.61990/ijamesc.v4i4.829
e-ISSN 2986-8645

THE ROLE OF SOCIAL MEDIA, A CONSUMERIST LIFESTYLE, AND GENERATION Z FINANCIAL MANAGEMENT STRATEGIES IN VEHICLE MODIFICATION

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Abstract
The purpose of this research is to examine how elements like social media, consumerism, and money management affect the choices made by members of Generation Z when it comes to customizing their vehicles. Modern youths' shopping habits have shifted due in part to the proliferation of social media; these consumers now prioritize gratification of material wants as much as they do status symbols and means of personal expression. A survey is used as a quantitative tool in this investigation. Gen Zers with an interest in vehicle customization and a strong social media presence are the primary subjects of this study. For the purpose of analyzing the questionnaire data, the SEM-PLS approach was used. Results showed that social media significantly and positively affected consumers' financial management practices, car customization options, and overall lifestyle choices. There was also a strong correlation between consumer lifestyles and financial management tactics and choices about car modifications. Generation Z's capacity to handle their finances is one of many elements that impact their choices for motor vehicle modifications, according to this research. Other criteria include social and digital cultural features. In order to understand the purchasing habits of Generation Z in the face of technological breakthroughs, this research adds to the existing theoretical literature by combining the S-O-R approach with conspicuous consumerism and behavioral finance. Educational institutions, digital content makers, and stakeholders in the automobile sector may all benefit practically from this research by learning more about millennial purchasing habits and the significance of enhancing digital financial literacy.

Keywords: Social Media, Consumerist Lifestyle, Financial Management Strategies, Generation Z, Motor Vehicle Modifications.

1. Introduction

New forms of digital communication and social media are beginning to have an impact on consumer habits, especially among the youth of today. Generation Z is easily recognizable by its unique traits in areas such as spending habits, tech use, and trend-following lifestyle choices. This generation has grown up with the rise of digital technology. Among other generations, this one is the most engaged on social media and other digital platforms. Social media is more than just a way to talk to people; it's also a place to learn about yourself, get opinions on important issues, and shape your buying habits. Contrafetto et al. (2023) and Singh et al. (2025) are only two of many studies that show how social media content greatly affects consumer attitudes and behavior, including the development of lifestyle choices and buying. Social media has a significant role in shaping the purchasing habits of younger consumers in several industries, as shown by this phenomena.

In a global context, the rise in social media usage is accompanied by an increase in consumption activities that are symbolic and expressive in nature. Generation Z tends to use products and consumption activities as a means to express identity and gain social recognition in both digital and real-world environments. Thangavel et al. (2021) explain that this generation has a strong tendency toward experience-based lifestyles and status symbols, often influenced by trends emerging on social media. This is further supported by research (Varma et al., 2024) indicating that conspicuous consumption or consumption aimed at displaying social status is on the rise among young people. In this context, various forms of lifestyle-related consumption, including vehicle modifications, can be viewed as identity expression also symbol of social status among Generation Z.

In Indonesia, this phenomenon is becoming increasingly evident with the growing internet access among the younger generation. Data shows that the majority of internet usage in Indonesia comes from young people who fall into the Generation Z category. This situation makes social media one of the factors that significantly influences the consumption behavior of this generation. Damanik et al. (2023) explain that Generation Z in Indonesia has a strong tendency to use digital media to seek lifestyle inspiration and share their experiences with their social communities. This reinforces the role of social media as medium capable influencing consumption patterns and purchasing decisions for various products, including those related to lifestyle and motor vehicles.

Moreover, influence social media, a consumerist lifestyle is also a factor influencing Generation Z's consumption behavior. Various studies indicate that this generation tends to have a more hedonistic and consumerist lifestyle compared to previous generations. Elliyana & Rahman (2025) state that a hedonistic lifestyle, as portrayed on social media, can drive Generation Z's consumption behavior not based on need, but on the desire to achieve emotional satisfaction and social recognition. The same phenomenon is also described by (Jayanti et al., 2025), who found that the use of social media has a significant impact on Generation Z's consumer behavior through changes in lifestyle. Therefore, a consumerist lifestyle is an important factor that influences young people's consumption decisions across various aspects of life.

On the other hand, financial management skills are also main elements determining Gen Z's consumption behavior. Yudha., (2024) notes that Generation Z's consumerist lifestyle significantly impacts young people's financial management capabilities, where low financial literacy can lead to unproductive spending. Advances in financial technology have made it easier for the younger generation to access various digital financial services, like digital wallets also various financial management apps. However, this ease of access can increase the risk of consumerist behavior if adequate financial understanding is not taken into account. Digital financial literacy is a crucial factor in supporting individuals ability to manage their finances and utilize financial services efficiently (Al-shami et al., 2024). Other studies reveal that financial self-efficacy and financial control influence individual consumption decisions (Dewi, 2025; Sapira & Makrus, 2025). This indicates that financial management strategies also have big impact understanding Gen Z's consumption behaviors.

Previous studies examining correlation among social media, lifestyle, also Generation Z's consumption behavior. For instance, (Confetto et al., 2023) explain that social media influences the consumption behavior of young people. Other research also reveals that the presence of influencers can influence consumers perceptions of specific products and increase purchase intent (Abdulla & Saberi, 2025). Additionally, the study by (Djafarova & Foots, 2022) emphasizes that attitudes and social norms formed through social media can influence Generation Z's consumption behavior. However, prior research focused specific sectors, such as fashion, technology, and sustainable consumption, so research on this phenomenon within the field of motor vehicle modification remains limited.

Moreover, studies examining the spending habits of Generation Z often isolate factors like social media use, lifestyle choices, or financial knowledge. Within the context of particular items, studies (Chaturvedi et al., 2020; Cheung et al., 2020) focus more on behavioral aspects and consumption intentions. However, research on Gen Z's ethical and environmentally conscious purchasing habits has recently received greater attention (Halibas et al., 2025; Choi et al., 2025). These constraints highlight the need for further research into the ways in which social media, consumerist lifestyle choices, and financial management tactics impact the consumption habits of Generation Z, especially when it comes to the customization of motor vehicles as an aspect of this generation's way of life.

