



The Influence Of Financial Literacy, *Electronic Money* , Lifestyle, And Self-Control On Consumptive Behavior Of Using *Online Food Delivery Applications* In Makassar Vocational School Students

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ABSTRACT: *This research is a quantitative study using a descriptive approach. The object of this research is the students of SMK Negeri 7 Makassar , whose population is unknown . The sample in this research has 81 respondents . Multiple regression analysis and descriptive analysis are the analytical techniques used . The results of this research show that Financial Literacy, Electronic Money , Lifestyle, and Self-Control , simultaneously , have a significant effect on Consumptive Behavior Using Online Food Delivery Applications . Financial literacy and self-control variables partially has a negative and insignificant effect on consumptive behavior using the Online Food Delivery application , while the Lifestyle and Electronic variables Money has a positive and significant influence on Consumptive Behavior through the use of the Online Food Delivery Application .*

KEYWORDS: *Financial Literacy, Electronic Money , Lifestyle, Self-Control, and Consumptive Behavior..*

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I. INTRODUCTION

Rapidly developing technology has a significant impact on how people's consumption behavior and the development of an increasingly modern era and human life which contains dynamics accompanied by higher levels of income. Consumptive behavior systems have developed so far that meet secondary, tertiary, and even complementary needs, besides tending to lead to consumptive activities that initially satisfy primary desires. As for what is meant by consumptive behavior, namely buying products without strict consideration and placing more importance on what is wanted than what is needed (Asisi, 2020) .

This event will become a critical threat when it does not only apply to adults but also to young people. This happens because each person's consumption pattern has been formed when they were teenagers. Adolescence is said to be when the age reaches 13 to 21 years, which at that age is the time of change and the process of finding identity. Young people bear the process of shaping their behavior, in which they try to choose and try to get a personal system that fits what they want. Thus bringing in young people who are easily affected by several circumstances around them, whether good or bad (Asisi, 2020). In an increasingly sophisticated era like today, the consumptive behavior of using online food delivery, such as online businesses, is starting to emerge, including the business of ordering culinary products where you can order food using an application that has been provided on Android. In ordering food, it can be ordered anywhere and anytime without having to go to the store directly. Currently, online-based services that can be used to order food, one of which is Go-food , which is a form of service in the Go-Jek application . Online transaction is a buying and selling activity in the form of a product bargaining process by the seller. Meanwhile, people who sell ask for products online via the internet. Currently, transactions in spending are progressing (Suhartanto et al., 2019) .

Consumptive behavior can be explained by looking at the subject's habits. What is meant is that students of SMK Negeri 7 Makassar who often buy products or food in order to fulfill their wants rather than their needs rather than investing, saving, are fond of shopping due to the influence of discounts, preferring to give free time with relatives or friends at malls, coffee shops or cinemas also use e-money which is used as a tool for easy transactions, trends, and gets cashback or discounts. Not only that, students even wear branded items such as bags , clothes, gadgets, shoes, and watches when they are around the school. The presence of the use of e-money (Ovo, Gopay , Dana, Brizzi , and so on) among workers also affects consumption behavior because there is something that makes it easier to pay, making it easier for workers to spend their funds. If teachers are unable to understand and manage students' desires, this consumptive lifestyle will continue, managing finances and maintaining a balanced lifestyle (Zubaidah, 2016) . Consumptive behavior has become a branch of the lifestyle process , while consumptive behavior is present especially during the industrialization era where various products were made in large quantities so that a wider range of consumers was needed. Media (Lestarina et al., 2017) . The interview table for students at SMK Negeri 7 Makassar is:

Table 1. Consumptive behaviour

Major	Consumptive behaviour		Amount
	Consumptive	Normal	
Accountancy	7	1	8
Office administration	5	3	8
Social Care	4	1	5
Software engineering	8	1	9
TOTAL			30

Based on the phenomenon of the problems that occur in students of SMK Negeri 7 Makassar , consumptive behavior can be caused by conditions in their own environment as well as from outside. From various previous studies by (Fattah, Indriayu , & Sunarto, 2018). A person's decision to behave consumptively can be influenced by various factors such as those included in this research variable.

The first variable is financial literacy, which is something that is important because it cannot be separated from managing funds . Financial literacy as a whole can be considered interrelated with activities in increasing knowledge, confidence, and skills in order to be able to take better care of personal finances (Asisi, 2020) .

