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DETERMINANTS OF CONSUMPTIVE BEHAVIOR OF SAMARINDA CITY MUSLIM STUDENTS USING SELF-CONTROL AS AN INTERVENING VARIABLE

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ABSTRACT
Consumptive Behaviour An action that tends to be excessive so that it has an economic impact that can cause waste and is supported by the times, technology, and knowledge one of them in the digital payment system. The use of e-money and APMK shows a rapid increase so that it has the potential to accelerate economic growth through reducing inflation and the APBN budget. Emphasis on cashless lifestyles and the concept of balance in consumption is also emphasized, especially in the context of Islamic religious values that teach understanding of the limits of consumption and pay attention to the problem rather than satisfying lust, this is in the word of Allah SWT QS. Al-A'raf verse. This research method is quantitative. The population in this study were Samarinda City Muslim students and sampling techniques were convenience sampling and lemeshow formulas, with a sample of 97 respondents. The data collection technique used is distributing questionnaires to Muslim students in Samarinda City. Data analysis techniques are Microsoft Excel 2016 and SPSS 26. The results of this study show that E-money and APMK do not significantly influence consumer behavior and self-control. Lifestyle has a positive and significant effect on consumer behavior and self-control. Self-control has a positive and significant effect on consumer behavior. Self-control does not mediate E-money and APMK on consumer behavior. Self-control partially mediates lifestyle on consumer behavior of Muslim students in the city of Samarinda.

Keywords: E-Money, APMK, Lifestyle, Consumtif Behavior, Self-Control

INTRODUCTION

Consumption is closely related to economic activities carried out by humans to meet their living needs by consuming goods and services, humans always feel dissatisfied with something and have unlimited needs. Indonesia is a developing country that strives to carry out development in various sectors such as the economic sector. (Aegea Indriyani & Kuncara Wiralaga, 2022) Based on the Central Statistics Agency (BPS), Indonesia's economic growth in 2023 will grow by 5.31%, higher than the achievement in 2022 which experienced a growth of 5.1%. Consumption in the perspective of Islamic economics is stated as a human effort to meet physical needs and non-physical needs (in this case spiritual) so that they can carry out their obligations as a servant of Allah SWT as best as possible. (Selviana Zakiah, 2022.)

People's consumption behavior is influenced by the development of the increasingly sophisticated times, as well as rapidly developing technology, dynamic human life, and a person's level of knowledge accompanied by an increasing level of income. In this case, consumptive behavior is an act that does not make sense and tends to be excessive so that it has a negative economic impact that can cause waste. Consumption actions that are irrational and compulsive or tend to be excessive can be described as when a person buys goods or services that do not meet their priority needs but only fulfill their desires and desires (Ikayanti & Inayati, 2021).

In addition, advances in communication, electronics and finance can allow unlimited access to information such as goods or services they want, making it easier to act consumptively. This phenomenon can become a serious threat to adults and adolescents, because everyone's consumption patterns are formed starting from adolescence, especially today's teenagers are very quick to accept technological changes that can have consequences bad. The consumer decision-making process that looks irrational underlies the behavior of conformity or fashion. Buying something to meet a need has become commonplace, as long as the purchase is entirely aimed at meeting a primary or essential life need. To make a decision, certain considerations are required. Economics investigates how humans should learn to make decisions. Thus, economics helps humans so that efforts towards meeting these always scarce needs can be done properly (Nainggolan, 2022).

control their behavior. An individual who has a good level of self-control will consider decisions in consumption behavior as well as determine purchasing activities based on needs or just desires. Good self-control can prevent consumptive behavior because it can control cognitive behavior and in making decisions (Sukma & Canggih, 2021). In this modern era of technology, people easily transact non-cash, and then the term cashless society or often called cashless humans appeared. The development of mobile technology and the digitalization of financial services has developed significantly, marked by the emergence of E-Money and APMK as alternative payment methods that are seen as a modern lifestyle. The use of E-Money and APMK has the potential to increase in accordance with current technological developments and with attractive promotions such as cashback, discounts and other promotions that make people interested in using E-Money and APMK (Khairunnisa & Rohayati, 2022).

According to statistical data (Bank Indonesia, 2022) that has been presented in Figure 1, it shows the development of E-money and APMK, especially in East Kalimantan in 2020-2022.

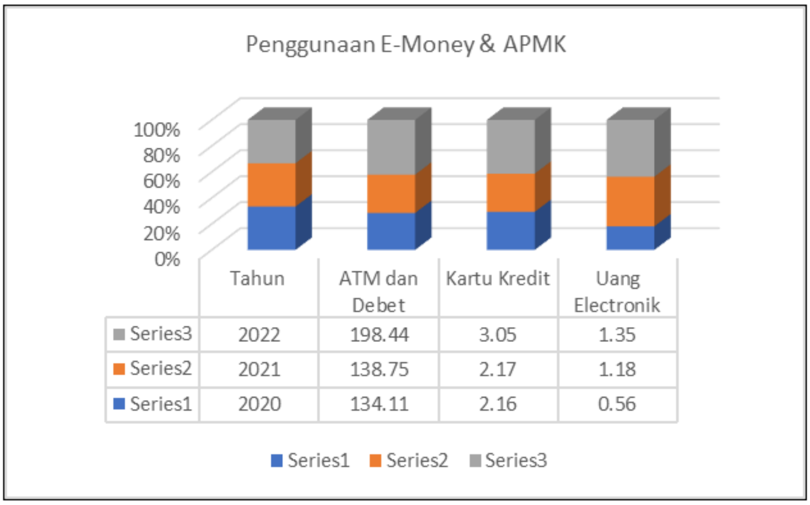


Figure 1. Development of E-Money and APMK
Source: Bank Indonesia in http://www.bi.go.id (2024)

