

CONSUMPTIVE CULTURE AMONG STUDENTS: CONTRIBUTIONS OF SOCIAL MEDIA MARKETING, SOCIAL PRESSURE, FINANCIAL MANAGEMENT, AND SHOPEE GAMIFICATION



¹Anisyah Bahar, ^{2*}Dewi Widyaningsih, ³Robby Andika Kusumajaya

^{1,2,3}Department of Business, University of Computer Science and Technology Semarang - Indonesia

e-mail:

¹anisyahbhr343@gmail.com

^{2*}dewi@stekom.ac.id (corresponding author)

³robbly@stekom.ac.id

ABSTRACT

This study examines the role of social media marketing, social pressure, financial management, and gamification in influencing the consumptive culture of students at STEKOM University in Semarang. The study focuses on active students who have a Shopee account and have made a transaction within the last three months. Using purposive sampling, 60 respondents were selected as the research sample. This research adopts a quantitative approach with an explanatory research design, and the data were analyzed using multiple linear regression with the assistance of SmartPLS 4.0. The results indicate that social media marketing, social pressure, financial management, and gamification have a positive and significant influence on students' consumptive culture, both individually and simultaneously. These findings suggest that digital marketing exposure, social influence, and interactive platform features can encourage higher levels of consumption among students. However, this study is limited to active students of STEKOM University in Semarang with a relatively small sample size, which may limit the generalizability of the findings to other student populations. The study highlights the importance of strengthening financial literacy and increasing consumer awareness as key strategies to control excessive consumption behavior amid the growing influence of digital marketing and social pressure. The findings also provide insights for stakeholders to develop ethical and responsible marketing practices as well as appropriate regulatory strategies to reduce excessive consumptive behavior among students.

Keywords: Social Media Marketing; Financial Management; Gamification; Consumptive Culture

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INTRODUCTION

Advances in digital technology have changed people's lifestyles through social media and e-commerce which are increasingly practical (Yusriman, 2025). Innovations advancements including artificial intelligence (AI), big data, augmented reality (AR), and digital wallets increase consumer convenience and trust (Adawiyah et al., 2024). The integration of social media with e-commerce strengthens the role of platforms such as Shopee and gives rise to a consumptive culture characterized by impulsive behavior of "see, like, buy" as a form of adaptation to the trends of the times (Mumtaz et al., 2022). The following is presented supporting data for online shopping application preferences.



Source: Indonesia Gen Z Report, 2024

Figure 1
Online Shopping App Preferences 2024

The growth of e-commerce greatly affects Generation Z, especially in the use of Shopee as the most dominant shopping platform in Indonesia. Based on Figure 1, shopee is more used by women (77%) than men (64%), showing a strong dominance in female consumers. Tokopedia has higher male users (20%) than women (5%), while Lazada, Bukalapak, and TikTok Shop are below 10% for both genders (IDN Research Institute, 2024). Shopee offers a variety of products at affordable prices, free shipping, and easy access for all groups, so that it can increase students' shopping interest. However, this convenience also triggers an increase in consumptive behavior, especially when some students do not understand financial risks such as loan interest contained in certain payment services. This condition makes students more vulnerable to excessive consumptive culture (Widodo & Prasetyani, 2022).

In line with this phenomenon, the increase in public consumption today is triggered by the desire to own certain goods and follow the modern lifestyle that is developing in the culture. This behavior is also related to the effort to gain prestige and social status through material possession, which reflects material values. The influence of foreign cultures also strengthens the trend of high consumption in Indonesia, where factors such as financial condition, social status, and self-image greatly influence individual consumption patterns (Putri et al., 2024). In relation to online shopping, a consumptive lifestyle not only shows waste, but also becomes a means to express identity, social status, and existence, as well as reflecting the adaptability to digital technology in

modern life (Pohan et al., 2025). Several factors are suspected to influence consumptive culture, including: social media marketing, social pressure, financial literacy, and gamification (Muwaffaq et al., 2023).

According to Nasta'in et al. (2023), social media marketing offers greater marketing reach and higher consumer engagement because virtually anyone can use it as a promotional tool. Furthermore, Junaida & Riofita (2024) explains that social media has changed the way people obtain information and form opinions through content that can be accessed in real-time, thus influencing users' preferences and consumptive behavior, especially through advertising and influencer content. Previous research by Hayani & Ikbal (2020) indicates social media marketing positively impacts consumptive behavior. Such evidence can be found in Ananda (2022) and Nugraha et al. (2023), where it is stated that social media marketing positively impacts consumptive behavior. However, according to research Endah Sari & Anasrulloh (2023) and Susilawati et al. (2022), social media does not significantly affect consumptive behavior.

