

Consumptive Behavior in Youth Pay Later Users in Terms of Self-Esteem

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Abstract. The convenience experienced by youth in accessing online services has an impact on their shopping behaviour. The child tends to be excessive in buying the things they want. This consumptive behaviour can be influenced by several things, one of which is self-esteem. Some previous studies have shown inconsistent results in explaining the effect of self-esteem on consumptive behaviour. This study aims to determine the influence of self-esteem on consumptive behaviour in adolescent pay-later users. The method used in this study is a quantitative method with 150 respondents, 100 female and 50 male, aged 18- 21 years old male and female who live in Jakarta. The data collection technique used was purposive sampling using the self-esteem scale from Rosenberg, which has been adopted by Maroqi to measure self-esteem and the consumptive behaviour scale. The data analysis technique used is a simple regression test. The results obtained in this study are the B coefficient value of 0.022 with a probability value of 0.023, which indicates that there is a positive influence between self-esteem and consumptive behaviour. This means that the higher the self-esteem possessed by youth, the higher the consumptive behaviour. Based on the regression in this study, it was found that the R Square value was 0,035 with a significant level of 0,023. This shows that self-esteem has an effect on consumptive behaviour by 3,5%.

Keywords: Consumptive Behavior, Self-esteem, Youth, Consumer Behavior.

1 Introduction

Desirability purchasing behaviour has increased significantly among youth, today's modern youth are generally interested in buying goods or products regularly, choosing the best and especially the most up-to-date. They sometimes buy things just for indulgence rather than for genuine need, and this results in wastage [18]. According to Monks, youth have an unstable emotional condition, so they are susceptible to being influenced by groups and are vulnerable to being carried away by unsavoury lifestyles [9].

This consumptive behaviour experienced by youth will affect people's lives in the future, especially at the teenage level, because they tend not to instil the habit of living frugally and productively. Excessive consumptive behaviour will result in greater negative values. Some examples are 1) Extravagance, where a person only spends money to fulfil their wants and desires. 2) Social gap or inequality, where there is jealousy, envy, and disapproval in the surrounding community. 3) Criminal acts, where people resort to various means to get the things they want. 4) There will be unproductive individuals, which means they cannot earn money other than just using and spending it.

Sianturi argues that there are changes in buying behaviour in adolescents, along with globalisation and economic changes [18]. One form is information technology in the financial sector (fintech), which is able to provide convenience in making payments when shopping. Young people in Indonesia prefer to use fintech, such as Paylater, as a payment method for buying products.

Paylater payment methods are similar to credit cards. In the payment process, the pay-later company covers the payment of the bill at the beginning by paying the seller and then receiving payment from the consumer. This method is considered to provide benefits for consumers because the transaction process is convenient and fast [10]. Consumers who have financial problems and do not have a credit card due to requirements tend to utilise this method. On the other side, the pay-later method, if not used wisely, can have a negative impact on youth. The payment system using pay-later can encourage youth to fall into consumptive behaviour. There are conveniences such as only touching the screen so that youth can buy and order items that are not really necessary even though youth do not have money [23].

According to Lestarina, consumptive behaviour is the act of individuals shopping by not considering their needs but only realising personal desires that are carried out in excess [6]. Operationally, signs of consumptive behaviour include buying goods because of the price, because of the attractive packaging, because of the attractive appearance, because of the price, not because of its benefits or usefulness, only because of the status symbol, because it fits the advertised model, and the emergence of the idea that buying goods because of its negative impact [20].

Based on research by Alamanda, consumptive behaviour can also occur because it is influenced by several factors, such as internal and external individuals, one of which is self-esteem [1]. Jasmadi revealed that most teenagers are easily influenced by temporary circumstances because they want to get recognition from others and be accepted in their environment [5]. Individuals will make consumptive behaviour a temporary solution to the problems that occur and aim to increase self-esteem [13].

Previous research revealed that there is a positive relationship between self-esteem and consumptive behaviour in high school students in Bogor [12]. This means that the higher the self-esteem of adolescents, the higher their consumptive behaviour. Teenagers who have high self-esteem have a positive view of themselves, so they have a tendency to become more consumptive in order to show achievement and success.