It can be seen from Figure 1. The use of E-money and APMK has increased very rapidly from year to year (2020-2022). Assuming that the existence of E-Money and APMK as non-cash payment instruments can reduce the rate of inflation development and reduce the state budget revenue and expenditure and may be able to encourage the pace of economic growth in the direction of better. With the existence of a means of payment, it makes it easier for people to transact. Especially for students who are of course familiar with new technology according to the times and attractive offers make them switch to a cashless lifestyle. This can affect their consumption patterns or behaviours in terms of transactions (Khairi et al., 2019).

Lifestyle is a part or aspect that can affect consumption, because a person's lifestyle becomes an important component of daily life and shows the moral values of a person or a certain group of society. The high level of a person's lifestyle accompanied by the development of the times that continues to increase and foreign cultures that are free to enter can bring their lifestyle to be consumptive (Sukma & Canggih, 2021).

Samarinda City is one of the cities that continues to implement financial inclusion in the field of payments with a digital system (non-cash) and is the provincial capital, a city of civilization, and will become one of the country's capitals which can certainly encourage infrastructure improvements and technological advances will continue to develop with the times. Based on the Central Statistics Agency (BPS), economic growth in Asamarinda has increased rapidly which reflects changes in consumption patterns and lifestyles. The statistical data of economic growth is presented in the table below:

Table 1. Economic growth in Samarinda

Type of Expenditure	**PDRB ADHK**	
	2022	**2023**
Household Consumption Expenditure	4.88	4.89
LNPRT Consumption Expenditure	4.26	6.12
Consumption Expenditure Government	5.48	39.26
Gross Fixed Capital Formatio	8.98	12.88

Source: BPS Samarinda City in *https://samarindakota.bps.go.id* (2024)

In addition , Samarinda holds the city with the largest population in East Kalimantan with the majority of Islam in 2022 of 775,993 people, while in 2023 it will be 786,964 people and as a buffer for the state capital (IKN) will take advantage One of the IKN momentum is by preparing tourism with a smart city concept which is more emphasized in the application of digital payment in the tourism sector in the city of Samarinda. (Zilfana, 2023)

In general, one of the target markets in the development of digital technology is students who have interacted with digital equipment in their lives since birth or at an early age or can be referred to as the digital native generation (GDN). Of course, nowadays, it is easier for students to understand new technologies in a short time. They can also use digital innovations to connect, improve skills, and access information more efficiently. However, as a result of technological advancements, especially in terms of cashes, students become one of those who are susceptible to negative effects such as the emergence of extravagant or excessive nature to meet the needs of daily life.

However, of course , it is different from Muslim students who have good ethics or character , always rely on Islamic teachings and avoid uncommendable actions. As a Muslim, you have a concept in consuming behavior by knowing the limits of consumption not only halal and haram but also in things such as good, clean, healthy, and not disgusting. One of the actions that must be taken by Muslim students is to stay away from extravagant behavior in consuming products or services and focus on maslahah rather than satisfying lust. (Prasetya, 2023) According to the words of Allah SWT in QS. Al-A'raf Verse 31, Excess is prohibited in Islam because religion maintains a fair balance . (Maulidina & Kurniawati, 2022).

It means: "O son of Adam, wear your beautiful clothes in every mosque, eat and drink, and do not overdo it. Indeed, Allah does not like those who are excessive." (QS. Al-A'raf Verse 31)

In the study (Maulidysneni Nurvita S. & Clarashinta C.) stated that E-Money and Lifestyle have an effect on consumptive behavior , but in this study self-control has no effect on consumptive behavior . (Maulidina & Kurniawati, 2022)

Afifah Nikmatul & Deny Yudiantoro, in their research entitled The influence of lifestyle and the use of electronic money on consumptive behavior , stated that the use of electronic money does not have a significant effect on consumptive behavior . This study says that the use of electronic money provides convenience for students but does not have an impact on consumptive behavior , possibly because students can minimize expenses and adjust their own costs and personal needs (Afifah & Yudiantoro, 2022).

In addition, Vivia Aegea Indriyani, et.al, in her research journal entitled "The Effect Of Economic Literacy, Lifestyle And Self Control On Consumptive Behavior Of Students Of The Faculty Of Economics State University Of Jakarta" revealed that self-control negatively affects consumptive behavior , which indicates that the higher a person's self-control, the lower the consumptive behavior . This research is supported by (Dewi et al., 2021) in a research journal entitled "Use of E-Money and Debit Cards in Student Consumption Behavior" stating that partially Electronic Money is proven to be negative and not affect the safety of student consumption, because in this case the use of e-money as a means of shopping is still limited and there is still a lot of use of cash in shopping facilities (Aegea Indriyani & Kuncara Wiralaga, 2022).

