The Impact of Lifestyle, Financial Literacy, and Ease of Use of E-Payment on E-Wallet Users' Consumptive Behavior in the Millennial Generation

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ABSTRACT

This research aims to determine the influence of ease of use of e-payment, lifestyle and financial literacy on consumer behaviour. This research uses a quantitative approach with a survey method. The population in this study is the millennial generation who live in Malang Raya. The number of samples taken was 275 respondents. The data analysis technique uses the SEM-PLS analysis technique. This research shows that ease of use of e-payment has a positive and significant effect on consumer behaviour. Lifestyle has a positive and significant impact on consumer behaviour. Financial literacy has a positive and significant effect on consumer behaviour. The findings in this research imply that e-wallet provider companies hope to continuously improve and maintain service quality and literacy related to e-wallet operations, especially for the millennial generation, who can efficiently operate e-wallets to support their consumptive lifestyle behaviour.

Keywords: Ease of Use of E-Payment; Lifestyle; Financial Literacy; Consumptive Behavior

INTRODUCTION

The phenomenon of consumer behavior affects the lives of many people, especially the millennial generation (Noni Rozaini, 2020). The millennial generation tends to be unstable, easily influenced and likes to try new things which causes them to behave consumeristly. The online payment system supports them to get various products easily. The millennial generation likes to follow friends, easily sends advertisements, is reluctant to speak realistically, and is often wasteful in spending money. Products purchased may be just to follow trends, prestige, or other unimportant reasons. Apart from that, consumers can easily get various products with online system technology that supports online transactions (Mu'amala & Wahjudi, 2021).

E-Wallet or commonly known as a digital wallet is a type of fintech that uses the internet as an alternative payment method. E-Wallet as an online payment method seems to offer more convenience and benefits that can be accessed by each individual (Emik & Hasanuddin, 2020). E-Wallet is the result of fintech innovation as a non-cash payment tool. Usually, e-wallets are primarily used for online shopping, but now, many e-wallets can also be used for direct payments because many shops accept payments using e-wallets. Types of e-wallets are often used, such as OVO, Shopeepay, Gopay, Dana, and LinkAja (Oktary & Wardhani, 2023).

There are three factors that influence consumer behavior: the first is ease of use of e-payment, namely a measure of a person's confidence in using technology easily and not requiring much effort to operate it (Ernawati & Noersanti, 2020). The presence of e-wallets which offer many conveniences and benefits has an impact on people's life patterns who are more inclined to behave consumptively (Rusbianti & Canggih, 2023). The second factor is lifestyle, which is a person's activities, interests and opinions. Lifestyle changes have occurred in a relatively short time and have led to excesses. This is further supported by the emergence of smartphones, social media, and e-commerce, which makes people buy goods and services to fulfill their lifestyle wastefully (Mengga et al., 2023). The third factor is financial literacy, which is a combination of awareness, knowledge, skills, attitudes and behavior that a person needs to have to make healthy financial decisions and ultimately achieve individual financial prosperity (Sugiharti & Maula, 2019). Therefore, it is very important for the millennial generation to have and apply good financial literacy, because it will help them make smarter consumer choices and behavior (Puryasari, 2019).

This research is supported by Safira et al. (2023), who said that the ease of use of digital payments influences consumer behaviour. Meanwhile, research by Fatmasari et al. (2019) stated that the use of electronic money has a negative and insignificant effect on consumer behaviour. Research by Fungky et al. (2021) stated that lifestyle positively and significantly affects consumer behaviour. However, research by Risnawati et al. (2018) stated that lifestyle harms consumer behaviour. Furthermore, research by (Oskar et al. (2022) stated that financial literacy negatively influences consumer behaviour. Meanwhile, research by Fariana et al. (2021) stated that financial literacy positively affects consumer behaviour.

Based on differences in previous research results, the author wants to re-examine the influence of ease of use of e-payment, lifestyle and financial literacy on consumer behavior. So the aim of this research is to fill the gaps in previous research. This research develops a research framework to explore the influence of consumer behavior on the millennial generation in using e-wallets. This study provides a practical contribution for e-wallet providers as a consideration in increasing the use of e-wallets by exploiting people's behavior. Especially in understanding the consumer behavior of the millennial generation.

