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The Influence of Financial Literacy, Lifestyle, and Income on Consumer Attitudes through Financial Management among Law Faculty Students at Wijaya Kusuma University Surabaya

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ABSTRACT

Objective: *This research aims to examine "The Influence of Financial Literacy, Lifestyle, and Income on Consumer Attitude Through Financial Management as a Moderating Variable Among Students of the Faculty of Law, Wijaya Kusuma University Surabaya."* ***Method:*** *This study employs a quantitative method with primary data collected through the distribution of questionnaires to active students of the Bachelor of Law program at Wijaya Kusuma University Surabaya. The research sample consisted of 156 respondents using the purposive sampling method. Data analysis was conducted using Structural Equation Modelling – Partial Least Squares (SEM-PLS) through the SmartPLS application.* ***Results:*** *The results of this study indicate that financial literacy has a positive but not significant effect on consumer attitudes. Lifestyle has a positive and significant effect on consumer attitudes. Income also has a positive and significant effect on consumer attitudes. Financial management is unable to moderate the relationship between financial literacy, lifestyle, and income on consumer attitudes.* ***Novelty:*** *This study examines financial management as a moderating variable in the relationship between financial literacy, lifestyle, income, and consumer attitudes among students of the Faculty of Law, Wijaya Kusuma University Surabaya.*

INTRODUCTION

In the present era, where everything is easily accessible through digital means, it has an impact on economic growth in countries, including Indonesia. The community is greatly facilitated in obtaining information about the products they need without any limitations. That affects the way Indonesian society manages its finances to meet daily needs. Therefore, as individuals who cannot be separated from needs and desires. This often becomes one of the factors that drive someone to adopt a consumptive lifestyle.

"There are positive impacts from the digital era on the economic sector, as it encourages economic actors in Indonesia to be more productive and innovative, so that the products produced can compete healthily with one another" [1], [2]. Similarly, according to the Ministry of Finance (2025), "The acceleration of economic transformation continues to be enhanced through industrial revitalisation, including downstreaming and green economic transformation, strengthening the service sector including creative and digital sectors, as well as strengthening holistic structural and fiscal reforms, with the trade balance still recording a surplus amidst a relatively stagnant global economy."

"The change in students' appearance is one of the noticeable changes." This change is demonstrated in various ways, such as when going to campus wearing different branded items every day. Sharing photos or videos wearing branded items or visiting popular places on social media"[3], [4], [1]. The attitude of students towards buying unnecessary items remains a common phenomenon. To improve attitudes towards financial management or financial behaviour, there are several factors that can be addressed, namely financial knowledge, financial attitudes, and income [5], [6].

A consumptive attitude is an activity of buying goods and services excessively, not in accordance with the needs that must be met. Without careful consideration and good financial management knowledge, it will become wasteful. The necessity for someone to have knowledge and understanding in managing finances well, being able to know how to balance income and expenses. In addition to knowledge and understanding, having an attitude towards managing finances also plays a significant role in influencing consumer behaviour. A consumptive attitude will become a problem if someone prioritises desires over needs that must be met and is willing to do anything to obtain what they want.

"Therefore, motivating someone to develop understanding and skills in the field of financial literacy. Financial literacy here can be defined as understanding, ability, and attitude that can influence their perspective and actions to improve the quality of decision-making processes and financial management in order to achieve well-being" [7], [8], [9].

According to [10], [11], "financial understanding is essential to prevent financial problems that arise due to low income, and someone who has a grasp of finance always strives to deepen their knowledge of financial planning to gain broader insights and implement them in both the short and long term." And also, starting from daily activities. Besides financial literacy, lifestyle also influences consumer attitudes.

"Lifestyle is a reflection of behaviour, patterns, and methods of living that show how a person engages in activities, interests, and hobbies, as well as how a person views themselves, thus making their position different from others and their environment through the symbols they use and possess" [12], [13], [14].