This research is very important considering the rapid development of digital financial technology that has changed the consumption landscape among the younger generation, especially students. With the increasingly widespread use of electronic payment instruments such as E-Money and APMK, there are concerns that the ease of transactions offered by this technology can encourage excessive consumptive behavior. Therefore, this study aims to understand how this technology affects students' consumptive behavior, as well as other factors such as lifestyle and self-control that may be key determinants in their consumption patterns.

In addition, this study highlights the importance of lifestyle and self-control in moderating the influence of financial technology on consumptive behavior. In the context of an increasingly digitally connected society, lifestyle is often a reflection of social identity that influences individual consumption decisions. The study shows that while digital means of payment do not directly encourage consumptive behavior, a high lifestyle can increase the tendency to overspend. On the other hand, students' ability to control themselves proved to be a key factor in resisting the consumptive impulse triggered by lifestyle and easy access to digital means of payment.

LITERATURE REVIEW

Consumptive Behavior

Consumptive Behavior is the behavior of a person, both individually and in groups, in considering, choosing, buying, using, and evaluating a product to meet their needs. (Retno Palupi et al., 2023) Consumptive behavior in the Islamic view is consumer behavior that has three basic values that are the foundation for the consumption behavior of the Muslim community, namely the belief in the existence of the Day of Resurrection and the afterlife, a Muslim has the concept of a successful life that is judged by the morals of the Islamic religion not by how much wealth he has and the position of wealth is a gift of Allah swt and not something that is inherently bad (Nurdian et al, 2020).

E-Money

Electronic Money (E-Money) is described in Bank Indonesia Regulation Number 11/12/PBI/2009. E-Money is a payment instrument that meets the following elements: a. Issued on the basis of the value of money deposited in advance to the issuer; b. The value of money is stored electronically in a server or chip media; c. Used as a means of payment to merchants who are not the issuers of the E-Money; d. The value of electronic money managed by the issuer is not a deposit as in the law regulating banking. In this study, server-based types of E-Money are used , namely LinkAja, OVO Cash, Gopay, Dana and ShopeePay. (Muji lestari et.al, 2023.)

APMK

Payment instruments in the form of debit cards, ATM cards and credit cards. The development of ATM cards is happening very rapidly, both in terms of convenience, use and benefits offered. Among the benefits are taking and depositing cash at ATM machines, remittances between accounts at the same bank or at other banks, payment of credit cards, electricity, telephone, and taxes, purchase of prepaid credit, phone banking facilities, and debit card facilities for goods purchase transactions. Credit cards are a type of APMK that can be used to pay debts or burdens arising from an economic activity (Nurdian et al., 2020).

Lifestyle

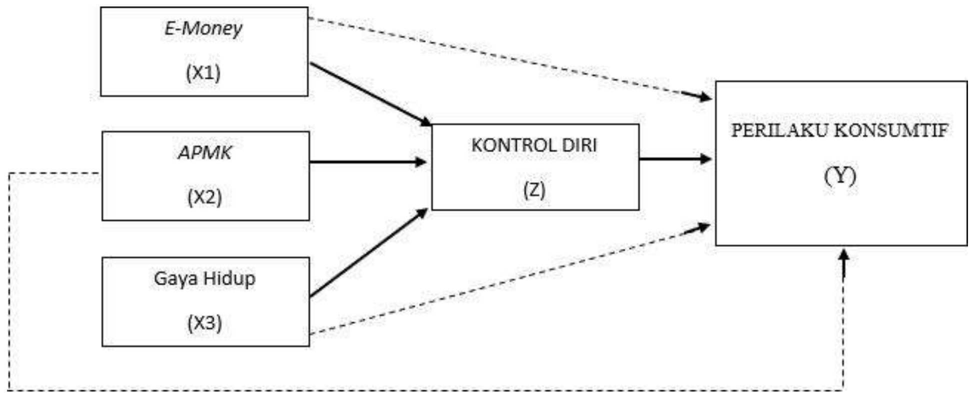
Lifestyle is a person's lifestyle shown in their interests, activities and opinions and describes a person who interacts with his environment (Firdaus & Pusposari, 2022).

Self-control

Self-control is synonymous with self-management and self-management and describes the repetitive process of determining the desired final state, comparing it with the current state, and then taking action to close the gap between the two (Supriyanto, 2023).

METHODS

This type of research is field research with a quantitative approach. (Sugiyono, 2018). The population in this study is Muslim students of Samarinda City with the criteria of E-Money and APMK Users. The sampling technique used is the Convenience Sampling Technique. (Siagian, 2006) and using the formula of Lemes show. (Caniago & Rustanto, 2022) Then the respondents in this study were Muslim students of Samarinda city as many as 97 respondents who were selected as a sample according to the specified criteria. The data collection technique in this study is by distributing questionnaires in print and google from. In this study, there are 3 (three) independent variables, 1 (one) dependent variable, and 1 (one) intervening variable. Then the data analysis techniques used are classical assumption test, multiple linear regression test, t test (partial), and sobel test using SPSS version 26.



