
**THE INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE, SELF-
CONTROL AND E -MONEY ON CONSUMER BEHAVIOR OF
EMPLOYEES OF YOUTH, SPORTS AND TOURISM SERVICE OF
TABALONG REGENCY, SOUTH KALIMANTAN**

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*Influence Literacy Finance, Lifestyle, Control Self And E-Money To Behavior
Consumptive Employee Service Youth, Sports And Tourist Regency Tabalong,
South Kalimantan.*

*This study aims to determine both simultaneously and partially how much
influence financial literacy, lifestyle, self-control and e -money have on the
consumer behavior of employees of the Youth, Sports and Tourism Office of
Tabalong Regency . and the most dominant influential variables .*

*Study This use quantitative method with a population of 35 (thirty five) people
And saturated sampling h. This research instrument tested using validity tests and
reliability tests , then classical assumption tests were carried out which included
normality tests, multicollinearity tests And heteroscedasticity test. The data were
then analyzed using multiple linear regression .*

*The results of this study indicate that Financial Literacy, Lifestyle, Self-
Control, and E-Money have a significant influence on both in a way simultaneous
and also partial on the Consumptive Behavior of Employees of the Youth, Sports,
and Tourism Office of Tabalong Regency . The variable that has the most dominant
influence is Self-Control .*

**Keywords : Financial Literacy, Lifestyle, Self Control, E-Money and Behavior
Consumptive**

INTRODUCTION

Consumption activities will never be separated from human life because human needs are unlimited and humans can fulfill all their needs. However, in essence, humans always feel lacking or always feel never satisfied with something. When one need is fulfilled, another need will arise. Items that were previously called secondary needs turn into primary needs, and glamorous items become secondary needs, even tending to become primary needs. This behavior can be influenced by oneself (internal) or caused by external influences (external). Internal

behavior can be part of a person's character or desires , while external behavior is persuasive things that make someone influenced by something. According to Notoatmodjo (2003) behavior can be defined as everything that is observed from physical, verbal, or non-verbal actions produced by individuals or groups of individuals in interaction with their environment . The word consumptive means wasteful, which consumes goods and service excessively (Gumulya & Widiastuti, 2013). According to Suyasa and Fransisca (in Lestarina, 2017:3) consumer behavior is the act of buying goods not to fulfill needs but to fulfill desires. desires, which are carried out excessively, resulting in waste and cost inefficiency. According to Santrock (2012), during their employment, individuals tend to like various new things that are quite challenging for them, this is because employees strive to achieve independence and find their identity. Impact social from behavior consumptive is can cause inequality between society . Besides that , employee can interesting self And No Want to be friends with Friend One his group because feel No can fulfil style life like his friends (Riska , 2016). Because sometimes employee buy something No Because need will but Because other people's opinions are very important for him as well as want to seen interesting similar his friends . For comply behavior consumptive for somebody need costs that are not A little .

METHOD

This research is quantitative in nature which aims to explain the causal relationship between variables through hypothesis testing. So this research is included in the explanatory type, namely the type of research that aims to find potential relationships between one variable and another or how one variable affects another variable.

RESULTS AND DISCUSSION

Recapitulation response Respondent aiming For describe variables – variables study through interpretation distribution frequency answer Respondent in a way overall .

Table 1.1
Distribution Variable Item Frequency Literacy Finance (X1)

Questi on Items	STS		TS		N		S		SS		Aver age	Total
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
X1.1	0	0	0	0	3	9	21	60	11	31	3.89	148
X1.2	0	0	0	0	16	46	6	17	13	37	3.61	137
X1.3	0	0	0	0	16	46	7	20	12	34	3.58	136
X1.4	0	0	0	0	3	9	14	40	18	51	4.08	155

Source : Data processed 2025

Table 1.2

Distribution Frequency of Lifestyle Variable Items (X2)

Question Items	STS		TS		N		S		SS		Aver age	Total
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
X2.1	0	0	0	0	6	17	19	54	10	29	4.11	144
X2.2	0	0	0	0	6	17	22	63	7	20	4.03	141
X2.3	0	0	0	0	4	11	16	46	15	43	4.31	151

Source : Data processed 2025

Table 1.3
Distribution Variable Item Frequency Control Self (X3)

Question Items	STS		TS		N		S		SS		Aver age	Total
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
X3.1	0	0	2	6	4	11	11	31	18	51	4.29	150
X3.2	0	0	3	9	3	9	12	34	17	49	4.23	148
X3.3	0	0	4	11	10	29	8	23	13	37	3.86	135

Source : Data processed 2025

Table 1.4
Distribution Variable Item Frequency E-Money (X4)

Question Items	STS		TS		N		S		SS		Aver age	Total
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
X4.1	0	0	0	0	7	20	19	54	9	26	4.06	142
X4.2	0	0	0	0	9	26	18	51	8	23	3.97	139
X4.3	0	0	0	0	10	29	16	46	9	26	3.97	139

Source : Data processed 2025

Table 1.5
Distribution Variable Item Frequency Behavior Consumptive (Y)

Question Items	STS		TS		N		S		SS		Aver age	Total
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
Y1.1	0	0	1	3	3	9	14	40	17	49	4.34	152
Y1.2	0	0	0	0	3	9	14	40	18	51	4.43	155
Y1.3	0	0	2	6	5	14	10	29	18	51	4.26	149
Y1.4	0	0	0	0	2	6	17	49	16	46	4.40	154

