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Caught in the Feed: How Social Media and Lifestyle Override Financial Awareness Among Students

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Abstract

This study investigates the influence of social media, lifestyle, and personal financial management on students' consumptive behavior. The research was conducted at Tanah Laut State Polytechnic involving students of the Accounting Study Program from the 2022 and 2023 cohorts. A total of 181 respondents were selected using purposive sampling. The study adopted a quantitative approach with data collected through a structured questionnaire. The collected data were analyzed using multiple linear regression assisted by SPSS version 26. The results reveal that, partially, social media and lifestyle have a significant and positive influence on students' consumptive behavior. In contrast, personal financial management does not significantly affect students' consumptive tendencies. The simultaneous analysis indicates that all three variables social media, lifestyle, and personal financial management collectively have a significant positive influence on consumptive behavior among students. The findings of this study suggest that digital exposure and lifestyle orientation are dominant factors influencing consumption decisions among students, whereas internal financial control has a weaker individual impact. These results provide a clear overview of the behavioral tendencies in student consumption and highlight the role of social and financial factors in shaping those behaviors.

Keywords: Social Media, Lifestyle, Personal Financial Management, Consumptive Behavior.

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1. Introduction

The advancement of information technology has brought significant changes in various aspects of human life. Increasingly accessible internet and widespread smartphone usage have encouraged people to stay digitally connected at all times. One of the most prominent results of this development is the emergence of social media, which has not only served as a communication platform but also shaped the way individuals consume information, products, and lifestyle content (Fajriyah & Listiadi, 2021). Social media has now become a powerful commercial space. Digital marketing strategies through influencers, advertisements, and endorsements create psychological pressure on users, pushing them toward impulsive buying behavior (Condrobimo & Mitchel, 2023). Young people, especially university students, are among the most vulnerable groups due to their high intensity of social media use. Many students purchase items not based on needs, but because they are attracted to the appearances or lifestyles presented by others on social media (Bowo et al., 2023).

Students are a productive age group undergoing a transition toward emotional and intellectual maturity. During this phase, they begin forming their personal identities, including preferences related to lifestyle, consumption patterns, and financial management. However, most students do not yet earn regular income and rely on financial support from their parents. Consequently, their ability to manage personal finances is often limited. Low financial literacy combined with a strong desire to keep up with modern trends can trigger irrational consumptive behavior (Chairunisa & Widhiastuti, 2023). Recent studies show an increasing trend in student consumptive behavior in 2024. This reflects how consumptive lifestyles have become part of today's social reality, where the desire to follow trends and maintain an attractive digital presence leads to social pressure. Many individuals, including students, adapt their lifestyles merely to gain social recognition, even at the cost of their financial well-being (Aini & Andjarwati, 2020).

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Personal financial management is often not a priority among productive age groups (Kurnia, 2025). A lack of understanding in financial planning causes many individuals to live without clear budgeting, fail to distinguish between needs and wants, and neglect the importance of saving (Assyfa, 2020). In this study, personal financial management is raised as an independent variable, which has not previously been studied specifically in relation to student consumptive behavior. This opens new research opportunities to enrich the study of contributing factors to consumptive behavior and provides a foundation for developing financial literacy strategies in the future.

(Asrun & Gunawan, 2024) revealed a significant influence of social media, lifestyle, and financial literacy on consumptive behavior among Generation Z in Medan City, where financial literacy acted as a mediating variable. However, the study did not explore the context of student populations in non-metropolitan areas with different socioeconomic characteristics.

Tanah Laut State Polytechnic, located in a rural district with no modern shopping malls, presents a unique research context. Students in this area generally come from backgrounds rooted in community values, with strong local cultural ties. Economically, they tend to prioritize primary needs. Although physical access to shopping centers is limited, exposure to social media remains high, potentially shaping consumption patterns similar to those in urban populations. Based on the aforementioned background, this study aims to examine the influence of social media, lifestyle, and personal financial management on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic. The research employs a quantitative approach using a survey method, distributing questionnaires to students from the 2022 and 2023 cohorts. Data are analyzed using multiple linear regression to determine the effect of each independent variable on the dependent variable. The results are expected to provide empirical insights into the consumptive behavior of students in non-metropolitan areas and serve as a basis for developing strategies to strengthen student financial awareness.