According to Astuti et al. (2024), the group of friends is an important factor that provides social pressure because individuals tend to conform to environmental norms and behaviors in order to be accepted, which not only influences attitudes and moral aspects, but also decisions in consumption. This social pressure can push a person to follow group consumption trends, such as in the selection of clothing, food, and other items as a form of lifestyle adjustment (Pakpahan & Situmorang, 2024). Previous research by Saputra & Wala (2024) shows that social pressure positively impacts consumers' behaviours. This is further evidenced in the study by Erwadi et al. (2025), where it was established that prestige, social media pressure, and self-control positively and significantly impact excessive consumptive behaviour in utilising the Shopee marketplace. Research Febriyanty & Faizin (2022), declaring conformity peers against consumptive behavior. However, according to research Sustainable (2024) found that students' consumption behaviour was not significantly influenced by the social environment.

According to Sumarwan (2011) in Azizah, (2024), financial literacy is important to prevent financial problems that arise due to a lack of knowledge and habits of managing money. According to Sari et al. (2023) The mismatch between lifestyle and financial ability can trigger consumptive behavior, especially in the purchase of non-essential goods for momentary satisfaction. This can be seen in modern society that is starting to get used to consuming branded goods and luxury lifestyles without realizing it. Previous research by Latifah & Paramita (2023) and Putri et al., (2020) shows financial literacy positively influences consumptive behaviour. This discovery is supported by (Oktaviani et al., 2023). Research Agustian et al. (2025) and Qurotaa'yun & Krisnawati (2019), stating that financial literacy has a significant negative influence on consumptive behavior.

In digital marketing, gamification refers to the use of game elements in a non-game context to enhance customer engagement. According to Aparicio et al. (2021) in Housing & You (2023), gamification effectively increases user participation and motivation. In addition, Yu and Huang (2022) in Housing & You (2023) emphasizing that gamification affects emotional and cognitive aspects such as pleasure, perceived value, curiosity, and addiction. Shopee implements gamification through a digital currency system that can be exchanged on subsequent purchases, thus encouraging users to shop more often (Tai & You, 2023). Thus, gamification plays a role as a driver of consumptive behavior of Shopee users. Previous research by Huseynov & Dhahak (2020) and Hasanah et al. (2022), gamification has a significant positive effect on consumptive behavior. This discovery is supported by (Aparicio et al., 2021). Research Rifai et al. (2023) and Shahzad et al.

(2023), gamification considerably affects negative repurchase intention and consumer behaviour.

The pre-survey results of 34 STEKOM students, as many as 28 respondents (82.35%) showed a consumptive culture in online purchases through Shopee. Factors that also affect include social media marketing (67.65%), financial management (70.59%), and social pressure (50%). These findings show that STEKOM students tend to have consumptive behavior.

Based on the identified phenomenon, the research gap from multiple prior studies, and the findings from the preliminary survey conducted, the study will analyse the impact of social media marketing, social pressure, financial management, and gamification on the consumptive culture of STEKOM Semarang students using the Shopee e-commerce platform.

This study aims to examine the contribution of social media marketing, social pressure, financial management, and gamification to the consumptive culture of students at STEKOM University Semarang. The findings of this research are expected to provide academic, practical, and social contributions. Academically, this study may enrich the development of digital consumer behavior theory. Practically, the results may offer insights for e-commerce developers in designing more ethical and sustainable marketing strategies. Socially, the study is expected to increase students awareness of the importance of financial management and their ability to deal with social pressure in online shopping activities.

LITERATURE REVIEW, RESEARCH FRAMEWORK, AND HYPOTHESES

Theory of Planned Behavior

The Theory of Planned Behavior (TPB), proposed by Ajzen (1985), argues that intention, which is shaped by attitude towards the behaviour in question, subjective norms, and the processes of self-regulation, is a determinant of most human actions. In digital marketing, TPB is used to understand how influencer marketing influences consumer decisions (Putra et al., 2023). In the financial sector, the TPB clarifies how financial literacy affects financial behaviour and contributes to sound financial decision-making (Erawati & Elsa Kaka, 2024).

Social Comparison Theory

According to Fardouly et al. (2015) in Novita (2025), people often make social comparisons when evaluating themselves. In social media, women often make comparisons with public figures or peers who appear to be perfect, thus triggering social pressure, dissatisfaction, and social anxiety.

