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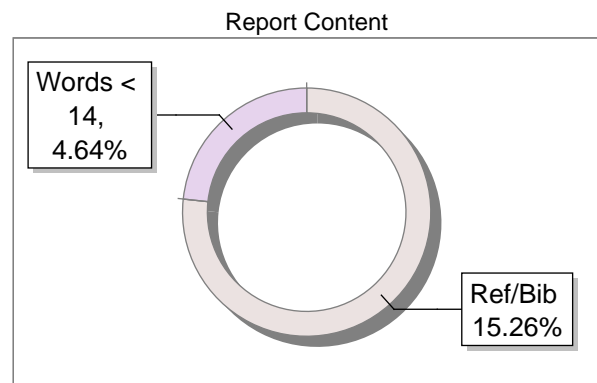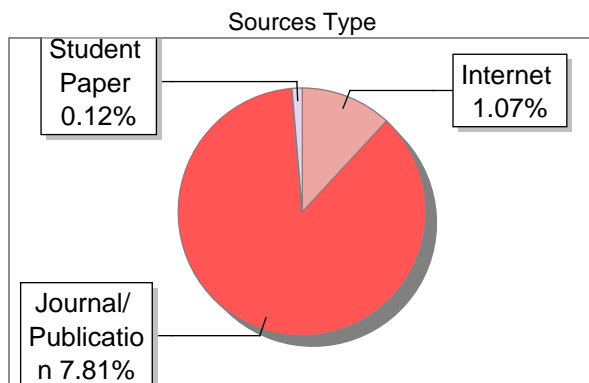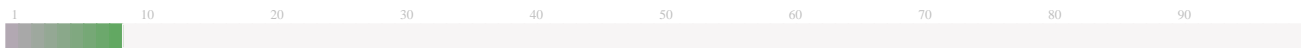|	
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THE INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE, AND SELF-CONTROL ON ONLINE SHOPPING CONSUMPTIVE BEHAVIOR OF HOUSEWIVES IN WONOSOBO DISTRICT

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ABSTRACT

This study aims to determine the influence of financial literacy, lifestyle and selfcontrol on the consumptive behavior of housewives in Wonosobo Regency. The location of this study was conducted in Wonosobo Regency. The method carried out in this study is a method with descriptive and quantitative analysis. The type of data used in this study is primary data. The data collection instrument is in the form of a questionnaire / questionnaire with probability sampling technique with random sampling method. The data analysis technique uses multiple linear regression tests. The results showed that (1) Financial literacy has no effect on the consumptive behavior of online shopping in housewives in Wonosobo Regency, (2) Lifestyle has a positive effect and significant to the consumptive behavior of online shopping in housewives in Wonosobo Regency, (3) Self-control has a negative and significant effect on behavior consumptive online shopping in housewives in Wonosobo Regency and (4) Financial literacy, lifestyle and self-control have a significant influence simultaneously towards the consumptive behavior of online shopping in housewives in Wonosobo Regency

Keywords: Financial Literacy, Lifestyle, Self-Control and Consumptive *Behaviors of Online Shoping.*

INTRODUCTION

Knowledge in managing finances is important in social life, one of which is in the smallest unit in society, namely the family. Low understanding and knowledge of financial management in the family is a problem for society, especially for housewives. According to the OJK National Survey (2019), the literacy rate for Indonesian women only reached 36.13%, this figure is lower than the literacy rate for men at 39.94%. Based on survey results, women's

financial literacy levels are still weak and women's lack of understanding in terms of financial management, this will of course influence attitudes in making decisions.

The Covid 19 pandemic has had an impact on many business sectors in Indonesia (Permata and Christian, 2021). This influence also has an impact on the influence of globalization in various fields, one of which is economics. Globalization currently has an influence on people's lifestyles, namely consumer behavior. The large number of online shopping services can also cause the consumerist nature of society, especially women. According to (Sari et al, 2018) it is not only young people who often shop online, but housewives also often shop online to meet their daily needs because it is seen as easier to get the goods they need. However, the ease of shopping can cause problems, namely it can encourage consumer behavior.