With this background in mind, the purpose of this research was to examine how Generation Z's use of social media, consumerist values, and methods for handling money affect their propensity to modify their vehicles. First, does a consumerist lifestyle impact modification behavior among Generation Z? Second, does social media influence these decisions? Third, do financial management strategies influence these decisions? These are the specific questions that this research plans to address. Using a quantitative research technique, this study is anticipated to provide a theoretical contribution to the study of Generation Z consumer behavior, while also offering practical advantages to automobile industry and enterprises aiming to attract young market.

2. Theoretical Background

2.1 Social Media

Online communities known as "social media" allow users to share content and interact in ways that could influence how others see a brand or personal style. According to the Stimulus-Organism-Response (S-O-R) hypothesis, people's behavior as consumers is a direct result of the psychological effects of social media. As Confetto et al. (2023) point out, visual material has the power to influence the values, attitudes, and consumer choices of Generation Z via continual exposure to information. Furthermore, there is a strong relationship between social media marketing communication and customer attitudes and propensity to buy (Singh et al., 2025).

Due to their heavy social media use, members of Generation Z are more receptive to the ways in which digital information shapes their lives and the things they buy. By facilitating social processes like social comparison and peer influence, social media platforms not only disseminate information but also facilitate the development of identity. The research of Abdulla and Saberi (2025) shows that social media influencers have the power to affect how consumers see certain products, especially those related to cars. Social media has the power to shape people's choices when it comes to automobiles and all the features they have, including how they may be customized.

In this research, social media is seen as a way for people to communicate and as a factor that determines how members of Generation Z practice symbolic consumption. People may be influenced to live a certain way by their exposure to car-related material, trends in vehicle modifications, and associations with online groups. Indicators such as the amount of use, the influence of influencers, the trustworthiness of information, and digital social interactions operationalize the social media variable, which impacts choices on driving adjustments.

2.2 Consumerist Way of Life

Overconsumption driven more by wants than necessity characterizes a consumerist lifestyle. According to Varma et al. (2024), this idea is strongly related to the notion of conspicuous consumerism, which states that people buy things to show off their social standing and get approval from their friends and followers. A hallmark of Generation Z is symbolic consumerism, in which members see material goods as vehicles for individual and collective expression.

Another distinguishing feature of Generation Z's purchasing habits is a hedonistic lifestyle. A hedonistic lifestyle, according to Elliyana & Rahman (2025), is encouraged by social media and leads people to consume for the sake of pleasure and emotional fulfillment. Generation Z's spending habits are influenced by social media, yet lifestyle has a mediating role, according to Jayanti et al. (2025). This means that social media not only affects people's lifestyles but also plays a role in molding their consumption habits.

This research establishes a connection between a consumerist lifestyle and the symbolic consumption that occurs via the alteration of motor vehicles. People modify their vehicles for a variety of reasons, including improving their functioning and as a way to express themselves and be noticed by others. Thus, signs of a consumerist lifestyle include an emphasis on pleasure, a propensity to follow fashion, and an insatiable need for online and offline validation from peers.

2.3 Financial Management Strategy

Ability to plan, manage, and monitor the use of financial resources effectively is what we mean when we talk about financial management strategies. According to the theory of behavioral finance, people's actions and habits have a greater impact on their financial choices than reason alone. According to Al-shami et al. (2024), understanding how to handle one's money digitally helps one's access to official financial services and helps one optimize their financial management abilities. Findings from Yudha (2024) indicate a strong relationship between consumption habits and financial literacy, especially among students from Generation Z. Over time, being exposed to excessively materialistic content might cause individuals to become more prone to impulsive purchasing, which in turn can worsen their financial stability.

Yet, being financially literate is not always associated with less consumer spending. Islamic financial literacy, in particular, might amplify the impact of behavioral biases like overconfidence on people's investing choices, according to a research (Fauzi, 2025). Evidence like these suggests that having a firm grasp of personal finance might provide people more assurance when it comes to spending and saving.

In this study, financial management strategies are positioned as factors that can influence Generation Z’s consumption decisions, including in motor vehicle modification activities. Individuals with good financial management can encourage more rational consumption decisions, whereas low financial control has the potential to increase consumptive behavior. Therefore, this variable is operationalized through indicators of financial literacy, expenditure control, and financial planning.

2.4 Vehicle Modification Decision

There are a lot of psychological and sociological aspects that impact people's purchasing habits, one of which is the modification of their motor vehicles. A person's attitudes, subjective standards, and sense of behavioral control are the three main factors that impact their conduct, according to the Theory of Planned conduct (TPB). Generation

Z's purchasing behavior is impacted by societal standards and environmental factors, as stated by Djafarova & Foots (2022).

Technology and digital media also have a role in reinforcing the purchasing habits of younger people. Social and technical aspects greatly influence the adoption behavior and purchasing choices of Generation Z, as explained by Cheung et al. (2020) and Axcell & Ellis (2023). According to this view, customizing one's ride is only one facet of a digital lifestyle shaped by peer cultures and trends seen on the internet.

The research follows Generation Z's consuming behavior using motor vehicle modification as the dependent variable. Which means that monetary, psychological, and social variables all have a role in shaping consumer behavior. Thus, one way to look at car customization is as a kind of symbolic consumerism that reflects one's social standing, lifestyle choices, and idea of self.

A substantial association between Generation Z's consumption behavior and social media use has been shown in previous study. It was discovered by Confetto et al. (2023) that the material shared on social media platforms has the power to affect people's beliefs and lifestyles, which in turn impact their purchasing habits. Finally, research by Singh et al. (2025) showed that social media influences customers' opinions and decisions to buy in a wide range of product types. The importance of financial literacy to the actions of Generation Z has been mentioned in other research as well. According to Al-shami et al. (2024), digital financial literacy improves accessibility to financial services and empowers individuals to make informed choices about their money. Fauzi (2025) found that financial knowledge may moderate the relationship between behavioral biases and financial choices. Nevertheless, the majority of research continues to disregard these factors all together. While Jayanti et al. (2025) establish that lifestyle factors regulate the connection between social media and consumption behavior, they neglect to include financial management components into their study model. Therefore, a more thorough research model is required.

