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Self-Concept, Online Shopping, and Financial Literacy: The Mediating Role of Lifestyle

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Abstract: *This study examines the influence of self-concept and online shopping behavior on financial literacy, with lifestyle as a mediating variable, among students of SMP YPPK Kristus Raja Dok V Jayapura, Papua, Indonesia. The research was motivated by adolescents' increasing exposure to digital consumption and the growing need for financial literacy to support responsible financial decision-making. A quantitative explanatory design was employed involving 82 students selected through purposive sampling. Data were collected using a structured questionnaire measuring self-concept, online shopping behavior, lifestyle, and financial literacy. The data were analyzed using descriptive statistics, validity and reliability tests, Pearson correlation, multiple regression, and mediation analysis with IBM SPSS Statistics. The findings reveal that both self-concept and online shopping behavior have significant positive effects on financial literacy. In addition, these variables significantly influence students' lifestyles, while lifestyle emerges as the strongest predictor of financial literacy. Mediation analysis further demonstrates that lifestyle partially mediates the relationships between self-concept and financial literacy, as well as between online shopping behavior and financial literacy. These findings suggest that financial literacy is shaped not only by financial knowledge but also by psychological factors, digital consumption experiences, and everyday lifestyle practices. The study provides practical implications for schools, families, and policymakers in designing comprehensive financial education programs that foster responsible financial behavior among adolescents in the digital era.*

Keyword: *Financial Literacy, Self-Concept, Online Shopping, Lifestyle, Adolescents, Digital Consumption.*

Abstrak: Penelitian ini bertujuan menganalisis pengaruh konsep diri dan perilaku belanja daring terhadap literasi keuangan dengan gaya hidup sebagai variabel mediasi pada siswa SMP

YPPK Kristus Raja Dok V Jayapura, Papua, Indonesia. Penelitian ini dilatarbelakangi oleh meningkatnya paparan remaja terhadap aktivitas konsumsi digital serta pentingnya literasi keuangan dalam mendukung pengambilan keputusan keuangan yang bertanggung jawab. Penelitian menggunakan pendekatan kuantitatif eksplanatori dengan melibatkan 82 siswa yang dipilih menggunakan teknik purposive sampling. Data dikumpulkan melalui kuesioner terstruktur yang mengukur konsep diri, perilaku belanja daring, gaya hidup, dan literasi keuangan. Analisis data dilakukan menggunakan statistik deskriptif, uji validitas dan reliabilitas, korelasi Pearson, regresi linear berganda, serta analisis mediasi dengan bantuan IBM SPSS Statistics. Hasil penelitian menunjukkan bahwa konsep diri dan perilaku belanja daring berpengaruh signifikan terhadap literasi keuangan. Selain itu, kedua variabel tersebut juga berpengaruh signifikan terhadap gaya hidup, sementara gaya hidup terbukti menjadi prediktor terkuat literasi keuangan. Analisis mediasi menunjukkan bahwa gaya hidup memediasi secara parsial hubungan antara konsep diri dan perilaku belanja daring dengan literasi keuangan. Temuan ini menegaskan bahwa literasi keuangan remaja dipengaruhi tidak hanya oleh pengetahuan keuangan, tetapi juga oleh karakteristik psikologis, pengalaman konsumsi digital, dan pola gaya hidup sehari-hari. Penelitian ini memberikan implikasi praktis bagi sekolah, keluarga, dan pembuat kebijakan dalam merancang program pendidikan literasi keuangan yang komprehensif di era digital.

Kata Kunci: *Financial Literacy, Self-Concept, Online Shopping, Lifestyle, Adolescents, Digital Consumption.*

INTRODUCTION

The rapid expansion of the digital economy has fundamentally transformed contemporary consumption practices, particularly among young adults. Online shopping platforms, driven by algorithmic personalization, ease of access, and instant payment systems, have reshaped how individuals perceive needs, make purchasing decisions, and relate to money. University students represent one of the most intensively exposed groups to this transformation, as they simultaneously experience increasing financial autonomy and strong digital immersion (Khalisharani, 2022; Riaz, 2022; Yanto, 2021). Consequently, concerns have emerged regarding the implications of online shopping for financial literacy, self-control, and long-term economic responsibility among students.

Previous studies that highlight impulsive buying, overconsumption, and weak financial planning in online shopping behavior are strongly supported by Behavioral Economics, particularly the concept of bounded rationality. This perspective explains that individuals do not always make economically optimal decisions due to cognitive limitations, emotional states, and contextual pressures. In digital marketplaces, these limitations are amplified by design features such as instant payment systems, personalized recommendations, and time-limited promotions, which reduce deliberation time and weaken reflective decision-making.

This argument is further reinforced by Dual-Process Theory, which distinguishes between fast, intuitive decision-making (System 1) and slow, reflective reasoning (System 2). Online shopping environments predominantly activate System 1 by emphasizing convenience, speed, and emotional appeal, thereby encouraging impulsive consumption. As a result, purchasing decisions are often driven by affective responses rather than careful financial evaluation, leading to overconsumption and poor financial planning. From the perspective of Consumer Psychology, Impulse Buying Theory explains how emotional triggers, situational cues, and perceived scarcity increase the likelihood of unplanned purchases. Digital platforms intensify these triggers by continuously exposing users to tailored advertisements and social proof, making impulsive behavior more frequent and socially normalized.

In contrast, the literature on financial literacy is grounded in Human Capital Theory, which views financial knowledge and skills as investments that enhance individuals' capacity to make sound economic decisions over time. However, contemporary financial literacy frameworks extend beyond knowledge acquisition to include financial attitudes and behaviors, recognizing that sustainable financial well-being depends on how individuals apply knowledge in everyday life. At the same time, Financial Socialization Theory challenges the assumption that individuals operate as isolated economic actors. This theory emphasizes that financial behaviors are learned and reinforced through social interaction, family influence, peer groups, and cultural norms. By overlooking these social and moral contexts, many existing studies underestimate how values, communal expectations, and ethical considerations shape financial decision-making (Anita et al., 2022; Kakinuma, 2022; Wardana, 2020).