Other studies show different results. For example, Sianturi revealed that there is a negative relationship between self-esteem and consumptive behaviour in high school adolescents in Medan [18]. This means that the lower the self-esteem of adolescents, the more consumptive behaviour they do. Low self-esteem makes adolescents feel worthless as human beings, so adolescents are increasingly consumptive in order to show their worth through the products they spend [18].

The same thing is also revealed in research conducted by Alamanda, which shows the results that self-esteem has no effect on adolescent consumptive behaviour [1]. This means that self-esteem owned by adolescents is not a determining and significant factor in explaining their consumptive behaviour. Teenagers feel that making mindless purchases and just looking for fun is a common activity to perform [1].

Based on the description above, there are inconsistencies in research results concerning the role of self-esteem in influencing adolescent consumptive behaviour. This is important to be further researched in order to obtain useful results related to the influence of self-esteem on adolescent consumptive behaviour, especially later users.

2 Literature Review

2.1 Consumptive Behaviour

Sumartono revealed that consumptive behaviour is the behaviour of purchasing goods without rational consideration or buying goods not according to their needs [20]. This means that individuals buy an item without limits and buy goods not according to their needs but only for individual satisfaction. Meanwhile, Dewi argues that consumptive behaviour is an act of a person consuming goods or using services outside of their needs in order to fulfil their desires [3]. So, consumptive behaviour is the behaviour of individuals who act as consumers in buying a product that is not based on need but only on satisfaction and desire. In addition, perpetrators of consumptive behaviour often shop without prior planning.

There are indicators in consumptive behavior according to Sumartono, as follows: a) purchasing a product with a special offer means that individuals who buy a product because it has several offers when buying a product, b) purchase of an item with an attractive appearance means that consumers who shop for an item have an attractive appearance design, where there is an urge to shop for an item solely because of the attractive appearance of the item, c) purchase of an item with an interest in maintaining appearance and prestige means that [20].

buyers have a very strong sense of desire to be able to buy an item, because basically in the early adult phase women have special characteristics in terms of dressing, hairstyles, and makeup, in order to have a more attractive appearance to get the attention of many people to themselves, d) purchasing a product based on price considerations, and not based on the benefits or usefulness of the product means that individuals tend to behave as if they live in luxury, so individuals will wear anything that is considered very luxurious, e) purchasing an item only to maintain a status symbol that buyers have a very high shopping desire for clothing, makeup, and hairstyles, so that they can maintain the exclusivity of expensive products and give the impression that they belong to a higher social class, f) using a product only because of the element of conformity to the model in a particular advertisement that means consumers tend to imitate the behavior of their idol characters by using whatever their idol characters can use, g) buying an item based on a relatively higher price to increase self-confidence that means

buyers are highly motivated to be able to wear an item because these individuals believe what the advertisement says can increase their self-confidence) trying to use more than two types of goods that means buyers use a product model that is the same as what they have used before, but with a different brand.s

2.2 Self-Esteem

According to Rosenberg, the concept of self-esteem is a good or bad attitude related to a certain object, namely oneself and self-esteem has two different connotations [15]. The first is a high connotation, which states that the concept of self-esteem is that individuals consider themselves

to be very good, and based on a different connotation, it reveals that self-esteem is a person's opinion that he is good enough. Meanwhile, according to Alamanda, self-esteem is an assessment of oneself related to positive acceptance and appreciation, and individuals believe that they are capable and valuable based on their self-assessment standards [1]. So, self-esteem is a self-evaluation that underlies a person's appreciation of himself as capable, important, valuable, and competent and is generally based on a healthier and more balanced state of mind that is measured by oneself.

There are two aspects of self-esteem, according to Rosenberg which are as follows: 1) self-respect is a feeling of confidence felt by the individual, where he feels that he can be successful, happy, worthy of respect, and has the right to fulfil his daily needs and can achieve his desires so that individuals can enjoy the results of the efforts he has made, 2) self-acceptance is an individual's recognition aimed at oneself related to the advantages and disadvantages contained within the individual without blaming others and individuals have a strong desire to develop themselves [15].