Second, electronic money (e-money) is a tool for paying Then issued based on the value of funds previously deposited by the holder to the issuer, deposits as referred to in the law governing banks do not include the value of electronic money managed by issuers which are stored electronically in a device such as a server (Maida, 2019) .

The third variable is lifestyle, namely the structure of individual life which is expressed through activities, interests, and opinions in the sense that an individual's lifestyle can generally be viewed according to the routine of activities carried out, how high the level of concern is with it, what is thought about something in around them, and what they think about themselves and about the outside world (Asisi, 2020) .

Fourth , self-control, which is a person's way of controlling behavior, decisions and the process of acquiring knowledge. Someone who has an increased level of personal restraint will give prior consideration that the purchase he is about to make is really necessary or not.

The table of Debit/ATM and *E-Money Card Transaction Values* for 2014-2018

Table 2. Transaction Value of Debit/ATM Cards and E-Money in 2014-2018

Year	Debit/ATM Cards (millions)	<i>E-Money</i> (millions)
2014	IDR 4,445,073,435	IDR 3,319,556
2015	Rp. 4,897,794,438	IDR 5,283,018
2016	IDR 5,623,912,644	IDR 7,063,689
2017	IDR 6,200,437,636	IDR 12,375,469
2018	IDR 6,955,134,162	IDR 47,198,616

Source: Bank Indonesia (data processed), 2019.

Table 2 shows development of the value of debit cards/ATM transactions and *e-money* from 2014 to 2018 . According to the table, it appears that inclination usage ATM/debit cards and *e-money* increasingly favored by the public because every year it always increases . *Electronic money* , which is a tool for paying, is able to influence people's lifestyles to become more consumptive or efficient (Puswanti & Nasrullah, 2020) .

In relation to the context mentioned above, the researcher is interested in conducting additional analysis of consumptive behavior entitled "**The Influence of Financial Literacy, Electronic Money ,**

Lifestyle and Self-Control on Consumptive Behavior Using the *Online Food Delivery Application* for Makassar Vocational School Students .

II. RESEARCH METHODS

This type of research is quantitative by using a descriptive approach, according to Sugiyoni (2019, p. 16) the notion of quantitative research as a research method or technique which originates from the existence of an investigation into a philosophical school based on what has been experienced and knowledge of space and numbers, which is used for research on a predetermined sample or population, collect data using research tools, analyze it statistically or quantitatively, and test predetermined assumptions (Prodi et al., 2022) . This research was conducted at SMK 7 Makassar with the object of research being SMK 7 Makassar students . The time of research starts from March 2023

III. RESULTS AND DISCUSSION

Variable Descriptive Analysis

In a research, descriptive is used to state something and interpret research results in the form of the identity of the respondent and descriptive variables. The research tool used in this research is a questionnaire which was distributed to 81 respondents, and those who answered this questionnaire were SMK 7 Makassar students with the criteria of having used or are currently using *electronic money* . The list of questions containing 28 questions includes 7 questions and answers for the independent variable financial literacy, then 4 questions and answers for the independent variable *electronic money* , then 4 detailed questions for the independent variable lifestyle, and 5 questions for the independent variable self-control, and 8 questions on the dependent variable is consumptive behavior using the online *food delivery application* .

Table 9. Frequency Distribution and Percentage of Respondents' Answers for Financial Literacy

P	STS		TS		KS		S		SS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
P1	0	0.0	0	0.0	21	25,9	21	25,9	39	48,1	81	100
P2	0	0.0	1	1,2	21	25,9	25	30,9	34	42.0	81	100
P3	0	0.0	0	0.0	5	6,2	37	45,7	39	48,1	81	100
P4	0	0.0	0	0.0	22	27,2	31	38,3	28	34,6	81	100
P5	0	0.0	0	0.0	8	9,9	29	35,8	44	54,3	81	100
P6	0	0.0	1	1,2	21	25,9	27	33,3	32	39.5	81	100
Q7	0	0.0	0	0.0	11	13,6	39	48,1	31	38,3	81	100

Source : data processed year (202 3)

Based on table 9 of the respondents' answers, it appears that the students' understanding of financial literacy at SMK Negeri 7 Makassar is quite good. It can be seen from the frequency of respondents' answers that appear to stand out explaining the strongly agree category in each question on each indicator, namely 35 (43%). However, in the interview questions which showed the implementation of financial literacy, it was found that the respondents' answers stood out by explaining that they did not understand and implement financial literacy. So this shows that SMK 7 Makassar students have the ability to understand general financial knowledge, investment and savings, money management, and risk, but not all of them apply it well. Most of the knowledge students receive is only used as understanding without implementation. This shows that the financial literacy of students at SMK Negeri 7 Makassar is not good.

