



Consumptive Behavior In Online Shopping Among Office Workers In Non-Metropolitan Areas

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Abstract: The development of e-commerce has changed people's consumption patterns, particularly in online fashion shopping activities, which increasingly encourages consumptive behavior. This study aims to analyze the influence of online shopping frequency, promotions and discounts, social media, and financial literacy on the consumptive behavior of office workers in Ujung Loe District, Bulukumba Regency. The study used a quantitative approach with a descriptive and associative design. Data were collected through an online questionnaire using Google Forms from 120 respondents selected using a purposive sampling technique. Data analysis was performed using multiple linear regression with the help of SPSS. The results of the study indicate that partially, online shopping frequency, promotions and discounts, and social media have a positive and significant influence on the consumer behavior of office workers. Meanwhile, financial literacy does not show a significant influence partially on consumer behavior. However, simultaneously, all four variables have a significant influence on consumer behavior, with a coefficient of determination of 61.20%. This finding indicates that office workers' consumer behavior in online fashion shopping is a multidimensional phenomenon influenced by external and internal factors. The novelty of this study lies in the focus on adult office workers and the context of non-metropolitan areas, which are still relatively limited in the study of online consumer behavior.

Keywords: Consumer Behavior, Purchase Frequency, Discounts, Social Media Advertising, Financial Literacy.

INTRODUCTION

The development of information and communication technology has driven significant changes in consumer behavior patterns, particularly through the rapid growth of *online shopping*. The digitalization of trading systems allows consumers to access a variety of products easily, quickly, and without the constraints of space or time. This has resulted in increased consumption intensity, driven not only by rational needs but also by emotional and symbolic factors, known as consumer behavior (Kotler & Keller, 2021). In this context, *fashion products* are among the commodities most susceptible to triggering consumer behavior due to their dynamic nature, their trend-following nature, and their representation of consumer identity and lifestyle.



Various studies have shown that online shopping offers a convenient shopping experience, a wide variety of products, and aggressive promotional strategies such as discounts, *flash sales*, and free shipping, significantly increasing impulse purchases (Pramono et al., 2024; Ramadhan and Nugraha, 2025; Utami et al., 2024). Consumers tend to be driven to make purchases without careful planning due to the perception of short-term benefits and emotional satisfaction derived from online shopping activities (Hartanto and Tambunan, 2025; Fasyni et al., 2021). This reinforces the view that *online shopping* functions not only as a means of fulfilling needs but also as a form of entertainment and psychological satisfaction.

In recent years, empirical studies on consumer behavior in online shopping have focused on college students and Generation Z. Study by Fitriyani et al., (2021) shows that college students have a high tendency towards consumer behavior in online fashion purchases due to the influence of digital lifestyles and ease of transactions, as does Generation Z, who currently have consumer behavior in shopping on marketplaces (Verreira and Hwihanus, 2025). Other studies by Pohan et al., 2025; Purwanto et al., 2025 also emphasize that exposure to social media and *influencer marketing* plays an important role in shaping the consumer behavior of the younger generation. These findings indicate that the younger age group is the dominant segment in studies of online consumer behavior.

However, these research results do not fully represent consumer behavior in other productive age groups, particularly office workers. Office workers have different characteristics than students, including relatively stable income levels, busy work routines, and a need for time efficiency. This situation has the potential to encourage reliance on *online shopping* as a practical solution to meet fashion needs. Wahyuni and Nur (2025) found that young workers with low financial literacy tend to exhibit higher consumer behavior in online shopping, even though they have a steady income. This indicates a contradiction between financial capability and rational consumption management. On the other hand, research specifically examining office workers' consumer behavior in the context of *online fashion shopping* is still relatively limited, especially in non-metropolitan areas such as Bulukumba Regency. Most previous studies have focused on large urban areas or student populations, thus failing to comprehensively describe the dynamics of office workers' consumption behavior in areas with different socio-cultural characteristics, as local context plays a significant



role in shaping individual preferences, motivations, and consumption patterns (Anwar, 2020; Suryani, 2025).