Uses and Gratification

The Uses and Gratification theory introduced by Katz, Blumler, and Gurevitch explains that audiences actively choose media to meet their psychological and social needs. As explained by Dainton (2018) in (Karunia et al., 2021), this theory revolves around the individual's motivations in selecting the medium according to the reason, time, and goals to be achieved. Therefore, this theory places the user as the party who directs the communication process, not the medium own (Karunia et al., 2021).

The Role of Social Media Marketing in Consumptive Culture

According to Kotler & Keller (2016), social media is an integral part of digital marketing. Through social media, people can communicate easily and quickly and engage with

various forms of content, including text, images, audio, and video. Previous research has shown that marketing through social media platforms has a positive impact on consumer culture, particularly among teenagers and young adults. The greater the level of exposure to marketing content, including advertising and other interactive promotional activities. This is reflected in the findings of Maulida et al. (2024) and Wulandari et al. (2024), shows consistency that the higher the intensity of exposure to social media marketing, the stronger the individual's tendency to do impulse purchases and follow trends. Supported findings by Tajuddia & Praditya (2022) and Faisal (2024), which statistically reveals a positive and significant correlation with social media usage and consumption. Based on the theoretical description and the results of previous research, a hypothesis can be formulated that social media marketing has a positive influence on consumer culture.

(H1) : Social Media Marketing contributes positively and significantly in shaping a consumptive culture among students students at STEKOM Semarang University.

The Role of Social Pressure on Consumptive Culture

Social pressure refers to motivated change in behavior, attitude, and value, aligning with the norms of social groups, in order to attain acceptance or approval. This process takes place through ongoing engagement between individuals and their social environment (Wibowo et al., 2024). These results relate to the study Saputra & Wala (2024) and Erwadi et al. (2025) shows that social pressure has a positive influence on consumer behavior. This research is supported by Romadloniyah & Setiaji (2020) who stated that conformity actions or attitudes have a positive impact on students' consumer behavior. Based on this description, a hypothesis can be formulated that social pressure has a positive influence on consumer behavior.

(H2) : Social pressure positively and significantly influences consumer culture students at STEKOM Semarang University.

The Role of Financial Management in Consumptive Culture

According to Ja'o et al. (2023), financial management includes a series of administrative activities such as planning, storage, use, recording, supervision, and accountability for the transfer of funds to other parties in a certain period. These results relate to the study Herlina & Sari (2023) and Kalita & Baidhl (2023), indicating that literacy student finance and personal financial management have significantly improve students' consumptive behavior. This research is supported by Nengsih et al. (2024) support stating that financial literacy positively affects consumer behavior. Based on the description of the theory and the results of previous research, a hypothesis can be formulated that financial management influences consumer behavior.

(H3) : Financial management significantly and positively influences consumer culture students at STEKOM Semarang University.

The Role of Gamification in Consumptive Culture

According to Hamari et al. (2014) in Sitorus (2016), Gamification is the use of game mechanics and design techniques in non-game situations. The main thing that can be taken away from gamification today is how to create motivation. Examples of games are points, badges, levels, narratives, and so on. These results relate to the study Soetandio & Effendy (2024) ; Sarhan (2024) and Pranjon (2024) which shows that gamification has a significant positive impact on various aspects of consumer behavior, including impulse buying, customer loyalty, and consumer satisfaction. Based on the theoretical explanation

and findings from previous studies, it can be proposed that gamification influences consumer culture, particularly consumptive behavior.

(H4) : Gamification has a positive impact on consumer culture, especially consumer consumption behavior students at STEKOM Semarang University.

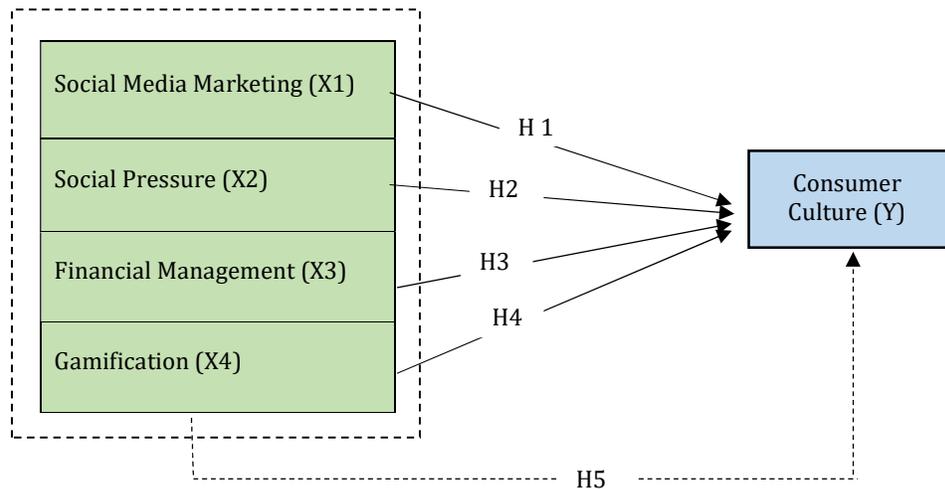
The Influence of Social Media Marketing, Social Pressure, Financial Management, and Gamification on Consumer Culture.

