

## **The Influence of Online Gambling Advertisements on Student Consumptive Behavior: An Islamic Economic Perspective**

**Alifah Azizah Ahmad<sup>1\*</sup>, Daniswara Khairunnisa<sup>2</sup>, Devi Kurnia Anwar<sup>3</sup>,  
Ghevira Nurzamiyanti<sup>4</sup>, Jovani Shinta Pebriyanti<sup>5</sup>, Tedi Supriyadi<sup>6</sup>**

Indonesian University of Education <sup>\*1, 2, 3, 4, 5, 6</sup>

<sup>\*1</sup>email: [alifahazizah@upi.edu](mailto:alifahazizah@upi.edu)

<sup>2</sup>email: [Daniswara0603@upi.edu](mailto:Daniswara0603@upi.edu)

<sup>3</sup>email: [hafifahlubis72470@gmail.com](mailto:hafifahlubis72470@gmail.com)

<sup>4</sup>email: [gheviranurzamiyanti13@upi.edu](mailto:gheviranurzamiyanti13@upi.edu)

<sup>5</sup>email: [jovanishinta10@upi.edu](mailto:jovanishinta10@upi.edu)

<sup>6</sup>email: [tedisupriyadi@upi.edu](mailto:tedisupriyadi@upi.edu)

### **Info Articles**

|   |  |   |   |
|---|--|---|---|
| <b>Received:</b><br><b>January 21, 2025</b> | <b>Revised:</b><br><b>March 17, 2025</b> | <b>Accepted:</b><br><b>May 18, 2025</b> | <b>Published:</b><br><b>June 27, 2025</b> |
|---|--|---|---|

**Abstract:** This study aims to analyze the influence of online gambling advertisements on students' consumptive behavior from the perspective of Islamic economics. Using a descriptive qualitative approach, the study finds that exposure to online gambling ads on digital platforms encourages students to engage in gambling practices and excessive consumption patterns. The impact is exacerbated by low levels of Islamic financial literacy and weak self-control. From an Islamic economic standpoint, online gambling is categorized as *maisir* a prohibited activity due to its speculative and non-productive nature. The study also highlights the crucial role of families, campuses, and society in preventing students from falling into consumptive lifestyles and online gambling.

**Abstrak:** Penelitian ini bertujuan untuk menganalisis pengaruh iklan judi online terhadap perilaku konsumtif mahasiswa dari perspektif ekonomi Islam. Dengan menggunakan pendekatan kualitatif deskriptif, penelitian ini menemukan bahwa paparan iklan judi online di media digital mendorong mahasiswa untuk terlibat dalam praktik perjudian dan perilaku konsumtif yang berlebihan. Faktor utama yang memperkuat dampak tersebut adalah rendahnya literasi keuangan syariah dan lemahnya kontrol diri. Dalam perspektif ekonomi Islam, judi online merupakan bentuk *maisir* yang dilarang karena sifatnya yang spekulatif dan tidak produktif. Penelitian ini juga menyoroti

Therefore, integrating Islamic financial literacy emerges as a strategic solution to protect students from the negative impact of gambling advertisements.

**Keywords:** Online Gambling Advertisement; Consumptive Behavior; Students; Islamic Economics; Islamic Financial Literacy.

pentingnya peran keluarga, kampus, dan masyarakat dalam mencegah mahasiswa terjebak dalam gaya hidup konsumtif dan praktik judi daring. Dengan demikian, integrasi literasi keuangan Islami menjadi solusi strategis dalam membentengi mahasiswa dari pengaruh negatif iklan judi online.