Consumptive behavior is the behavior of an individual who carries out consumption activities unreasonably, makes excessive purchases or does not have prior planning (Chita et al, 2015). Many offers provided by service providers provide easy access through digital communications (Christian, 2023). This causes many influences that cause people to become more interested and find it easier to access products. Indonesian society, which is mostly Muslim, must consider the principles of consumption in Islam. However, currently many consumption behaviors deviate from the dictates of the Islamic religion and are more concerned with desires, not needs, which can result in a person becoming an extravagant promise. According to Kredivo Research and Katadata Insight Center, it is proven that online shopping transactions are carried out more often by women, namely 26 times a year compared to men, 14 times a year. According to (Kusnandar and Kurniawan, 2018) society is currently adapting and starting to imitate lifestyles in more developed countries (Adhitya and Sulistiyani, 2021). The demands of the times and increasingly advanced lifestyles make public assumptions very important.

According to the Central Statistics Agency (2019), there are 215,221 households living in Wonosobo Regency. According to the national socio-economic survey conducted by BPS in March 2021, the cost of living per capita in Wonosobo Regency, Central Java is IDR 923,838. If economists estimate inflation of 3% in 2022, the per capita cost of living in Wonosobo Regency could rise to Rp. 951,553. Wonosobo Regency is a small city, but the cost of living in Wonosobo Regency is quite high, not to mention the high lifestyle. Meanwhile, Wonosobo Regency's 2022 UMK is relatively low, namely IDR. 1,931,285. The relatively low MSE should influence consumer behavior, but in reality this does not reduce online shopping behavior in Wonosobo Regency. This shows that it is very important to have financial literacy to manage finances so that it can reduce consumer behavior, especially in family communities. The knowledge and skills of the community, especially housewives, in managing their finances well can certainly suppress consumer behavior in the family, so that in the family there must be management to manage assets so that they have value effectively and efficiently in the long term (Christian and Permata, 2022).

Wealth Management is defined as managing family finances which can explain all the opportunities and risks faced. Many businesses in Indonesia are managed by families or are called

family companies (Setyawan and Christian, 2022). Professional financial management of existing resources also needs to be managed well, namely by carrying out Financial Planning. Financial planning as defined by the Indonesian Financial Planning Standards Board is a process for achieving a goal in life by carrying out integrated financial planning. To achieve this prosperity, control is needed in daily finances. Self-control has an important impact on financial well-being because it will influence decision-making attitudes.

This research is related to previous research, namely (Wahyuni, et al. 2019) that financial literacy has a negative and significant influence on the online consumptive shopping behavior of housewives. Research (Sari et al, 2019) explains that financial literacy has a significant influence on the consumptive behavior of housewives. There is a significant influence between lifestyle and consumptive behavior of housewives. In research by Dewi, et al (2017), there is a negative influence between self-control and consumer behavior. So based on these three studies, they have the same explanation for consumer behavior.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

Consumptive Behavior
Consumptive behavior is behavior that is not based on rational considerations but purchases to gain liking or emotion only (Mowen and Minor in Albab, 2020). Another opinion expressed by Sari, (2019) is that consumptive behavior is the act of using relatively expensive products or services with increased intensity to achieve something new, better and beyond needs because it is to express privilege, social status and to achieve satisfaction with wealth. owned . From the definition above, consumptive behavior is a person's behavior in consuming which prioritizes desires over needs.

Financial Literacy
According to (OJK, 2019) Financial literacy includes knowledge, skills and beliefs that can influence attitudes and behavior in order to improve appropriate decision making and financial management to improve welfare.

Lifestyle
According to (Kusnandar and Kurniawan, 2018) lifestyle is an indicator that influences individual behavior. So lifestyle can be interpreted as a reference in life which is shown through a person's activities, interests and opinions.

Self-Control
Self-control is an individual skill which includes sensitivity to reading the situation or environment and the ability to control and regulate one's behavior according to the situation experienced and can be used as a basis for taking action (Sari, 2019).

Development Hypothesis
1. The influence of financial literacy on housewives' online shopping consumptive behavior.
Financial literacy is a person's knowledge and understanding of managing finances. Financial literacy is important to shape a person's consumption behavior. A low level of understanding of financial literacy can cause someone to have consumptive behavior (Albab, 2020). Previous research relating financial literacy to consumptive behavior,

namely (Dikria and Mintarti, 2016) concluded that financial literacy has a negative effect on consumptive behavior. So if the level of financial literacy is high, online shopping consumptive behavior will decrease or be low. Meanwhile, if the level of financial literacy is low, online shopping consumptive behavior will be high. From this description, a person's financial literacy can influence online shopping consumptive behavior. Based on theory and previous research, the hypothesis in this research is:

H1: Financial literacy has a negative and significant effect on housewives' online shopping consumptive behavior.