Table 10. Distribution of Frequency and Percentage of Respondents' Answers for *Electronic Money*

P	STS		TS		KS		S		SS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
P1	0	0.0	1	1,2	3	3,7	38	46,9	39	48,1	81	100
P2	0	0.0	0	0.0	8	9,9	34	42.0	39	48,1	81	100
P3	0	0.0	2	2,5	2	2,5	27	33,3	50	61.7	81	100
P4	0	0.0	3	3,7	9	11,1	29	35,8	40	49,4	81	100

Source : data processed in (202 3)

Based on table 10 of respondents' answers, it appears that the level of use of *electronic money* by students at SMK Negeri 7 Makassar is higher. This can be proven from the number of respondents' answers that have a strong influence explaining in the category of strongly agreeing to the statements of each statement, the number of which is balanced is above 42 (52%). Thus it can be strengthened by the respondents answering questions and answers in the interview that appear to stand out explaining that with the presence of *electronic money* , students of SMK 7Negeri 7 Makassar make it easier to spend their money because it is more profitable, efficient, less doubtful, and the funds are used in electronic form (*cashless*) so that they feel they are not spending their funds when making transactions. There are advantages to be gained in the form of *cashback/discounts* offered on *e-money* , students should make the best use of it as a form of saving then prevent themselves from using money for something that is lacking or even unnecessary , instead of being trapped by e-money promotions that encourages spending money.

Table 1 1 . Frequency Distribution and Percentage of Respondents' Life Style Answers

P	STS		TS		KS		S		SS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
P1	0	0.0	3	3,7	4	4,9	26	32,1	48	59,3	81	100
P2	0	0.0	8	9,9	11	13,6	34	42,0	28	34,6	81	100
P3	1	1,2	9	11,1	19	23,5	47	58,0	5	6,2	81	100
P4	0	0.0	8	9,9	12	14,8	33	40,7	28	34,6	81	100

Source: data processed in (202 3)

In table 11, based on the respondents' answers , it can be noted that the lifestyle level of students at SMK Negeri 7 Makassar is quite high. This can be shown from the frequency of respondents' answers which appear to stand out explaining the agree category in each statement by each indicator, which is an average of above 35 (43%). So that it can be strengthened by the respondents' answers through questionnaire questions which have a strong influence explaining that students of SMK Negeri 7 Makassar consider lifestyle as the main element in their social life, especially in terms of expressing through activities, interests and opinions.

Table 1 2 . Frequency Distribution and Percentage of Self-Control Respondents' Answers

P	STS		TS		KS		S		SS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
P1	2	2,5	2	2,5	34	42,0	15	18,5	28	34,6	81	100
P2	1	1,2	3	3,7	42	51,9	22	27,2	13	16,0	81	100
P3	0	0.0	2	33,3	16	19,8	19	23,5	19	23,5	81	100
P4	1	1,2	1	12,3	38	46,9	13	16,0	19	23,5	81	100
P5	0	0.0	2	32,1	13	16,0	22	27,2	20	24,7	81	100

Source: data processed in (202 3)

It can be seen in table 12 based on the respondents' answers, indicating that the level of self-control of students at SMK Negeri 7 Makassar tends to be low. This is evidenced by the frequency of responses from respondents who have a strong influence explaining the category of disagreeing in each statement, namely the average is above 29 (36%). Thus it can be strengthened by the response of the answerer through the questionnaire questions which appear prominent explaining that most students are more concerned with wants than needs, the level of expenditure is still higher than the income earned and cannot overlap impulse purchases with the aim of saving. While other students prefer to support purchases that are debt in nature, take action suddenly according to impulse and save money with the intention of temporarily saving because the purpose of saving should be used to purchase goods that they want.

