The Influence of Lifestyle, Financial Literacy, and Social Demographics on Consumptive Behavior

Dhea Raudyatuz ZAHRA1, Pandji ANORAGA2

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Abstract

Consumptive behavior is the behavior of consuming goods that are actually less or not needed (especially in relation to the response to the consumption of secondary goods, namely, goods that are not really needed). This study aims to determine the influence of factors such as lifestyle, financial literacy, and social demographics on the consumptive behavior. The population in this research is students of STIE Bank BPD Jawa Tengah who had taken entrepreneurship I and II courses, with a total of 230 students, while the sample is determined by using accidental sampling technique and using Slovin formula, which obtained 70 samples. Quantitative data are used, and data collection method in this study is questionnaire. The analytical tool in this study is the multiple regression analysis. Data is processed by using the SPSS program 21. The results showed that there were positive influence of lifestyle variable on student consumptive behavior; positive influence of financial literacy variable on student consumptive behavior; and positive influence of social demographics on student consumptive behavior. The most dominant variable influencing consumptive behavior is variable X3 (social demographics) with a regression coefficient value of 0.510, followed by variable X1 (lifestyle) and variable X2 (financial literacy).

Keywords: Lifestyle, Financial Literacy, Social Demographics, Consumptive Behavior

JEL Classification Code: A11, D11, E21, G41

1. Introduction

Consumptive behavior is a phenomenon that affects people’s lives today. Current habits and lifestyles are rapidly changing in a relatively short time towards becoming more luxurious and excessive, for example in terms of appearance which can lead to consumptive behavior. This consumptive behavior tends to incur higher costs because it is no longer just for fulfilling needs but rather leads to fulfilling wants (Alamanda, 2018). Consumptive behavior can occur because it is influenced by several internal and external factors. One of the factors that influence consumptive behavior is self-esteem.

Self-esteem is the notion of self globally, which refers to the overall self-evaluation as an individual, or how people feel about themselves in a comprehensive sense. This statement is strengthen by the research conducted by Pulungan and Hastina (2018) explained that people will buy an item directly if they like it. They will try to get money to buy items such as bags and clothes to support their appearance so that they look more attractive and make them satisfied.

The tendency of consumptive behavior is also influenced by other internal factors. One of the internal factors is lifestyle. people often buy things like shoes because of invitations from friends in a group or an alley. Their appearance must always be stylish so that they are not different from their gang mates. This statement is supported by research of Kapantouw and Mandey (2015), which stated that the lifestyle is influenced by the surrounding environment, a person will follow the lifestyle that is in his or her group to look the same and not different.

Lifestyle shows how people live, spend money, and how to allocate time. So, it can be concluded that a lifestyle is a person’s pattern expressed in activities, interests and habits in spending money and how to allocate time. According to Pulungan and Hastina (2018) the main factors forming a lifestyle can be divided into two, those are demographic
factors and psychographic factors. Demographic factors, for example, are based on education level, age, income level, and gender, while psychographic factors are more complex because the constituent indicators are consumer characteristics.

According to Kotler and Keller (2016) lifestyle is one of the factors that can influence consumptive behavior. A person’s lifestyle will show his or her life pattern which is reflected through his or her activities, interests, and opinions in interacting in the environment around him or her. Hawkins and Mothersbaugh (2010) stated that the lifestyle adopted by a person will affect their needs, desires, and behaviors including buying behavior. This statement is in line with the results of research by Haryono (2015); Yuniarti (2015) stated that lifestyle has a positive influence on consumptive behavior. In the research of Haryono (2015) explained that a person’s lifestyle will influence a person’s needs, desires and buying behavior. In addition, research conducted by Febyanti (2006) resulted that a hedonic lifestyle has a positive influence on consumptive behavior.