2.3 Pay Later

Pay Later is defined as a financial facility with an instalment payment method without a credit card, which is similar to the credit system in conventional banking [11]. According to Rompas pay later can be used by all groups, and the rules for having access to pay later services are much simpler and can reach all aspects of society, not only those who have jobs and fixed incomes [14]. According to Sari, pay later is a payment method with an online instalment system without using a credit card [17]. Pay Later was developed by a fintech company that works with e-commerce in presenting payment methods that can be paid in instalments. So, it can be concluded that pay later is a digital payment method by implementing an instalment system without using a credit card.

3 Method

This research uses quantitative methods. Quantitative research methods use data collection with measuring instruments in the form of questionnaires [19]. The measuring instrument used in the self-esteem variable is the RSES (Rosenberg Self-Esteem Scale) scale adapted by Maroqi, with a total of 10 items with a Cronbach Alpha value of 0.790 [7, 15]. This measuring instrument has two aspects, namely, self-acceptance and self-respect. Each item is rated through a Likert scale with four response options, namely strongly disagree to strongly agree. One example of an item in the self-esteem measuring instrument is "I feel that I am valuable enough, at least equal to other people".

The measuring instrument used to measure consumptive behaviour variables is the consumptive behaviour scale developed by Sumartono [20]. This measuring instrument has 30 items with a Cronbach Alpha value of 0.963. Each item is rated through a Likert scale with six response options, namely never to always. One example of an item in the consumptive behaviour measuring instrument is I buy things to maintain self-esteem and prestige. The samples of this study were male and female adolescents aged 18-21 years, using Paylater in shopping transactions and domiciled in Jakarta with a total of 150 people.

In collecting research sample data, the technique used is non-probability sampling with a purposive sampling design. In analysing the data that has been obtained, researchers use the Statistical Package for the Social Sciences or SPSS for Windows version 26, and this data analysis test research uses simple regression. The data analysis test using regression is intended to be able to see the effect of self-esteem on consumptive behaviour.

4 Result

Table 1 shows some of the characteristics of the research sample. The characteristics of the research sample can be seen based on gender, age and domicile area.

Table 1. Demography Respondent

Variable	Category	Frequency	Percentage
Gender	Male	50	33,3%
	Female	100	66,7%
	Total	150	100%
Age	18	16	10,7%
	19	26	17,3%
	20	71	47,3%
	21	37	24,7%
	Total	150	100%
Region	North Jakarta	33	22,0%
	West Jakarta	20	13,3%
	East Jakarta	35	23,3%
	South Jakarta	32	21,3%
	Central Jakarta	30	20,0%
	Total	150	100%

Table 2. Descriptive Statistical Analysis

	Self-Esteem	Consumptive Behaviour
N	150	150
Mean	33.63	132.24
Std. Deviation	3.210	26.713
Minimum	24	68
Maximum	40	171

Based on **Table 2** above, that is a descriptive statistical analysis of the variables of self-esteem and consumptive behaviour. This study obtained 150 respondents with a mean value on the self-esteem variable of 33.63, a standard deviation value of 3.210, a minimum value of 24, and a maximum value of 40. Meanwhile, the consumptive behaviour variable obtained a mean value of 132.24, a standard deviation value of 26.713, a minimum value of 68, and a maximum value of 171.

Table 3. Categorization of Research Data Based on Self-Esteem Variables

Category	Value	N	Percentage (%)
Low	$X < 30.42$	22	14.7%
Middle	$30.42 \leq X < 36.84$	106	70.7%
High	$36.84 \leq X$	22	14.7%

Based on the table above, namely the results of the categorization of research data on self-esteem variables, it is found that 22 respondents (14.7%) have low categorization values, 106 respondents (70.7%) have moderate categorization values, and 22 respondents (14.7%) have high categorization values. This means that respondents in this study have self-esteem in the moderate category.

Table 4. Categorization of Research Data Based on Consumptive Behavior Variables

Category	Value	N	Percentage (%)
Low	$X < 105.52$	30	20%
Middle	$105.52 \leq X < 158.95$	87	58%
High	$158.95 \leq X$	33	22%

Based on the table above, namely the results of the categorization of research data on consumptive behaviour variables, respondents who have a low categorization value are 30 people (20%), respondents who have a medium categorization value are 87 people (58%) and respondents who have a high categorization value are 33 people (22%). This means that respondents in this study have consumptive behaviour in the moderate category.