Based on the observations conducted [7], [15],"students spend a lot of time gathering with their friends." This causes them to experience changes in their clothing, lifestyle, and also changes in their consumption behaviour. Especially when talking about fashion styles, what comes to mind are trends and fashion. Currently, with the abundance of trends, many students are buying items such as clothes, hijabs, accessories, bags, and so on. The behaviour in question is the excessive shopping culture that makes someone increasingly addicted to shopping. This is caused by their irregular money management and urgent needs.

"Income is the next factor that can influence students' consumption patterns." Actually, money is a material sacrifice to meet and support daily needs” [16], [17], [3]. For every income level of a person, proper financial management supported by good financial understanding is expected to improve social status in life. No matter how large someone's income is. Without proper financial management, achieving financial security will be very difficult. Lack of financial knowledge can lead to inaccuracies in financial planning.

The Faculty of Law is an academic unit within the university that conducts education, research, and community service in the field of legal studies. The Faculty of Law is tasked with shaping graduates who master legal theory and the ability to apply the law in professional practice, such as advocates, judges, prosecutors, and legal consultants. Hukum online.com explains, "Without an understanding of accounting terms and business intuition, lawyers and internal legal advisors will only focus on discussing legal aspects."

According to the research results from [11], [18] in the study by [3], "students with larger allowances often have better financial management habits. However, based on observations, this seems to be contrary because many students are unable or can be said to still struggle to manage their finances even though they receive larger allowances." Additionally, "a person's way of managing their personal finances is usually influenced by their surroundings, such as how their parents manage their monthly income or how their friends manage and use their allowances. The influence of the surrounding environment on a person's way of managing their personal finances." Each person has a different perspective on their examples. So there is someone who is able to manage their finances well even though their surrounding environment has a less than ideal financial management pattern" [19], [20].

Previous research conducted by several researchers, such as [15], [21], stated that "the financial literacy variable has a negative influence on consumer attitudes. This shows that as financial knowledge increases, the opposite occurs." Secondly, [14], [22], [23] revealed a significant influence of the lifestyle variable on students' consumer behaviour. Of the 3 lifestyle indicators that have a significant influence, the opinion indicator is one of them. This shows that students' views on something have an impact on a person's decision to buy or use goods. Thirdly, [1], [19], [24]. revealed that the income variable has an influence on consumer behaviour. The more income they have, the more their expenditures increase, and vice versa.

THEORETICAL BASIS

Theory of Reasoned Action

"Behaviour in various forms of knowledge is a way to realise a person's desire to share knowledge." This desire is a decision made by someone to take a specific action. In forming that desire, a person needs motivating factors. Based on the Theory of Reasoned Action (TRA), desires are formed because they are influenced by attitudes and subjective norms perceived by oneself" [8], [13].

Theory of Financial Behaviour

"Financial Behaviour usually tends to refer to the actions of students who use financial management, such as saving plans. Good financial behaviour can be visualised by creating financial records, budgeting, bill payments, managing credit cards, and making savings plans. Financial behaviour is the ability of a person to plan, organise, review, manage, control, and save money used on a daily basis. Financial behaviour is very important to help students learn to be responsible for managing their own finances, starting from asset management and other processes" [23], [15].

Consumerist Attitude.

A consumerist attitude is an activity where a person consumes, uses, and utilises something excessively or prioritises desires over needs." They are often influenced by advertisements, swayed by friends, and prioritise their social status when buying branded goods or visiting popular places to avoid being considered outdated" [25], [18], [26], [27].

Financial Literacy

"Financial literacy is a reflection of a person's understanding and knowledge related to financial issues." This can be assessed through various aspects, such as inflation, compound interest, debt, interest rates, deposits, and assets. Literacy knowledge is the foundation of financial literature that helps and supports someone in decision-making and developing better financial behaviour" [22], [28].

Lifestyle

"A person's lifestyle is not fixed and can adapt depending on emerging desires, because a person always experiences dissatisfaction and feels lacking with what they have" [7], [24]. According to research by [29], [22], [6], "Lifestyle is a combination of the desire for self-expression and the group's expectations of an individual regarding their actions in accordance with social norms." Therefore, there are various types of lifestyles that have emerged in society today, such as hedonistic lifestyles, metropolitan lifestyles, and others.