A vacuum exists in the literature, both in terms of theory and actual evidence, evident from a survey of previous studies. From a theoretical standpoint, prior research has neglected to fully illustrate the interconnections among lifestyle, financial literacy, and social media since each of these factors is being studied independently. Furthermore, there seems to be some discrepancy in the effect of financial literacy and consumer behavior amongst earlier studies. Many empirical studies have concentrated on consumer-facing industries like fashion and technology, but there is a dearth of literature on the topic of vehicle customization. However, modifications to vehicles are a kind of symbolic consumerism that is pertinent to the identity-and lifestyle-focused traits of Generation Z. To better understand how members of Generation Z approach car customization, this research unifies the concepts of social media, consumer lifestyles, and money management tactics into a unified framework. Researchers studying the purchasing habits of Generation Z might use this framework as a starting point for their theoretical and empirical observations.

DOI: https://doi.org/10.61990/ijamesc.v4i4.829
e-ISSN 2986-8645

2.5 Conceptual Framework

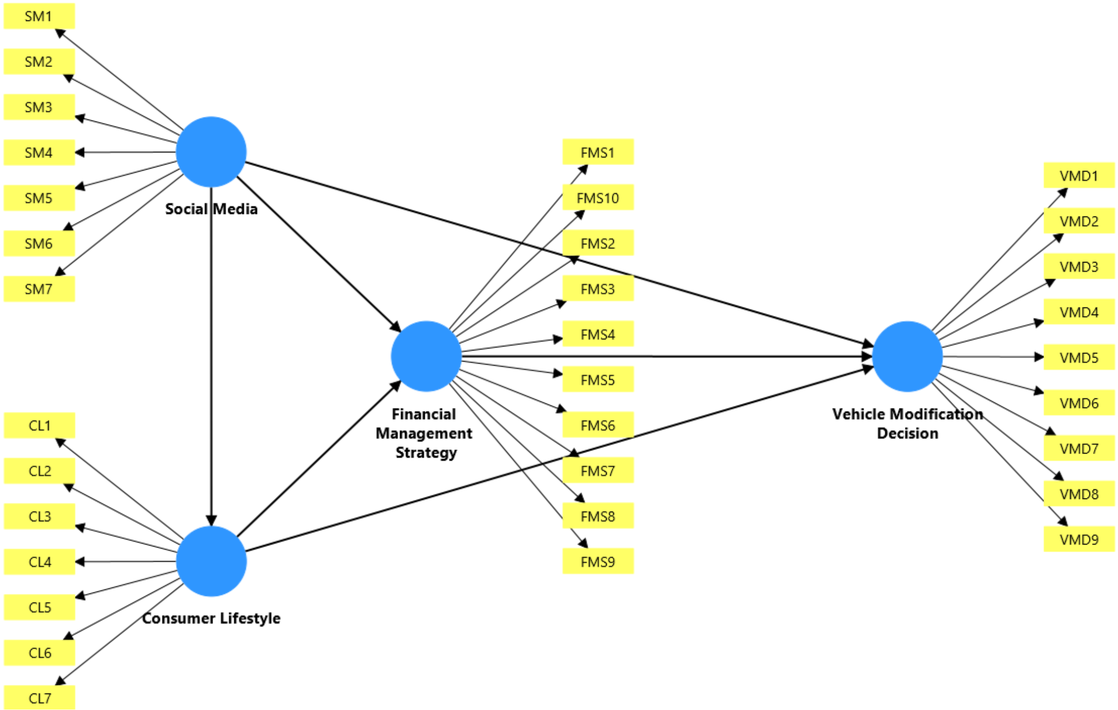

Figure 1. Conceptual Framework

Research examines effects of three independent variables Role of Social Media (X_1), Consumerist Lifestyle (X_2), and Financial Management Strategies (X_3) on the dependent variable, the Decision to Modify a Motor Vehicle (Y). Based on theories regarding digital consumer behavior, existing research, and findings from previous studies, hypotheses research:

H_1: "Social media has a positive and significant effect on Generation Z's Consumption Lifestyle"

To stay abreast of current events and new trends, Generation Z relies heavily on social media. Digital material has the power to influence people's consumption habits and way of life via constant exposure (Confetto et al., 2023). Furthermore, (Jayanti et al., 2025) explain that social media influences Generation Z's consumptive behavior through changes in lifestyle.

H_2: "Social media has a positive and significant effect on Generation Z's Financial Management Strategies"

On top of being a great place to pass the time, social media can also help you keep tabs on your digital finances. An additional use for social media is as a source of digital financial information, in addition to its recreational and entertainment aspects. Financial services may be more easily accessible and used if more people are knowledgeable about them, according to Al-shami et al. (2024), who found that social media can increase these two types of knowledge.

H_3: "A Consumption-Oriented Lifestyle has a positive and significant effect on Generation Z's Financial Management Strategies"

Generation Z members with a consumption-oriented lifestyle tend to require better financial management to meet their various needs and desires (Sapira & Makrus, 2025) indicate that lifestyle is related to individual financial control and management.

H_4: "Social Media has a positive and significant effect on Decisions Regarding Motor Vehicle Modifications"

DOI: https://doi.org/10.61990/ijamesc.v4i4.829
INDEX COPERNICUS INTERNATIONAL
e-ISSN 2986-8645

Social media serves as a source of inspiration in the automotive world through vehicle modification content and automotive influencers (Abdulla & Saberi, 2025), who found that influencers influence consumer perceptions within the automotive industry.

H_5: "A Consumption-Oriented Lifestyle has a positive and significant effect on Motor Vehicle Modification Decisions"

Vehicle modification is a form of symbolic consumption used to demonstrate identity and social status. Varma et al. (2024) explain that Generation Z exhibits a high tendency toward conspicuous consumption behavior.