2. Literature Review

2.1. Social Media

Social media affects students' consumptive behavior through continuous exposure to visual content such as luxury lifestyles, product promotions, and current trends. Platforms like Instagram and TikTok often encourage impulsive buying as students seek to maintain social image or follow digital trends (Bowo et al., 2023). According to (Asrun & Gunawan, 2024), students who are more active on social media tend to have stronger consumptive tendencies due to higher exposure to persuasive content.

H_1: Social media has a positive influence on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic.

2.2. Lifestyle

Lifestyle reflects daily habits, values, and personal choices, including consumption preferences. Students with a more hedonistic lifestyle often prioritize spending for appearance and social status over real needs (Tadongeka & Rosyada, 2024). Exposure to social pressure and digital trends reinforces this pattern. (Asrun & Gunawan, 2024) found that lifestyle has a significant positive impact on students' consumptive behavior.

H2: Lifestyle has a positive influence on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic.

2.3. Personal Financial Management

Personal financial management is a key skill that helps individuals control their spending and make rational decisions. Students with poor financial habits are more likely to spend impulsively, especially when influenced by social and lifestyle pressures (Asrun & Gunawan, 2024). While previous research placed financial management as a dependent variable, this study examines it as a factor that may influence consumptive behavior (Citra & Komara, 2025).

H3: Personal financial management has a positive influence on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic.

2.4. Consumptive Behavior

Social media, lifestyle, and personal financial management are interconnected factors that may shape students' spending patterns. Content on social media often promotes aspirational lifestyles, while a lack of financial planning can drive students to spend beyond their means (Citra & Komara, 2025). Although previous studies examined these variables separately, few have addressed their combined influence. (Asrun & Gunawan, 2024) found that both social media and lifestyle individually affect consumption behavior, making it relevant to examine their joint effect.

H4: Social media, lifestyle, and personal financial management simultaneously have a positive influence on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic.

3. Methods

3.1 Research Object

This study focuses on students of the DIII Accounting Study Program at Tanah Laut State Polytechnic, specifically from the 2022 and 2023 cohorts. These students were chosen due to their academic background in finance and accounting, which is expected to influence their understanding of personal financial management. The institution's rural location also provides a unique social and economic context, making it relevant to explore their consumptive behavior influenced by social media, lifestyle, and financial habits.

3.2 Type and Source of Data

This study adopts a quantitative approach, utilizing primary data collected through a structured questionnaire distributed via Google Form. The target population comprises 330 students, and the appropriate sample size was calculated using Slovin's formula with a margin of error of 5%, resulting in 181 respondents. The sampling technique applied was purposive sampling, based on specific criteria such as active enrollment, awareness of consumptive behavior, regular use of social media, and basic personal financial management. The sample calculation is presented in Equation (1), which outlines the application of Slovin's formula.

$$n = \frac{N}{1+N(e)^2} \quad (1)$$

After using this formula, the total samples obtained are $\frac{330}{1+330(5\%)^2} = \frac{330}{1,825} = 180.82 \approx 181$

3.3 Data Collection Technique

Data were collected using a closed-ended questionnaire measured with a 4-point Likert scale (Strongly Agree = 4 to Strongly Disagree = 1), which avoids neutral answers and helps capture respondents' tendencies more clearly (Liska et al., 2022).

3.4 Operational Definitions of Variables

The variables used in this study are latent. The first latent variable is consumptive behavior acting as the dependent variable. The second, the third, and the fourth perform as the independent variables: social media, lifestyle, and personal financial management. Each indicator of consumptive behavior mention the study of Lubis et al., (2020), social media denotes the study of Anggraini et al., (2023), Anggraini et al., (2023), and Ningrum & Roostika, (2021), lifestyle refers to the study of Wahyuni & Habibburahman, (2024), and personal financial management indicates the study of Prihartono & Asandimitra, (2020), where the statement for each indicator exist in Table 1.