Consumptive culture is a modern social phenomenon characterized by an increasing dependence of society on consumption, influenced by technological advances and capitalism that encourages the emergence of various new needs and desires (A. A. Putri et al., 2024). Research results by Pakpahan & Situmorang (2024) states that the culture consumptive influenced by several factors. Research results Tajuddien & Praditya (2022) show that social media marketing has a positive effect on the consumptive culture. Research results Saputra & Wala (2024) show that social pressure has a positive effect on consumptive culture. Research results Herlina & Sari (2023) shows that financial management has a positive influence on consumer culture. Research results by Soetandio & Effendy (2024) shows that gamification positively influences consumer behavior. Based on the theoretical explanation and findings from previous studies, it can be assumed that social media marketing, social pressure, financial management, and gamification simultaneously influence consumptive culture.

(H5) : Social Media Marketing, Social Pressure, Financial Management and Gamification simultaneously on Consumptive Culture students at STEKOM Semarang University.

Research Framework

Based on the preceding description and theory, Figure 2 is a conceptual framework that describes the relationships between the various variables in this study.



Source : constructed by the authors for thsi study, 2025

Figure 2
Conceptual Framework

METHOD

This research uses quantitative methodology, along with a specific type of explanatory research that aims to understand the relationships between these variables, and the mechanisms underlying certain phenomena (Scott, 2022). The population for this research study consisted of all students at STEKOM Semarang University who have a Shopee account and have made purchase transactions in at least the last 3 months. For this research, the method used is nonprobability sampling, nonprobability sampling is where the sample selection is not done randomly and not all members of the population have the same selected probability. The non-probability sampling method used in this study is known as purposive sampling. The research sample consisted of 60 respondents from Semarang STEKOM University. If the sample count is greater than 30 and less than 500 is appropriate for most studies (Sekaran & Bougie, 2017).

Data collection is done using the help of Google Forms using the Likert scale. Data analysis was carried out using multiple linear regression techniques with smartPLS 4.0 software, which included external model testing in the form of convergent validity test, discriminant validity and reliability via outer loading, the average variance extracted (AVE), and the values of Cronbach's alpha and composite reliability, as well as the evaluation of the inner model, which encompasses the partial hypothesis test (t-test), the joint hypothesis test (F-test), and the R^2 test, aims to establish the extent of the effect of the independent variables on the dependent variables (Santoso et al., 2022).

The operational definitions of the variables used in this study, including their indicators, are presented in Table 1.

Table 1
Operational Definition

Variable	Operational Definition of Variables	Indicator
1. Social Media Marketing (X1)	According Gunelius (2011), social media marketing is a form of marketing carried out through various social media platforms to build awareness, engagement and encourage action from the audience.	According Gunelius (2011) in Sarah et al. (2021) there are four indicators in Social Media marketing, namely: <ol style="list-style-type: none"> 1. Content Creation 2. Content Sharing 3. Connecting 4. Community Building
2. Social Pressure (X2)	According Astuti et al. (2024), social pressure can influence a person's behavior, values, and attitudes. For students, peer pressure often leads them to conform to group norms, both positive and negative, which can hinder moral and character development.	Menurut Saputra & Wala (2024) there are three dimensions in social pressure, namely: <ol style="list-style-type: none"> 1. Peer Influence 2. Family Expectations 3. Influence and Social Media
3. Financial Management (X3)	Financial management is the process of efficiently collecting and allocating funds through planning, organizing, directing, and supervising to achieve organizational goals (Sugiharti & Maula, 2019).	According Shinta & Lestari (2019), stated that there are three indicators in financial management, namely: <ol style="list-style-type: none"> 1. Financial Planning Process 2. Financial Implementation 3. Financial Evaluation
4. Gamification (X4)	According Novita Sari & Rifqy Alfiyan (2023) Gamification leverages game elements such as points, levels, challenges, and rewards to increase product appeal and reduce negative responses from users.	According Eisingerich et al. (2019) states that there are six elements of gamification, namely: <ol style="list-style-type: none"> 1. Social Interaction 2. Sense of Control 3. Goals 4. Progress Tracking