H_6: "Financial Management Strategies have a positive and significant effect on Motor Vehicle Modification Decisions"

Decisioning regarding vehicle modifications require sound financial planning. According to (Sapira & Makrus, 2025), financial management skills influence consumption decisions and the allocation of funds for secondary needs.

H_7: "Financial Management Strategies mediate the influence of Social Media on Motor Vehicle Modification Decisions"

There is a lot of instructional material that social media may provide to raise people's financial knowledge and literacy. The use of social media amplifies the influence of digital financial literacy and financial literacy on the decision-making process, according to Al-shami et al. (2024), which in turn affects people' financial management practices.

H_8: Financial Management Strategies mediate the influence of a Consumption-Oriented Lifestyle on Decisions Regarding Motor Vehicle Modifications.

Although individuals may have a consumption-oriented lifestyle, decisions regarding vehicle modifications are still influenced by their ability to manage finances. Sapira & Makrus (2025) explain that financial control can influence the consumption decisions made by individuals.

3. Methods

3.1 Research Design

This study employs a quantitative methodology with a descriptive-explanatory survey technique to examine how social media, consumerist lifestyle, and financial management practices influence the motor vehicle modification choices of Generation Z. The quantitative approach is considered appropriate because the study aims to empirically test the proposed hypotheses using statistical analysis of numerical data derived from questionnaire responses. The descriptive-explanatory research design enables the examination of causal relationships between independent variables (Social Media, Consumerist Lifestyle, and Financial Management Practices) and the dependent variable (Vehicle Modification Decisions). Following the methodology of Muposhi and Chuchu (2024), this study utilizes a questionnaire with a five-point Likert scale to assess how respondents perceive each variable.

3.2 Population And Sample

The population of this study consists of Generation Z youths in Bandung, ranging in age from 17 to 26 years, who are engaged on social media platforms such as Instagram, TikTok, or YouTube and who own or have modified a motor vehicle. The population was selected because Generation Z represents a demographic group characterized by intensive digital interaction, high exposure to social media content, and significant purchasing power in the automotive aftermarket sector. The sample size was determined following Sugiyono's (2019) recommendation for multiple regression analysis with a 95% confidence level, resulting in a minimum sample of 198 respondents. Purposive sampling

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e-ISSN 2986-8645

was employed for the sampling process, which entails selecting respondents based on criteria related to the research objectives. The criteria for inclusion in this study were: (1) individuals aged 17–26 years (Generation Z); (2) domiciled in Bandung; (3) active users of social media platforms (Instagram, TikTok, or YouTube); (4) own or have modified a motor vehicle; and (5) willing to participate in the survey.

3.3 Data Collection Techniques

The data collection was carried out through an online survey using Google Forms. The questionnaire was distributed through social media platforms and messaging applications targeting Generation Z respondents in Bandung. The data collection procedure involved several sequential steps: (1) identification of potential respondents meeting the predetermined purposive sampling criteria; (2) distribution of questionnaires through online platforms; (3) collection and validation of respondent responses; and (4) documentation of all collected data systematically organized for statistical analysis using SmartPLS 4.0.

The questionnaire was designed based on the operational definitions of the research variables and consisted of four main sections: (1) the impact of social media, (2) consumerist lifestyle, (3) methods for managing money, and (4) vehicle modification decisions. Each statement was evaluated on a Likert scale from 1 to 5, with 1 meaning "strongly disagree" and 5 meaning "strongly agree." Prior to full distribution, the questionnaire underwent a pilot test to assess clarity, reliability, and validity of the measurement items.

3.4 Operational Definition of Variables

The operational definitions of the variables examined in this study are presented in Table 1.

Table 1. Operational Definition and Measurement of Variables

Variable	Definition	Indicators	Scale	References
Vehicle Modification Decisions (Y)	The process by which Generation Z consumers select and decide to modify their motor vehicles	Product choice, brand choice, modification intention, purchase quantity, timing of modification, and payment method	Likert (1–5)	Kotler & Armstrong (2019); Tjiptono (2017)
Social Media (X_1)	The extent to which social media platforms influence consumer perceptions and decisions regarding vehicle modifications	Exposure to modification content, influencer impact, social validation, trend awareness, and platform engagement	Likert (1–5)	Muposhi & Chuchu (2024); Rahmaddani & Fahmi (2025)
Consumerist Lifestyle (X_2)	The tendency of individuals to engage in	Consumption intensity, brand consciousness,	Likert (1–5)	Fitriyani et al. (2021);

Variable	Definition	Indicators	Scale	References
	consumption-oriented behavior and materialistic values	status seeking, and peer influence		Sunandar & Riski (2025)
Financial Management Practices (X_3)	The methods and strategies individuals use to manage their financial resources for consumption and investment	Budget planning, saving habits, spending control, and debt management	Likert (1–5)	Langton et al. (2016); Tjiptono (2017)

Source: Developed for this research (2026)

3.5 Data Analysis Techniques

Data analysis in this study is conducted using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4.0 software. PLS-SEM was selected because it deals with complex structural models using sparse data without assuming normality (Cohen, 1992; Hair et al., 2021). The analysis stages include:

1) Descriptive Statistics: Descriptive statistics are employed to describe the characteristics of the research data, including frequency distributions, means, and standard deviations for all variables examined in the study. This analysis provides an overview of respondent profiles and general patterns in the data.
2) Outer Model Test (Measurement Model)**:** The outer model is evaluated to assess the validity and reliability of the measurement instruments. Convergent validity is assessed through outer loading values (>0.7) and Average Variance Extracted (AVE) (>0.5). Discriminant validity is assessed through cross-loading analysis and the Fornell-Larcker criterion, where the square root of AVE for each construct should exceed its correlation with other constructs. Reliability testing is conducted using Composite Reliability and Cronbach's Alpha with a threshold of >0.7.
3) Inner Model Test (Structural Model): The inner model is evaluated to assess the predictive power of the structural model. The R-square (R^2) value is used to measure the extent to which the independent variables explain the variance of the dependent construct. The path coefficients and their significance are assessed through bootstrapping procedures.
4) Hypothesis Testing**:** Hypothesis testing is conducted using the bootstrapping procedure to determine the significance of the relationships between variables. The hypothesis is accepted if the T-statistic value exceeds 1.96 and the p-value is less than 0.05. The path coefficient value describes the direction of the relationship between variables in the tested model.