Based on these conditions, there is a clear research gap related to the lack of empirical studies on the consumer behavior of office workers in online fashion shopping activities, especially in Ujung Loe District, Bulukumba Regency. Therefore, this study is important and relevant to be conducted to examine in depth the phenomenon of consumer behavior in office workers in the context of *online fashion shopping*. The novelty of this study lies in the focus of research subjects that have not been widely studied, namely adult office workers, as well as in the geographical context of the study which enriches the literature on consumer behavior in the digital era, especially in the district area.

This study adopts a consumer behavior framework that views consumer behavior as the result of an interaction between internal and external factors within an individual. In the context of the development of e-commerce and online fashion shopping, office workers are a vulnerable group to consumer behavior due to their steady income, high digital access, and intense interaction with online shopping platforms. This intense interaction not only simplifies transactions but also forms repetitive consumption habits, thus encouraging impulsive and unplanned purchases (Luo et al., 2021).

Online shopping frequency is an important indicator in explaining consumer behavior, as the more frequently individuals conduct online transactions, the lower the psychological barriers to making purchasing decisions. In online fashion shopping, ease of app navigation, product recommendation systems, and transaction speeds strengthen the tendency for repeat purchases (Rajaba et al., 2024; Damayanti and Sagoro, 2024). This makes online shopping frequency an external factor with the potential to significantly increase office workers' consumer behavior.

In addition to shopping frequency, promotions and discounts are strategically designed marketing stimuli to drive short-term purchasing decisions. Promotions such as price cuts, flash sales, cashback, and free shipping create the perception of economic benefits that often override considerations of actual needs. Previous research has shown that digital promotional stimuli can enhance consumers' emotional drives and trigger impulse purchases, particularly for trend-driven fashion products (Shofia & Rafsanjani, 2025; Tanjung et al., 2025).



On the other hand, social media plays an increasingly dominant role as a channel of digital social influence in shaping preferences and consumption patterns. Exposure to advertisements, influencer endorsements, user reviews, and lifestyle content encourages consumers to follow popular trends. In the context of office workers, social media serves not only as a means of entertainment but also as a symbolic reference in constructing self-image and social identity, thus increasing the tendency for consumptive behavior in online fashion shopping (Luo et al., 2021).

In contrast to these external factors, financial literacy is positioned as an internal factor that has the potential to control consumer behavior. Financial literacy reflects an individual's ability to understand, plan, and manage personal finances rationally. Individuals with a good level of financial literacy tend to have stronger self-control in making consumption decisions, including when facing the temptation of promotions and the convenience of online shopping. Conversely, low financial literacy can increase the risk of consumer behavior even if the individual has a steady income (Wahyuni & Nur, 2025).

The relationship between these variables forms a conceptual research model that explains the dynamics of office workers' consumer behavior in online shopping, as follows:

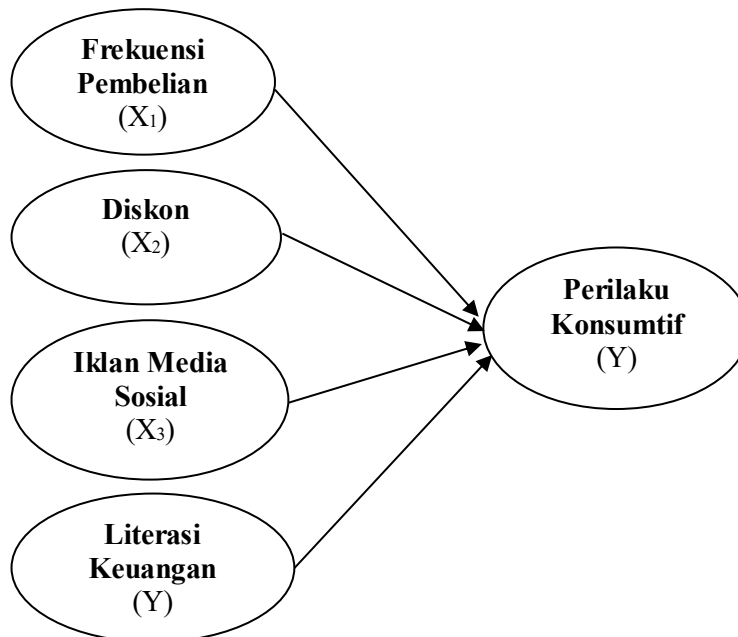


Figure 1. *Conceptual Framework*



METHOD

This study uses a quantitative approach with a descriptive and associative design, aiming to analyze the consumer behavior of office workers in *online fashion shopping activities*. The study was conducted in Ujung Loe District, Bulukumba Regency, with the research object being office workers who actively make fashion purchases online. The research population was all office workers in Ujung Loe District. The sampling technique used purposive sampling with the following criteria: (1) active office workers, (2) aged 20–55 years, and (3) having made online fashion product purchases in the last six months. Based on these criteria, 120 respondents were obtained as research samples.