Description:

: Direct influence

: Indirect influence

Figure 2. Conceptual Framework
Source: Author (2024)

RESULTS

Validity Test

Table 2. Results of the Validity Test of E-Money Variable

Indicator	Item	r-Statistics	r Table	
Benefits &	X1.1	0,612	0,361	Valid
Advantages	X1.2	0,702		
Convenience	X1.3	0,737	0,361	Valid
	X1.4	0,662		
Trust	X1.5	0,583	0,361	Valid
	X1.6	**0,701**		

Source: Primary Data processed (2024)

Table 3. Results of the Validity Test of APMK

Indicator	Item	r-Statistics	r-Table	
Interest	X2.1	0,683	0.361	Valid
	X2.2	0,831		
Utility	X2.3	0,612	0.361	Valid
	X2.4	0,588		

Source: Primary Data processed (2024)

Table 4. Results of the Validity Test of Lifestyle

Indicator	Item	r	r-Table	
Activity	X3.1	0,695	0,25069444	Valid
	X3.2	0,63		
Interest	X3.3	0,709	0,25069444	Valid
	X3.4	0,674		
Opinion	X3.5	0,756	0,25069444	Valid

Source: Primary Data processed (2024)

Table 5. Results of the Validity Test of Self-Control

Indicator	Item	r-Statistics	r Tabel	
Behavioral	Z1	0,69	0,25069444	Valid
Control	Z2	0,817		
Cognitive	Z3	0,645	0,25069444	Valid
Control	Z4	0,737		
Decision	Z5	0,546	0,25069444	Valid
control	Z6	0,738		

Source: Primary Data processed (2024)

Table 6. Results of the Validity Test of Consumptive Behavior

Indicator	Item	r-Statistics	r-Table	
Impulse	Y1	0,778	0,25069444	Valid
buying	Y2	0,759		
Waste	Y3	0,724	0,25069444	Valid
Looking for pleasure	Y4	0,574	0,25069444	Valid

Source: Primary Data processed (2024)

Based on tables 2-6, it can be seen that each variable shows that over all each statement item in the questionnaire is considered valid because the value of r-calculation > r-table.

Reliability Test

Table 7. Reliability Test

Variable	Nilai *Cronbach's Alpha*	
X1	0,72	*Reliable*
X2	0,608	*Reliable*
X3	0,725	*Reliable*
Z	0,75	*Reliable*
Y	0,648	*Reliable*

Source: Primary Data processed (2024)

Based on Table 7, it can be seen that the value of Cronbach Alpha > 0.60 which means that every statement item of all variables is Reliable.

CLASSICAL ASSUMPTION TEST RESULTS

Normality Test

Table 8. Normality Test Model I (X to Z)

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized residual
Normal Parameters	Mean	.0000000
	Std. Deviation	150.950.758
Most Extreme Differences	Absolute	.066
	Positive	.066
	Negative	-.058
Test Statistic		.066
Asymp. Sig. (2-tailed)		.200c,d

Source: Primary Data processed (2024)

Table 9. Normality Test Model II (X and Z to Y)

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
Normal	Mean	.0000000
Parameters	Std. Deviation	261.896.951
Most Extreme	Absolute	.087
Differences	Positive	.071
	Negative	-.087
Test Statistic		.087
Asymp. Sig. (2-tailed)		**.067c**

Source: Primary Data processed (2024)

Heteroscedasticity Test

Table 10. Heteroscedasticity Test Model I (X to Z)

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
(Constant)	-.724	1.151		-.629	.531
E-Money	.045	.041	.122	1.115	.268
APMK	-.024	.040	-.064	-.594	.554
Lifestyle	.002	.041	.005	.041	.967
Self-Control	.046	.035	.147	1.297	.198

Source: Primary Data processed (2024)

Table 11. Heteroscedasticity Test Model II (X, Z to Y)

	Unstandardized Coefficients		*Standardized Coefficients*		
	B	*Std. Error*	*Beta*	*T*	*Sig.*
(Constant)	4.442	1.785		2.489	.015
E-Money	-.065	.066	-.106	-.978	.331
APMK	-.086	.066	-.140	-1.307	.194
Lifestyle	.026	.063	.045	.420	.676

Source: Primary Data processed (2024)

Based on tables 10 & 11, it can be seen that the Sig. value of all variables > 0.05, so that no symptoms of heteroscedasticity occur.

Multicollinearity Test

Table 12. Multicollinearity Test Model I

	Unstandardized Coefficient		Standardized			Collinearity Statistics Tolerance	
	B	Std. Error	Beta	T	Sig.		VIF
(Constant)	10.590	3.201		3.308	.001		
E-Money	.164	.118	.137	1.386	.169	.892	1.121
APMK	.090	.118	.075	.764	.447	.908	1.101
Lifestyle	.393	.112	.345	3.501	.001	.903	1.107

Source: Primary Data processed (2024)

Table 13. Multicollinearity Test Model II

	Unstandardized Coefficient		Standardized			Collinearity Statistics Tolerance	
	B	Std. Error	Beta	T	Sig.		VIF
(Constant)	3.214	1.961		1.639	.105		
E-Money	.095	.069	.121	1.364	.176	.874	1.144
APMK	-.007	.069	-.008	-.096	.923	.902	1.108
Lifestyle	.242	.069	.324	3.495	.001	.798	1.253
Self-Control	.227	.060	.347	3.778	.000	.815	1.227

Source: Primary Data processed (2024)

Based on tables 12 & 13, from each variable of tolerance value > 0.1 and VIF <10, it can be concluded that the regression model in this study avoids the multicollinearity flurry.