Source : Data processed 2025

1. Financial Literacy, Lifestyle, Self-Control and *E-Money* simultaneously have a significant influence on Behavior Consumptive Behavior of Tabalong Regency Youth, Sports and Tourism Office Employees. The results of the research findings can be concluded that employees of the Tabalong Regency Youth, Sports and Tourism Office need to suppress Consumptive Behavior by how to

improve understanding of Financial Literacy, increase knowledge about Lifestyle and streamline effective Self-Control and be able to utilize easy and convenient payment facilities through E-Money, so that employee Consumptive Behavior can be controlled. Study This in line with research conducted by Alfina Ratna Wardani on 2024 with title " Influence Literacy Finance , Lifestyle , and Control Self to Behavior Consumptive (Study Case Student Management Finance Syariah UIN Sayyid Ali Rahmatullah The city of Tulungagung 2020-2023) with results Good In general simultaneous and also in a way partial Literacy Finance , Lifestyle , and Control Self own influence positive And significant to Behavior Consumptive student Management Finance Sharia at UIN Sayyid Ali Rahmatullah Tulungagung . But in study This I add E-Money variables and choose subject study in the form of Employee Service Youth , Sports And Tourist Regency Tabalong .

2. Financial Literacy partially has a significant effect on the Consumptive Behavior of Employees of the Youth, Sports and Tourism Office of Tabalong Regency. This study is in accordance with the research of Kinayung, Dwiki Anggun Wendar, in 2023, entitled The Influence of Financial Literacy, Financial Inclusion, Peers and Pocket Money on the Consumptive Behavior of Private College Students in Yogyakarta, The results of the study show that, 1) financial literacy has a significant effect on the Consumptive Behavior of Private College Students in Yogyakarta, 2) Financial inclusion has a significant effect on the Consumptive Behavior of Private College Students in Yogyakarta, 3) Peers have a significant effect on the Consumptive Behavior of Private College Students in Yogyakarta, and 4) Pocket money has a significant effect on the Consumptive Behavior of Private College Students in Yogyakarta. The results of this study are supported by the theory according to expert opinion (Kaly, Hudson and Vush 2008) which defines financial literacy as the ability to understand financial conditions and financial concepts and to change that knowledge appropriately into behavior.
3. Lifestyle partially has a significant effect on the Consumptive Behavior of Employees of the Youth, Sports and Tourism Office of Tabalong Regency. This study is in line with the research of Adinda, Syahla (2023), entitled The Influence of Financial Literacy, Lifestyle, and E-Commerce on the Consumptive Behavior of Accounting Students at the University of Lampung. The results of this study conclude that financial literacy has a negative effect and does not show a significant relationship to the consumptive behavior of Accounting students at the University of Lampung, on the contrary, lifestyle and E-Commerce have a positive and significant effect on the consumptive behavior of Accounting students at the University of Lampung . Based on the frequency of dominant agreeable answers from research respondents about the Lifestyle variable, namely about maintaining excessive Activities, Limited Interests, and Excessive Opinions so that Consumptive Behavior will be well controlled. This is supported by the view of Sunarto (in Silvya 2009; 93) showing that lifestyle is how people live, how they spend money and how they

allocate their time. The lifestyle dimension is a classification of consumers based on AIO activities, interests and opinions .

4. Self-Control partially has a significant effect on the Consumptive Behavior of Employees of the Youth, Sports and Tourism Office of Tabalong Regency. The findings of this study are in line with the research conducted by Merliana, Widyawati in 2024, entitled The Influence of Conformity and Self-Control on Online Shopping Consumptive Behavior in the Perspective of Islamic Economics (Study on Students of Uin Raden Intan Lampung). The results of the study in the perspective of Islamic economics on consumptive behavior in QS Al-Isra ': 27 that in Islamic teachings consumers are prohibited from consuming excessively and behaving israf, namely buying goods that do not provide benefits because it will give birth to a consumptive lifestyle. Islam recommends consuming according to needs and not just because of desires. This matter supported by view Control self (Ghufroon & Risnawita , 2012) is interpreted as as ability For arranging , guiding , arranging And direct form behavior that can bring to direction consequence positive . One of the potential that can developed And used individual during the processes in life , including in face conditions in the environment surrounding area .
5. *E-Money* partially has a significant influence on behavior Consumptive Employees of the Youth, Sports and Tourism Service of Tabalong Regency. Study This in line with study Marcellino Bi Rahmanda Agasi And Dwi Nita Aryani , 2024 with title Influence Literacy Finance , Lifestyle , *E-Money* against Behavior Consumptive Generation Millennials with Control Self As Moderation . This is supported by view Vhistika , 2017, said that *E-Money* is innovation tool payment as it should be Money cash that makes it easy its users . A number of Money cash entered in product *E-Money* Where mark a number of Money cash will listed on product The next *E -Money* can used For transact And reduce in accordance with the nominal transaction made .
6. Self-Control is a variable that has a dominant influence on the Consumer Behavior of Employees of the Youth, Sports and Tourism Office of Tabalong Regency. The findings of this study are new findings because in previous studies the variables that have a dominant influence were not used as problem formulations or hypotheses. Employees of the Youth, Sports, and Tourism Office of Tabalong Regency need to improve self-control to distinguish between needs and wants, so that they can manage their finances wisely. With good self-control, employees can avoid impulsive purchases, set aside money for savings or investment, and reduce stress due to financial problems.

CONCLUSION

1. Financial Literacy, Lifestyle, Self-Control and *E-Money* simultaneously influential significant impact on the Consumer Behavior of Employees of the Youth, Sports and Tourism Service of Tabalong Regency.

2. Financial Literacy, Lifestyle, Self-Control and *E-Money* have a significant influence partially on the Consumptive Behavior of Employees of the Youth, Sports and Tourism Service of Tabalong Regency.
3. The variable that has a dominant influence on the Consumptive Behavior of Employees of the Youth, Sports and Tourism Service of Tabalong Regency is Self-Control .

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