2. The influence of lifestyle on housewives' online shopping consumptive behavior. According to (Sari, 2019) lifestyle is a person's way of life which is shown through their activities, interests and opinions. Lifestyle is indicated by what a person wears, what they consume and how they behave in front of other people. According to (Kusnandar and Kurniawan, 2018) lifestyle describes all interactions of an individual with his environment. Previous research was related to lifestyle, namely research conducted by (Astiningrum, 2018) that lifestyle had a positive and significant effect on consumer behavior. Therefore, lifestyle is how a person behaves in spending their money. The more excessive an individual's lifestyle, the more consumptive online shopping behavior increases. Likewise, if a person's lifestyle is lower, the consumer behavior of online shopping will also be lower. Based on theory and previous research, the hypothesis of this research is:

H2: Lifestyle has a positive and significant effect on housewives' online shopping consumptive behavior.

3. The influence of self-control on housewives' online shopping consumptive behavior. Self-control is an individual skill which includes sensitivity to reading a person's situation and environment and the ability to control and regulate one's behavior according to the situation experienced and can be used as a basis for taking action (Sari, 2019). Previous research that is relevant regarding the influence of self-control on consumptive behavior is research (Dikria & Minarti, 2016) which states that self-control has a negative effect on consumptive behavior. Furthermore, research from Dewi et al (2017) explains that self-control has a negative effect on consumptive behavior, this means that the higher an individual's self-control, the lower the consumptive behavior and if a person's self-control is low, the person's consumptive behavior will be high. From the explanation above, self-control can help suppress and reduce consumer purchases. So, self-control greatly influences a person's low consumption behavior. From theory and previous research, the hypothesis of this research is: H3: Self-control has a negative and significant effect on the online consumptive shopping behavior of housewives.

4. The influence of financial literacy, lifestyle and self-control on housewives' online shopping consumptive behavior.

From the explanation above, several factors can influence housewives' consumptive behavior, namely financial literacy, lifestyle and self-control. Financial literacy, lifestyle and self-control influence housewives' online shopping consumptive behavior, financial knowledge makes them control themselves so they don't have hedonistic behavior so they can avoid online shopping consumptive behavior because they can manage their finances well. This research is in accordance with research (Wahyuni, et al. 2019) that there is a simultaneous influence between lifestyle and financial literacy on consumer behavior when shopping online. Then research (Dikria & Mintarti, 2016) shows that financial

literacy and self-control have a simultaneous influence on consumer behavior. From the theory above and previous research, the hypothesis of this research is as follows:

H4: Financial literacy, lifestyle and self-control have a significant effect on housewives' online shopping consumptive behavior.

RESEARCH METHODOLOGY

This research uses quantitative data with a descriptive approach. The data source in this research uses primary data. The population is all housewives in Wonosobo Regency, totaling 215,221. The data collection technique is using a questionnaire. The sample size calculation uses the Slovin formula with probability sampling techniques and random sampling methods.

Variabel	Definisi	Indikator	Skala
Consumptive Behavior (Y)	Consumptive behavior is behavior where an individual's use of a product is no longer considered rational considerations, but at the level of irrational desires (Sumartono in Astuti, 2013).	Buying a product because of the promise giving gifts, buying products because the packaging is attractive, buying products to maintain personal appearance and prestige, buying products based on price considerations, buying products just to maintain a status symbol, using products because of the element of conformity to the model that advertises, judging appearance that buying products at a high price will create a feeling high self-confidence, trying more than two similar products	*Likert*
Financial Literacy (X1)	Financial literacy is a process of increasing a person's knowledge, self-confidence and skills to be able to manage their finances well (Kusnandar and Kurniawan, 2018).	Basic knowledge of personal finance Savings (savings) Insurance (insurance) Investments	*Likert*
Lifestyle (X2)	Lifestyle is a description of behavior and way of life someone who is shown in their activities, interests and opinions (Kusnandar and Kurniawan, 2018).	*Activities* *Interest* *Income*	*Likert*
Self Control (X3)	According to Albab (2020), self-control is an individual's ability to control their behavior according to the current circumstances or situation.	(*behavior control*) (*cognitive control*) (*decisional control*)	*Likert*

1. **Descriptive Statistical Analysis**

   According to Ghozali (2018), descriptive statistics is statistical analysis to provide an overview or description of data and look at the average value, standard deviation, variance, maximum, minimum. According to Sugiyono (2013) in determining descriptive criteria for variables, namely using interval level value analysis.