All hypothesis tests are conducted at a significance level of 5% ($p < 0.05$). The analysis examines how social media, consumerist lifestyle patterns, and methods of financial management impact people's choices to alter their vehicles.

4. Results and Discussion
4.2 Evaluation of the Measurement Model (Outer model)
4.2.1 Participants Characteristics

Table 2. Respondent Characteristics

Characteristics	Number	Frequency
Age		
17–19 years	40	20,20%
20–22 years	44	22,20%
23–25 years	70	35,40%
> 25 years	44	22,20%
Total	**198**	**100%**
Gender		
Male	145	73,20%
Female	53	26,80%
Total	**198**	**100%**
Status		
Student	85	42,90%
Working	113	57,10%
Total	**198**	**100%**
Vehicle Ownership		
Motorcyle	108	54,50%
Car	42	21,20%
Both	48	24,20%
Total	**198**	**100%**
Have Ever Modified a Vehicle		
Yes	198	100%
No	0	0%
Total	**198**	**100%**

Table 2 revealed characteristics research participants; most of participants aged 23–25, totaling 70 respondents (35.4%). Next, respondents aged 20–22 and those over 25 years old numbered 44 respondents each, or 22.2%, while respondents aged 17–19 numbered 40 respondents, or 20.2%. These results indicate that the study was dominated by the productive age group, which has an interest in vehicle modification activities and social media use.

Based on gender, most of participants were male, by 145 participants also 73.2%, while female participants numbered 53 or 26.8%. The dominance of male respondents indicates that vehicle modification activities are still predominantly favored by men.

Respondent characteristics based on status reveal that most respondents are employed individuals, totaling 113 respondents (57.1%), while those with student status number 85 respondents (42.9%). This indicates that most respondents already have their own income, making it more feasible for them to spend on vehicle modification activities.

Based on vehicle ownership, the majority of respondents own motorcycles, totaling 108 respondents (54.5%). Respondents with cars numbered 42 (21.2%), while those owning both totaled 48 (24.2%). These data indicate that two-wheeled vehicles remain the most commonly owned and used by respondents.

Furthermore, the characteristics of respondents based on their experience with vehicle modifications show that all respondents have modified a vehicle at some point, totaling 198 respondents (100%). This result indicates that the respondents in this study possess relevant experience regarding study topic, which data collected accurately reflects actual conditions related to vehicle modification behavior.

DOI: https://doi.org/10.61990/ijamesc.v4i4.829
e-ISSN 2986-8645

4.2.2 Convergent Validity test

Table 3. Convergent Validity

	Social Media	Consumer Lifestyle	Financial Management Strategy	Vehicle Modification_Decision
SM1	0.903			
SM2	0.885			
SM3	0.821			
SM4	0.898			
SM5	0.903			
SM6	0.809			
SM7	0.791			
CL1		0.739		
CL2		0.893		
CL3		0.889		
CL4		0.898		
CL5		0.775		
CL6		0.881		
CL7		0.837		
FMS1			0.892	
FMS10			0.786	
FMS2			0.885	
FMS3			0.796	
FMS4			0.882	
FMS5			0.844	
FMS6			0.846	
FMS7			0.811	
FMS8			0.830	
FMS9			0.876	
VMD1				0.825
VMD2				0.835
VMD3				0.773
VMD4				0.843
VMD5				0.893
VMD6				0.878
VMD7				0.758
VMD8				0.805
VMD9				0.867

Source: SmartPLS 4.1, (2026)

Verifying convergent validity is critical. Researchers check for convergent validity to make sure that the indicators are consistently measuring the same thing. Per the results, every single indicator has a value higher than 0.70. To be considered a valid indication in SEM-PLS analysis, the value must be higher than 0.70. As for the Social Media variable, the indicator factor loadings vary between 0.791 and 0.903. The indicative variables SM1 and SM5 have factor loadings of 0.903. Among the indicators, SM7 has the lowest factor loading at 0.791. A high factor loading indicates that each signal provides a robust and consistent explanation of the idea of social media. It was determined via the convergent validity test that the categories used in this research are a good representation of the concept. This means the indicators are measuring their target variables. We can be certain that this study will provide genuine and trustworthy results because of this.

Consumer Lifestyle factor loading values are between 0.739 and 0.898. Two indicators, CL2 and CL4, reach a maximum of 0.898, while CL1 reaches a minimum of 0.739. But these numbers are still higher than the minimal level that experts suggest, thus all the signs are still true. The factor loadings for the Financial Management Strategy and Vehicle Modification Decision variables are 0.786 to 0.892 and 0.758 to 0.893, respectively. A high factor loading for each indication shows that the research instrument can measure the structures properly.

Social media, a consumer lifestyle, methods of financial management, and choices about automobile modifications are all aspects that the study's criteria were able to adequately describe. In particular, these findings highlight the ways in which millennials' use of social media, their way of life, and their financial management practices influence their buying habits, especially when it comes to the symbolic and expressive alteration of their motor vehicles.

4.2.3 Discriminant Validity

Table 4. Discriminant Validity

	Consumer Lifestyle	Vehicle Modification Decision	Sosial Media	Financial Management Strategy
Consumer Lifestyle				
Vehicle Modification Decision	0.839			
Sosial Media	0.801	0.838		
Financial Management Strategy	0.737	0.825	0.728	

Source: SmartPLS 4.1, (2026)

In order to check whether the study's constructs were really unique and not too similar, HTMT was used for discriminant validity testing. All HTMT values were less than 0.90 according to the test findings, indicating that the study model had decent discriminant validity. When looking at the relationships between different variables, the greatest value was 0.839 for the consumer lifestyle and vehicle modification decision and the lowest value was 0.728 for the financial management strategy and social media.