Income

Income is all the earnings received by an individual in the form of goods or money obtained from their work over a certain period. Generally, the higher the income an individual has, the more they tend to consume it," Wiwik et al. (2025). According to the research by [23],"financial management is an activity carried out by an individual in their daily life." Plays a role and impacts the fulfilment of everyone's needs and desires.

Financial Management

The definition of financial management according to [19], [18], [25] is "Financial management is the activity of managing finances carried out by an individual in life with the aim of achieving financial well-being." Requires good and effective management so that it can be used for what is needed.

RESEARCH METHOD

Type and Source of Data

This research uses a quantitative approach. Quantitative is measured numerically, including scores from research variables. These research variables consist of independent variables, namely financial literacy, lifestyle, and income; dependent variables, namely consumer attitudes; and mediating variables, namely financial management. This research uses primary data obtained directly from respondents. In this study, data were collected through questionnaires distributed both directly and online.

Data Collection Procedure In this research, data collection is conducted by distributing questionnaires directly and online to students of the 2024/2025 and 2025/2026 batches of the Faculty of Law at Wijaya Kusuma University Surabaya.

Data Analysis Technique

This research uses Structural Equation Modeling-Partial Least Squares (SEM-PLS). There are 2 tests, namely in the first step of evaluating the outer model measurement to test validity and reliability such as AVE (Average Variance Extracted) which must be > 0.5 and CR (Composite Reliability) which must be > 0.7, discriminant validity such as HTMT which is expected to be < 0.9, and Cronbach's alpha which is expected to be > 0.7. The second step is the evaluation of the structural model through bootstrapping to test the hypothesis with the expected t-statistic value > 1.96 (at a significance level of 0.05) or a p-value < 0.05, R2 value where a higher value indicates a better model, and Q test value > 0 indicating predictive relevance. This research uses SmartPLS 4.0 software.

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

The results of the descriptive statistical analysis show that for the financial literacy variable, all indicators obtained the highest average total score from the seven indicators, reaching 25.69. For the lifestyle variable, all indicators obtained the highest average total score from the five indicators, reaching 18.22. For the income variable, all indicators obtained the highest average total score from the five indicators, reaching 4.43. For the consumer attitude variable, all indicators obtained the highest average total score from the five indicators, reaching 4.43. For the financial management variable, all indicators obtained the highest average total score from the five indicators, reaching 4.43.

Convergent Validity Test

The data processing results using SmartPLS show that the outer loading values for the financial literacy variable range from 0.765 to 0.944, the lifestyle variable ranges from 0.752 to 0.872, the income variable ranges from 0.860 to 0.941, the consumer attitude variable ranges from 0.807 to 0.865, and the financial management variable ranges from 0.756 to 0.849. shows that the indicators of each variable in this study have outer loading values >0.70, which means that the indicators of each variable are considered good and can be used, thus meeting the requirements for convergent validity. Meanwhile, the Average Variance Extracted value for the financial literacy variable is 0.655, the lifestyle variable (X2) is 0.64, the income variable (X3) is 0.813, the consumptive attitude variable is 0.688, and the financial management variable is 0.673. Thus, it can be interpreted that the AVE values of all the variables used in this study are >0.50, which means that the data used is valid and meets the criteria for Convergent Validity.

Table 4.1 Results of the Convergent Validity Test with Outer Loading.

Variabel	X1	X2	X3	Y1	Z1	Result
X1.4	0,944					Valid
X1.5	0,797					Valid
X1.6	0,765					Valid
X1.7	0,838					Valid
X2.1		0,807				Valid
X2.2		0,795				Valid
X2.3		0,872				Valid
X2.4		0,788				Valid
X2.5		0,781				Valid
X2.6		0,752				Valid
X3.4			0,86			Valid
X3.5			0,941			Valid
Y1.3				0,807		Valid
Y1.4				0,815		Valid
Y1.5				0,865		Valid
Z1.1					0,849	Valid
Z1.2					0,846	Valid
Z1.4					0,826	Valid
Z1.5					0,756	Valid

Source: Processed by the Author, 2026

Reliability Test

The data processing results show that all variables have a Cronbach's alpha value >0.7, which means that the instruments for each variable in this study are reliable and trustworthy. for the financial literacy variable at 0.88, the lifestyle variable at 0.887, the income variable at 0.779, the consumer attitude variable at 0.773, and the financial management variable at 0.839.