2. **Multiple Linear Regression Analysis**

Multiple linear regression analysis is a tool used to analyze the relationship or influence of two or more independent variables on the dependent variable. The multiple linear regression equation in this researchis:

$$Y = \beta_0 + \beta_1 PK + \beta_2 GH + \beta_3 KD + e$$

3. T Test

According to (Ghozali, 2018) the partial test (t test) is used to show the influence of the independent variables individually in explaining the dependent variable. In measuring the T test, the calculated t is compared with the t table with a significance level of 5%

4. F Test

According to (Ghozali, 2018) a simultaneous test basically proves the positive or negative influence of all independent variables on the dependent variable together. In measuring the F test, the calculated F is compared with the F table with asignificance level of 5%.

5. Coefficient of Determination

According to (Ghozali, 2018), the coefficient of determination basically measures how well the model's ability to explain the dependent variable. Markthe coefficient of determination is zero and one. If the R value2gettingsmaller or approaching zero means that the ability of the independent variable to explain the dependent variable is very limited or has a small influence and vice versa.

RESULT AND DISCUSSION

1) Descriptive Statistical Analysis of Variables

Data obtained through filling questionnaires by respondentswere then analyzed using analysis statistics descriptive. Explained variables is literacy finance, style live, control self, and behavior consumer shopping*on line* to mother House ladder in Wonosobo.

Table 4.1

Descriptive Statistical Analysis of Variables

	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	2.15	5.00	4.27	0.482
Lifestyle	2.00	5.00	3.30	0.606
Self control	2.75	5.00	4.25	0.457
Consumptive behaviour	1.20	4.10	2.85	0.626

Source: Research data processed Year 2022

Based on the table above, the financial literacy variable has an average value of The highest average is 4.27 while the consumptive shopping behavior variable*on line* has thelowest average, namely 2.85. The highest standard deviation value for the consumptive shopping behavior variable*on line*namely 0.626 while the lowest value is variable control self, namely 0.457.

The significance used in this research uses a confidence level of 95% ($\alpha = 5\%$) and compares the calculated r value with the r table for df = n-2.
Decision making is if r-count value > r-table then the question item isvalid. The following are the results of the validity test using SPSS:

a) Consumer Shopping Behavior*On line*(Y)

Table 4.6

Results Validity Test of Consumer Shopping Behavior*On line*(Y)

Item No	r count	r table	Decision
1	0.402	0.165	VALID
2	0.332	0.165	VALID
3	0.573	0.165	VALID
4	0.582	0.165	VALID
5	0.495	0.165	VALID
6	0.563	0.165	VALID
7	0.372	0.165	VALID
8	0.686	0.165	VALID
9	0.742	0.165	VALID
10	0.420	0.165	VALID
11	0.593	0.165	VALID
12	0.709	0.165	VALID
13	0.641	0.165	VALID
14	0.588	0.165	VALID
15	0.615	0.165	VALID
16	0.717	0.165	VALID
17	0.673	0.165	VALID
18	0.521	0.165	VALID
19	0.480	0.165	VALID
20	0.496	0.165	VALID

Source : Data Research will be processed in 2022

Results test validity of consumer shopping behavior variables*on line*Table 10 shows that each statement obtains a correlation coefficient r count more big from r table. So all these questions are valid. b) Literacy Finance (X1)

Table 4.7

Validity Test Results Literacy Finance (X1)

No Items	r count	r table	Decision
1	0.593	0.165	VALID
2	0.520	0.165	VALID
3	0.498	0.165	VALID
4	0.520	0.165	VALID
5	0.520	0.165	VALID
6	0.721	0.165	VALID
7	0.673	0.165	VALID
8	0.582	0.165	VALID
9	0.710	0.165	VALID
10	0.744	0.165	VALID
11	0.742	0.165	VALID
12	0.649	0.165	VALID
13	0.576	0.165	VALID