Result

Table 14. Multiple Linear Analysis Test Results (Model 1)

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std.Error	Beta	T	Sig.
(Constant)	3.214	1.961		1.639	.105
E-Money	.095	.069	.121	1.364	.176
APMK	-.007	.069	-.008	-.096	.923
Lifestyle	.242	.069	.324	3.495	.001
Self-Control	.227	.060	.347	3.778	.000

Source: Primary Data processed (2024)

Based on table 14, it can be concluded that the results of the multiple linear regression calculation are as follows.

$$\gamma = 3.214 + 0.095\, X_1 - 0.007X_2 + 0.242\, X_3 + 0.227Z + \varepsilon \tag{1}$$

Based on the linear regression above, it can be identified as follows: 1) The value of the constant (a) has a positive value of 3.214 stating that the influence is unidirectional between the independent variable and the dependent variable.this states that if all independent variables including E-Money, APMK, Lifestyle and Self-Control are valued at 0 percent or do not change, then the value of consumptive behavior is 3.214; 2) The regression coefficient value for the E-Money variable is 0.095. This value states a positive (unidirectional) influence between the E-money variable and consumptive behavior. This means that if the E-money variable increases by 1%, then the consumptive behavior increases by 0.095 assuming that other independent variables are considered constant; 3) The regression coefficient value for the APMK variable is -0.007. This value states the negative influence (opposite direction) between the APMK variable and consumptive behavior. This means that if the APMK variable increases by 1%, then the consumptive behavior decreases by 0.007. Assuming other independent variables are considered constant; 4) The regression value for the Lifestyle variable was 0.242. This value expresses a positive (unidirectional) influence between the Lifestyle variable and consumptive behavior. This means that if the Lifestyle variable increases by 1%, then the Consumptive Behavior increases by 0.242 assuming that other independent variables are considered constant; 5) The regression coefficient value for the Self-Control variable was 0.227. This value expresses a positive (unidirectional) influence between the Self-Control variable and consumptive behavior. This means that if the Self-Control variable increases by 1%, then the consumptive behavior increases by 0.227 assuming that other independent variables are considered constant.

Coefficient of Determination (R^2)

Table 15. Determination Coefficient Result (R^2) Model I

Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.430[a]	.185	.159	2.66088

Source: Primary Data processed (2024)

Table 16. Determination Coefficient Result (R^2) Model II

Model Summary			
R	R Square	Adjusted R Square	Std. Error of the Estimate
.607[a]	.368	.341	1.54197

Source: Primary Data processed (2024)

Based on table 15, it can be seen that the value of the Adjusted R Square (determination coefficient) is 0.159 or 15.9%. This means that E-Money, APMK, and Lifestyle are 15.9% for Self-Control. While the rest (100%-15.9%) = 84.1% was influenced by other variables that were not studied. Meanwhile, based on table 16, it can be seen that the value of Adjusted R Square (determination coefficient) is 0.341. This means that E-Money, APMK, Lifestyle, and Self-Control are 34.1% against Consumptive behavior. While the rest (100%-34.1%) = 65.9%) was influenced by other variables that were not studied.

Hypothesis Test
Partial Test Result

Table 17. Partial Test Result

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std.Error	Beta	T	Sig.
Constant)	3.214	1.961		1.639	.105
E-Money	.095	.069	.121	1.364	.176
APMK	-.007	.069	-.008	-.096	.923
Lifestyle	.242	.069	.324	3.495	.001
Self-Control	.227	.060	.347	3.778	.000

Source: Primary Data processed (2024)

Based on the results of the t-test on Model I (X to Y) table 17 above, it can be concluded that: 1) The variable coefficient of E-Money has a value of 0.176, it is known that the standard significance value is 0.05. So 0.176 > 0.05 and the t-value is 1.364 < t table 1.986. So it can be concluded that H1 is rejected, which means that the E-Money variable does not have a significant influence on the consumptive behavior of Muslim students in Samarinda; 2) The coefficient of the APMK variable has a significance value of 0.923, it is known that the standard significance value is 0.05. Then 0.923 > 0.05 and the t-value is -0.096 > t table -1.986. So it can be concluded that H2 was rejected, which means that the APMK variable does not have a significant influence on the consumptive behavior of Muslim students in Samarinda; 3) The Lifestyle variable coefficient has a significance value of 0.001, it is known that the standard significance value is 0.05. So 0.001 < 0.05 and the t-value is calculated 3.495 > t table 1.986. So it can be concluded that H4 is accepted, which means that the Lifestyle variable has a significant influence on the consumptive behavior of Muslim students in Samarinda; 4) The coefficient of the Self-Control variable has a significance value of 0.000, it is known that the standard significance value is 0.05. So 0.000 < 0.05 and the value of t is calculated 3.778 > t table 1.986. So it can be concluded that H4 is accepted, which means that the Self-Control variable has a significant influence on the consumptive behavior of Muslim students in Samarinda.