LITERATURE REVIEW

Consumptive Behavior

Consumptive behaviour is the acquisition, consumption and expenditure of goods and services, which includes direct previous and subsequent actions (Solihat & Arnasik, 2018). Consumptive behaviour is shown by consumers in purchasing, searching for, evaluating, using and spending goods and services to meet their needs. Consumptive behaviour is defined as the study of elements and decision-making processes related to the receipt, use and purchase of goods or services (Rahima & Cahyadi, 2022).

Consumptive behaviour is when someone buys many goods and prioritizes desires over needs, not based on rational considerations and thinking (Wahyuni et al., 2019). Furthermore, according to Gayatri & Muzdalifah (2022), consumptive behaviour occurs when someone consumes something just because of the desire to have it, without considering whether it is valuable or not, as if only to enjoy and satisfy themselves.

Consumptive behaviour is the incomplete use of products and those who have used similar products from other brands and purchasing goods or products on the offer of other people who have used them. Consumptive behaviour is divided into two types: innate and operant. Innate behaviour is behaviour that is brought from birth, while operant behaviour is behaviour that is formed through the learning process (Ridwan et al., 2019).

According to Lina & Rosyid (1997), there are three indicators of consumer behaviour, namely: (1) impulsive buying is a sudden consumer purchase to buy something quickly without being based on clear considerations; (2) wasteful buying is consumer purchases that are not based on precise needs and tend to waste money; (3) non-rational buying is consumer purchasing which aims to seek pleasure and is only limited to following trends.

Ease of Use of E-Payment

Perceived ease of use is when a particular technology can be used without more effort. Ease of use indicates freedom from difficulties and less effort (Marisa, 2020). Furthermore, according to Ernawati & Noersanti (2020), perceived ease is a person's perception of the ease of using a system measured at the level where they believe it will not require much effort and is free from errors.

The construct of perceived ease of use is also one of the beliefs in the decision-making process (Aziz et al., 2013). Ease of use includes the extent to which technology is considered relatively easy to understand and use in online transaction operations. The convenience factor will influence consumer behaviour; namely, if users feel the information system is easier to use, then the use of information technology will increase (Teresya et al., 2022).

According to Davis (1989), there are five indicators of ease of use: (1) clear and understandable, namely, the individual's interaction with the system is clear and easy to understand; (2) Does not require much mental effort, that is, it does not require much effort to interact with the system; (3) easy to use, namely the system is easy to use; (4) easy to get the system to do what he/she wants to do, namely easy to operate the system according to what the individual wants to do; (5) flexible, namely easy to use anywhere and anytime.

Lifestyle

Lifestyle is a person's pattern of using time, money and energy by considering their principles, tastes and preferences. *Lifestyle* is defined as how individuals spend their time and what they think about themselves and their world (Zakia et al., 2022). Furthermore, according to Kanserina (2015), lifestyle is a person's way of life, expressed in their activities, interests and opinions. In general, a person's lifestyle can be seen from his daily activities, his opinions about the world around him, and his opinions about himself and others.

According to Alamanda (2018), the term lifestyle refers to how a person spends money and time and their choices about various things. Meanwhile, according to Sari et al. (2023), a person's lifestyle is expressed in their activities, interests and habits in spending money and allocating their time. There are two main factors determining lifestyle, namely demographics and psychographics. Demographic factors are based on education level, age, income level and gender, while psychographic factors are more complex because the constituent indicators come from consumer characteristics.

According to Hidayatullah & Zahara (2020), three indicators measure lifestyle, including (1) activity, which is about what an individual does, what products they buy or use, and what activities they do to fill their free time, such as entertainment and shopping; (2) Interest is an object, event or topic with a level of excitement that accompanies special or continuous attention. Interests include likes, passions, and priorities in the individual's life. Interest is considered attractive in spending time and money; (3) Opinion is an individual's views and feelings in response to global, local, economic and social issues. Opinion is also used to describe interpretations, expectations, and evaluations like yourself and the product.

Financial Literacy

Financial literacy is defined as a person's understanding of financial concepts and ability to make short- and long-term financial plans by considering changing economic conditions (Sugiharti & Maula, 2019). Furthermore, according to Azizah (2020), financial literacy is a skill that every individual must master to improve the quality of their life by understanding how to plan and allocate financial resources effectively and efficiently.

Financial literacy is knowledge, skills and beliefs that influence attitudes and behaviour to improve financial management and decision-making to achieve prosperity. A wise perspective and behaviour are demonstrated by a person's ability to set financial goals, plan, manage finances, and make sound financial decisions when using economic goods and services (OJK, 2017). According to Wulandari et al. (2022), financial literacy is mandatory for everyone to avoid financial problems. In other words, literacy is the ability to understand. Therefore, financial literacy is the ability to manage finances effectively to improve the quality of life in the future.