Data source Study processed Year 2022

From the results test validity variable financial literacy shows that eachquestion obtains a correlation coefficient r calculated that is greater than r table. So that all questions or all question items are valid.

c) Style Life (X2)

Table 4.8

Results Test Validity Style Life (X2)

Item No	r count	r table	Decision
1	0.486	0.165	VALID
2	0.586	0.165	VALID
3	0.390	0.165	VALID
4	0.702	0.165	VALID
5	0.708	0.165	VALID
6	0.694	0.165	VALID
7	0.589	0.165	VALID

Data source Study processed in 2022

The results of the validity test of lifestyle variables show that each question has a calculated correlation coefficient r greater than r table. So that 7 questions or all questions are valid.

d) Self-Control (X3)

Table 4.9

Results Test Validity Self Control (X3)

Item No	r count	r table	Decision
1	0.654	0.165	VALID
2	0.574	0.165	VALID
3	0.433	0.165	VALID
4	0.636	0.165	VALID
5	0.612	0.165	VALID
6	0.702	0.165	VALID
7	0.634	0.165	VALID
8	0.519	0.165	VALID

Source : Research data processed in 2022 The results of the validity test on the self-control variable show allstatements obtain a calculated correlation coefficient r greater than r table. So that 8 questions or all of the questions are valid.

1. Test Reliability

According to Purnomo (2016), reliability testing used to determine the reliability or consistency of the questionnaire Variables are considered reliable ifvalue*Cronbach Alpha*>0.6. The results of reliability testing can be seen in the following table:

Table 4.10

Reliability Test Test Results

No	Variable	Cronbach's Alpha	Information
1	Literacy Finance	0.865	Reliable
2	Style Life	0.705	Reliable
3	Self control	0.711	Reliable
4	Consumptive behaviour	0.885	Reliable

Source: Research data processed in 2022

The table above shows that all question items on each variable arereliable. Because every variable has a value*Cronbach Alpha*
> 0.6 then all the questions are reliable.

b. Regression Analysis Results Linear Multiple

The results of data processing are using SPSS*multiple regressionanalysis*namely financial literacy, lifestyle, and self-control over consumptive shopping behavior*on line*for housewives in Wonosobo, seethe table below:

Table 4.11

Results Regression Equation Testing Linear Multiple

Variable	Coefficient
Constant	2,270
Financial Literacy	- 0.043
Lifestyle	0.659
Self control	- 0.330

Source: Research data processed in 2022

Equality regression Based on the SPSS output results in the table above, it canbe arranged as follows :

Y = β0+ β1X1 + β2X2 + β3X3 + e PK =2.270 - 0.043LK + 0.659GH - 0.330KD

From the regression equation above, it can be interpreted as follows:

1. A constant with a value of 2.270 which means that if financial literacy, lifestyle and self- control have a value of zero, then consumptive shopping behavior*on line* as many as 2,270.
2. The regression coefficient for financial literacy or LK has a value of -0.043, explaining that when the financial literacy variable increases by one unit, it will have an effect on decreasing consumptive shopping behavior.*on line* as much as 0.043 which assumes that the lifestyle and self-control variables remain constant.
3. The lifestyle regression coefficient or GH has a value of 0.659, explaining that whenthe lifestyle variable increases by one unit, it will have an effect on increasing consumptive shopping behavior.*on line*as much as 0.659 which assumes that thefinancial literacy and self-control variables remain constant.
4. The self-control regression coefficient (KD) -0.330 explains that if the self-control variable increases by one unit, it will have an effect on decreasing consumptiveshopping behavior*on line*as much as 0.330 which assumes that the financial literacy and lifestyle variables are constant.

c. **Research Results (Hypothesis Testing)**
1) **Partial Test or (t Test)**

The results of the t test are used to find out the influence of the variable partially or individually, the independent variable, namely literacy finances, lifestyle, and self-controlof the dependent variable, namely consumptive shopping behavior *on line*. The results of the t test can be seen in the table below, namely:

Table 4.12

Test Results - t Test

Hypothesis	Q table	Q count	Sig	Alpha	Decision
H1	1,660	- 0.390	0.698	0.05	Rejected
H2	1,660	8,079	0,000	0.05	Accepted
H3	1,660	- 2,822	0.006	0.05	Accepted