One of the layers of society who carry out consumption activities is teenagers. Collage students are a group of final year youth. As teenagers, in this case, students tend to have high consumption activities. According to Yuniarti (2015), the factor that influences a person’s consumptive culture is peer pressure from the community or friendship, where someone will feel pressured to buy certain items if the community owns these items. Another factor is the influencer, when someone sees their idol or influencer using or owning an item, then they will follow it. Current student consumptive behavior is not a rare thing. This can be seen from the way students dress excessively and always change their style of dress according to the current trend. Besides that, it can also be seen from the lifestyle of students who like to spend their spare time to gather at cafes, shop at shopping centers, malls, or other shopping centers including frequent shopping online. Research conducted by Alamanda (2018); Febyanti (2006); Haryono (2015); Kapantouw and Mandy (2015); Pulungan and Hastina (2018); Yuniarti (2015) resulted that lifestyle has a positive influence on student consumptive behavior, while research conducted by Risnawati, Sri Umi, & Cipto (2018) resulted that lifestyle has no influence on student consumptive behavior.

Learning at the university plays an important role in the process of building student’s financial literacy. Influential and efficient learning will help students to have the ability to understand, assess and act in their financial interests. Having good knowledge from an early age, it is expected that students can have a prosperous life in the future (Widyawati, 2012). Students have been equipped with knowledge related to financial management (Rasyid, 2012). They get various courses with various financial concepts to improve their financial literacy. These subjects include financial management, entrepreneurship, investment management, financial institution management and capital markets.

Krishna, Rofaida, and Sari (2010) said financial literacy is a basic need for everyone to avoid financial problems. Financial difficulties are not only a function of income alone (low income), financial difficulties can also arise if there is an error in financial management (miss-management) such as misuse of credit, and absence of financial planning. When applied to student life, financial problems can arise from mistakes in managing monthly money given by their parents, such as mistakes in buying unnecessary items because they do not make a good financial planning. Research conducted by Krishna et al. (2010), Pulungan and Hastina (2018), Rasyid, 2012, and Widyawati (2012) resulted that financial literacy has a negative influence on student consumptive behavior, while research conducted by Mawo, Thomas, and Sunarto (2017) resulted that financial literacy has no influence on student consumptive behavior.

Social demographics is the study of population (a region), especially regarding the number, structure (composition of the population) and its development (change) from time to time. Demographic variables include employment status, marital status, income, type of work, age, gender, work experience, and education level. Robb and Sharpe (2009) explained that many financial programs are targeted at socio-demographic conditions and resulted that older people (parents) tend to have positive financial behavior because they have broader insights and already have a steady income. Then there are various demographic factors, one of which is socioeconomic status such as employment, education, and income. Likewise, Romadhoni, Hadiwijodo, and Noermijati (2015) stated that financial management education in the family is conditioned by the position of the subculture and socioeconomic class (work, education and income), which in turn will affect their cognition and behavior. Then Wahyono (2001) stated that someone who has a higher social status (work, income, and education) tends to have broader insight, is more able to achieve a greater income, and is more able to interact with their social environment than someone who has low socioeconomic status. The higher the socioeconomic status of parents, the greater the chance for children to gain learning experiences in life related to financial aspects (Abu, 2007). Research conducted by Themba and Tunedi (2012) stated that there is a relationship among demographic factors, namely age, type gender, income, education, status marriage to consumptive behavior.

Someone who has high consumptive behavior tend to be a single or married woman with higher income and education. Research conducted by Abu (2007), Aminatuuzzahr (2014), Romadhoni et al. (2015), and Wahyono (2001) explained that social demographic has a positive influence on student consumptive behavior, while research conducted by Bona (2018) resulted that social demographics has no influence on student consumptive behavior.

Previous studies show that the results obtained are inconsistent. This can occur because of differences in the
2. Literature Review

2.1. Theory of Planned Behavior

Theory of Planned Behavior (TPB) explained that consumer behavior is formed by attitudes, subjective norms, and perceived behavioral control (PBC) that form intentions. Intention then influences how a person behaves (Terry, 2004). This theory forms the basis of current studies analyzing the influence of intention on online purchasing behavior. This model was developed by Ajzen (1991) to fix the predictive power of Theory of Reasoned Action (TRA), by adding the PBC variable. This theory postulates that attitudes, subjective norms, and PBC together form intentions and behavior. Attitude is a person’s positive or negative evaluation of a behavior. The concept is the degree to which behavior is judged positive or negative. Subjective norms are a person’s perception of certain behavior, where this perception is influenced by the judgments of those around them who are considered influential, such as parents, partners, friends, and mentors.