The capacity of each variable to differentiate adequately is shown by HTMT values <0.90. Thus, from a theoretical and empirical standpoint, social media, consumer lifestyle, financial management approach, and choices to modify a motor vehicle are individual factors. What this means is that the theory is sound and that each variable can account for certain occurrences.

These findings provide theoretical credence to the idea that a host of social, psychological, and economic factors combine to shape Generation Z's propensity to modify their motor vehicles. The use of social media influences consumption choices, consumerist lifestyles shape behavior, and financial management measures help individuals regulate their spending.

4.2.4 Reliability Test

Table 5. Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Consumer Lifestyle	0.933	0.939	0.946	0.717
Vehicle Modification Decision	0.944	0.947	0.953	0.692
Sosial Media	0.941	0.943	0.952	0.739
Financial Management Strategy	0.956	0.958	0.962	0.715

Source: SmartPLS 4.1, (2026)

Performed a reliability test to make sure the measuring tool consistently assesses the research components. According to the findings, all of the variables met the criteria for excellent reliability, with Cronbach's Alpha and Composite Reliability values both above 0.70. A Composite Reliability score of 0.946 and a Cronbach's Alpha value of 0.933 were recorded for the Consumer Lifestyle variable. With a level between 0.944 and 0.953, the Vehicle Modification Decision variable is quite reliable. Also, the Social Media variable is quite reliable (0.941 and 0.952), while the Financial Management Strategy variable is the most reliable (0.956 Cronbach's Alpha and 0.962 Composite Reliability).

Moreover, all variables have values greater than 0.50 according to the AVE test findings. In terms of (AVE), the Social Media variable had the greatest score (0.739), whilst the Vehicle Modification Decision variable had the lowest rank (0.692). By these measures, we can see that the study constructs are valid and fulfill the convergent validity requirements; they explain over half of the variance in the assessed parameters.

According to the reliability test results, the instrument used in this study has good enough internal consistency to be used to measure Generation Z's behavior in a variety of areas, including social media use, consumerist lifestyle, financial management practices, and decisions about car modifications. This means that the instrument can reliably and consistently describe the connections between the elements under examination.

4.3 Assessment of the Structural Model (Inner model)

4.2.1 Coefficient of Determination Test

Table 6. R-Square

	R-square	R-square adjusted
Consumer Lifestyle	0.566	0.564
Vehicle Modification Decision	0.776	0.773
Financial Management Strategy	0.553	0.549

Source: SmartPLS 4.1, (2026)

Analyzing the research model's dependent variable with the help of the independent variables is made easier with the R-squared value. With an R-squared value of 0.566, the Consumer Lifestyle variable stands out in the test findings. Generation Z's consumerist lifestyle is impacted by 56.6% of the variance in social media, while the remaining 43.4% is accounted for by variables outside of this study model.

The Financial Management Strategy variable follows with an R-squared value of 0.553. As a whole, Generation Z's spending habits and heavy use of social media account

DOI: https://doi.org/10.61990/ijamesc.v4i4.829
e-ISSN 2986-8645

for around 55.3% of their financial management approach. The way people live their lives and utilize social media has a major impact on their financial management.

With a value of 0.776, the decision variable for vehicle modification was determined to be statistically significant. Social media use, a wasteful lifestyle, and poor money management methods account for three quarters of the variance in the choice to alter a motor vehicle, according to this data. This value is strong, thus we can say that our study model successfully predicts how Generation Z will modify their driving habits.

4.3.2 Effect Size

Table 7. F-Square

	Consumer Lifestyle	Vehicle Modification Decision	Sosial Media	Financial Management Strategy
Consumer Lifestyle		0.156		0.160
Vehicle Modification Decision				
Sosial Media	1.306	0.167		0.146
Financial Management Strategy		0.258		

Source: SmartPLS 4.1, (2026)

A score of 1.306 was found for the effect size test (f^2), which indicates that social media has the greatest influence on consumer lifestyles. As a result of social media's outsized impact on Generation Z's adoption of eco-friendly habits, this value is considered to have substantial effect.

A modest f^2 score of 0.258 indicates that financial management tactics have an impact on choices to modify vehicles. What this means is that people's financial management skills have an effect on whether they buy new cars or used ones. When it comes to fixing or customizing their automobiles, those that are good with money are more cost-conscious.

On the other hand, with a f^2 value of 0.156, Consumer Lifestyle has a moderate-to-low impact on choices to modify vehicles. This discovery shows that certain factors, like a wasteful lifestyle, do influence decisions about vehicle modifications. However, other factors, like financial condition and social media usage, also play a role.

4.3.3 Hypotesis Testing

Table 8. Hypotesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Sosial Media -> Consumer Lifestyle	0.753	0.754	0.055	13.574	0.000
Sosial Media -> Financial Management Strategy	0.388	0.386	0.132	2.953	0.003

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Consumer Lifestyle -> Financial Management Strategy	0.406	0.410	0.127	3.197	0.001
Sosial Media -> Vehicle Modification Decision	0.315	0.313	0.097	3.244	0.001
Consumer Lifestyle -> Vehicle Modification Decision	0.305	0.305	0.092	3.303	0.001
Financial Management Strategy -> Vehicle Modification Decision	0.360	0.358	0.088	4.077	0.000
Sosial Media -> Financial Management Strategy -> Vehicle Modification Decision	0.140	0.139	0.059	2.351	0.019
Consumer Lifestyle -> Financial Management Strategy -> Vehicle Modification Decision	0.146	0.148	0.061	2.401	0.016

Source: SmartPLS 4.1, (2026)

Using SmartPLS software, the bootstrapping approach was used to test hypotheses. We deemed a hypothesis accepted if the t-statistic value was more than 1.96 and the p-value was less than 0.05. The hypothesis testing findings demonstrated that every single association in the study model was statistically significant.