Source: Research data processed in 2022

The results for the t test can be seen in table 4.12, described as follows:

1. From table 4.12 the calculated value is -0.390 < 1.660, the financial literacy variable has a negative effect on consumptive shopping behavior*on line*andthe significance value is 0.698 > 0.05. Therefore, financial literacy has no effect on consumptive shopping behavior*on line*.
2. From table 4.12, the t value is 8,079 > 1.660 and the significance value is 0.000 < 0.05. Therefore, lifestyle has a positive and significant effect on consumer shopping behavior*on line.*
3. From table 4.12, the t value is -2.822 < 1.660 and the significance value is 0.006 < 0.05. Therefore, self-control has a negative and significant effect on consumptive shopping behavior*on line*.

2)Simultaneous Test(F)

The F test was carried out to determine the influence of the independent variables, namely financial literacy, lifestyle and self-control simultaneously on the dependent variable, namely consumptive shopping behavior.*on line*. The F test calculationresults in the table below are:

Table 4.13

Test Results Test – F

Df	Fcount	F table	Sig	Information
3	23,082	2.70	0,000	Significant
96				

Source: Research data processed in 2022

From table 4.13, F is calculated for the variables financial literacy, lifestyle and self control is 23.082 for 5% error and df1=k-1 = 3 df2=nk= 96 then F table 2.70. If the calculated F value> F table then there is an influence of the variables financial literacy, lifestyle and self-control on consumptive shopping behavior*on line*, In this case F count = 23.082 > F table = 2.70 so there is an influence between financial literacy, self-control and lifestyle on consumptive shopping behavior*on line*among Housewives in Wonosobo Regency. Meanwhile, for the F probability value, namely sig is 0.000 and the significance level set is 0.05, so the sig value is 0.000 < 0.05, this means that there is a significant positiveinfluence between financial literacy, lifestyle and self-control on consumptive shopping behavior.*on line*among Housewives in Wonosobo Regency. housewives regarding the benefits of having insurance. So they don't realize the importance of having insurance as long-term protection. This is because housewives in Wonosobo Regency have the perception that if they have insurance, it does not necessarily mean they will use the service. Because the economic situation of the people of Wonosobo Regency tends to be lower middle class. Meanwhile, insurance services are required to pay premiums according to the agreement that has beenmade. With the premium, most people from lower to middle economic levels will object. Another reason that financial literacy has no effect is because understanding financial literacy is only used as knowledge and does not make it a reality, one of which is education. Housewives with low educational backgrounds also have low access to information and knowledge about managing financial resources appropriately. On the other hand, the cause of the lack of understanding about the financialliteracy of housewives in Wonosobo Regency could be due to a lack ofsocialization and training about financial literacy for housewives which aims to improve the quality of financial decision making and better financial management.

a)   **The Influence of Lifestyle on Consumer Shopping Behavior*On line*** In thehypothesis test, lifestyle has a positive and significant effect on

consumptive shopping behavior*on line*Housewife. The results of hypothesis testing show that the t table is 1.660 and the calculated t value is 8.079, which means that the calculated t > t table with a sig value of 0.000 < 0.05. Soit can be concluded that lifestyle has a significant positive effect on consumerbehavior variables among housewives in Wonosobo Regency. Thus, if a person's lifestyle is high it will influence consumer shopping behavior*on line* that is, there will be an increase or height. Likewise, when a person's lifestyle is low, consumer behavior will result in shopping*on line*will also be low or there will be a decline, so H2 is accepted. Based on the results of a descriptive analysis, the lifestyle of housewives in Wonosobo Regency is in the low category and consumptive shopping behavior*on line*falls into

the very low category. Thus, the low lifestyle of housewives in Wonosobo Regency can at least reduce consumptive behavior in shopping. The results of this research are in line with research (Wahyuni, et al. 2019) that lifestyle has a significant effect on consumptive shopping behavior. *on line* among housewives in Lubuk Begalung District, Padang City. Furthermore, according to research (Sari, et al 2019) there is a significant influence between lifestyle on consumer behavior among housewives in the Macanan RT01/RW02 area, Sidorejo Kidul Village, Tingkir District, Salatiga City. So it can be concluded that the more luxurious a housewife's lifestyle is, the more consumptive behavior will increase. And vice versa, if lifestyle or hedonism is low then consumer behavior will also decrease or be low.