**Kata Kunci:** Iklan Judi Online; Perilaku Konsumtif; Mahasiswa; Ekonomi Islam; Literasi Keuangan Syariah.

## A. Introduction

The development of information and communication technology has brought significant changes in various aspects of human life, including in the fields of economics and consumer behavior. Easy access to the internet and massive use of social media have created opportunities for various types of digital promotions, one of which is online gambling advertising. Currently, these advertisements are increasingly circulating on various digital platforms such as social media, streaming applications, and websites, which often display gambling promotional content openly or covertly. This condition is a serious problem, considering that online gambling is an illegal activity that has a negative impact on the social, psychological, and economic lives of the community.

One of the groups most vulnerable to exposure to online gambling advertisements is college students. College students are in the early adulthood phase, where the urge to be curious, search for identity, and the need to fulfill a modern lifestyle are very high. According to Arnett (2000), the emerging adulthood period experienced by college students is marked by high exploration in various aspects of life, including in terms of economics and entertainment. This makes college students

a group that is easily tempted by the lure of instant profits offered by online gambling advertisements. These advertisements are often packaged in an attractive, persuasive, and manipulative manner, so that they can influence student consumption behavior and financial management patterns.

The real impact of exposure to online gambling advertisements on students is the emergence of uncontrolled consumer behavior. Consumer behavior is a pattern of excessive consumption driven by the desire to obtain momentary pleasure without considering the value of benefits and actual needs (Simamora, 2004). In the context of students, this behavior can be seen from the act of spending money impulsively on gambling activities, going into debt for gambling, to ignoring basic needs such as education costs, food, and housing. In addition, involvement in online gambling also risks causing financial dependence, stress, psychological disorders, and academic problems.

From an Islamic economic perspective, online gambling practices fall into the category of *maisir*, which is any form of transaction that contains elements of speculation and uncertainty, and has the potential to harm one of the parties. In the Qur'an, *maisir* is expressly forbidden as in Surah Al-Mā'idah verse 90:

"O you who believe, indeed (drinking) wine, gambling, (sacrificing to) idols, drawing lots of fortunes with arrows are heinous acts including those of Satan. So stay away from these acts so that you will be lucky." (QS. Al-Mā'idah: 90)

In addition, in Islamic economics, the principle of justice (*al-'adl*) and blessing of wealth (*barakah*) are known, where every economic activity must avoid practices that harm oneself or others and keep away from wealth obtained in a false manner (Antonio, 2011). Therefore, online gambling advertisements that contain

manipulative elements and invite gambling activities are a form of violation of the basic principles of wealth management according to Islamic economics.

This phenomenon becomes more complex when associated with student consumer behavior, because in addition to having an impact on individual financial conditions, it also has the potential to disrupt the social and moral stability of the campus community. Students who are addicted to online gambling tend to engage in excessive consumerism, make irrational financial decisions, and ignore more important life priorities. This condition, if not addressed, can create a young generation that has a materialistic mindset and an instant life orientation, which is contrary to the values of Islamic teachings on balance (*tawazun*) in life.

## **B. Research Methods**

### **1. Research Design**

This study uses a descriptive qualitative method to understand the impact of online gambling on student consumer behavior from an Islamic economic perspective. This approach was chosen because it allows for in-depth exploration of consumption patterns and factors that influence students' decisions to gamble. This study refers to previous studies such as Bayu D Sumaila, (2022) who used similar methods in analyzing students' financial behavior related to online gambling.

### **2. Research Subject**

The subjects of this study were students domiciled in Sumedang Regency and aged 18–25 years. Participants were selected using a purposive sampling method, with the criteria being students who had experience in online gambling for at least 3 months. This study will explore how their gambling habits impact consumer behavior, as well as how socio-economic factors influence these tendencies.

### **3. Research Procedures**

The research was conducted in several stages, namely: 1) Initial Data Collection: Literature study from various journals and previous research on online gambling and student consumer behavior; 2) In-depth Interviews: Conducting interviews with participants to understand their motivations, experiences, and the financial and psychological impacts of online gambling; 3) Data Analysis: The data obtained were analyzed using a content analysis approach, where students' consumption patterns were compared with Islamic economic principles.