5. Consumer Culture (Y)	According Hudhana & Mulasih, (2023) Consumer culture emerged as a result of modern social transformation, when technology encouraged society to be oriented towards consumption as a status symbol, not just a necessity.	According Saputra & Wala (2024) Indicators of consumer behavior include: <ol style="list-style-type: none"> 1. Impulsif Buying 2. Need Social Approval 3. Dependence on Trends
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RESULTS AND DISCUSSION

Data Analyses

The current study engaged a total of 60 respondents who are students of STEKOM Semarang. The demographic breakdown of respondents is shown in Table 2, including gender, year of generation, study program, and frequency of spending in the last three months, average spending over the past three months.

Table 2
Respondent Characteristics

Information	Quantity	Presentase
Gender:		
Women	45	75%
Male	15	25%
Generation:		
2022	16	26.67%
2023	33	55%
2024	11	18,33%
Study Program:		
Management	24	40%
Business	28	46,67%
Computer Systems	8	13,33%
Shopping frequency in the last 3 months:		
7-12 times	37	61,67%
More than 12 times	13	38,33%
Average online shopping spending in the last 3 months:		
>Rp. 1.500.000-3.000.000	40	66,67%
>Rp 3.000.000	20	33,33%
Total	60	100%

Source : Primary Data, 2025

From the results of the analysis of the characteristic data of the respondents, gender indicates that most of the respondents are female, namely 45 people (75%), while men amount to 15 people (25%). This shows that the majority of those who make purchases on the Shopee platform are women. Meanwhile, it is known that the most respondents came from the class of 2022 amounting to 16 people (26.67%), while the class of 2023 amounted to 33 people (55%) and the class of 2024 11 people (18.33%), showing that the majority of those who made purchases on the Shopee platform were the class of 2023. It is known that respondents based on study programs, the most data collectors from business study programs are 24 respondents (40%), management as many as 28 respondents (46.67%), computer systems as many as 8 respondents (13.33%). It is known that 37 people (61.67%) shop 7–12 times, and 23 people (38.33%) shop more than 12 times in the last three months, indicating that the most shopping frequency is at 7–12 times in the last three months. Meanwhile, based on the average

spending in the last 3 months, 40 people (66.67%) shopped online with an average expenditure > IDR 1,500,000 – IDR 3,000,000 and 20 people (33.33%) spent more than > IDR 3,000,000>.

Convergent Validity Test

Convergen validity The test is said to be valid if the correlation of each indicator or item has a minimum value of 0.7 or more. After testing, the outer loading value of the indicator was > 0.7 according to the smartPLS 4.0 standard (Ghozali, 2021). Based on the test results in Table 3, all indicators have an outer loading value > 0.7 according to the SmartPLS 4.0 standard so it can be concluded that all indicators have met the convergent validity criteria.

Table 3
Validity Test Results

Variabel	Statement	Outer Loading	Verdict
Social Media Marketing (X)	The content that Shopee creates on social media (images, videos, captions) caught my attention (X1.1).	0.924	Valid
	I feel that shopee content matches my needs and interests (X1.2).	0.959	Valid
	I often see other users sharing Shopee content on social media (X1.3).	0.953	Valid
	I know the shopee promo information from the content shared by friends/influencers (X1.4).	0.936	Valid
Social Pressure (X)	I feel compelled to buy the same product that my friend bought (X2.1).	0.942	Valid
	I feel like I have to keep up with the shopping trend that is popular among my friends (X2.2).	0.969	Valid
	My family has certain expectations of the way I manage my finances and shopping (X2.3).	0.966	Valid
Financial Management (X)	I put together an expense budget before I started shopping online (X3.1).	0.852	Valid
	I set a maximum spending limit for online shopping each month (X3.2).	0.939	Valid
	I adhere to the budget plan I have created (X3.3).	0.932	Valid
	I am not tempted to buy a product just because of a discount/promo (X4.3).	0.863	Valid
Gamification (X)	I love participating in Shopee events that allow interaction with other users (e.g. Guess the Word, Shopee Plant, etc.) (X4.1).	0.836	Valid
	The gift/coin sharing feature on Shopee encourages me to be more active in using the application. (X4.2)	0.896	Valid
	I feel like I have control over the gamification feature choices (such as vouchers, cashback, missions). (X4.3)	0.891	Valid
	I can determine my own strategy to benefit from Shopee's game/promo features. (X4.4)	0.882	Valid
Consumptive culture (Y)	I often buy things spontaneously without planning. (Y1.1)	0.914	Valid
	I buy a product only because I feel interested when I see it, not out of necessity. (Y1.2)	0.942	Valid
	I feel more confident after buying a product that others like. (Y1.3)	0.918	Valid