b) **The Effect of Self-Control on Consumer Shopping Behavior*On line*** Based on hypothesis testing, it shows that self-control has a negative and

significant effect on consumer behavior. From the calculated t value of - 2.822 and dk = nk (100-3=97), we get a t table of 1.660. In the sense that t count is -2.822 < 1.660, so that the self-control variable has a negative effect on consumptive shopping behavior *on line.* Based on a sig value of 0.006 < 0.05 so that the self-control variable is significant for consumer shopping behavior *on line.* This means that the higher a person's self- control, the lower the influence on consumptive shopping behavior *on line*. If an individual's self-control is low, the higher the consumptive shopping behavior will be *on line* in someone, so that H3 is accepted.

From the results of the descriptive analysis of the self-control variable, it shows that self-control is included in the high category as well as consumptive shopping behavior *on line* falls into the very low category. So it can be concluded that housewives in Wonosobo Regency have controlled themselves well and do not lead to consumerist behavior. This research is in line with (Dewi, et al 2017) that there is a negative and significant influence between self-control on consumer behavior. The results of this research are also in line with research (Chita, et al. 2015) that there is a relationship between *self-control* with consumer behavior. So it can be concluded that if a housewife's self-control is high, the housewife can control herself well and correctly so that she can reduce her consumptive behavior

c) **The Influence of Financial Literacy, Lifestyle and Self-Control on Consumer Shopping Behavior*On line***

Financial literacy, lifestyle and self-control have a positive influence on consumptive shopping behavior *on line* among housewives in Wonosobo Regency. This can be seen from F count = 23.082 > F table = 2.70 and a significance value of 0.000 < 0.05. From these results it can be interpreted that there is a significant influence between financial literacy, lifestyle and self-control on consumptive shopping behavior *on line* among housewives in Wonosobo Regency so that H4 is accepted.

This is in line with previous research from (Asisi and Purwantoro, 2020), namely that financial literacy, lifestyle and self-control simultaneously influence consumer behavior. A person's decision to behave consumptively can be influenced by several factors including financial literacy, lifestyle and self-control. Financial literacy is an important thing in managing finances. Financial literacy is a process to increase a person's knowledge, confidence and skills so that they are able to manage well. With financial knowledge, confidence and skills, a person can manage their expenses better and can improve their standard of living. Consumptive behavior is also influenced by the lifestyle that makes an individual make a purchase. Self-control is a person's ability to control behavior, cognition and control decisions. Someone who has high self-control will first consider whether the item they buy is a need or just a desire.

CONCLUSION

From the research results, conclusions can be drawn, namely:

1. Partially, financial literacy has no effect on consumptive shopping behavior *on line* among housewives in Wonosobo Regency.
2. Partially, lifestyle has a positive and significant effect on consumptive shopping behavior *on line* among housewives in Wonosobo Regency.
3. Partially, self-control has a negative and significant effect on consumptive shopping behavior *on line* among housewives in Wonosobo Regency

IMPLICATION/LIMITATION AND SUGGESTIONS.

Based on the research results, suggestions that can be given are:

1. Practical Advice
   a. Housewives should learn more about financial literacy so they can apply itin their daily lives. With financial literacy, housewives are expected to be able to think carefully, especially about consumption activities, to avoid consumptive behavior.
   b. For housewives to be more careful in choosing the items they buy and toreduce their shopping habits and use money according to their needs.
   c. For housewives to control their behavior, attitudes and decisions morewisely in shopping.
   d. To increase financial literacy among housewives, this can be done by providing training and outreach related to financial literacy by the Wonosobo Regency government or financial service institutions. Especially instilling that having knowledge in financial matters is very important. Training and outreach can be carried out by collaborating with PKK cadres. Where later PKK cadres will be able to transmit their knowledge to housewives widely. This must of course be done in stages and must provide easier and safer access to financial products so that housewives can understand and apply this financial knowledge.

2. Academic Advice
   a. It is hoped that this research can be used as a reference and documentationfor the campus as reference material for further research, although this research is far from perfect and still has many shortcomings.
   b. It is recommended that future researchers add research samples and research variables, because in this study the sample and variables usedare still very limited.

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