Based on research by Chaidir et al. (2020) revealed that there are three indicators in measuring financial literacy, namely (1) Financial Knowledge or financial knowledge can help individuals make good decisions in comparing financial products and services; (2) Financial behaviour is a psychological tendency when evaluating recommended financial management practices at the level of agreement or uncertainty; (3) Financial Attitude is a statement about attitudes towards money and planning for the future. Statements were given to someone on a scale to determine whether they agreed with a specific attitude statement.

E-Wallet

E-Wallet is one technological innovation that makes transactions more accessible for users. E-wallets make consumer transactions more accessible, faster, more effective, and more efficient and reduce costs (Nadhilah et al., 2021). According to Bank Indonesia/PBI Regulation Number 18/40/PBI/2016 Article 1 Paragraph 7, an electronic wallet or e-wallet is an electronic service used to store information about payment instruments such as credit cards and electronic money and to carry out transactions.

The Governor of BI officially launched the National Non-Cash Movement (GNNT) on August 14 2014. The aim of establishing GNNT is to encourage the national financial system to create a non-cash payment system that is safe to use, reduce problems that arise when using the cash payment system, and increase transaction efficiency effectively and efficiently. To improve this GNNT, BI launched digital technology by issuing the Indonesian Payment System (SPI) 2025, which aims to support the digitalization of banking as the leading institution in the digital financial economy (Bank Indonesia, 2020).

Hypotheses of the research

The influence of ease of use of e-payment on consumer behavior

Ernawati & Noersanti (2020) stated that perceived ease of use is a measure of a person's confidence in using technology that it is easy to use and does not require much effort to operate it. A person's perception of the ease of using a system is measured by the degree to which they believe that using the system will not require much effort and is error-free. Research conducted by Safira et al. (2023) found that ease of use of digital

payments influences consumer behavior. This means that the higher an individual's level of understanding of technology (digital savvy), the easier it is for users to apply digital payments so that it directly influences consumer behavior.

The influence of lifestyle on consumer behavior

According to Kanserina (2015) lifestyle is a person's way of life which is expressed in their activities, interests and opinions. In general, a person's lifestyle can be seen from his daily activities, his opinions about the world around him, and his opinions about himself and other people. This is supported by research conducted by Oskar et al. (2022) who stated that lifestyle partially has a positive and significant effect on consumer behavior when shopping online via the TikTok platform. This means that lifestyles are increasing, so consumer behavior when shopping online via the TikTok platform is increasing.

The influence of financial literacy on consumer behavior

Financial literacy is defined as a person's level of understanding of financial concepts and a person's ability to make appropriate financial plans in the short and long term by considering changing economic conditions (Sugiharti & Maula, 2019). This is supported by research by Fungky et al. (2021) stated that financial literacy also has a negative effect on consumer behavior. This condition can be interpreted as meaning that the lower the financial literacy, the higher the consumer behavior.
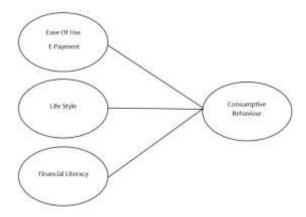

Figure 1. Proposed Conceptual Framework

Hypothesis

H.1. Ease of use of e-payment has a positive and significant effect on the consumer behaviour of the millennial generation of e-wallet users.

H.2. Lifestyle has a positive and significant influence on the consumer behaviour of the millennial generation of e-wallet users.

H.3. Financial literacy has a negative and significant effect on the consumer behaviour of the millennial generation of e-wallet users.

METHODOLOGY

The type of research approach used in this research is a quantitative approach. Quantitative research is research based on positivism, which is carried out by utilizing numbers and statistics to carry out more systematic, rational and objective analysis. This research is located in the Greater Malang area because Malang is an educational city with many millennial generations. Meanwhile, the unit of analysis is the Malang Raya millennial generation, who have used e-wallets as a means of payment. The population of this study is the Malang Raya millennial generation aged 18-25 years.