Source : Primary Data analyzed by smartPLS, 2025

According to Table 3, all indicators or items in each variable in this study have a value above 0.70, so it can be concluded that all of these indicators are considered valid and can be used in future research.

Discriminant Test

Testing validity makes use of the average variance extracted (AVE) value parameter. The AVE is deemed acceptable if it is 0.5 or higher, an AVE of 0.5 or higher indicates that the construct is able to account for 50% or more of the item's variance (Sarstedt et al., 2021). Based on the results in Table 4, it shows that all constructs have an AVE value > 0.5, thus fulfilling the convergent validity criteria.

Table 4
Disctiminant Validity

Variabel	Average Variance Extracted (AVE)
Social Media Marketing (X1)	0.890
Social Pressure (X2)	0.920
Financial Management (X3)	0.806
Gamification (X4)	0.769
Consumptive Culture (Y)	0.855

Source : Primary Data analyzed by smartPLS, 2025

Considering Table 4, which shows AVE values above 0.5, each construct explains over 50% of the respective indicator items, then the discriminant validity is met.

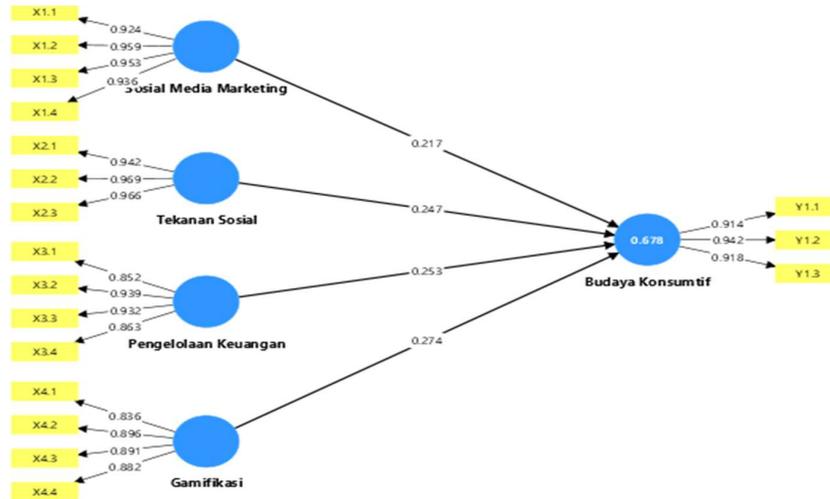
Reliability Test

Instruments are considered reliable if the average variance extracted (AVE) > 0.5, Cronbach's reliability > 0.7, and Cronbach's Alpha > 0.7 (Ghozali, 2021). The following is a summary of the reliability test. According to the data in Table 5, all constructs in this study show a Cronbach's Alpha value above 0.70, thus the tools used can be considered dependable.

Table 5
Reliability Test

Variabel	Cronbach's Alpha	(rho-a)	Reliability	(AVE)	Conslusions
Social Media Marketing (X1)	0.959	0.959	0.970	0.890	Reliable
Social Pressure (X2)	0.956	0.960	0.972	0.920	Reliable
Financial Management (X3)	0.919	0.921	0.943	0.806	Reliable
Gamification (X4)	0.900	0.906	0.930	0.769	Reliable
Consumptive Culture (Y)	0.915	0.918	0.946	0.855	Reliable

Source : Primary Data analyzed by smartPLS, 2025



Source : Primary Data analyzed by smartPLS ,2025

Figure 3
Estimation of Research Models

Statistical Test T (Partial)

The t-test assesses the impact of each independent variable individually on the dependent variable, so that it can be known whether an independent variables significantly help explain the dependent variable (Sugiyono, 2022). The results of the T test are presented in Table 6.