Table 1. Consumptive behavior, social media, lifestyle, personal financial management, and their indicators

Variable	Indicator	Source
Consumptive behavior	1. Impulsiveness 2. Wastefulness 3. Pleasure-seeking 4. Satisfaction-seeking	(Lubis et al., 2020)

Variable	Indicator	Source
Media social	1. Intensity 2. Promotional influence 3. Decision-making 4. Opinions 5. Trends	(Anggraini et al., 2023), (Mariatussadiah, 2024), (Ningrum & Roostika, 2021)
Lifestyle	1. Activities 2. Interests 3. Opinions	(Wahyuni & Habibburahman, 2024)
Personal financial management	1. Controlling expenditures 2. Planning for future finances 3. Saving	(Prihartono & Asandimitra, 2020)

3.5 Data Analysis Technique

3.5.1 Descriptive Statistics

Descriptive statistics were used to summarize and describe the characteristics of the collected data in numerical or graphical formats, providing a general overview of each variable without drawing inferential conclusions (Wahyuni, 2020).

3.5.2 Instrument Testing

a. Validity Test

Validity was tested by correlating each item with the total score using the Pearson correlation. An item is considered valid if the value of $r_{count} > r_{tabler}$ with a significance level of 5% ($\alpha = 0.05$) (Wahyuni, 2020).

b. Reliability Test

Reliability was assessed using the Cronbach Alpha method. A variable is considered reliable if the Cronbach Alpha value is greater than 0.6, indicating internal consistency across items (Wahyuni, 2020).

3.5.3 Classical Assumption Tests

a. Normality Test

The Kolmogorov Smirnov test was used to determine whether the data distribution is normal. A significance value (Sig.) > 0.05 indicates a normal distribution (Ghozali, 2021).

b. Multicollinearity Test

This test was conducted to detect multicollinearity among independent variables using tolerance and Variance Inflation Factor (VIF). A variable is considered to show multicollinearity if tolerance < 0.10 or VIF > 10 (Ghozali, 2021)

c. Heteroscedasticity Test

The Glejser test was used to check for heteroscedasticity. A significance value (Sig.) > 0.05 indicates the absence of heteroscedasticity, meaning the model satisfies the assumption of homoscedasticity (Ghozali, 2021).

3.5.4 Multiple Linear Regression

Multiple linear regression was applied to determine the relationship and the extent of influence between independent variables and the dependent variable. The regression model used is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \quad (2)$$

Description:
Y = Consumptive Behavior
X_1 = Social Media
X_2 = Lifestyle
X_3 = Personal Financial Management
a = Constant

b_{1-3} = Coefficients of independent variables
e = Error term

A positive coefficient indicates a direct relationship, while a negative coefficient indicates an inverse relationship. A significance level of 5% ($\alpha = 0.05$) was applied.

3.5.5 Coefficient of Determination (R^2)

The coefficient of determination (R^2) measures how well the independent variables explain the variance in the dependent variable. R^2 values range from 0 to 1, where a higher R^2 indicates better explanatory power (Rica et al., 2016).

3.5.6 Hypothesis Testing

a. Partial Test (t-Test)

The t-test was conducted to determine the individual effect of each independent variable. The decision rule:

If Sig. < 0.05, H_0 is rejected.

If Sig. > 0.05, H_0 is accepted.

b. Simultaneous Test (F-Test)

The F-test was used to examine the joint effect of all independent variables. The decision rule:

If Sig. < 0.05, H_0 is rejected.

If Sig. > 0.05, H_0 is accepted.

4. Result and Discussions

4.1 Result

4.1.1 Validity Test

Validity testing was conducted by comparing the calculated correlation coefficient r_{count} with the critical value r_{table} to assess the appropriateness of the indicators used in hypothesis testing. This test applied a correlation criterion between each indicator and the total number of indicators within each variable. A questionnaire item is considered valid if $r_{count} > r_{table}$, and invalid if $r_{count} < r_{table}$. Based on the total sample size of 181 respondents, the degree of freedom ($df = n - 2$) is 179. At a significance level of 5%, the r_{table} value was determined to be 0.1459. The validity test in this study is shown in the Table 2.