Perceived behavioral control (PBC) is the perception of the ease or difficulty of carrying out certain behaviors. PBC is determined by the presence of factors that can facilitate or hinder a person’s ability to perform these behaviors. PBC is conceptually related to self-efficacy developed by Bandura (1977) in social cognitive theory. TPB is a behavior theory with high predictive power, and is used to predict human behavior in all fields. The studies that use this theory quite often are in the field of marketing (purchasing behavior, advertising, public relations), behavior in new environments such as online, and in new issues such as environmentally friendly products, health (public education), and entrepreneurial behavior. This study analyzes the influence of lifestyle, financial literacy, and social demographics on the consumptive behavior, so that TPB is a very important theory as the basis for this study.

2.2. Hypothesis Development

2.2.1. The Influence of Lifestyle on Consumptive Behavior

Current lifestyles are rapidly changing in a relatively short time toward becoming more luxurious and excessive, for example in terms of appearance which can lead to consumptive behavior. This consumptive behavior tends to incur higher costs because it is no longer just for fulfilling needs, but rather leads to fulfilling demands. Haryani and Herwanto (2015) explained that a person’s lifestyle will influence a person’s needs, desires and buying behavior. Shopping is a reflection of a person’s lifestyle and as part of recreation for a particular social group. Indonesia is known as a country with a high level of consumption, especially among teenagers. Most people are easily influenced by what they see and what is the trend at that time, which makes them tend to be consumptive. Therefore, it can be stated that the higher a person’s lifestyle, the higher the person’s consumptive behavior or in other words, the lifestyle has a positive influence on consumptive behavior. This statement is supported by research conducted by Alamanda (2018), Febyanti (2006), Haryono (2015), Kapantouw and Mandey (2015), Romadhoni, Hadiwidjojo, and Noermijati (2020), Pulungan and Hastina (2018), and Yuniarti (2015).

\[ H1: \text{Lifestyle has a positive influence on consumptive behavior.} \]

2.2.2. The Influence of Financial Literacy on Consumptive Behavior

Financial literacy is a necessity for each individual to avoid financial problems because individuals are often faced with trade off, which is situation where someone has to sacrifice one interest for the sake of another. The trade off problem occurs because a person is limited by his financial ability (income) to obtain all the desired goods. Financial literacy affects almost all aspects related to planning and spending money such as income, use of credit cards, savings, investing, financial management and financial decision making. Imawati, Susilaningsih, and Ivada (2013) stated that there is a negative and significant influence of financial literacy on consumptive behavior. The higher of individual level of financial literacy, the lower the consumptive behavior. Individuals who have a low level of financial literacy tend to make unproductive decisions, use money for useless purposes. This statement is supported by research conducted by Imawati et al. (2013), Krishna et al. (2010), Kusairi et al. (2020), Nguyen and Nguyen (2020), Pulungan and Hastina (2018), Rasyid (2012), and Widyawati (2012).

\[ H2: \text{Financial literacy has a negative influence on consumptive behavior.} \]

2.2.3. The Influence of Social Demographics on Consumptive Behavior

One of the factors associated with consumptive behavior are demographic factors, namely, age, family size, family life cycle, gender, income, occupation, education, religion, generational race, nationality, and social class
The reasons the demographic variable is so popular with marketers because this variable is often closely related to the needs and desires of consumers. Research conducted by Themba and Tumedi (2012) stated that there is a relationship among demographic factors, namely, age, type gender, income, education, status marriage to consumptive behavior. Someone who has high consumptive behavior tend to be a single or married woman with higher income and education. This shows that the higher the value of the social demographic variable, the higher level of consumptive behavior. This statement is supported by research conducted by Abu (2007), Aminatuzzahra (2014), Kusairi et al. (2020), Pham (2020), Romadhoni et al. (2015), and Wahyono (2001).

**H3:** Social demographics has a positive influence on consumptive behavior.

### 2.3. Research Design

This study consisted of three independent variables. Those are lifestyle, financial literacy, social demographics. This study contained one dependent variable, namely, consumptive behavior. The object of research is students of STIE Bank BPD Jawa Tengah who have obtained entrepreneurship courses I and II.

### 3. Methodology

#### 3.1. Population

The population in this study is the students of STIE BANK Bpd Jawa Tengah who have taken entrepreneurship I and II courses. Obtained 230 students.