### **4. Research Location**

This research was conducted in Sumedang Regency, focusing on students who live and work in this area. Data collection was conducted through survey and interview methods to gain a deeper understanding of the relationship between online gambling and student consumer behavior.

### **5. Data collection technique**

Data were collected through semi-structured interviews and documentation studies from journals and previous studies. This technique was chosen to gain a deep understanding of students' mindsets regarding online gambling and its impact on their consumer habits.

### **6. Research Materials**

This study did not use data analysis software such as NVivo. Instead, data analysis was conducted manually using thematic coding techniques, where data from interviews and observations were categorized based on emerging patterns and themes. This approach allowed researchers to understand the deeper meaning of participants' experiences related to online gambling and their consumer behavior. All data were recorded in digital format and analyzed systematically to ensure the validity of the research results.

## **C. Results and Discussion**

### **Findings**

#### **1. Online Gambling as a Threat to Students' Financial Stability**

The results of the study show that online gambling has become a serious threat to the financial stability of students. Online gambling practices that are easily accessible and promise instant profits tempt students to try, even to the point of eventually falling into it. Based on the results of the interview, students often use pocket money or funds that should be used for basic needs to play online gambling, hoping to get additional income. However, in reality, many of them experience defeat, are trapped in debt, and experience stress that interferes with their academic and social activities. Dr. H. Engkus Kusdinar said that this pattern continues to repeat itself and becomes an addictive cycle that destroys the personal economic stability of students. From an Islamic economic perspective, this condition clearly contradicts the principle of caution (ihtiyath) in managing assets, and shows that online gambling is not only an illegal activity, but also damaging from a spiritual and ethical perspective.

#### **2. Consumptive Lifestyle as a Derivative Effect of Online Gambling**

The subsequent impact of involvement in online gambling is the emergence of an excessive consumerist lifestyle among students. Many of them use money either from gambling or obtained in other ways to buy unnecessary items, follow social trends, and adopt a luxurious lifestyle in order to gain environmental recognition. From the interview results, it was found that students who had gambled online tended to exhibit a wasteful and impulsive lifestyle. Ustaz Sani Faqih said that this is included in the category of israf and tabzir which are strictly prohibited in Islam. This lifestyle not only damages

personal finances, but also forms a character that is not in line with the principles of qana'ah and barakah in Islamic economics. Thus, it can be concluded that online gambling not only has an impact on finances, but also forms a consumerist mindset that erodes students' spiritual values.

### **3. Online Gambling Advertisements as a Trigger for Negative Consumption in the Digital Era**

In today's digital era, the massive online gambling advertisements are an important factor influencing students' involvement in the practice. These advertisements are usually packaged attractively, with narratives of instant fortune and a luxurious life that seems easy to achieve. Students, as active users of social media, are easy targets for this kind of promotion. In an interview, dr. H. Engkus Kusdinar stated that students are often unaware that the content they see is a form of gambling promotion, because it looks like ordinary entertainment and is often associated with a modern lifestyle. Ustaz Sani also emphasized that this kind of advertising practice is contrary to the principles of honesty and usefulness in Islamic economic transactions. Misleading advertisements not only trigger the desire to gamble, but also instill a false perception of the ease of obtaining wealth, which ultimately strengthens consumer behavior and instant mindsets.

### **4. Lack of Islamic Financial Literacy as a Trapping Factor**

Another important factor that emerged from this study is the low level of Islamic financial literacy among students. Many students do not yet understand how to manage finances wisely based on Islamic principles. They cannot distinguish between needs and wants, and do not yet understand the concepts of hifzul maal, qana'ah, and tasarruf which should be guidelines in the use of assets. Ustaz Sani Faqih Abdillah said that this ignorance makes students easily tempted to spend money excessively, including on things that are

contrary to sharia such as online gambling. This weakness shows that Islamic financial literacy is not only important as economic knowledge, but also as a moral and spiritual fortress in facing the flow of digital consumerism.