Table 2. Validity test results

Statement Items	r_{count}	r_{tabel}	Information
Social Media (X1)			
X1.1	0.426	0.1459	Valid
X1.2	0.443	0.1459	Valid
X1.3	0.557	0.1459	Valid
X1.4	0.749	0.1459	Valid
X1.5	0.728	0.1459	Valid
X1.6	0.684	0.1459	Valid
X1.7	0.714	0.1459	Valid
X1.8	0.691	0.1459	Valid
X1.9	0.744	0.1459	Valid
X1.10	0.697	0.1459	Valid
Lifestyle (X2)			

Statement Items	r_{count}	r_{tabel}	Information
Social Media (X1)			
X2.1	0.792	0.1459	Valid
X2.2	0.798	0.1459	Valid
X2.3	0.728	0.1459	Valid
X2.4	0.784	0.1459	Valid
X2.5	0.785	0.1459	Valid
X2.6	0.655	0.1459	Valid
Personal Management Financial (X3)			
X3.1	0.739	0.1459	Valid
X3.2	0.494	0.1459	Valid
X3.3	0.775	0.1459	Valid
X3.4	0.765	0.1459	Valid
X3.5	0.717	0.1459	Valid
X3.6	0.708	0.1459	Valid
Consumptive Behavior (Y)			
Y.1	0.747	0.1459	Valid
Y.2	0.698	0.1459	Valid
Y.3	0.672	0.1459	Valid
Y.4	0.728	0.1459	Valid
Y.5	0.813	0.1459	Valid
Y.6	0.614	0.1459	Valid
Y.7	0.751	0.1459	Valid
Y.8	0.728	0.1459	Valid

4.1.2 Reliability Test

The reliability test in this study used the Cronbach's Alpha method. A variable is considered reliable if the alpha value exceeds 0.6. The results show that all variables are reliable: social media (0.846), lifestyle (0.852), personal financial management (0.795), and consumptive behavior (0.866). These values indicate internal consistency among the questionnaire items. The reliability test in this study is shown in the Table 3.

Table 3. Reliability test results

Variable	Cronbach's Alpha	Information
Social Media	0.846	Reliable
Lifestyle	0.852	Reliable
Personal Management Financial	0.795	Reliable
Consumptive Behavior	0.866	Reliable

4.1.3 Normality Test

The purpose of the normality test is to determine whether the residuals of the regression model are normally distributed. In this study, the Kolmogorov-Smirnov test was performed using SPSS version 26. The results indicate that the data is normally distributed if the significance value (Asymp. Sig. 2-tailed) > 0,05. Conversely, if the significance value is < 0,05, the data is not normally distributed. The normality test in this study is shown in the Table 4.

Table 4. Normality test results

One-Sample Kolmogorov-Smirnov Test	
	Unstrandardized Residual
N	181
Asymp. Sig. (2-tiled)	0.200

4.1.4 Multicollinearity Test

The multicollinearity test aims to examine whether there is a correlation between the independent variables within the regression model. This study uses the Tolerance and Variance Inflation Factor (VIF) values as the criteria. A regression model is considered free from multicollinearity if the VIF value < than 10 and the Tolerance value is > 0.10. The model can then be categorized as reliable, indicating no strong correlation among independent variables. The multicollinearity test in this study is shown in the Table 5.

Table 5. Multicollinearity test results

Variable	Tolerance	VIF	Information
Social Media	0.782	1.279	There is no multicollinearity
Lifestyle	0.815	1.227	There is no multicollinearity
Personal Management Financial	0.930	1.075	There is no multicollinearity

4.1.5 *Heterokedasticity Tes*t

The heteroscedasticity test aims to determine whether there is a variance inequality in the residuals of the regression model. In this study, the test was conducted using the Glejser method. The decision criteria are as follows: if the significance value > 0.05, it indicates that the model is free from heteroscedasticity. However, if the significance value < 0.05, it suggests the presence of heteroscedasticity in the data. The heteroscedasticity test in this study is shown in the Table 6.