The sampling technique in this research used non-probability sampling with a purposive sampling technique. The sample size in this study used the formula of Hair et al. (2010), which is used because the population size is not yet known and suggests that the minimum sample size be 5-10 times the indicator variable. So, the number of indicators is 23 items multiplied by 10 (23 x 10 = 230). From the results of distributing the questionnaire, 275 samples that met the requirements were obtained. So, the sample in this study amounted to 275 millennial generation respondents domiciled in Greater Malang. The data collection technique in this research is using survey techniques. The survey was carried out by distributing questionnaires to the millennial generation in Malang Raya online via Google Forms.

The consumer behavior of the millennial generation is defined as the generation who consume something only because of their great desire to have it, without considering whether it is valuable or not, as if only to enjoy and satisfy themselves based on the urges that trigger them to become consumptive (Gayatri & Muzdalifah, 2022). Ease of use of e-payment is defined as a measure of the millennial generation's confidence in using e-payment easily and not requiring much effort to operate (Ernawati & Noersanti, 2020). Lifestyle is the millennial generation's way of life, which is expressed in activities, opinions, and interests (Kanserina, 2015). Financial literacy is the millennial generation's level of understanding of financial concepts and the millennial generation's ability to make appropriate financial plans in the short and long term by considering changing economic conditions (Sugiharti & Maula, 2019). The measurement of the Ease of use E-Payment variable (X_1) uses five indicators adapted from Venkatesh & Davis (2000), and the Life Style variable (X_2) uses six indicators adapted from Sumerian (2020); Hidayatullah & Zahara (2020); Carpena & Zia (2011), for the Financial Literacy variable (X_3) it is measured using six indicators adapting Volpe & Chen, (1998), while Consumptive Behavior (Y) is calculated using five indicators adapting Lina & Rosyid, (1997); Astuti (2013).

The data analysis technique used is multiple linear regression with the help of Smartpls software. The results of hypothesis testing can be seen in inner model testing, namely through the t-statistic, which can show the significance level of the hypothesis being tested. With the criteria for accepting the hypothesis, namely the t-statistic value must be greater than the t-table 1.96 for hypothesis testing at an alpha of 5%, or you can look

at the p-value < 0.05, which can indicate that there is an influence on the independent (exogenous) variable to the dependent (endogenous) variable.

RESULTS

Following are the results of distributing the questionnaire; data on the characteristics of respondents who use e-wallets are divided into categories: OVO, Shopepay, Dana, Gopay and LinkAja users.
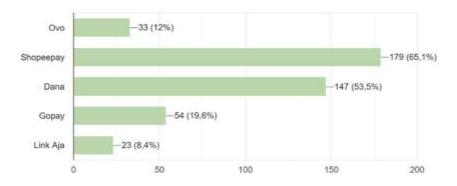

Figure 2. Classification of Respondents Based on the E-Wallet Used

Based on the figure 2, there are 33 respondents of OVO e-wallet users or 12%; Shopeepay e-wallet users are 179 respondents or 65.1%; Dana e-wallet users are 147 respondents or 53.5%; Gopay e-wallet users are 54 respondents. Or 19.6% and Linkaja e-wallet users amounted to 23 respondents or 8.4%.

SmartPLS Analysis Results for Instrument Testing

Table 1. Outer Model Ease Of Use E-Payment (X1)

Indicator Items	Outer Loading	Decision
It is easier and clearer to use e-payment in transactions (X1.1)	0.814	Valid
Applying e-payment does not require much effort (X1.2)	0.851	Valid
Easy when applying e-payment (X1.3)	0.864	Valid
Feeling that you have the convenience of applying e-payment according to your wishes (X1.4)	0.873	Valid
E-Payment is easy to access anywhere and anytime (X1.5)	0.726	Valid

Based on Table 1, the results show that all outer loadings on the variable ease of use of e-payment (X1) > 0.70. This shows that these indicators have good validity and are appropriate for measuring the ease of use of e-payment variables. Meanwhile, the indicator makes the most significant contribution to shaping the respondent's attitude is the X1.4 indicator, with a loading factor value of 0.873. This indicates that the attitudes

of respondents in this study are reflected in the feeling of having the convenience of applying e-payment according to their wishes.