Table 13
Distribution of Frequency and Percentage of Respondents' Answers for Consumptive Behavior Using *Online Food Delivery Applications*

P	STS		TS		KS		S		SS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Y.1	2	2,5	6	7,4	25	30,9	42	51,9	6	7,4	81	100
Y.2	0	0,0	2	2,5	9	11,1	46	56,8	24	29,6	81	100
Y.3	0	0,0	2	2,5	13	16,0	31	38,3	35	43,2	81	100
Y.4	2	2,5	2	2,5	24	29,6	22	27,2	31	38,3	81	100
Y.5	0	0,0	5	6,2	14	17,3	22	27,2	40	49,4	81	100
Y.6	1	1,2	8	9,9	41	50,6	31	38,3	0	0,0	81	100
Y.7	0	0,0	2	2,5	9	11,1	35	43,2	35	43,2	81	100
Y.8	0	0,0	2	2,5	4	4,9	27	33,3	48	59,3	81	100

Source: data processed in (2023)

Table 13, based on the respondents' answers, shows that the level of consumptive behavior of students at SMK Negeri 7 Makassar is quite high. This is shown through the frequency of answers from respondents who have a strong influence explaining the agree category in each statement in each indicator, namely the average is above 33 (40%). This was strengthened through the response of the answerers in each item of the questionnaire which stood out explaining that they bought the product they wanted because of the discount offered, the brand, the packaging that attracted people, and the influence of influencers, and wanted to maintain their *appearance*. Therefore, the facts on the background of this research can be explained by the results of this research.

Multiple Linear Regression Analysis

With regard to financial literacy, *electronic money*, lifestyle, and self-control in the dependent variable, this analysis is used to determine the extent to which the independent variable influences, namely consumptive behavior using *online food delivery applications*.

Table 14 Variables Entered /Removed^a

Model	Variables Entered	Variables Removed	method
1	Self Control (X4), Lifestyle (X3), <i>Electronic Money</i> (X2), Financial Literacy (X1) ^b		enter

Table 15 Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	7,340	4,069		1,804	0.075
	Financial Literacy	-0.165	0.109	-0.163	-1.517	0.133
	<i>ElectronicMone</i>	0.368	0.137	0.296	2,689	0.009
	Lifestyle	0.614	0.059	0.738	10.406	0.000
	Self control	-0.020	0.049	-0.031	-0.411	0.682

Based on Table 15, obtained regression equation double linear, namely:

$$Y = 7.340 - 0.165X1 + 0.368X2 + 0.614X3 - 0.020X4$$

As can be seen from the equation for multiple linear regression, namely :

1. 7,340 is a fixed number. The results show that all independent variables have been studied and known as constants, including the variables of financial literacy, *electronic money* , lifestyle , and self-control. Therefore, the variable level of consumptive behavior using the *online food delivery application* reaches 7,340.
2. 0.165 is the value of the regression coefficient on the financial literacy variable, which has a negative value. This value can be interpreted that finance has a negative influence on consumptive behavior. Consumptive behavior variable using *online food delivery applications* will decrease if the financial literacy variable is increased.
3. 0.368 is the value of the regression coefficient on the *electronic money variable* which has a positive value. This value means that *electronic money* has a positive influence on consumptive behavior using online food delivery applications to increase.
4. The regression coefficient for lifestyle variables which are considered positive is 0.614. This implies that lifestyle has a positive impact on consumptive behavior which increases with the use of *online food delivery services*.
5. The regression coefficient for the self-control variable which is thought to be negative is 0.020. The implication is that self-control has a negative influence on consumptive behavior when using *online food delivery services* . Consumptive behavior variable associated with the use of *online food delivery services* will decrease if the self-control variable is increased by one unit.

Classic assumption test

- a) Normality test

To determine whether the data is normally distributed or not, two options can be used, namely the graphical approach and the Kolmogrv-Smirnov test.

- 1) Graph Approach

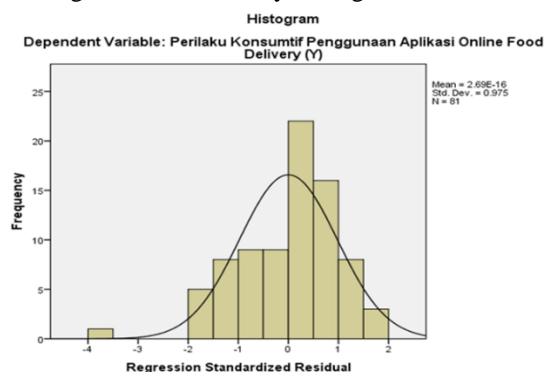
To find out normality, one of which is through the histogram graph seen and the normal plot graph by combining the two observations whose distribution approaches the normal distribution. Can be seen in Figures 4.1 and 4.2

Figure 4.1 Normality Test with Normal Probability Plot



In the p-plot it can be seen that the dots scatter around the diagonal line which is inclined according to the purpose of the diagonal line. Shows that the data used in this research adheres to the assumption of normality and is therefore suitable for testing the regression model.