Table 6
Hypothesis Testing (Resampling Bootstrapping)

	Original Sample (O)	Standar deviation (STDEV)	T statistics	T table	P value	Conclusions
X1 → Y	0.217	0.120	1.817	1.673	0.035	Accepted
X2 → AND	0.247	0.125	1.978	1.673	0.024	Accepted
X3 → AND	0.253	0.135	1.917	1.673	0.028	Accepted
X4 → AND	0.274	0.120	2.283	1.673	0.011	Accepted

Source : Primary Data analyzed by smartPLS, 2025

According to the given table, it can be determined how each independent variable affects the dependent variable:

1. The t-value for the social media marketing variable is 1.817 which means > 1.673 , and the sig value of the variable $0.035 < 0.05$, it can be stated that social media marketing significantly influences consumer culture (Y). (H1 is accepted and H0 is rejected).
2. The t-value for the social pressure variable is 1.978 which means > 1.673 , and the sig value of the variable $0.024 < 0.05$, it can be concluded that social pressure significantly impacts consumption driven culture (Y). (H2 is accepted and H0 is rejected).
3. The t-value for the financial management variable is 1.917 which means > 1.673 , and the sig value of the variable is $0.028 < 0.05$, it can be concluded that financial management is significant to the consumptive culture (Y). (H3 is accepted and H0 is rejected).

- The t-value of the gamification variable is 2,283 which means $> 1,673$, and the sig value of the variable is $0.011 < 0.05$, it can be concluded that gamification has a significant effect on consumptive culture (Y). (H4 is accepted and H0 is rejected).

Simultaneous Test (F)

The F test assesses the overall significance of the independent variables and their simultaneous impact on the dependent variables (Ghozali, 2021). The results of the F test are presented in Table 7.

Table 7
Simultaneous Test

<i>Summary ANOVA</i>					
	Sum Square	Df	Mean Square	F	P value
Regression	109.521	4	27.380	28.028	0.000
Error	53.729	55	0.977	0.000	0.000
Total	163.250	59	0.000	0.000	0.000

Source : Primary Data analyzed by smartPLS, 2025

According to table 7, the f test results yield a calculated f value of 28.028 and a P value of 0.000. This value is evaluated against the f table of 2.54, because $f_{\text{calculated}} > f_{\text{table}}$ and $p < 0.05$, it is concluded that there is a significant simultaneous effect of independent variables on dependent variables. Therefore, the employed regression model is considered valid.

Coefficient of Determination

The Coefficient of Determination (R^2) assesses the ability of independent variables to simultaneously explain changes in the dependent variable, an R^2 value close to 1 indicates strong explanatory power, while a value close to 0 indicates weak explanatory power (Ghozali, 2021). An R^2 value of 0.75 is categorized as strong, 0.50 as moderate, and 0.25 as weak (Hair et al., 2019). The results of the R^2 test are presented in Tabel 8.

Table 8
R-Square Test Results

	R-square	R-square adjusted
Consumptive Culture	0.671	0.647

Source : Primary Data analyzed by smartPLS, 2025

According to Table 8, the R square value for the independent variable social media marketing is 0.647 or 65% (X1), social pressure (X2), financial management (X3), gamification (X4) have a relationship of 65% moderate to the dependent variable of consumptive culture (Y) and the other 35% percents are driven by other variables beyond the scope of this study.

RESULTS AND DISCUSSION

The Role of Social Media Marketing in Consumptive Culture

This findings of this study show that intense exposure to Shopee promotions on social media such as discounts, flash sales, and influencers increases the tendency to impulse

purchases in students. The digital marketing strategy also shapes the perception that online shopping is part of the modern lifestyle and self-expression (Maulida et al., 2024).

In the Uses and Gratification Theory, students actively choose social media to meet their entertainment, information, and social identity needs, so that promotional content becomes more acceptable and influences shopping decisions. Meanwhile, according to Theory of Planned Behavior (Ajzen, 1985), positive attitudes towards digital advertising and subjective norms of the social environment reinforce consumptive intentions, especially when behavioral control of spending is still weak. According to Wulandari et al. (2024), shows consistency that the higher the intensity of exposure to social media marketing, the stronger the individual's tendency to do impulse purchases and follow the popular consumption trends. In line with research Tajuddia & Praditya (2022), Faisal (2024), Solid & Chatterjee (2025) and Fitryani et al. (2024), it provides outcomes that social media marketing positively and significantly influences consumptive culture.

The role of social pressure in consumptive culture

This findings of this study show that students are encouraged to make online purchases as a form of social adjustment to peers, family, and social media influences. The pressure to follow consumption trends in order to fit into their social surroundings is a form of social control in society (Mulindra & Ariani, 2023).