**5. The Role of Family, Campus, and Community in Prevention**

The latest findings highlight the importance of the role of the social environment in preventing students from falling into online gambling practices and a consumerist lifestyle. The family, as the first environment, has a strategic role in shaping financial values from an early age. Dr. Engkus Kusdinar emphasized that children's consumption patterns are greatly influenced by habits and examples in the family. Meanwhile, campuses are also expected to not only be a place for transferring knowledge, but also for character building through Islamic financial literacy and strengthening spiritual values. Ustaz Sani emphasized the importance of the role of campuses in creating educational programs that instill Islamic economic awareness from the beginning of college. In addition, the community must also play an active role in creating a healthy social environment that is free from the normalization of gambling advertisements and instant lifestyles. With the collaboration of these three parties, prevention can be carried out comprehensively and sustainably.

**6. Online Gambling as a Threat to Students' Financial Stability**

Student involvement in online gambling significantly influences irrational consumer lifestyles, where spending is directed not at needs, but at lifestyle, prestige, and social existence. Sari et al., (2024) shows that students are encouraged to follow social trends such as excessive hanging out, buying unnecessary items, and impulsive consumption as a manifestation of the consumer culture formed by the campus environment. Research from Riyadhhi Akbar et al., (2022) strengthens that lifestyle has a significant influence on the consumer behavior of Islamic Economics students, where the desire to appear



and follow trends is more dominant than sharia-based financial awareness. Similar findings were also put forward by Umami & Maryani, (2023), which states that lifestyle has a contribution of 18.9% to the consumer behavior of students, reflecting that social and media pressures greatly influence consumption decisions. Overall, these three journals emphasize that the consumer lifestyle among students is a continuation of the instant culture, one of which is triggered by online gambling, and this condition is contrary to the values of qana'ah, efficiency of wealth, and the principle of blessing in Islamic economics.

On the other hand, weak financial literacy among students is also a contributing factor. Lack of understanding of financial management, debt risks, and the importance of saving make students vulnerable to the lure of online gambling advertisements that offer instant profits. From an Islamic economic perspective, this is clearly contrary to the principle of tadbir al-mal (good financial planning), as well as the values of qana'ah and barakah in the use of wealth. (Irham, Mutia, & Ramli, 2024). Therefore, intervention is needed from various parties including educational institutions, families, and the government to build an education and supervision system that can minimize the negative impacts of online gambling on students.

#### **7. Consumptive Lifestyle as a Derivative Effect of Online Gambling**

Student involvement in online gambling significantly influences irrational consumer lifestyles, where spending is directed not at needs, but at lifestyle, prestige, and social existence. Sari et al., (2024) shows that students are encouraged to follow social trends such as excessive hanging out, buying unnecessary items, and impulsive consumption as a manifestation of the consumer culture formed by the campus environment. Research from Rumpun et al., (2025) strengthens that lifestyle has a significant influence on the

consumer behavior of Islamic Economics students, where the desire to appear and follow trends is more dominant than sharia-based financial awareness. Similar findings were also put forward by (Umami & Maryani, 2023), which states that lifestyle has a contribution of 18.9% to the consumer behavior of students, reflecting that social and media pressures greatly influence consumption decisions. Overall, these three journals emphasize that the consumer lifestyle among students is a continuation of the instant culture, one of which is triggered by online gambling, and this condition is contrary to the values of qana'ah, efficiency of wealth, and the principle of blessing in Islamic economics.

This phenomenon certainly contradicts the principles of Islamic economics that emphasize simplicity, blessings, and the use of wealth according to needs. The concept of qana'ah teaches us to feel content with sustenance obtained legally, not by relying on instant methods such as gambling. In the context of Islamic Economics students, spiritual values and sharia principles should be the main foundation in managing personal finances. (Azlikah & Fathoni, 2025). However, in reality, only a small number of students are able to internalize these values in their daily lives.