Data were collected through a structured questionnaire using a five-point Likert scale. The dependent variable in this study was consumer behavior, while the independent variables included online shopping frequency, promotions and discounts, social media, and financial literacy. All research instruments underwent validity and reliability tests to ensure measurement feasibility. Data analysis was performed using descriptive statistics to describe respondent characteristics and levels of consumer behavior, and multiple linear regression analysis to examine the influence of independent variables on consumer behavior. Data processing was performed using SPSS software, taking into account the feasibility of the analysis model.

RESULT AND DISCUSSION

This study was conducted among office workers in Ujung Loe District, Bulukumba Regency, who had been shopping online in the marketplace for the past two years. Data collection was conducted online through the distribution of online questionnaires compiled using Google Forms. Of the 120 respondents collected, the majority were 85 women (70%), while 35 were men (30%). This indicates that this study was dominated by female office workers, indicating high female participation in online shopping activities in the marketplace. Based on age distribution, the majority of respondents were between the ages of 21 and 30, with 59 respondents (49%), followed by the 31–40 age group with 35 respondents (29%), and those over 40 with 26 respondents (22%). This reflects a productive age group with a high level of digital technology adoption. This condition strengthens the relevance of this study in examining online shopping behavior in this economically and digitally active age group. In terms of occupation, the respondents were 75



predominantly civil servants (62.5%), followed by private sector employees (45 people, 37.5%). This suggests that income stability and certainty have the potential to influence the intensity and patterns of online shopping.

Data analysis was conducted using multiple linear regression to determine the effect of shopping frequency, discounts, social media advertising, and financial literacy on the consumer behavior of office workers in Ujun Loe District, Bulukumba Regency . Prior to hypothesis testing, all research instruments underwent validity and reliability tests and were declared suitable for use. In addition, the results of the classical assumption test showed that the data were normally distributed, there was no multicollinearity, and there were no symptoms of heteroscedasticity, so the regression model met the Best Linear Unbiased Estimator (BLUE) criteria (Ghozali, 2018).

t-Test Results (Partial Test)

The t-test in this study was used to determine the significant influence of the independent variables (X) individually, namely shopping frequency, discounts, social media advertising and financial literacy on the dependent variable (Y) of the consumer behavior of office workers in Ujun Loe District, Bulukumba Regency, which can be seen in the following test results table:

Variables	t – count	t - table	Sig.
Shopping Frequency (X ₁)	4,950		0,000
Discount (X ₂)	4,051	1,993	0,000
Social Media (X ₃)	3,044		0.001
Financial Literacy (X ₄)	0.544		0.680

Table 1. t-Test Results

Source: Processed Primary Data, 2025

Based on the results of the partial test calculations, the influence of the independent variable on the dependent variable can be explained as follows:

- The t-test or partial test on the variable Shopping Frequency (X₁) obtained a calculated t of 4.950 which is greater than the t-table. 1.993 or from a significance of 0.000 which is smaller than $\alpha = 0.05$, then partially the Shopping Frequency variable (X₁) has a significant effect on the Consumptive Behavior variable (Y).
- The t-test or partial test on the Discount variable (X₂) obtained a calculated t of 4.051 which is greater than the t-table. 1.993 or from a significance of 0.000 which is smaller than $\alpha = 0.05$,



then partially the Discount variable (X2) has a significant effect on the Consumptive Behavior variable (Y).