Table 18. Partial Test Result

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std.Error	Standardized Coefficients Beta	T	Sig.
Constant)	10.590	3.201		3.308	.001
E-Money	.164	.118	.137	1.386	.169
APMK	.090	.118	.075	.764	.447
Lifestyle	.393	.112	.345	3.501	.001

Source: Primary Data processed (2024)

Based on the results of the t-test in Model II (X to Z) table 18 above, it can be concluded that: 1) The variable coefficient of E-Money has a significance value of 0.169, it is known that the standard significance value is 0.05. So 0.169 > 0.05 and the t-value is calculated as 1.386 < t table 1.986. So it can be concluded that H5 was rejected, which means that the E-Money variable does not have a significant influence on the Self-Control of Muslim students in Samarinda; 2) The variable coefficient of APMK has a significance value of 0.447, it is known that the standard significance value is 0.05. So 0.447 > 0.05 and the t-value is 0.764 < t table 1.986. So it can be concluded that H6 is rejected which means that the APMK variable does not have a significant influence on the Self-Control of Muslim students in Samarinda; 3) The coefficient of the Lifestyle variable has a significance value of 0.001, it is known that the standard significance value is 0.05. Then 0.001 < 0.05 and the t-value is calculated 3.501 > the t-value of the table 1.986. So it can be concluded that H7 is accepted, which means that the Lifestyle variable has a significant influence on the self-control of Muslim students in Samarinda.

Sobel Test.

To test the influence of intervening variables as variables that mediate between dependent and independent variables, there are 2 tests / models (Ghozali, 2019). The sobel test is used to test the indirect strength of independent variables (exogenous) against dependent variables (endogenous) through intermediate or intervening variables. The sobel test uses the z test *https://quantpsy.org/sobel/sobel.htm* website. Based on the results of the mediation test using the z test, a value of 1,304 was obtained. It can be concluded that the test value z is 1.304 < 1.96. So H8 is rejected, which means that self-control does not mediate the relationship between E-Money and students' consumptive behavior. **Then Based on the results of the sobel test, H8 is rejected, so it can be said that Self-Control (Z) does not mediate the influence of E-Money on consumptive** behavior because the significance level is more than 5% (p-value = 0.19203317). In addition, the role of self-control as a mediating variable is not mediation because the direct influence of E-money on consumptive behavior is not significant (0.176 > 0.05)

Based on the results of the mediation test using the z test, a value of 0.747 was obtained. It can be concluded that the test value z is 0.747 < 1.96. So H9 is rejected, which means that self-control does not mediate the relationship between APMK and students' consumptive behavior. Based on the results of the sobel test, H9 was rejected, it can be said that Self-Control does not mediate the influence of APMK on consumptive behavior because the significance level is more than 5% (p-value = 0.4546593). In addition, the role of self-control as a mediating variable is not mediation because the direct influence of APMK on consumptive behavior is not significant 0.923 > 0.05.

Based on the results of the mediation test using the z test, a value of 2,572 was obtained. It can be concluded that the test value z is 2.572 > 1.96. So H10 is accepted, which means that self-control partially mediates the relationship between lifestyle and students' consumptive behavior. Based on the results of the sobel test, H10 is accepted, so it can be said that Self-Control (z) mediates the influence of Lifestyle on consumptive behavior because the significance level is less than 5% (p-value = 0.01008992). In addition, the role of self-control as a mediation variable is partial mediation because the direct influence of lifestyle on consumptive behavior is significant (0.001<0.05). that is, part of the direct influence of Lifestyle on consumptive behavior is explained through Self-Control, but there is also a direct influence that is not mediated by Self-Control.

E-Money does not have a significant effect on Consumptive Behavior

This study shows that E-Money does not have a significant effect on consumptive behavior. This is because the significance value is 0.176 > from 0.05 and the t-value is 1.364 < t table 1.986. This research is in line with the research that has been conducted by (Widiyanti et al., 2022). With the results that E-Money has no effect on consumptive behavior. This is because there are several things such as balance limitations, alternative payment options, financial education, spending control, financial awareness, and self-control, which prevent consumptive behavior. One example is that good financial education will be able to help individuals to manage their finances wisely and high self-control tends to be able to refrain from impulsive purchases, even though using E-Money

APMK did not have a significant effect on consumptive behavior

This study showed that APMK did not have a significant effect on consumptive behavior. This is because the significance value is 0.923 > from 0.05 and the t-value is -0.096 < t table 1.986. This research is in line with research that has been conducted by (Achir & Kusumaningrum, 2021). With the result that credit cards have no effect on consumptive behavior. This is due to several factors such as high financial awareness and more careful spending when using credit cards, they tend to pay attention to credit card bill payment obligations and try to avoid uncontrolled debt. Cash payment preference, some students prefer to use cash or debit cards rather than credit cards to control their spending. The use of credit cards is considered a form of debt that must be paid in the future, so they tend to avoid using credit cards in their daily transactions. And Limitations of Use, Credit cards may not be accepted in all places or by all sellers, especially in campus environments or certain places frequented by students. This can limit the use of credit cards and make students prefer other payment methods that are easier to accept. Lifestyle has a significant effect on Consumptive Behavior.