#### **8. Online Gambling Advertisements as a Trigger for Negative Consumption in the Digital Era**

Online gambling advertisements scattered across social media have proven to be a strong trigger in shaping student consumer behavior, because they convey messages about the ease of gaining profits and a luxurious lifestyle instantly. Research by Ariani et al., (2023) shows that advertising on social media has an influence of 28.5% on increasing student consumer behavior, especially in terms of impulsive shopping and pseudo-needs. Meanwhile, a study from Ayuni et al., (2024) stated that digital promotion contributed 24.2% to

consumer behavior, with students more motivated to shop because of discounts, visual displays of products, and the urge to not miss out on trends or social prestige. Moreover, (Science, Politics, Diponegoro, Suryo, & Post, nd) proves that exposure to online gambling advertisements significantly increases students' interest in gambling, showing strong effects in communication that can directly influence consumption behavior and decision making. These three studies show that advertising is not only a product promotion, but as an agent of forming consumer values and mindsets, which in the view of Islamic economics are contrary to the principles of welfare, honesty, and responsible management of assets.

The development of digital technology has blurred the line between entertainment and promotion, especially when gambling advertising content is subtly inserted into short videos, live broadcasts, or endorsements from social media celebrities. This strengthens the persuasive effect of advertising, especially on the younger generation who are susceptible to visual and symbolic influences. (SB Sari & Irwanti, 2025). Students as active users of social media tend to normalize gambling practices because they are associated with instant financial success. In fact, gambling often causes financial loss, addiction, and social conflict.

In the context of Islamic economics, online gambling advertisements are very contrary to the principles of maqashid sharia, especially in the aspects of hifz al-mal (protection of property) and hifz al-'aql (protection of reason). Consumption driven by emotional impulses and the illusion of instant profit clearly violates the ethics of consumption that advocate rational consideration, simplicity, and responsibility towards oneself and society. (Masruroh & Wardatun, 2025). Therefore, there needs to be stricter regulations and digital

education to foster critical awareness of students towards the latent dangers of manipulative and destructive advertisements such as online gambling.

Digital media literacy education is also important to form a social filter among the younger generation in dealing with the flood of information that is not all healthy and constructive. The academic community, including campuses and lecturers, need to take an active role in forming an anti-consumptive mindset and rejecting the normalization of gambling behavior through various social campaigns and educational activities. This step is also in line with Islamic values that emphasize the importance of avoiding the practice of maysir (gambling) and managing wealth wisely and responsibly. (Mantasa, Mudassir, & Ramadhani, 2025).

#### **9. Lack of Islamic Financial Literacy as a Trapping Factor**

The lack of Islamic financial literacy has been proven to be one of the main triggers for students' consumer behavior, especially in the context of their involvement in online gambling practices and uncontrolled spending. Research by Behavior & Mountain, (2025) at Gunung Leuser University showed that students with low levels of Islamic financial literacy tend to make impulsive purchases without considering needs and benefits, contrary to the principles of qana'ah and tasarruf maal in Islamic economics. This is reinforced by the findings Sofia, (2020) which found that Islamic financial literacy has a negative effect on consumer behavior, while students hedonistic lifestyles tend to encourage waste and unwise spending. A similar study by Nurhayani et al., (2023) on students of Makassar State University also concluded that the lack of understanding in personal financial management makes students vulnerable to social and environmental pressures, so that they are easily trapped in consumer behavior that is contrary to the principles of efficiency and blessing of wealth in Islam. In conclusion, increasing Islamic financial literacy is very necessary

as a preventive strategy to protect students from a consumer lifestyle that has the potential to be detrimental financially and spiritually.