Figure 4 . 2 Normality Histograms



Based on the graph above, it can be concluded that the data distribution is normal because the histogram graph shows how the system is normally distributed so that the regression pattern suffices on the assumption of normality, then vice versa. If the data is scattered at a distance from the diagonal line and then not according to the direction of the histogram or diagonal line, then it does not reveal a normal data distribution system that does not deviate from the direction it should be to the right or to the left. This is interpreted as residual data dividing normally which is proven that the model and data used meet the assumption of normality.

2) Analysis Kolmogorof - Smirnov

Significance level used. The point of quoting the conclusion is by looking at the probability figures, with certainty such as: If the probability value is 0.05 , then the assumption of normality can be fulfilled. Based on table 4.10, it appears that the Asymp.Sig. (2-tailed) namely 0.200 which means that it has a value above the significant value of 5% (0.05) . Thus, consistent with the analysis of numbers through the Kolmogorov-Smirnov (KS) nonparametric statistical test, graphical analysis, and explaining that the residual variables are normally distributed.

Table 16 . Kolmogorov-Smirnov test
One-Sample Kolmogorov-Smirnov test

		Unstandardized Residuals
N		81
Normal Parameters ^{a,b}	Means	.0000000
	std. Deviation	1.26474884
Most Extreme Differences	absolute	.069
	Positive	.053
	Negative	-.069
Test Statistics		.069
asymp. Sig. (2-tailed)		.200 ^c

b). Heteroscedasticity Test

When there is no heteroscedasticity or homoscedasticity, the regression pattern is good. Based on Figure 6, there is no real model with dots scattered above and below the number 0 on the Y axis, which indicates no heteroscedasticity.

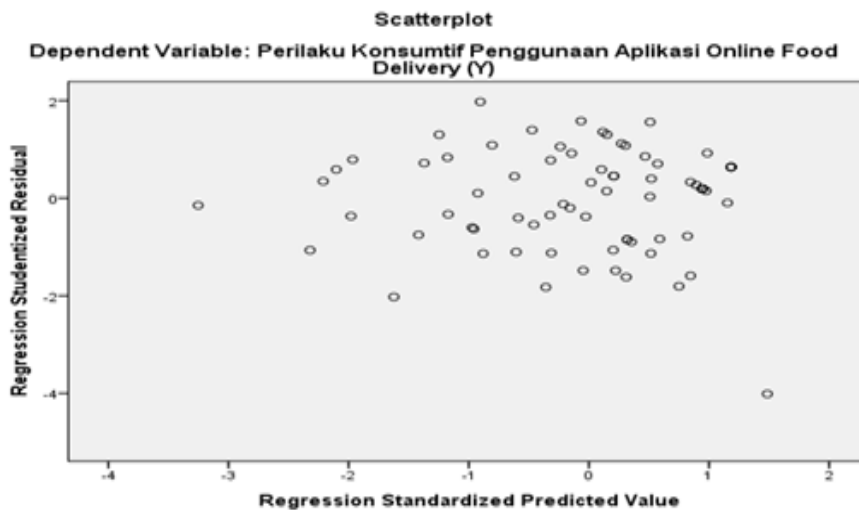


Figure 6. Heteroscedasticity Graph

c). Multicollinearity Test

Table 17. Multicollinearity Test

1. 2.568 < 10 is the VIF value in the financial literacy variable and 0.389 < 0.1 is the Tolerance

Model		Collinearity Statistics	
		tolerance	VIF
1	Financial Literacy	0.389	2,568
	Electronic Money	0.372	2,691
	Lifestyle	0.895	1.117
	Self control	0.801	1,248

value so that it is included in the category where multicollinearity does not occur.