Based on the data, it's clear that social media use significantly contributes to the upsurge of materialism. The t-statistic reaches 13.574, the p-value is 0.000, and the path coefficient that was computed is 0.753. This study's results show that millennials are more likely to live a lavish lifestyle if they spend a lot of time on social media. Therefore, it

DOI: https://doi.org/10.61990/ijamesc.v4i4.829
e-ISSN 2986-8645

may be concluded that social media does indeed contribute to a more consumerist way of life.

Additionally, the t-statistic of 2.953, p-value of 0.003, and path coefficient of 0.388 all point to the fact that social media does, in fact, have an effect on people's financial management practices. That social media has an effect on people's spending habits and financial management practices is evident from these findings. To that end, we adopt the null hypothesis that social media does not affect people's financial management practices.

Additionally, the test findings demonstrate that a wasteful lifestyle positively and significantly affects money management (p-value 0.001, t-statistic 3.197, coefficient 0.406). This research shows that people's spending habits alter as they make adjustments to their way of living. That being said, we accept the idea that one's consumption habits impact their financial management.

In terms of the correlation between social media and the choice to purchase a new car, the results showed a t-statistic of 3.244, a p-value of 0.001, and a path coefficient of 0.315. These results show that social media impacts the choice to alter a car in a good and substantial way. So, it stands to reason that the more exposure a person has to automotive-related information and advertisements on social media, the more likely it is that they would consider customization options for their own vehicle. Consequently, we accept the theory that was suggested.

On top of that, a consumerist way of life is positively and statistically significantly associated with the choice to alter a car ($r=0.305$, $t=3.303$, $p= 0.001$). Those who have a tendency to spend too much money are more likely to alter their cars, according to these results. Their lifestyle-related demands are met or their sense of self is expressed via this. Because of this, we may accept as true the theory that people's consumerist lifestyles impact their choice to customize their automobile.

There is a favorable and statistically significant relationship between financial management tactics and the choice to purchase a new car ($r=0.360$, $t=4.077$, $p=0.000$), according to the findings of the tests. These results show that those who are good with money are more likely to make judgments about how often to replace their cars and how seriously to take such decisions. As a result, we accept the null hypothesis that financial management practices impact changes to vehicles.

Through the use of mediator factors, this research delves further into the topic of indirect impacts beyond that of direct effects. Using financial management techniques effectively reduces the impact of social media on the choice to change automobiles, according to the test findings. These statistical values: t-statistic = 2.351, $p = 0.019$, and indirect impact coefficient = 0.140. Because social media has equal impact on people's decisions to move automobiles in both direct and indirect ways, financial management tactics mediate this link to some extent.

A t-statistic of 2.401, a p-value of 0.016, and an indirect effect coefficient of 0.146 indicate that ways to better manage one's finances may mitigate the influence of a consumption-based lifestyle on the choice to purchase a new car. These findings point to the fact that a consumerist lifestyle may affect choices about car upgrades via direct effects on spending habits and indirect effects on methods of budgeting. Since this is a relationship involving money, financial management techniques also play a mediating role.

It has been determined via the hypothesis testing that all of the research hypotheses that were suggested have been accepted. The impact of social media on consumer lifestyles has been shown to be substantial, with a coefficient level exceeding 0.753. To further lessen the influence of social media and a propensity for wasteful expenditure on the choices made by members of Generation Z regarding car modifications, sound financial management habits are of utmost importance. The results show that a person's social circle, way of life, and financial management skills all play a role in the customization of their car.

4.3.4 Goodness of Fit (GOF)

Table 9. Goodness of Fit

	Q^2predict
Consumer Lifestyle	0.557
Financial Management Strategy	0.471
Vehicle Modification Decision	0.625

Source: Data yang diolah SmartPLS, (2026)

The endogenous variables do not have zero values according to the Q^2 Predict test findings. Consumer Lifestyle comes in at 0.557, Financial Management Strategy at 0.471, and Vehicle Change Decision at 0.625 in terms of Q^2. The study model is important for future event forecasting and can properly anticipate the correlation between variables, as shown by these data.

If the Q^2 score is high, then the model can better anticipate the analyzed phenomena. Because of their influence from social media, their consumerist lifestyle, and their astute financial management skills, members of Generation Z may be better understood via this study approach when it comes to making modifications to their automobiles.

4.3 Discussion

According to the study results, motor vehicle owners' choices to make modifications to their cars are positively and significantly impacted by social media ($\beta = 0.315$; $p < 0.05$). One of the reasons the automobile sector in Bandung has grown is the reason for this phenomenon. Bandung is a creative city and one of Indonesia's most important hubs for the automotive community. The younger generation there has a strong and expanding culture of automobile modification. Trends on social media platforms like TikTok and Instagram indicate that millennials and Gen Zers are less concerned with improving the engine's efficiency and more interested in making cosmetic changes. Wrapping stickers, changing the color of the vehicle, adding aftermarket wheels, LED or BILLED lights, body kits, carbon fiber panels in different patterns, posture adjustments, and thailook styles are some of the most beloved modification styles. Because of this trend, cars are seen as more than just a mode of transportation; they are also a way to express oneself and connect with others. This confirms what previous research has shown (Abdulla & Saberi, 2025): that digital content and automotive influencers may impact how customers see automotive goods. Furthermore, according to Singh et al. (2025), individuals' views and aspirations are influenced by social media communication while making purchasing or consumption decisions.

This is evidence that Bandung's Generation Z relies heavily on social media to keep up with the latest trends in car customization. The study's results corroborate those of (Yudha, 2024), who posit that, as a result of the digital lifestyle transition, millennials and Gen Zers no longer buy things based on needs but on experiences and status symbols. Here, customized cars often serve as the focus of online content in the hopes of attracting

DOI: https://doi.org/10.61990/ijamesc.v4i4.829
e-ISSN 2986-8645

attention from an audience that values likes, comments, and followers. People are starting to use cars for more than just transportation; they're starting to see them as symbols of identity and social standing. In line with these results, a research (Varma et al., 2024) shows that members of Generation Z are prone to ostentatious spending, which is defined as buying things to flaunt one's social status and image.