Table 5. Simple Linear Regression Test

R	R Square	F	β	Sig.
0.186	0.035	5.291	0.022	0.023

Table 5 shows the results of the regression analysis between self-esteem and consumptive behaviour. The R-value based on the table is 0.186, and the effective contribution that can be seen based on the R Square table is 0.035. This shows that self-esteem has an influence on consumptive behaviour by 3.5%, while the remaining 96.5% is influenced by other variables. The F coefficient value is 5.291 with a Probability Value of 0.023. These results show that the value is below 0.05 ($p < 0.05$), which means that there is a significant influence between self-esteem and consumptive behaviour. Thus, this indicates that there is a significant positive influence on the self-esteem variable on consumptive behaviour. This means that the higher the self-esteem, the higher the consumptive behaviour of teenage later users.

Table 6. Anova Test

Dimensi	F	Sig.
Self-acceptance	6.786	0.010
Self-respect	4.385	0.014

Based on the **Table 6** the dimensions of self-esteem on consumptive behaviour, the results of the F coefficient are 6.786 for the self-acceptance dimension and 4.385 for the self-respect

dimension. The results of this analysis get a probability value of 0.010 in the self-acceptance dimension and 0.014 in the self-respect dimension. The probability value is below 0.05 ($p < 0.05$), which indicates that there is a significant influence of the self-esteem dimension on consumptive behaviour. This means that there is a significant influence between the dimensions of self-acceptance and self-respect on consumptive behaviour.

5 Discussion

Based on the evidence obtained, there were 150 people, with a total of 100 respondents who were female and 50 respondents who were male. The number of respondents obtained as many as 10.7% aged 18 years, 17.3% with age 19 years, 47.3% with age 20 years and 24.7% with age 21 years. Respondents who were willing to fill out the questionnaire were dominated by East Jakarta residents at 23.3%. Based on the description of the research data, the application of categorization criteria is useful for classifying the state of a research subject. In categorization for variables of consumptive behaviour and self-esteem, the majority of respondents are at a moderate level.

This study was conducted to determine how much influence the self-esteem variable has on the consumptive behaviour variable. The results show that self-esteem and consumptive behaviour have a linear coefficient of an R square of 0.35. These results indicate that self-esteem contributes to consumptive behaviour by 3.5% and 96.5% of the contribution of other unknown variables. In addition, the results of the ANOVA test analysis on the variables of self-esteem and consumptive behaviour show that there is a significant influence between self-esteem and consumptive behaviour. Meanwhile, the results of the coefficient table show that there is a significant positive influence between self-esteem and consumptive behaviour. This means that the higher the self-esteem, the higher the consumptive behaviour of teenage later users.

A person's knowledge about themselves is influenced by elements such as self-concept, self-knowledge, and self-esteem [8]. Self-esteem is a component of forming knowledge about oneself. The youth period is a time of searching for self-identity. They begin to search for a description of who they are. In fact, every teenager wants to have high self-esteem. According to Vaughan and Hogg, having positive self-esteem provides a person with the ability to overcome fear, loneliness and social rejection [21]. Someone who has high self-esteem will show that teenagers increasingly feel accepted and connected to others. A person also has high self-esteem if they are happy with their appearance, abilities, and others [8]. Low self-esteem causes a person to feel worthless, reject themselves, and be dissatisfied with their condition [2].

One of the consequences of adolescents' low self-esteem is that they are easily influenced and affected by things that they think can increase their self-esteem. One way to increase self-esteem is to buy something that has symbolic value. According to Santrock, adolescents' self-appearance is strongly related to their self-esteem [16]. By considering the effects of buying items that are perceived to increase one's self-esteem, consumptive behaviour emerges.