2. 2.691 < 10 is the VIF value in the *electronic money variable* and 0.372 > 0.1 is the Tolerance value so that it is marked as belonging to the category where multicollinearity does not occur.
 3. 1.117 < 10 is the VIF value of the lifestyle variable and 0.895 > 0.1 is the Tolerance value so that it is included in the category where multicollinearity does not occur.
 4. 1.248 < 10 is the VIF value of the self-control variable and 0.801 > 0.1 is the Tolerance value so that it is included in the category where multicollinearity does not occur.

Because all are < 10 is a VIF value and > 0.01 is a Tolerance value, it can be indicated that there is no multicollinearity.

Hypothesis testing

a. Simultaneous Test (Test F)

The F test is used to see how the independent factors affect the dependent variable at once. In this research it is known that 81 is the number of samples (n) and 5 is the number of all variables (k). Thus obtained:

$$df1 = k - 1 = 5 - 1 = 4$$

$$df2 = n - k = 81 - 4 = 7$$

Many at least F_{count} to be obtained through the help of the SPSS application, and to be compared with the F_{table} at the level of $\alpha = 5\%$.

Table 18. Simultaneous Effect Test with F Test

Model	Sum of Squares	Df	MeanSquare	F	Sig.	
1	Regression	1889,640	4	472,410	36,51 5	.000 ^b
	residual	983,249	76	12,937		
	Total	2872,889	80			

Based on table 18, it can be seen that 36.515 is F_{count} where 0.000 is the significance level. Although F_{table} at the confidence level is 95% ($\alpha = 0.05$), namely 2.49. Thus, $F_{count} (36.515) > F_{table} (2.49)$ and a significance level of 0.000 < 0.05 shows that independent variables simultaneously have a significant influence on the consumptive behavior of students at SMK Negeri 7 Makassar using *online food delivery* application services.

b . Partial Significance Test (t test)

Table 19. Partial Influence Test with t test

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	7,340	4,069		1,804	0.075

Financial Literacy	-0.165	0.109	-0.163	-1.517	0.133
ElectronicMoney	0.368	0.137	0.296	2,689	0.009
Lifestyle	0.614	0.059	0.738	10.406	0.000
Self control	-0.020	0.049	-0.031	-0.411	0.682

Based on Table 19. it can be concluded that :

1). Financial Literacy

This variable is not significant and has a negative effect on consumptive behavior using *online food delivery applications* for students of SMK 7 Makassar. So it appears from the number $0.133 > 0.05$ which is a significant value and $t_{count} (-1.517) < t_{table} (1.66)$. Therefore H0 is accepted . This means that if the financial literacy variable is increased, it will have no effect on the lack of consumptive variables using *online food delivery applications* .

2). ElectronicMoney

on that variable significant and has a positive influence on consumptive behavior using *online food delivery applications* for students of SMK Negeri 7 Makassar. This can be seen in the number $0.009 < 0.05$ which is a significant value and $t_{count} (2.689) > t_{table} (1.66)$. Therefore H0 is rejected . In a sense, if the *electronic money variable* is increased, the consumptive behavior variable using *the online food delivery application* will significantly increase .

3). Lifestyle

This variable has a positive and significant influence on consumptive behavior using *online food delivery application services* for students at SMK Negeri 7 Makassar. It appears at $0.000 < 0.05$ which is a significant value and $t_{count} (10.406) > t_{table} (1.66)$. Therefore H0 is rejected . This shows that the consumptive behavior variable in utilizing application services *online food delivery* will greatly increase if lifestyle variables are increased.

4). Self control

This variable is not significant and has a negative effect on consumptive behavior using the *online food delivery application* for students at SMK Negeri 7 Makassar. This can be seen in the number $0.682 > 0.05$ which is a significant value then $t_{count} (-0.411) < t_{table} (1.66)$. Therefore H0 is accepted . This means that if the self-control variable is increased, it will have no effect on the consumptive behavior variable using *online food delivery application services* which decreased .

Determination Coefficient Test

Table 20. Coefficient of Determination

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.811 ^a	0.658	0.640	3.59687

Based on Table 20 it appears that as much as 0.640 is the Adjusted R Square value, meaning that 64% of the types of consumptive behavior can be explained for all existing variables. Although more than 36% is explained by other variations that were not investigated in this research.