In Social Comparison Theory, individuals compare themselves to others as a way to evaluate themselves, and in the context of social media, these comparisons often trigger social pressure as well as consumptive impulses. According to Erwadi et al., (2025) affirms that social pressure from peer groups encourages individuals to adjust their consumption behavior to be socially acceptable. In line with research Saputra & Wala (2024), Romadloniyah & Setiaji (2020), Maulidy et al. (2025) and Sari & Atmaja (2024), it provides results that social pressure has a positive and significant influence on consumer culture.

The role of financial management in consumptive culture

The findings of this study show that students with low financial management skills are more susceptible to consumptive behavior in online shopping. The lack of financial planning and evaluation makes it difficult for them to distinguish between needs and wants, thus encouraging impulse purchases (Oktaviani et al., 2023).

In Theory of Planned Behavior (Ajzen, 1985), weak behavioral control of spending is a major factor that strengthens consumptive intentions. Students who do not have a good financial management strategy tend to follow emotional and social impulses in shopping, without considering the long-term financial impact. According to Afifah et al. (2025) emphasizing that the ability to manage finances not only suppresses consumptive behavior, but also helps students prioritize expenses and distinguish between needs and wants. In line with research Herlina & Sari (2023), Mulya Sari et al. (2023), Muslikhun & Wahjoedi (2023) and Arestha & Wanto (2024), thus, financial management positively and significantly affects consumptive culture.

The Role of Gamification in Consumptive Culture

The results of this study show that gamification features in the Shopee application such as games, coin vouchers, and the points system increase student engagement in online shopping. Elements of the game that provide challenges and rewards trigger a sense of pleasure, thus encouraging the formation of consumptive behavior (Soetandio & Effendy, 2024).

In Uses and Gratification Theory Explains that students use gamification features to meet entertainment and fun needs, so that online shopping is not only seen as a transaction, but also as a gaming experience. According to Rizano & Salehudin (2023) Gamification has been proven to be able to stimulate impulsive shopping behavior through increased enjoyment and a sense of user involvement, especially in the context of e-commerce applications such as Shopee that implement reward-based game features and daily missions. In line with research Sarhan (2024), Pranjon (2024), Puspasari et al. (2024) and Zou & Wang (2025), it shows that gamification significantly and positively impacts consumptive culture.

The Role of Social Media Marketing, Social Pressure, Financial Management and Gamification on Consumptive Culture

The findings of this study indicate that social media marketing motivates students to make purchases through attractive promotional content and in accordance with digital trends. Social pressure from the surrounding environment and peers reinforces the consumptive drive for social validation. Financial management that is not optimal causes students to continue to make impulse purchases even though they have a budget. Gamification in e-commerce platforms such as Shopee creates a fun and competitive shopping experience, thereby reinforcing consumptive behavior. Overall, these four factors complement each other and contribute positively to the formation of a consumptive culture of STEKOM Semarang students.

This research is supported by Pakpahan & Situmorang (2024) states that the culture consumptive influenced by several factors. Research results Tajuddien & Praditya (2022) show that social media marketing has a positive impact on consumer culture. According to Research Saputra & Wala (2024) show that social pressure has a positive effect on consumptive culture. Research results Herlina & Sari (2023) Research shows that financial management has a positive impact on consumer culture. Research results by Soetandio & Effendy (2024) stated that gamification has a positive effect on consumer behavior.

CONCLUSION AND SUGGESTION

From the research results, it can be concluded that partially the variables of social media marketing, social pressure, financial management, and gamification have positive and significant influence on the consumer culture of students at STEKOM Semarang. However, simultaneously the four variables social media marketing, social pressure, financial management and gamification had a significant effect on the consumptive culture of STEKOM Semarang students.

This research is limited to a range of variables that only social media marketing, social pressure, financial management, and gamification as factors that affect the consumptive culture of Shopee user students. In addition, the research was only conducted on STEKOM Semarang University students who had a shopee account and had made transactions in the last three months, so the results could not be generalized to the student population in other areas.

This research offers implications for theory and practice. Theoretically, the results strengthen the application of the Theory of Planned Behavior, Social Comparison Theory, and Uses and Gratification in explaining the consumptive culture of students in e-commerce. Practically, the findings of this study can help e-commerce developers, especially on Shopee, design more ethical marketing and gamification strategies, as well

as for educators and consumers in improving financial literacy and the ability to deal with social pressure.

The next study is expected to expand the scope of the population, add other variables such as self-control or materialism, and compare consumptive behaviors between age groups so that the results are more comprehensive and generalizable.

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