R-Square Test

The R-Square value data processing results show that the variable of consumer attitude is 0.413. It can be interpreted that literacy through financial management, while the remaining 58.7% is influenced by other variables not examined in this study.

Table 4.2 Results of the Convergent Validity Test with Average Variance Extracted.

Variabel	Average variance extracted	Result
X1	0,704	Valid
X2	0,64	Valid
X3	0,813	Valid
Y1	0,688	Valid
Z1	0,673	Valid

Source: Processed by the Author, 2026

Hypothesis Testing

Based on the hypothesis test, the financial literacy variable yielded a path coefficient (original sample) of 0.114 (positive value) and a P-Value of 0.179 > 0.005 for the consumptive attitude. The lifestyle variable yielded a path coefficient (original sample) of 0.541 (positive value) and a P-Value of 0.000 > 0.05 for the consumptive attitude. The financial management variable yielded a path coefficient (original sample) of -0.149 (negative value) and a P-Value of 0.059 > 0.05 for the consumptive attitude. The financial management variable as a moderator of financial literacy on the consumptive attitude yielded a path coefficient (original sample) of -0.026 (negative value) and a P-Value of 0.372 > 0.05. The financial management variable as a moderator of lifestyle on the consumptive attitude yielded a path coefficient (original sample) of -0.04 (negative value) and a P-Value of 0.282 > 0.05. The financial management variable as a moderator of income on the consumptive attitude yielded a path coefficient (original sample) of 0.076 (positive value) and a P-Value of 0.155 > 0.05.

Table 4.3 Hypothesis Test Results.

	Original sample (O)	*Sample mean* (M)	*Standard deviation* (STDEV)	*T statistics* (|O/STDEV|)	*P values*	**Result**
X1 -> Y1	0,114	0,1	0,124	0,92	0,179	Not Significant
X2 -> Y1	0,541	0,527	0,064	8,498	0	Significant
X3 -> Y1	0,212	0,207	0,077	2,741	0,003	Significant
Z1 -> Y1	-0,149	-0,142	0,096	1,562	0,059	Not Significant
Z1 x X1 -> Y1	-0,026	-0,021	0,08	0,327	0,372	Not Significant
Z1 x X2 -> Y1	-0,04	-0,024	0,07	0,577	0,282	Not Significant
Z1 x X3 -> Y1	0,076	0,066	0,075	1,017	0,155	Not Significant

Source: Processed by the Author, 2026.

CONCLUSIONS

Fundamental Finding: Financial literacy has a positive impact, although not very significant, on consumer attitude. Lifestyle can influence the way someone purchases goods in a better and more positive manner. Income plays an important role and has a significant impact on consumer attitude. Financial Management has a negative and not very significant impact on a person's consumer behaviour. Financial management does not moderate the relationship between financial literacy, lifestyle, and income toward consumer behaviour. **Implication:** This indicates that the level of financial literacy understanding among students is not strong enough to reduce their consumer behaviour. The higher the students' need to pursue trends, interests, and social activities, the more their consumer attitude will increase. This shows that the higher the amount of income or pocket money received by students, the greater the tendency to shop excessively will also increase. This means that students' efforts in managing their finances are still not effective in curbing their consumer attitudes. **Limitation:** The scope or coverage of respondents was limited to one faculty. **Future Research:** It is recommended for future researchers to consider additional variables and expand the scope or coverage of respondents not only to one faculty but to the entire university or conduct comparative analyses between study programs to gain a deeper understanding of students' financial behaviour.

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