The Effect of Financial Literacy on Consumptive Behavior Using *online food delivery applications*

In this research, judging from the results of the data analysis that has been carried out, it appears that financial literacy has a negative effect (which has a coefficient value of -0.165) which is not significant for α (5%) (which has a significant value of $0.133 > 0.05$) on consumptive behavior using *online food delivery application* . It means that financial literacy and consumption using *online food delivery application services* have a disproportionate relationship. If the level of financial literacy increases, it will not have an effect on decreasing consumptive behavior using *online food delivery applications* . This is because financial literacy is used as financial knowledge so that it can overcome daily financial problems and can also assist in making financial decisions and the ability to implement them. Students who have financial literacy will be able to manage or manage finances as well as possible. In this way, we are kept away from financial management problems and reduce the tendency to have consumptive behavior using *online food delivery applications* . Financial literacy is a knowledge that everyone has so that they are kept away from various financial problems because everyone is often directed to *trade-offs* , namely a situation where individuals must give loyalty to needs for the sake of other needs. Financial distress is not only the role of income (low income). Financial difficulties can also arise if there are mistakes in managing finances (*mismanagement*), such as the absence of a mutually agreed financial plan (Predana et al., 2020). Limitations from a financial point of view can cause

decreased self-confidence or stress. With financial literacy, it can provide assistance to everyone in managing their financial planning so that a person is able to optimize *the time value*, the funds and profits he gets are also getting higher and he wants to raise his standard of living. Understanding the true financial involvement of financial decisions is something that is fundamental to financial literacy (Widyanti et al., 2022).

The results of the analysis that has been carried out are that most students at SMK Negeri 7 Makassar have good knowledge of general financial knowledge, fund management, investment and savings, as well as knowledge of risk. However, the knowledge in question has never been applied in everyday life. The majority of students admit that having financial literacy only functions as knowledge which cannot guarantee that the knowledge students receive will increase their level of financial literacy. Thus, the financial literacy variable has no influence on increasing or decreasing consumptive behavior using the *online food delivery application* for students of SMK Negeri 7 Makassar (Yushita, 2017)

The results of this research are different from previous research, namely research conducted by (Fattah, Indriayu, and Sunarto, 2018) by explaining that financial literacy has a significant and negative influence on consumptive behavior. With the meaning that the higher the level of financial literacy, the lower the tendency to consumptive behavior using *online food delivery applications*. Individuals who have financial literacy can manage their finances as well as possible so they can avoid problems in managing finances and reduce the tendency to consumptive behavior. So it can happen if the ability to understand and apply financial literacy is aligned, but if individuals only understand but do not apply financial literacy in their daily lives, financial literacy is used as a thing that does not really influence the increase and decrease in consumptive behavior. (Zaba, 2017)

Effect of *Electronic Money* on Consumptive Behavior using *online food delivery applications*

In this research, the acquisition of data analysis that has been carried out shows that *electronic money* with a coefficient value of 0.368 includes a significant positive influence on α (5%) which is $0.009 < 0.05$ is the significant value on consumer behavior the use of *online food delivery* applications for students at SMK Negeri 7 Makassar. This means that if the use of *electronic money is increased, the consumptive behavior of using online food delivery* applications will increase or increase. Because *electronic money* is one of the developments in financial technology which is currently a trend which can then provide benefits in the form of speed and ease of making various payment transactions without carrying cash in cash which can then incline students to consumptive behavior. Electronic money is an electronic means of payment where the funds are stored in a predetermined electronic medium. Users must first pay funds to the issuer and store them on electronic media before using them with the aim of making transactions. When used, the amount of electronic money stored in electronic media will be reduced by the amount of the transaction value which can then be refilled (Fauziah & Nurhasanah, 2020).

The results of the analysis that has been carried out by most students of SMK 7 Makassar provide answers to the questionnaire questions that students will find it easier to shop using their money because they feel it is more profitable, efficient, easy, and the funds are spent in electronic form (*cashless*) so they feel that Do not spend funds when making transactions. So that the use of *e-money* has an influence on student consumptive behavior (Kennedy & Harefa, 2018)

The results of this research are in line with the results of previous research conducted by (Ramadhani, 2016) entitled "The Effect of Using Debit Cards and Electronic Money (*E-Money*) on Student Consumption Expenditure" it was found that the use of electronic funds has a significant and positive influence on student consumptive behavior (Ramadan, 2016).