#### 3.2. Sample and Sampling Technique

The sampling technique that is used in this study is accidental sampling technique, which is a sampling technique based on chance, that is, whoever is currently being met can be used as a sample (Sugiyono, 2016). This study took a sample using the Slovin formula.

\[
n = \frac{N}{1 + Ne^2}
\]

Remarks:
- \(n\) = samples
- \(N\) = Population
- \(e\) = error

Error rate of 0.1 for the population above 30
Error rate 0.2 for the population below 30

From the calculations using the Slovin formula above, the results are 69.69, to make the research easier, the number is rounded to 70 respondents.

#### 3.3. Method of Collecting Data

Collecting data in this study using a questionnaire by giving questions via google form to respondents to be answered. This questionnaire was distributed to 70 respondents, to obtain respondent information indirectly or online. Assigning a value to each Likert scale which consists of five levels (Sugiyono, 2016):

1. Strongly agree (SA) score 5
2. Agree (A) score 4
3. Neutral (N) score 3
4. Disagree (D) score 2
5. Strongly disagree (SD) score 1

#### 3.4. Operational Definition of Variables

The operational definitions of the variables used in this study are as follows:

#### 3.5. Analysis Data Method

The data analysis method used was SPSS 21. This research uses multiple linear regression analysis tools, the data quality test consisting of validity and reliability tests, then carried out a classical assumption test consisting of normality test, multicollinearity test, test and heteroscedasticity. After that the data is processed into a model feasibility test consisting of the T test, f test and the coefficient of determination (Sugiyono, 2016).

### 4. Results

#### 4.1. Statistic Descriptive

The results of the research are this time based on respondents who were students of STIE Bank BPD Jawa Tengah, consisting of 16 male and 54 female. This indicates that the most respondents of STIE Bank BPD Jawa Tengah...
are female students (77.4%). The respondents were students of STIE Bank BPD Jawa Tengah, consisting of 11 17–20 years old students and 59 21–25 years old student. This indicates that the most respondents of STIE Bank BPD Jawa Tengah are 21–25 years old students, (84.28%). The respondents also consisted of 19 students with allowance of < Rp 1,000,000, 35 students with allowance of Rp 1,000,000–Rp 1,500,000 and two students with allowance of > Rp2,000,000. As many as 35 respondents (50%) had an allowance between Rp 1,000,000 and Rp 1,500,000.

4.2. Data Quality Test

4.2.1. Validity Test

This validity test is used to determine whether the results of the respondent’s answer are valid or not (Ghozali, 2011). This is because the answers of the respondents differ from one another. Table 2 shows the results of the validity test for the variables of lifestyle, financial literacy, social demographies, and consumptive behavior.

It can be seen from the table above that the results of validity testing on each research variable, namely lifestyle, financial literacy, social demography, and consumptive behavior have met the criteria, having a value of more than 0.215 so that the sample can be said that all indicators are valid.

4.2.2. Reliability Test

Reliability testing is a test conducted to determine whether the variable can be trusted for further testing. A variable is said to be reliable if it provides a Cronbach’s Alpha value > 0.70 (Ghozali, 2011). In the reliability test in the table above, the variables of lifestyle has a Cronbach’s Alpha value of 0.898, financial literacy has a Cronbach’s Alpha value of 0.869, social demography has cronbach alpha value of 0.886, and consumptive behavior has a Cronbach’s Alpha value of 0.808. Those are said reliable because the Cronbach’s Alpha values are more than 0.7 and suitable for further hypothesis testing.

4.3. Classic Assumption Test

4.3.1. Normality Test

The normality test is a test carried out to determine whether the data used has or is close to a normal distribution. A data is said to be good if the data reflects a normal distribution pattern. Normality examiners in this study can show normal data obtained if the significance is > 0.05 (Ghozali, 2011). The normality test in research also uses the Kolmogorov-Smirnov Test. If the sig value > 0.05, it can be concluded that the data is normally distributed. In this research, the sig value = 0.412, then it is greater than 0.05 (normally distributed data).