Technological advances that present instant features such as paylater must also be balanced with good digital and financial literacy. According to Wahyuni, Oka, & Andreana, (2025), students who have a high level of digital financial literacy tend to be more careful in making financial decisions, including in using paylater services that have the potential to cause interest-bearing debt. In the context of sharia economics, the use of paylater that contains elements of usury and gharar must also be avoided, so it is important for campuses and the community to provide in-depth education regarding the principles of halal transactions.

The involvement of student organizations, both intra and extra campus, in organizing personal financial management training and Islamic economic literacy seminars can also be a strategic means of fostering collective awareness among students. According to a study by Yuttama & Widadi, (2025), active participation in educational activities such as this has been shown to increase students' understanding of the financial consequences of a consumer lifestyle and encourage more rational and ethical consumption behavior.

#### **10. The Role of Family, Campus, and Community in Prevention**

The role of family, educational institutions, and society has proven to be very influential in preventing student consumer behavior, especially in the context of using the paylater feature on online shopping platforms. Study Salma & Nio, (2024) shows that low individual self-control contributes to increased consumer behavior, which can be suppressed through early character formation by the family, as well as education that forms self-control in the campus environment. Research Vira Krisnayanti et al., (2023) also emphasized that students with good self-control tend to be better able to limit impulsive purchases, even

though they are still exposed to easy access and massive promotional offers from e-commerce. Positive social environmental support, as well as intensive financial literacy supervision and education, will strengthen students' ability to resist the temptation of unnecessary consumption. In conclusion, collaboration between family, campus, and community is the main fortress in forming self-control and a wise lifestyle that is in accordance with Islamic values and sharia economic principles.

#### **D. Conclusion**

This study reveals that online gambling advertisements have a significant impact on increasing student consumer behavior, which is reinforced by an instant lifestyle, low Islamic financial literacy, and weak self-control. Online gambling practices that are advertised massively on social media not only tempt students to gamble, but also form excessive and unproductive consumption patterns, contrary to Islamic economic principles such as qana'ah, tasarruf, and barakah. The lack of understanding of Islamic-based financial literacy makes students vulnerable to advertising manipulation, while the absence of value reinforcement from the surrounding environment exacerbates this consumer tendency. Therefore, collaboration between families, campuses, and communities is the main key to prevention, through Islamic financial education, character building, and supervision of the digital environment. Integration of Islamic economic values into the lives of students in the digital era is very important to form a generation that is financially wise and spiritually resilient.

#### **E. Bibliography**

Ariani, L., Psychology, F., Muhammadiyah Banjarmasin, U., & South, K. (2023). The Influence of Social Media Advertising Intensity on Consumer Behavior of Students in South Kalimantan Province. 6(2), 8–14.

- Ayuni, A., Fitri, M., & Chotimah, N. (2024). The Influence of Digital Promotion on the Consumer Behavior of Students of Muhammadiyah University of Maumere in Online Shopping. *National Seminar on Technology, Local Wisdom and Transformative Education (SNTEKAD)*, 1(2), 435–442. <https://doi.org/10.12928/sntekad.v1i2.15788>
- Azlikah, NA, & Fathoni. (2025). Qana'ah In The Qur'an (Comparative Study Of Interpretation Of Al Azhar And Interpretation Of Al Mishbah). 2, 244–259.
- Bayu D Sumaila, AM (2022). Justisia Ekonomika. *Journal of Islamic Economic Law Masters*, 6(1), 440–453.
- Behavior, B., & Mount, IN (2025). Analysis Of Islamic Financial Literacy In Controlling Impulsive Buying Behavior In Gunung Leuser University Students, Aceh. (February).
- Science, F., Politics, I., Diponegoro, U., Suryo, JA, & Pos, SK (nd). The Effect Of Online Gambling Advertisement Exposure On Social Media, Parental Supervision Level, And Online Intensity Communication Science, Faculty of Social and Political Sciences, Diponegoro University The interest of Indonesian people in online gambling games is increasing.
- Irham, M., Mutia, A., & Ramli, F. (2024). The Influence of Financial Literacy and Risk Mitigation on the Sustainability of MSMEs in Jambi City. *Scientific Journal of Economics and Business*, 17(1), 52–66.
- Mantasa, HK, Mudassir, A., & Ramadhani, R. (2025). Information Communication: Basics For Navigating The Era Of Information Overload. 4(1), 59–69.
- Masruroh, SJ, & Wardatun, A. (2025). Legal Regulation In Handling Negative (Uneducational) Digital Content And Its Impact On Children Reviewed From The Perspective Of Maqasid Syari'ah. *Pendas: Scientific Journal of Elementary Education*, 10(1), 635–637.
- Nurhayani, N., Nurwahida, N., & Ramli, S. (2023). The Effect of Financial Literacy on Consumptive Behavior of Economics Education Students of the Faculty of Economics, Makassar State University. *Journal of Economics, Entrepreneurship, Business Management and Accounting*, 1(2), 94–102. <https://doi.org/10.61255/jeemba.v1i2.72>
- Riyadhi Akbar, R., Heriady, Y., & Adhia G, L. (2022). Relationship Between Tumor