Research results demonstrating that a consumerist way of life significantly influences choices about motor vehicle modifications ($\beta = 0.305$; $p < 0.05$) provide further evidence for this phenomena. In Bandung, members of Generation Z may find social venues to display their customized automobiles via attendance at car meet-ups, night rides, and other automotive community events. Social media and the need for emotional fulfillment fuel Generation Z's hedonistic lifestyle (Elliyana & Rahman, 2025). On the other hand, according to Thangavel et al. (2021), members of Generation Z often use their spending habits to build their own unique identities. Hence, car modification is seen as more than just a technical pursuit; it is a symbol of a way of life that embodies originality, status, and affiliation with a certain social hierarchy.

Not only do financial management tactics influence choices on motor vehicle modifications in a favorable and substantial way ($\beta = 0.360$; $p < 0.05$), but they similarly influence social elements. There is a strong correlation between the rise of digital financial services and the prevalence of Generation Z in Bandung, making these results all the more pertinent. The ability to buy car modification components using BNPL services like Shopee PayLater, Kredivo, Akulaku, and GoPayLater has made it simpler for young people to do so without having to pay for them all at once. You can now buy rims, exhausts, car accessories, and even audio equipment via markets that provide digital payment plans. An example of how the evolution of financial technology has affected the way millennials and Gen Zers satisfy their material wants is this phenomena.

Nevertheless, without careful budgeting, the convenience of digital funding might lead to wasteful spending. This study's results corroborate those of (Al-shami et al., 2024), which state that digital financial literacy and social media use play a role in molding the spending habits of millennials. In addition, as highlighted by Dewi (2025), digital financial literacy plays a crucial role in managing consumer behavior in the fintech age. Gen Zers who are good with money are more likely to utilize Paylater services wisely when it comes to customizing their vehicles, taking into account their ability to pay and other priorities. On the other side, uncontrollable spenders are more likely to give in to social media fads that propel them to make hasty purchases.

The study's mediation results also demonstrate the importance of financial management methods in explaining how social media and consumerist lifestyles influence choices about car modifications. In line with these results, a research (Sapira & Makrus, 2025) shows that financial control is a major factor in how members of Generation Z decide to spend their money. So, people's capacity to handle their finances and the prevailing digital culture impact the phenomena of car modification in Bandung. These results show that the evolving digital environment has complexly interacted with Generation Z's social, psychological, and economical aspects to determine their purchasing behavior.

5. Conclusion

This research seeks to examine how Generation Z's usage of social media, consumerist lifestyles, and ways of financial management influence their choices to alter motor vehicles. A SEM-PLS investigation revealed that social media significantly and

IJAMESC, Vol. 4 No. 4, August 2026
DOI: https://doi.org/10.61990/ijamesc.v4i4.829
e-ISSN 2986-8645

positively affects consumerist lifestyles, financial management practices, and choices to alter motor vehicles. In addition, overspending and poor money management were shown to have a favorable and substantial impact on the choices made by Generation Z regarding car modifications.

Based on the study's results, Generation Z's consumption habits are heavily impacted by social media. This is due to their exposure to a variety of digital material, the influence of social media influencers, and lifestyle trends that are trending across social media platforms. There is a strong correlation between the effect of digital culture on members of Generation Z and the ways in which this generation uses car modifications as a form of self-expression, social status, and identification. Conversely, how one handles their money is a major factor in how they spend it; those who are good with money usually take their time while making changes to their cars.

Incorporating the Stimulus-Organism-Response (S-O-R) theory, behavioral finance, and conspicuous spending into a holistic research paradigm, this study adds theoretical weight to the growing body of literature on the consumerism of Generation Z. Young people's symbolic consuming behavior has received little attention in the literature until now; this article fills that gap by focusing on this under-researched issue in the context of automobile customization. Further, the results of the study support the idea that a person's capacity to manage their finances, together with social and psychological aspects, impact Generation Z's spending habits.

In a more practical sense, these results may help those working in the automobile sector, starting digital businesses, or making content for social media better grasp the tastes of Generation Z. According to the study, social media has a significant impact on consumer lifestyles and decisions on car modifications. Consequently, this market group should primarily be targeted via marketing tactics that capitalize on social media and digital communities. The study's results stress the importance of shifting marketing efforts from traditional to more responsive digital tactics, especially for Bandung-based auto modification shops to capitalize on the rise of Gen Z's media consumption habits on platforms like TikTok, Instagram Reels, and YouTube Shorts. Consumer involvement and trust may be enhanced by content that chronicles the process of modification (both before and after), evaluations of products, instructions for installing accessories, and documentation of changes done for consumers.

Moreover, local automotive micro-influencers with a large and engaged following in the area are another great resource for vehicle customisation business owners looking to expand their reach. In comparison to employing influencers on a national scale, which incur more advertising expenses, this approach is seen to be more beneficial in establishing rapport with the automobile association. Mod stores may reach more people, raise awareness of their brand, and influence consumers' buying choices via social media recommendations and real-life experiences by using this method. There has to be a balance between the younger generation's changing spending habits and their capacity to manage their money wisely, according to the study. This is especially true in light of the growing popularity of online payment systems like Paylater for various lifestyle and car modification expenses.

From a policy standpoint, the report suggests ways that schools, the government, and other organizations may boost digital financial literacy programs and encourage younger people to use social media responsibly. Amidst the pervasive impact of digital culture and symbolic buying, it is essential to enhance financial literacy in order to empower Generation Z to make responsible and environmentally conscious purchasing choices.

Although this study has made significant contributions both empirically and theoretically, there are still limitations, particularly regarding the scope of variables and the characteristics of the respondents. Therefore, further research is recommended to expand the scope of the study by including other variables such as the impact of social communities, self-control, impulsive behavior, or other digital cultural factors that may influence Generation Z's consumption decisions. Future research could employ a longitudinal approach or mixed-methods design to gain a deeper understanding of the dynamics of young people's consumption behavior in the digital age.

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