4.3.2. Multicollinearity Test

Multicollinearity test determines whether the regression model found a correlation between independent variables
In testing multicollinearity, it can be seen from the variance inflation factor (VIF) value on each independent variable. If the VIF value is < 10 and tolerance > 0.1, the variable can be said to be free from multicollinearity (Ghozali, 2011). The VIF value of lifestyle (X1) is obtained at 1.361. The VIF value of Financial Literacy (X2) is obtained at 1.294. The VIF value of Social demographics (X3) is 1.069. Based on the results of the multicollinarity test above the VIF value of the three independent variables, it is still between 1–10, so it can be concluded that there is no multicollinarity.

4.3.3. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. If the residual variance from one observation to another is constant, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is one that is homoscedastic or heteroscedasticity does not occur (Ghozali, 2011). From the scatterplots, we can see the points that spread randomly and are scattered above and below the number 0 on the Y axis. The results of the heteroscedasticity test can be seen below:

4.4. Multiple Linear Regression Analysis

Multiple linear regression is used to determine the influence of lifestyle, financial literacy, social demography, and consumptive behavior together through a multiple linear regression equation. The output results from multiple linear regression can be seen in Table 3.

Based on the table above, the results of the multiple linear regression equation can be explained as follows:

\[ Y = 4.849 + 0.493 \times 1 + 0.450 \times 2 + 0.510 \times 3 + \varepsilon \]

A constant of 4.849 indicates that the value of consumptive behavior before being influenced by lifestyle, financial literacy and social demography. Lifestyle regression coefficient is 0.493, which means that if the lifestyle increases, it will increase consumptive behavior. So, any increase in lifestyle will increase consumptive behavior. Financial literacy regression coefficient is 0.450, which means that if financial literacy increases it will increase consumptive behavior. So, any increase in financial literacy will increase consumptive behavior. The social demographics regression coefficient is 0.510, which means that if the social demography increases it will increase consumptive behavior. So, any increase in social demographics will increase consumptive behavior.

4.5. Model Feasibility Test

4.5.1. T Test

Based on the multiple linear regression test table, the t value for the lifestyle variable is 5.402 with a significance value of 0.000 or less than 0.05. Therefore, Ho was accepted and Ha was rejected. This means that it can be stated that lifestyle has a significant positive influence on consumptive behavior. Based on the multiple linear regression test table, the t value for the financial literacy variable is 4.088 with a significance value of 0.000 or less than 0.05. Therefore, Ho was accepted and Ha was rejected. This means that it can be stated that financial literacy has a significant positive influence on consumptive behavior. Based on the multiple linear regression test table, the t value for the social demographic variable is 5.203 with a significance value of 0.009 or less than 0.05. Therefore Ho was accepted and Ha was rejected. This means that it can be stated that social demographics has a significant positive influence on consumptive behavior.
4.5.2. F Test

The $F$ test is used to test the goodness of fit or the feasibility of the regression model, whether the model used in the research is fit or not. The model is said to be fit if the significance value is less than 0.05 (Ghozali, 2011). In this research, the calculated $F$ value is 29.994 while the $F$ table value is 2.74, then the $F$ counted $>$ $F$ table. So, there is a proper influence between lifestyle, financial literacy and social demographics variables on consumptive behavior.

4.5.3. Coefficient of Determination

The coefficient of determination ($R^2$) in essence measures how far the model’s ability to explain the effect of the independent variables on the dependent variable. The coefficient of determination is between zero and one (Ghozali, 2011). The test results are shown in the following table:

Table 4: Coefficient of Determination

<table>
<thead>
<tr>
<th>Model</th>
<th>$R$</th>
<th>$R$ Square</th>
<th>Adjusted $R$ Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.760</td>
<td>0.577</td>
<td>0.558</td>
<td>1.726</td>
</tr>
</tbody>
</table>

In the table above, it can be seen that the SPSS results are shown in the Adjusted $R$ Square column, which is 0.558 or 55.8%. This shows that 55.8% of the consumptive behavior variable is explained by lifestyle, financial literacy and social demographics, which is 44.2% of the consumptive behavior is explained by other variables not mentioned in this study.