Lifestyle has a significant effect on Consumptive Behavior.

This study shows the results that Lifestyle has a significant and positive effect on consumptive behavior. This is because the significance value is 0.001 > from 0.05 and the t-value is 3.495 > t table 1.986. This research is in line with research that has been conducted by (Al Arif & Imsar, 2023). With the results that lifestyle affects consumptive behavior. This is because Individuals who have a high lifestyle tend to consume luxury products as a symbol of prestige and honor, without considering their actual needs. In addition, a consumptive lifestyle can also be influenced by other factors such as social media, peer pressure, and the dominant consumption culture in the individual's environment.

E-Money does not have a significant effect on Self-Control In this study

the results show that E-Money does not have a significant effect on self-control. This is because the significance value is 0.169 > from 0.05 and the t-value is 1.386 < t table 1.986. This research is in line with research that has been conducted by (Rohmawati & Zulkipli, 2022). With the result that E-Money has no effect on self-control. This is because although E-money provides convenience and speed in transactions, there are several factors such as factors such as lack of financial awareness, dependence on technology, promotions and discounts and lack of physical interaction. Some of the factors above can inhibit or reduce a person's ability to control themselves in their financial management.

APMK does not have a significant effect on self-control In this study

The results show that APMK does not have a significant effect on self-control behavior. This is because the significance value is 0.923 > from 0.05 and the t-value is 0.764 < t table 1.986. This research is in line with the research that has been conducted by (Minibas-Poussard et al., 2018). With the results that the use of payment means using cards such as credit cards has no effect on the self-control of students in Istanbul, Turkey. This is because the tendency of every individual to use a means of payment using a card in the form of a credit card is not always related to self-control. In the consumption culture in Turkey, whether or not there is self-control, they consider the use of credit cards as a form or measure of savings as well as the ability to make purchases in cash. It can be said that a person who uses a credit card can still control their finances.

Lifestyle has a significant effect on Self-Control.

This study shows the results that Lifestyle has a significant and positive effect on Self-Control. This is because the significance value is 0.001 < from 0.05 and the t-value is 3.501 > t table 1.986. This research is in line with research that has been conducted by (Wibowo et al., 2023). With the results that lifestyle affects the self-control of students of the guidance and counseling study program at the University of PGRI Semarang. This is because lifestyle is influenced by two factors, namely internal factors and external factors. Internal factors such as a view of life that is filled with curiosity and fulfills a sense of pleasure and satisfaction while external factors such as friendship and family. Phenomena such as hedonistic lifestyles arise as a result of the development of the times and technology, especially among students. In this case, it is important for a person to control themselves so as not to fall into a hedonistic lifestyle.

Self-Control has a significant effect on Consumptive Behavior

This study shows the results that self-control has a significant effect on consumptive behavior. This is because the significance value is 0.000 < from 0.05 and the t-value is 3.778 > t table 1.986. This research is in line with research that has been conducted by (Dewi et al., 2021). With the results that self-control has a significant effect on the consumptive behavior of S1 Accounting students in Bali Province. This is because students have efforts to suppress desires or desires to engage in excessive consumptive behavior and have the ability to regulate and direct an individual to spend his money according to his needs. In this case, students have a high level of self-control so that they are able to spend their money wisely, not just fulfill their desires. Self-control is basically the ability that a person has to control their behavior so that they do not behave excessively, because the higher a person's self-control, the lower the consumptive behavior, and vice versa, the lower the self-control, the higher the consumptive behavior.

Self-control cannot mediate E-Money against consumptive behavior Muslim Students of Samarinda City In this study.

In this study, self-control does not mediate E-Money against consumptive behavior. This is because the z-test value is 1,304< 1.96. And based on the results of the Sobel Test, a value (P-value = 0.19203317) was greater than 5%. In mediation analysis, there are three types of mediation effects, namely full mediation, partial mediation, and no mediation. In this study, it is stated that there is no mediation, which means that the self-control variable cannot be a bridge or link between E-Money and Consumptive Behavior and there is no influence of the use of E-Money on students' self-control.

This research is in line with research that has been conducted by (Antika et al., 2022) with the result that self-control cannot mediate or electronic wallets on the consumptive behavior of students from the Faculty of Economics and Business class of 2019 at the

University of Muhammadiyah Riau. This is because self-control does not act as a link between the use of E-money and consumptive behavior, there are several other factors such as financial literacy, lifestyle spending habits, and satisfaction in using E-money services are more significant in influencing consumptive behavior than the level of individual self.

Self-control cannot mediate APMK on consumptive behavior of Muslim students in Samarinda City In this study.