Table 2. Outer Model Life Style (X2)

Indicator Items	Outer Loading	Decision
E-Wallet is a payment method that is often used when making transactions (X2.1)	0.795	Valid
E-wallet allows consumers to make transactions (X2.2)	0.834	Valid
e-wallet makes payments easy (X2.3)	0.816	Valid
Transacting using e-wallet is the current trend (X2.4)	0.773	Valid
E-Wallet is a payment feature that can be trusted and relied upon when (X2.5)	0.833	Valid
E-Wallet is widely used and discussed on social media (X2.6)	0.851	Valid

Based on Table 2, the results show that all outer loadings on the lifestyle variable (X2) are > 0.70. This shows that these indicators are valid and appropriate for measuring lifestyle variables. Meanwhile, the indicator that makes the most significant contribution to shaping the respondents' attitudes is the X2.6 indicator, with a loading factor value of 0.851. This indicates that respondents' attitudes in this study are reflected in the feeling that e-wallets are widely used and discussed on social media.

Table 3. Outer Model Financial Literacy (X3)

Indicator Items	Outer Loading	Decision
Financial knowledge is important to learn and understand so that it can be applied well (X3.1)	0.580	Valid
Always record personal financial income and expenses (X3.2)	0.784	Valid
Prepare a budget, think before making purchases and pay bills on time (X3.3)	0.809	Valid
Make a planning list of the necessities to be purchased (X3.4)	0.786	Valid
Saving or investing for the future (X3.5)	0.678	Valid
The importance of knowing about types of insurance (X3.6)	0.688	Valid

Based on Table 3, the results show that all outer loadings on the financial literacy variable (X3) are > 0.50. This shows that these indicators are valid for measuring financial literacy variables. Meanwhile, the X3.3 indicator with a loading factor value of 0.809 enormously contributes to shaping the respondent's attitude; states respondents' attitudes in this study are reflected in the behaviour of respondents who always prepare budgets, think before making purchases and pay bills on time.

Table 4. Outer Model Consumptive Behaviour (Y)

Indicator Items	Outer Loading	Decision
Buy a product because of attractive packaging (X3.1)	0.707	Valid
Trying more than two similar products (different brands) (X3.2)	0.688	Valid
Buying products to maintain personal appearance and prestige (X3.3)	0.788	Valid
Buying products at high prices to increase self-confidence (X3.4)	0.765	Valid
Using products because of the element of conformity to the idolized model (X3.5)	0.787	Valid

Based on Table 4, the results show that all outer loadings on the consumer behaviour variable (Y) are > 0.60. This shows that these indicators are valid and appropriate for measuring consumer behaviour variables. Meanwhile, the indicator that contributes most significantly to shaping the respondents' attitudes is the Y.3 indicator, with a loading factor value of 0.788. This indicates that the attitudes of respondents in this study are reflected in buying products to maintain their appearance and prestige.

SmartPLS Analysis Results for Hypothesis Testing

Table 5. Inner Weights (Bootstrapping)

Hypothesis	Original Sampel O	T-Statistic	P Values
H1	0.201	4.241	0.000
H2	0.217	3.540	0.000
H3	0.308	5.439	0.000

Based on the results of the hypothesis test in Table 5, it can be seen that ease of use of e-payment on consumer behaviour (H1) has a path coefficient value of 0.201, p-values of 0.000 < 0.05 and t-statistics of 4,241 > 1.96. From these results, it can be interpreted that H1 is accepted because it has a favourable path coefficient value, the t-statistic value is greater than the t-table, and the p-values are below 0.05. The lifestyle hypothesis test on consumer behaviour (H2) has a path coefficient value of 0.217, p-values of 0.000 < 0.05 and t-statistics of 3,540 > 1.96. From these results, it can be interpreted that H2 is accepted because it has a favourable path coefficient value, the t-statistic is greater than the t-table, and the p-values are below 0.05. The hypothesis test of financial literacy on consumer behaviour (H3) has a path coefficient value of 0.308, p-values of 0.000 < 0.05 and t-statistics of 5,439 > 1.96. From these results, it can be interpreted that H2 is rejected because the path coefficient value is negative.

DISCUSSION

The Influence of Ease of Use of E-Payment on Consumptive Behavior

The research results show that ease of use of e-payment (X1) positively and significantly affects consumer behaviour (Y). This result is in line with the H1 written by the author,

namely that ease of use of e-payment has a positive and significant effect on consumer behaviour. From the test above, the higher the level of convenience of the millennial generation in using e-payment, the higher the level of consumer behaviour of the millennial generation.

There is a positive and significant influence on the consumptive behaviour of the Malang Raya millennial generation on the ease of use of e-payment because it is known that the millennial generation feels that it is easy to apply e-payment according to their wishes. Because the desires of the millennial generation are fulfilled when applying e-payment, this influences their consumer behaviour. Thus, ease of use of e-payment is a predictor that can influence consumer behaviour in the millennial generation.