Table 6. Heterokedasticity test results

Variable	Sig.	Information
Social Media	0.313	There is no heterokedasticty
Lifestyle	0.104	There is no heterokedasticty
Personal Management Financial	0.345	There is no heterokedasticty

4.1.6 Multiple Regression Analysis Test

Multiple linear regression analysis aims to determine the positive or negative relationship between the independent variables and the dependent variable. This test consists of two types of analysis: partial and simultaneous regression. The multiple regression analysis test in this study is shown in the Table 7.

Table 7. Multiple regression analysis test results

Model	Regression Coefficient	T	Sig
Constant	0.368	0.181	0.875
Social Media	0.253	4.023	0.000
Lifestyle	0.739	10.377	0.000
Personal Management Financial	0.011	0.131	0.896

Based on Table 4.11, the multiple linear regression equation can be formulated as follows:

$$Y = 0.368 + 0.253X_1 + 0.739X_2 + 0.011X_3 + e \quad (3)$$

The interpretation of the multiple linear regression model is as follows:

a. The constant value of 0.368 indicates that if the variables of social media, lifestyle, and personal financial management are assumed to be zero, the value of consumptive behavior (Y) would be 0.368.

b. When the social media variable (X_1) increases by 1 unit, it will lead to an increase in consumptive behavior by 0.253 points.

c. When the lifestyle variable (X_2) increases by 1 unit, it will lead to an increase in consumptive behavior by 0.739 points.

d. When the personal financial management variable (X_3) increases by 1 unit, it will lead to an increase in consumptive behavior by 0.011 points.

4.1.7 Determination Coefficient (R^2) Test

The coefficient of determination (R^2) test is used to measure the extent to which the model explains the variation of the dependent variable. The R^2 value ranges from 0 to 1. The closer the R^2 value is to 1, the better the independent variables explain the variation in the dependent variable. The determination coefficient (R^2) test in this study is shown in the Table 8.

Table 8. Determination coefficient (R^2) test results

Model	R	Adjusted R Square
1	0.727	0.521

4.1.8 t Test (Partial)

The t-test in this study was conducted to determine the extent to which each independent variable social media, lifestyle, and personal financial management individually influences the dependent variable, namely students' consumptive behavior. The analysis used a significance level of 0.05 ($\alpha = 5\%$). The t test (Partial) in this study is shown in the Table 9.

Table 9. t (partial) test results

Variable Model	t_{count}	Sig.	t_{table}	Information
Constant	0.181	0.875	1.65351	
Social Media	4.023	0.000	1.65351	H_1 is accepted
Lifestyle	10.377	0.000	1.65351	H_2 is accepted
Personal Management Financial	0.131	0.896	1.65351	H_3 is rejected

At a significance level of 0.05 (one-tailed), the critical t-value is 1.65357 with degrees of freedom (df) = n – k = 181 – 4 = 177. Based on Table 4.13, the following conclusions can be drawn:

a. Hypothesis Test 1 (H1.1)

The significance value for the effect of social media (X1) on consumptive behavior (Y) is 0.000 < 0.05, with a t-value of 4.023 > 1.65357. Thus, H0 is rejected and H1 is accepted, indicating that social media (X1) has a positive and significant partial effect on consumptive behavior (Y).

b. Hypothesis Test 2 (H1.2)

The significance value for the effect of lifestyle (X2) on consumptive behavior (Y) is 0.000 < 0.05, with a t-value of 10.377 > 1.65357. Therefore, H0 is rejected and H2 is accepted, meaning that lifestyle (X2) has a positive and significant partial effect on consumptive behavior (Y).

c. Hypothesis Test 3 (H1.3)

The significance value for the effect of personal financial management (X3) on consumptive behavior (Y) is 0.896 > 0.05, with a t-value of 0.131 < 1.65357. Hence, H0 is accepted and H3 is rejected, indicating that personal financial management (X3) does not have a significant partial effect on consumptive behavior (Y).