Size and Histopathological Grading with Lymph Node Metastasis in Breast Cancer Patients at Al-Ihsan Hospital, West Java Province. Bandung Conference Series: Medical Science, 2(1), 156–162.  
<https://doi.org/10.29313/bcsms.v2i1.390>

Rumpun, J., Januari, N., Syakhilah, AF, Fadilah, T., Lestari, D., Jl, A., ... Utara, S. (2025). Students Of Islamic Economics Department, Uin Sumatera Utara, State Islamic University of North Sumatra. 2(1), 461–477.

Salma, A., & Nio, SR (2024). The Relationship Between Self Control and Consumptive Behavior of Shoppe Paylater Users in Early Adulthood in Padang City. CAUSALITA: Journal of Psychology, 2(1), 163–168.  
<https://doi.org/10.62260/causalita.v2i1.283>

Sari, RA, Aepu, SHN, & Anjarsari, H. (2024). Lifestyle And Consumer Behavior Of Students Of The Faculty Of Economics, Tadulako University. 1(1), 20–33.

Sari, SB, & Irwanti, M. (2025). Social Media and Political Communication: A Systematic Study of the Effects of Political Messages on Elections. Mahardika Adiwidia Journal, 4(2), 138–150. Retrieved from  
<https://scholar.archive.org/work/v7rywulsnvfb7nqfrfowldzoju/access/wayback/http://jurnal.usahid.ac.id/index.php/mahardikaadiwidia/article/download/34/652>

Sofyan, IZ (2020). The Influence of Islamic Financial Literacy and Lifestyle on Consumptive Behavior. (July), 1–23.

Umami, N., & Maryani, M. (2023). The Influence of Lifestyle on Consumptive Behavior in Students of the Economics Education Study Program, Bhinneka PGRI University, Semester VIII, Academic Year 2021/2022. ARMADA: Multidisciplinary Research Journal, 1(9), 971–979.  
<https://doi.org/10.55681/armada.v1i9.824>

Vira Krisnayanti, NP, Ratih Andhini, LP, & Noviana Utami, NMS (2023). The Influence of Self-Control on the Consumptive Behavior of Online Shopping Application Users of Fashion Design Students. Prima Psychology, 6(2), 109–114. <https://doi.org/10.34012/psychoprime.v6i2.4141>

Wahyuni, WS, Oka, M., & Andreana, C. (2025). The Relationship between Financial Literacy, Overconfidence and Risk Perception on Investment Decisions of



Udayana University Students.

Yuttama, FR, & Widadi, B. (2025). Strengthening Character Education Through Financial Literacy Education for High School Teenagers Article History : significant, including among teenagers. Because they have easy access to various Initial observations made at SMA Islam Andalusia Banyumas showed the needs vs. wants that once made digital without control.