- c. The t-test or partial test on the Social Media variable (X3) obtained a $t_{\text{calculated}}$ of 3.044 which is greater than the t_{table} 1,993 or from a significance of 0.001 which is smaller than $\alpha = 0.05$, then partially the Social Media variable (X3) has a significant effect on the Consumptive Behavior variable (Y).
- d. The t-test or partial test on the Financial Literacy variable (X4) obtained a $t_{\text{calculated}}$ of 0.544 which is smaller than the t_{table} 1,993 or from a significance of 0.680 which is greater than $\alpha = 0.05$, then partially the financial literacy variable (X3) has no significant effect on the consumer behavior variable (Y).

Simultaneous Hypothesis Test (F Test)

The F test is used to determine the simultaneous influence of independent variables (shopping frequency, discounts, social media advertising and financial literacy) on the dependent variable (consumptive behavior) of office workers in Ujun Loe District, Bulukumba Regency. Significant positive influence can be estimation by comparing the P value $\alpha = 0.05$ or $F_{\text{calculated}}$ and F_{table} . The following is the calculation of the ANOVA F test statistic which can be seen in the following table:

ANOVA ^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	10,703	4	3,568	44,274	,000 ^b
Residual	7,333	115	,081		
Total	18,035	110			

Table 2. F Test Results . Source: Processed Primary Data, 2025

Based on Table 2 above, the independent variables, namely shopping frequency, discounts, social media advertising, and financial literacy, simultaneously influence the dependent variable of office workers' consumer behavior in Ujun Loe District, Bulukumba Regency . This result can be seen from the $F_{\text{calculated}}$ value of 44.274. $> F_{\text{table}}$ 3.12 with a significance value of $0.000 < \alpha = 0.05$. These results indicate that the variables, namely shopping frequency, discounts, social media advertising, and financial literacy, simultaneously influence the consumer behavior of office workers in Ujun Loe District, Bulukumba Regency, so that if the variables are combined The



frequency of shopping, discounts, social media advertising, and financial literacy have increased, so has the consumer behavior of office workers in Ujun Loe District, Bulukumba Regency .

Coefficient of Determination Test (R²)

The coefficient of determination (R²) essentially measures the model's ability to explain variation in the independent variables. The coefficient of determination value is between zero and one. A small R² value indicates that the independent variables' ability to explain variation in the dependent variable is very limited. The results of the coefficient of determination test can be seen in the following table:

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	,790 ^a	,612	,601	,28786	1,812

Table 3. Results of the calculation of the coefficient of determination test

Source: Processed Primary Data, 2025

Based on table 3.8 above, it can be seen that the R Square value shows a value of 0.619 or 61.20 %. This means that the Consumer Behavior variable (Y) is influenced by 61.20 % of the variables Shopping frequency (X1), discounts (X2), social media advertising (X3), , and financial literacy (X4) while the remaining 39 % is influenced by other variables not explained in this model.

Discussion

1. The Influence of Online Shopping Frequency on Consumer Behavior

The t-test results show that online shopping frequency has a positive and significant effect on the consumer behavior of office workers in Ujung Loe District, Bulukumba Regency. A calculated *t-value* greater than *the t-table* and a significance level below 0.05 indicate that the more frequently individuals engage in online fashion shopping, the higher their consumer behavior tendencies. This finding confirms that the intensity of interaction with e-commerce platforms plays a significant role in shaping impulsive consumption patterns.

Theoretically, online shopping frequency reinforces consumption habits through behavioral learning, where ease of transactions, speed of payment, and previous positive experiences encourage consumers to repeat purchasing behavior without careful rational consideration. This condition is reinforced by the design of e-commerce platforms that facilitate



quick purchases, product personalization, and algorithm-based recommendations. The results of this study align with the findings of Fitriyani et al. (2024) who stated that high frequency of interaction with online shopping applications increases the tendency for impulsive purchases, especially for fashion products with fast trend cycles. Research by Ardana and Artanti (2024) also found that consumers with high online shopping intensity tend to ignore budget planning and prioritize short-term gratification.

2. The Influence of Discounts on Consumer Behavior

The partial test results show that the discount variable has a positive and significant effect on consumer behavior. The high *t*-value and significance below 0.05 indicate that price promotions, such as discounts, flash sales, and free shipping, are a strong stimulus that encourages office workers to make unplanned fashion purchases. This phenomenon can be explained through the concept of *perceived value*, where consumers evaluate products not based on actual needs, but based on perceptions of short-term economic benefits. Discounts create the illusion of savings that often encourage consumers to buy more items than needed. In the context of office workers with a fixed income, discounts become a psychological justification for making impulsive purchases.