4.1.9 F Test (Simoultaneous)

The purpose of this test is to determine the simultaneous influence of the independent variables. Measurement is conducted through the ANOVA (Analysis of Variance) test, which indicates that the research model is a good fit for the data if the probability value is less than 0.05. The F test (Simoultaneous)) in this study is shown in the Table 10.

It is known that df1 = k - 1 or 4 - 1 = 3, and df2 = n - k or 181 - 4 = 177. With a significance level of 0.05, the obtained F-table value is 2.66. Based on the F-test results shown in Table 4.14, the calculated F-value is 66.233 with a significance value of 0.000. Since the significance value 0.000 < 0.05 and the F-value 66.233 > F-table 2.66, it can be concluded that H0 is rejected and H4 is accepted. Therefore, it is concluded that there is a significant positive effect of social media, lifestyle, and personal financial management on consumptive behavior.

Table 10. F (simoultaneous) test results

df	F	Sig.
3	66.233	0.000
177		
180		

4.2 Discussions

4.2.1 Hypothesis 1: Social media has a positive influence on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic.

The partial test results reveal that the social media variable (X1) has a significance value of 0.000, which is smaller than the 0.05 threshold. This indicates that social media has a statistically significant and positive influence on the consumptive behavior of Accounting students at Politeknik Negeri Tanah Laut. The more frequently students use social media, the more likely they are to engage in impulsive consumption behaviors, such as buying trending items, following the lifestyle of influencers, and making spontaneous purchases driven by online promotions.

Social media serves not only as a communication platform but also as a channel for aggressive marketing, trend dissemination, and social comparison. Students often compare their lifestyles with what they see on digital platforms whether from peers or public figures leading to a psychological drive to keep up with such standards. This behavior fosters impulsive buying tendencies, often without rational evaluation of needs. Based on the distributed questionnaire, 92% of respondents said they learned about new trends and products from social media, while 88% admitted that frequent use of social media made them more tempted to buy things they didn't really need. Additionally, 60% agreed that social media influences their lifestyle and daily consumption habits. These figures show how social media significantly shapes students' consumer attitudes.

Although Politeknik Negeri Tanah Laut is located in an area with limited access to modern shopping centers, students can still engage in consumptive behaviors through online platforms linked to social media. This reinforces the role of social media as a major influence in consumer decision-making, even in less urbanized regions. The findings are consistent with studies by (Asrun & Gunawan, 2024) and (Bowo et al., 2023), which confirm that social media significantly influences the consumer behavior of young, digitally active individuals.

4.2.2 Hypothesis 2: Lifestyle has a positive influence on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic

The partial test results revealed that the Lifestyle variable (X2) has a significance value of 0.000, which is lower than the significance level of 0.05. This indicates that lifestyle has a positive and significant influence on the consumptive behavior of students in the Accounting Study Program at Politeknik Negeri Tanah Laut. In other words, the higher the lifestyle tendency of students, the greater the likelihood of engaging in non-essential spending.

Lifestyle in this context refers to how individuals live their daily lives, including how they spend money, select products, and interact socially. Students with a strong tendency toward a consumptive lifestyle often follow social trends and are influenced by peer environments, which may lead them to purchase branded clothing, trendy food, or fashionable items not out of necessity but to maintain a certain image. According to the questionnaire, 61% of respondents agreed that lifestyle reflects one's identity and social status, and 37% admitted to buying products just to follow current trends. These findings reflect a broader phenomenon where students feel social pressure to keep up appearances either in real life or on digital platforms. Even though Politeknik Negeri Tanah Laut is located in a region that lacks urban shopping centers, digital access through social media continues to influence student preferences and spending habits. This influence is often linked to the desire for social validation and acceptance within peer groups.