5. Discussion

5.1. The Influence of Lifestyle on Consumptive Behavior

This lifestyle variable is measured using three indicators, namely, activity, interests, and opinions. Through descriptive analysis on each indicator it can be seen that two indicators are in the medium category and one indicator is in the low category. Interest indicators are indicators that are in the low category. Activity-related questions ask students of STIE Bank BPD Central Java as consumers to indicate what they do, what they buy, and how they spend their time, while opinions in this case are the views and feelings of consumers on topics of world, local, moral, economic, and global events. Social. The result of this variable can be stated that lifestyle has positive influence on consumptive behavior. This research result is also in line with the research by Alamanda, (2018); Febyanti (2006); Haryono (2015); Kapantouw and Mandey (2015); Kusairi et al. (2020); Pulungan and Hastina (2018); Yuniarti (2015). This also stated that hypothesis 1, which stated that lifestyle has a positive influence on consumptive behavior, is accepted. Theory of Planned Behavior (TPB) is supported this result, which explained that consumer behavior is formed by attitudes, subjective norms, and perceived behavioural control (PBC) that form intentions. This can be seen from the way students dress excessively and always change their style of dress according to the current trend. Besides that, it can also be seen from the lifestyle of students who like to spend their spare time to gather at cafes, shop at shopping centers, malls, or other shopping centers including frequent shopping online.

5.2. The Influence of Financial Literacy on Consumptive Behavior

Individuals with better levels of financial literacy are expected to be more selective in determining, which product choices will be consumed and prioritizing their needs and adjusting them to the abilities of each individual, but this research resulted different results from existing theory. In which this study states that, when a person has good financial literacy skills, his or her consumptive behavior is even higher. STIE Bank BPD Central Java students who have good financial literacy skills actually do more consumptive behavior because there are financial behavioral factors that sometimes make them act irrational, thus making their consumptive behavior high. The results of this study are supported by research conducted by Astuti (2013); Enrico, Aron, and Octavia (2014); Mega (2020), which stated that financial literacy has a significant positive effect on consumptive behavior. This also stated that Hypothesis 2, which stated that financial literacy has a negative influence on consumptive behavior, is rejected. Theory of Planned Behavior (TPB) is supported this result, even if information processing is done properly, many studies have concluded that individuals tend to make decisions that are not entirely rational using this information among these behavioral biases.

5.3. The Influence of Social Demographics on Consumptive Behavior

The majority of STIE Bank Bpd Jawa Tengah students who were respondents this time were more than 21 years old, that means they are being transformed from teenagers to adults. The more mature a person is, the more their needs trigger the higher the consumptive behavior. In addition, STIE Bank BPD Central Java students who have a monthly allowance from their parents are dominated by those who have an allowance of more than 1,000,000 rupiahs per month. The more income they have, the greater their desire to shop, which reflected their higher consumptive behavior. The result of this variable can be stated that social demographics has positive influence on consumptive behavior.
This research result is also in line with the research conducted by Abu (2007); Aminatuzzahra (2014); Kusairi et al. (2020); Pham (2020); Romadhoni et al. (2015); Wahyono (2001). This also stated that hypothesis 3, which stated that social demographics has a positive influence on consumptive behavior, is accepted. Theory of Planned Behavior (TPB) is supporting this result, subjective norms are a person’s perception of certain behavior, where this perception is influenced by the judgments of those around them who are considered influential, such as parents, partners, friends, and mentors. The reason social demographics variable is so popular with marketers is because this variable is often closely related to the needs and desires of consumers.

6. Conclusion

Based on the results, the researcher summarizes the following conclusions; there is a positive influence of lifestyle variables (X1) on student consumptive behavior. There is a positive influence of the financial literacy variable (X2) on student consumptive behavior. There is a positive influence on the social demographics variable (X3) on student consumptive behavior. The most dominant variable that affects consumptive behavior is lifestyle variable (X1).

University institutions ought to put more emphasis on theory and implementation of various courses that support students to reduce consumptive behavior, including introductory courses in economics, microeconomics, and macroeconomics. The material in this course can add knowledge to students understanding the importance of investing and saving, and how to use a priority scale in consumption so as not to be wasteful, and applying methods to anticipate unexpected urgent needs.

Students are advised to reduce the hedonic lifestyle to avoid consumptive behavior. The way that can be done is to reduce shopping activities that are based on sudden desire, waste funds that are not aware of a clear need, and shop for mere pleasure.

Future research agenda should add independent variables that affect consumptive behavior by students; it should further expand the research in order to obtain more complete information about student consumptive behavior by increasing the number of samples and some campus objects.

References