The level of self-esteem and consumptive behaviour of adolescent pay later users is in the moderate category, according to the results of the categorization analysis of the research respondents' data. This result is not in line with Santrock, which states that self-esteem tends to increase in middle adolescence [16]. Since the moderate self-esteem category is in the middle

between low and high self-esteem, someone who falls into this category has a low tendency to consumptive behaviour.

According to research conducted by Alamanda, adolescents who have low self-esteem tend to want to do everything to be accepted in their environment, and low self-esteem makes someone feel less confident to socialize with their peers [1]. Low self-esteem in adolescents can trigger adolescents to have negative feelings about themselves, such as loss of self-confidence, feeling a failure, tending to judge themselves, and withdrawing from the social environment. This research is not fully in line with that conducted by Alamanda [1].

These results are in line with previous research conducted by Nofitrian, proving that the variables of self-esteem and consumptive behaviour have a significant positive relationship, meaning that the higher the self-esteem of the individual, the higher the consumptive behaviour of the individual. Individuals who have high self-esteem will maintain their self-confidence, success, and feelings of worth, which can be shown by consumptive behaviour [12]. According to Hidayat & Bashori, self-esteem is very important for mental health because people who have high self-esteem see themselves positively [4]. Therefore, high self-esteem can be a logical and accurate perception of how well a person is viewed as an individual and their achievements and successes. However, high self-esteem can also take the form of arrogance, grandiosity, and an exaggerated sense of superiority towards others. Low self-esteem can also indicate a false perception of one's weaknesses [22].

Related to the research gaps discussed in the research background, the results of this study will provide updates related to previous research. The results obtained in this study show that self-esteem has a positive and significant effect on adolescent consumptive behaviour. This research is new because previous research states that self-esteem has no relationship to consumptive behaviour, and there are studies that state that self-esteem has no effect on adolescent consumptive behaviour.

Researchers also conducted additional analysis to see the effect of self-esteem on consumptive behaviour based on the dimensions of self-esteem. Namely, the self-acceptance dimension contributed to the self-esteem variable by 4.4%, while the self-respect dimension contributed by 5.6%. In addition, the self-esteem dimension of self-acceptance shows a significant influence between the self-esteem dimension of self-acceptance and consumptive behaviour. Meanwhile, the self-esteem dimension of self-respect shows the result that there is a significant negative effect on consumptive behaviour, which means that the lower the self-respect, the higher the consumptive behaviour. This research shows, in line with previous research, that the higher the self-esteem, the higher the influence on adolescents in Jakarta to behave consumptively.

Overall, this study found that there is a significant positive influence between self-esteem and consumptive behaviour. Therefore, adolescents need to have and increase self-esteem in the dimension of self-respect because self-esteem greatly affects adolescents. This is in line with previous research conducted by Siantur, which states that adolescents have a need to be valued by others. Therefore, self-esteem is very influential in adolescent life [18]. As stated by Santrock, what is very important for adolescents is the desire to be recognized for their existence by their environment and the effort to become part of that environment [16]. Teenagers are encouraged to adopt popular traits, such as the courage to go into debt to buy things or services, because they want to be accepted and respected by their peers.

The advantage of this research is that it can provide an overview of how self-esteem can affect teenagers' consumptive behaviour. In addition, this study also provides quantitative data related to what percentage of a teenager's self-esteem level can affect the consumptive behaviour of teenage paylater users in Jakarta.

6 Conclusion

Based on the results of the analysis that has been carried out, the researcher concludes that there is a positive and significant influence between self-esteem and the consumptive behaviour of teenage paylater users. The higher the self-esteem possessed by adolescents, the higher the consumptive behaviour. This indicates that it is important for teenagers to pay attention to the impact of high self-esteem in purchasing goods and products. Teenagers should have several considerations and not just make purchases so that they do not result in waste. Adolescents should be able to avoid consumptive behaviour and prioritize needs over wants, often referred to as "eye hunger". They should also be able to accept their strengths and weaknesses so that they can maintain positive self-esteem and become individuals who are not influenced to get into debt, which can make them feel uncomfortable in the future. The limitation of this study is that data collection only uses questionnaires, so it is unable to provide a detailed description of the form of consumptive behaviour carried out by adolescents. So that future researchers can use qualitative or experimental methods to obtain more specific data.

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