APMK did not have a significant effect on consumptive behavior after being mediated by self-control. This is because the value of the z test is 0.747 < 1.96 and based on the results of the sobel test obtained a value (p- value = 0.4546593) greater than 5%. In mediation analysis, there are three types of mediation effects, namely full mediation, partial mediation, and no mediation. In this study, it is stated that there is no mediation, which means that the self-control variable cannot be a bridge or link between APMK and Consumptive Behavior and there is no influence of the use of APMK on student self-control.This research is in line with research that has been conducted by (Liu & Dewitte, 2021). With the result that self-control is not able to mediate APMK against students' consumptive behavior. This is because the use of credit cards does not have a relationship related to self-control and consumptive behavior. The more dominant factors such as shopping preferences, environment, culture and income level can affect the relationship between credit card use and consumptive behavior. Thus, without self-control, the use of E-money and consumptive behavior have a direct relationship.

Self-control can mediate Lifestyle on consumptive behavior of Muslim Students in Samarinda City In this study.

Self-control can mediate Lifestyle on consumptive behavior of Muslim Students in Samarinda City. This is because the z-test value is 2,572 > 1.96. And based on the results of the sobel test, a value (P- value = 0.01008992) was greater than 5%. In mediation analysis, there are three types of mediation effects, namely full mediation, partial mediation, and no mediation. In this study, it is stated that mediating partially, which means that the self-control variable can be a bridge or link between Lifestyle and Consumptive Behavior and there is a significant influence of Lifestyle on students' self-control. This research is in line with the research that has been conducted by . With the results that self-control is able to mediate the relationship between lifestyle and consumptive behavior in students who use the Shopee application. This is because an individual tends to be able to resist the temptation to behave consumpively even in the context of a hedonistic lifestyle due to having a strong level of self-control, in addition to self-control acts as a filter that can regulate a person's lifestyle that affects that behavior. Lifestyle in this case emphasizes satisfaction with self-pleasure in shopping, but lifestyle does not mean being the main factor in encouraging consumptive behavior.

CONCLUSION

This study concludes that the use of E-Money and APMK does not have a significant influence on the consumptive behavior of Muslim students in Samarinda City. Although this financial technology makes transactions easier, factors such as self-control and lifestyle play a greater role in determining consumptive behavior. Lifestyle has been shown to have a significant and positive influence on consumptive behavior, showing that students with a more consumptive lifestyle tend to spend more, regardless of the use of digital payment instruments. On the other hand, self-control plays an important role in resisting consumptive urges that may be triggered by lifestyle but does not serve as a mediator between the use of E-Money or APMK and consumptive behavior. Overall, the study emphasizes that although digital payment instruments are growing in popularity, students' consumptive behavior is more influenced by their lifestyle and ability to control themselves, which is in line with Islamic values that promote balance in consumption.

This research has several important implications, both in academic and practical contexts. First, the results of the study that show that E-Money and APMK do not have a significant influence on students' consumptive behavior indicate that the adoption of financial technology does not necessarily lead to an uncontrolled increase in consumption. This provides a new view that although digital payment technology is increasingly evolving, other factors such as self-control and lifestyle play a more dominant role in influencing consumptive behavior. These implications are important for policymakers and financial service providers to consider that financial education and the development of self-control among users are far more crucial than simply restricting access to or use of digital means of payment.

Furthermore, this study underlines the important role of lifestyle in encouraging consumptive behavior among students. These implications suggest that consumptive lifestyles, often influenced by social media and consumerist culture, can encourage students to shop more than necessary. Therefore, educational institutions and communities need to increase their efforts in educating students about the importance of a balanced and wise lifestyle in managing personal finances. Programs that emphasize financial literacy, responsible financial management, and strengthening self-control need to be developed to help students avoid the trap of an excessive consumptive lifestyle.

In addition, this study has implications for educators and policymakers in Samarinda City, where the majority of the population is Muslim. Given that Islamic teachings emphasize balance and unfulfilled consumption, the results of this study can be used to develop curricula and educational programs that are more in line with religious values. Thus, students can be invited to understand the importance of controlling their consumptive behavior and applying the principles of Islamic economics in daily life, especially in the context of the use of modern financial technology.

Finally, from the perspective of financial product and service development, the results of this research provide insight for banks and financial service providers to create features that support better financial management for users, especially students. For example, developing an app with features that can help users monitor and control their spending, or providing brief education about financial literacy directly in the app, can be an important step in helping users manage their finances more wisely. Thus, this research not only contributes to academic understanding, but also offers practical solutions to improve the financial well-being of students in the digital era.

Based on the results of the research that has been described above, the researcher proposes several suggestions that are expected to be used as reference materials in future studies. Some suggestions are as follows: 1) For Banking, it can increase education about personal financial management in the form of seminars and educational content in the application such as brief and practical tips on managing user finances properly, as well as the development of features that help monitor user spending in the form of spending analysis and spending limit warnings and designing products that help users manage their finances as well as conducting surveys and requesting Feedback from users of the product or service to better understand their needs and preferences related to self-control and financial management; 2) For the next researcher, it is recommended to consider other factors that may affect student self-control such as lack of financial awareness, income level, environment, culture, and the influence of promotions or discounts, considering that the results of this study show that E-Money and APMK do not have a significant effect on student self-control which may be caused by students seeing the benefits and ease of transactions more than the aspect of their financial control or use cash more for certain reasons, including limited access to or ability to use E-Money and APMK.

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