Influence of *Lifestyle* on Consumptive Behavior using *online food delivery applications*

In this research, analysis of the data obtained shows that lifestyle has a positive influence, the coefficient value is 0.614 and is significant for α (5%) ($0.000 < 0.05$ is the significant value) on consumptive behavior using the *online food delivery application* for students at SMK Negeri 7 Makassar. This means that if the lifestyle variable is increased, the consumptive behavior variable using the *online food delivery application* will significantly increase. Therefore, the higher the student's lifestyle, the higher the student's consumptive behavior.

Lifestyle is the pattern of life of each individual which is shown in various activities, interests and opinions with the meaning that an individual's lifestyle in general can be seen from the activities carried out routinely, what they think about various things around them and how far they care about something. A person's lifestyle brings about a demand for something that is sought, such as products or services or personal activities that make social patterns felt. With that, it can make students choose products that are used to appear in public influenced by various activities, interests, and income (Sukmawati & Ekasasi, 2020). Lifestyle is how students waste valuable time (activities), what is considered the main around them (interests), and what they wish for related person and the world around him (S & Haruna, 2021).

The results of the analysis that was carried out on students at SMK Negeri 7 Makassar, on the questionnaire questions, most students explained that lifestyle should be sufficient to express themselves and follow the times. Thus, if the student's lifestyle is increasingly excessive, the higher the consumptive behavior. This research achievement is supported by research previously carried out by (Kanserina, 2015 , Pristian, 2016) by explaining that Lifestyle has a significant and positive influence on consumptive behavior (Astuti, 2016) .

The Effect of Self-Control on Consumptive Behavior using *online food delivery applications*

In this research , based on the acquisition of data analysis that has been carried out, it shows that self-control has a negative effect, the coefficient value is -0.020 and is irrelevant to α (5%) where $0.682 > 0.05$ is a significant value on consumptive behavior using *online food delivery applications* towards students of SMK Negeri 7 Makassar. In the sense that self-control and consumptive behavior have an incompatible relationship . If students' self-control is increased, it will not have an influence on the decrease in consumptive behavior because students, namely final-grade adolescents, cannot restrain themselves unwaveringly.

Self-control is a personal principle that gives decisions in making decisions in behaving. It is also said that self-control is the ability to stop satisfaction, the ability to carry out activities even though it does not directly get satisfaction results, the ability to be careful and not be afraid to face risks and then see the good side of failure. In the description of finance, self-control is an activity that is able to encourage ways to save (what is the goal can be useful). Besides that, it also suppresses impulse purchases that are intended for pleasure only. Thus, self-control can be interpreted as a situation where each individual is able to control his behavior by considering before doing something (Dzakiyyah et al., 2022) . But when students have not been able to adjust to saving and still want satisfaction, and are still afraid of taking risks because of unstable conditions controlling students' self, then making students' jealousy control does not affect the increase and decrease in their consumptive behavior. Even though there is an increase in students' self-control, it is not certain that their level of consumptive behavior will decrease. Because students choose to prevent purchases that are fast in nature and add up funds for temporary storage. Because the goal is to buy the product they want, which is still in the category, not including what they need (Naca Waring-ngin, & Yola Yolanda, 2022) .

The results of this research are different from previous research conducted by (Dikria & W , 2016 , Fattah et al., 2018) which explains that envy control has a negative (opposite) and significant effect on consumptive behavior. This means, the higher a person's control level, the lower a person's tendency to consumptive behavior (Astuti, 2016) .

IV. CONCLUSION

Based on these results and discussion, it shows that students' understanding of financial literacy at SMK Negeri 7 Makassar is quite good . However, in the open interview questions that show the implementation of financial literacy, it was found that the respondents' answers seemed to stand out explaining that they did not understand and implement financial literacy, the level of use of *electronic money* for students of SMK Negeri 7 Makassar was very high. The lifestyle level of students at SMK Negeri 7 Makassar is quite high. The self-control level of students at SMK Negeri 7 Makassar tends to be low. The level of consumptive behavior of students at SMK Negeri 7 Makassar is quite high. After analyzing the data using certain data tests, the results obtained show that the variables financial literacy, electronic money, lifestyle, and self-control have a significant effect at $\alpha = 0.05$ on Consumptive Behavior Using *Online Food Delivery Applications* . At $\alpha = 0.05$ the financial literacy and self-control variables partially have a negative and insignificant effect on consumptive behavior using the *Online Food Delivery application* , while the *electronic money* and lifestyle variables have a positive and significant effect on the consumptive behavior of using *the Online Food Delivery application* .

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