This finding is consistent with research by Pohan et al. (2025), which states that digital promotional strategies are a dominant factor in increasing e-commerce consumer consumption behavior. A study by Immaculata et al. (2024) also shows that discounts play a significant role in encouraging impulse purchases because they trigger positive emotions and a fear of *missing out*.

3. The Influence of Social Media on Consumer Behavior

The t-test results indicate that social media has a positive and significant influence on office workers' consumer behavior. Exposure to advertisements, promotional content, product reviews, and influencer recommendations has been shown to increase the urge to consume fashion online. Social media serves not only as an information channel but also as a space for identity formation and a consumer lifestyle. From a psychological perspective, social media creates indirect social pressure through social comparison, where individuals are compelled to follow trends to remain socially relevant. In the context of office workers, the desire to appear professional and follow fashion trends amplifies social media's influence on purchasing decisions.

The results of this study align with Rohmah and Sukardani (2024), who found that social media acts as a social stimulus that shapes consumption preferences, particularly for fashion



products. Research by Hartanto and Tambunan (2025) also concluded that the intensity of exposure to social media advertising significantly influences the consumer behavior of productive-age consumers.

4. The Influence of Financial Literacy on Consumptive Behavior

In contrast to other variables, the t-test results indicate that financial literacy does not significantly influence the consumer behavior of office workers. The calculated *t-value*, which is smaller than *the t-table* and the significance level above 0.05, indicates that the level of financial understanding has not been able to significantly reduce consumer behavior in the context of online fashion shopping. This finding indicates that even though individuals have a steady income and a basic understanding of financial management, emotional factors and digital stimuli are more dominant in influencing consumption decisions. In other words, financial literacy has not fully translated into rational financial behavior in the marketing-aggressive online shopping environment.

On the other hand, the results of this study confirm that financial literacy plays a protective role in curbing office workers' consumer behavior. Individuals with a good understanding of financial management tend to be better able to control impulsive consumption urges and consider the long-term impact of purchasing decisions. This finding reinforces the research of Wahyuni and Nur (2026), which states that financial literacy plays a crucial role in shaping more rational consumption behavior, particularly among workers with fixed incomes.

Overall, this study demonstrates that office workers' *online fashion shopping behavior* is a multidimensional phenomenon influenced by a combination of technological, marketing, social, and individual factors. Contrary to the assumption that a steady income will suppress consumer behavior, the findings of this study indicate that income stability can increase a false sense of perceived financial security, *which* encourages excessive consumption. These findings expand on previous research that focused primarily on college students and Generation Z (Fitriyani et al., 2024; Pohan et al., 2025), while also emphasizing the novelty of this study in the context of office workers in non-metropolitan areas. The results of this study not only enrich the literature on consumer behavior in the digital era, but also provide an empirical basis for the development of more ethical financial literacy policies and digital marketing strategies, especially in the online fashion industry.



CONCLUSION

Based on the analysis and discussion, this study concludes that office workers' online fashion shopping behavior is significantly influenced by external factors such as online shopping frequency, promotions and discounts, and the influence of social media. The higher the intensity of interaction with online shopping platforms, the stronger the consumer behavior, especially for trend-following fashion products. These findings confirm that ease of transaction, promotional stimuli, and digital social influence play a significant role in shaping office workers' consumption patterns.

Meanwhile, financial literacy did not have a significant partial effect on consumer behavior, indicating that financial understanding is not yet fully capable of controlling consumption impulses in an aggressive online shopping environment. However, financial literacy, along with other variables, simultaneously contributes to explaining consumer behavior. Overall, the research model was able to explain 61.20% of the variation in consumer behavior among office workers, with the remainder influenced by factors outside the model.

This research provides theoretical contributions by expanding the study of digital consumption behavior among office workers in non-metropolitan areas, as well as practical contributions to the formulation of more ethical financial literacy policies and digital marketing strategies. Future research is recommended to include psychological and cultural variables and employ a longitudinal approach to more comprehensively capture the dynamics of consumer behavior.

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