This result aligns with the findings of (Asrun & Gunawan, 2024), (Tadongeka & Rosyada, 2024), and (Hartati et al., 2023), which show that lifestyle significantly affects the consumptive tendencies of the younger generation. When lifestyle is shaped by the desire to follow trends and show status, it tends to encourage impulsive purchasing behavior. Therefore, it can be concluded that lifestyle plays a major role in shaping students' consumption patterns. Developing financial awareness and promoting a balanced lifestyle are essential to help students manage their finances more responsibly in the face of increasing lifestyle demands.

4.2.3 Hypothesis 3: Personal financial management has a positive influence on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic.

Partial test results show that the Personal Financial Management variable (X3) has a significance value of 0.896, which is higher than the 0.05 threshold. This indicates that personal financial management does not have a significant effect on the consumptive behavior of students in the Accounting Study Program at Politeknik Negeri Tanah Laut.

Although students generally understand the importance of managing finances such as tracking income and expenses or prioritizing needs the implementation is often inconsistent. Many only apply financial planning for academic purposes, not from personal awareness. As a result, good financial knowledge does not always translate into effective control over consumptive behavior. One major factor is the lack of financial literacy among vocational students, who tend to focus more on technical skills than daily money management. Without a strong understanding of budgeting, saving, or financial risk, students are more likely to spend based on short-term desires rather than rational considerations. Social media and lifestyle trends also play a role in weakening the effectiveness of financial self-control. Platforms like Instagram and TikTok often expose students to luxury lifestyles, creating pressure to follow trends even at the cost of impulsive spending.

Survey data supports this, showing that while 56% of students claim to keep financial records and 89% consider needs before purchases, more than 60% still admit to making impulsive purchases due to discounts or social media promotions. This highlights a gap between financial knowledge and its practical application. In conclusion, personal financial management has not yet become a strong factor in controlling student consumption. Practical, experience-based approaches such as budgeting apps, simulations, real-life case studies, and mentoring may help students apply their knowledge consistently. Developing this awareness early on is crucial to forming financially responsible future professionals.

4.2.4 Hypothesis 4: Social media, lifestyle, and personal financial management simultaneously have a positive influence on the consumptive behavior of Accounting Study Program students at Tanah Laut State Polytechnic.

The results of the simultaneous (F-test) analysis show that the calculated F value is 66.233, which is greater than the F table value of 2.66, with a significance value of $0.000 < 0.05$. This indicates that H_0 is rejected and H_4 is accepted, meaning that social media (X1), lifestyle (X2), and personal financial management (X3) simultaneously have a significant positive effect on students' consumptive behavior (Y) in the Accounting Study Program at Politeknik Negeri Tanah Laut.

These findings suggest that students' consumptive behavior is influenced by both external and internal factors. Social media and lifestyle act as strong external triggers, while personal financial management serves as an internal control. However, the regression results show that financial management has the weakest effect among the three, implying its role as a buffer has not been fully effective. Lifestyle has the strongest influence ($\beta = 0.739$), followed by social media ($\beta = 0.253$), while financial management has a negligible influence ($\beta = 0.011$). Although not significant on its own, financial management still contributes when combined with other variables. Therefore, efforts to control consumptive behavior should focus on enhancing practical financial literacy and increasing students' critical awareness of social media and lifestyle influence. Survey data support this: 91% of students are easily tempted by social media promotions, 73% admit that influencers affect their consumption habits, and 47% feel their financial management is still insufficient to control spending. These findings confirm that the three variables jointly shape students' consumptive tendencies.

5. Conclusions

This study concludes that social media and lifestyle have a positive and significant partial effect on the consumptive behavior of Accounting students at Tanah Laut State Polytechnic (Sig. $0.000 < 0.05$). Personal financial management, however, shows no significant effect (Sig. $0.896 > 0.05$), likely due to students' tendency to prioritize financial planning and needs-based spending.

Simultaneously, social media, lifestyle, and personal financial management together have a positive and significant influence on students' consumptive behavior (Sig. $0.000 < 0.05$), indicating the collective role of digital exposure, lifestyle orientation, and financial habits in shaping consumption patterns.

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