The results of this research align with research by Safira et al. (2023) found that the ease of use of digital payments influences consumer behaviour. This means that the higher an individual's understanding of technology (digital savvy), the easier it is for users to apply for digital payments. It directly influences consumer behaviour.

The Influence of Lifestyle on Consumptive Behaviour

The research results show that lifestyle (X2) positively affects consumer behaviour (Y). The results of this research align with H2, written by the author, which states that lifestyle has a positive and significant effect on consumer behaviour. From the test above, the higher the lifestyle of the millennial generation, the higher the consumption level of the millennial generation in applying e-wallets as a current payment trend. The increasing lifestyle of the millennial generation in using e-wallets as an easy and reliable payment medium will lead to higher consumer behaviour in the millennial generation.

There is a positive and significant influence on the lifestyle and the consumptive behaviour of the millennial generation of e-wallet users in Malang Raya. It is known that most of the millennial generation in Malang Raya use e-wallets as a payment method because it is a current trend, easy to use, and reliable. Therefore, the higher the lifestyle of the millennial generation by always following existing trends, the higher the level of consumer behaviour in the millennial generation. This shows that trending topics make the millennial generation curious and want to follow existing trends, attracting them to consumer behaviour. The more trending issues that are followed, the higher the consumer behaviour of the millennial generation.

This research aligns with Oskar et al. (2022), who stated that lifestyle partially positively and significantly affects consumer behaviour when shopping online via the TikTok platform. This means that lifestyles are increasing, so consumer behaviour increases when shopping online via the TikTok platform. Furthermore, research by Fungky et al. (2021) stated that lifestyle positively affects consumer behaviour. The higher the lifestyle of Generation Z, the higher the lifestyle of Generation Z.

The Influence of Financial Literacy on Consumptive Behavior

The research results show that financial literacy (X3) positively and significantly affects consumer behaviour (Y). The results of this research are not in line with H1 written by the author, namely that financial literacy has a negative and significant effect on consumer behaviour.

The results of this research show that the better financial literacy of the millennial generation causes their higher consumer behaviour. If the millennial generation has good financial literacy, it is hoped that they will be more selective in making consumption choices and prioritizing their needs. The millennial generation with sound financial literacy makes them behaves consumptively because economic behavioural factors sometimes make them act irrationally, thus making them behave consumptively

This research indicates that the millennial generation always prepares budgets, thinks before making purchases and pays bills on time, but cannot influence their level of consumptive behaviour. In this case, the millennial generation has yet to be able to apply their financial literacy skills well, so the research results were inversely proportional to the existing theory.

The results of this research align with research conducted by Prihatini & Irianto (2021), which states that the higher the financial literacy, the higher the consumer behaviour. Furthermore, research by Zahra & Anoraga (2021) says that STIE Bank BPD students with high financial literacy skills will make them behave more impulsively.

Implications

These findings imply that e-wallet provider companies should continuously improve and maintain service quality and literacy related to e-wallet operations so that people can efficiently operate e-wallets. This affects the sustainability of e-wallet provider companies because this research states that ease of use of e-payments and e-wallets is a current trend which can attract the millennial generation to behave consumptively. This research needs to improve in proving the theory that good financial literacy will cause the millennial generation to have low consumptive behaviour. It is hoped that future researchers can develop better indicators in questionnaires to prove existing theories.

CONCLUSION

Ease of use of e-payment has a positive and significant effect on the consumptive behavior of e-wallet users in the Malang Raya millennial generation. The results of this research are in line with existing theory that the easier the level of use of e-payment, the more attractive the millennial generation will be to behave consumptively. These results confirm that ease of use of e-payment is a predictor that can influence consumer behavior in the millennial generation. Lifestyle has a positive and significant influence on the consumptive behavior of e-wallet users in the Malang millennial generation. This

research is in line with the theory which states that the higher the lifestyle, the higher the consumer behavior of the millennial generation. Financial literacy has a positive and significant effect on the consumptive behavior of e-wallet users in the Malang Raya millennial generation. This research is not in line with the theory which states that the higher financial literacy, the lower a person's consumptive behavior. This shows that the millennial generation has not been able to apply the financial literacy skills they have, so it is known from the respondents' answers that there is excessive consumptive behavior. The findings of this research show that the millennial generation ignores prices but prioritizes their consumer desires, which is contrary to theory.

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