More recent scholarship has begun to acknowledge that the impact of digital consumption is not deterministic, a view that aligns with Social Embeddedness Theory, which argues that economic behavior is deeply embedded in social relations rather than driven solely by individual rationality or market forces. From this perspective, consumption decisions—particularly in digital markets—are shaped by social interaction, shared norms, and informal regulation within a given community. Digital platforms may provide opportunities and stimuli, but how individuals respond to them depends largely on their social context. This argument is further supported by Social Norms Theory, which emphasizes that individual behavior is strongly influenced by perceived norms within a reference group. In communal settings such as student dormitories, norms related to simplicity, moderation, and acceptable consumption patterns can function as informal social controls that moderate the influence of digital consumption. These norms do not eliminate consumer impulses but shape when, how, and to what extent individuals act upon them.

In addition, Theory of Planned Behavior (TPB) provides a useful framework for understanding why exposure to digital markets does not automatically translate into excessive consumption. According to TPB, behavior is determined not only by attitudes, but also by subjective norms and perceived behavioral control. In residential communities, subjective norms formed through peer interaction and shared routines may discourage impulsive spending, while perceived control is shaped by collective awareness of economic constraints.

From a moral and value-based perspective, Value–Belief–Norm (VBN) Theory offers further explanatory power. This theory suggests that personal values and moral beliefs activate norms that guide behavior, particularly in contexts where ethical considerations are salient. In communities structured around shared moral or religious values, such as faith-based student dormitories, consumption behavior is often filtered through ethical reflection, reinforcing moderation and responsibility even in the presence of persuasive digital marketing.

Finally, Communal Regulation Theory highlights how informal social monitoring and peer feedback operate in close-knit communities. In dormitory environments, daily interaction creates a setting where consumption choices are visible, discussed, and sometimes evaluated collectively. This visibility can normalize certain consumption practices while simultaneously discouraging excess, thereby producing a moderating effect on digital consumption behavior.

Within Catholic social thought, economic activity, including consumption, is understood as a moral practice closely linked to human dignity, responsibility, and the common good. The Church has long emphasized moderation, self-control, and solidarity as ethical principles guiding economic life (Fitri Wahyuni et al., 2023; Respati et al., 2023; Widiyanto et al., 2022). Despite this rich normative framework, empirical research that integrates financial literacy, digital consumption, and Catholic communal life remains scarce. Most existing studies either focus on theological reflection without empirical grounding or conduct empirical analysis without engaging moral and spiritual dimensions.

Against this background, this study addresses an important gap in the literature by examining the relationship between self-concept, online shopping behavior, lifestyle, and financial literacy among Catholic university students living in dormitories in Jayapura, Indonesia (Liu & Zhang, 2021; Ridhayani & Johan, 2020; Suyanto et al., 2025). Jayapura provides a unique context, where students from diverse cultural backgrounds live under relatively constrained economic conditions while being fully exposed to global digital platforms. The communal dormitory environment offers a natural setting to explore how shared values, social interaction, and moral formation influence economic behavior in the digital age.

This research aims to analyze empirically how online shopping and self-concept relate to students' financial literacy, with lifestyle acting as a mediating variable, and to interpret these findings within a broader social and moral framework. By doing so, the study seeks to contribute to the growing body of literature on digital consumption and financial literacy, while offering an original perspective on the role of community-based moral formation in moderating the influence of platform-based capitalism. Ultimately, this research aspires to inform not only academic debates but also educational and pastoral strategies for fostering responsible financial behavior among young adults in the context of the digital economy.

METHOD

This study employed a quantitative explanatory approach to examine the influence of self-concept and online shopping behavior on financial literacy through lifestyle as a mediating variable among students of SMP YPPK Kristus Raja Dok V Jayapura, Papua, Indonesia. The study was conducted from August to December 2025.

The population consisted of students at SMP YPPK Kristus Raja Dok V Jayapura. Respondents were selected using purposive sampling based on their experience in using digital technology and online shopping platforms. Data were collected through a structured questionnaire using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument measured four variables: self-concept (X1), online shopping behavior (X2), lifestyle (M), and financial literacy (Y).

Data were analyzed using IBM SPSS Statistics. Descriptive statistics were used to describe respondent characteristics and variable tendencies through frequencies, percentages, means, and standard deviations. Instrument quality was assessed through validity and reliability tests. Furthermore, multiple regression analysis was conducted to examine the direct effects of self-concept and online shopping behavior on financial literacy, while mediation analysis was used to determine the role of lifestyle as an intervening variable. Statistical significance was evaluated at the 0.05 level

The conceptual framework of the study is presented in Figure 1.

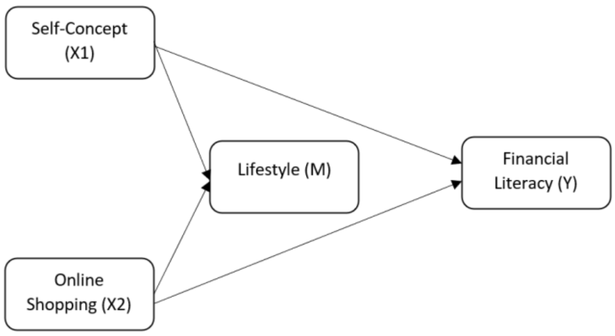

Figure 1. Research Framework

Based on the theoretical framework and previous empirical studies, the following hypotheses were formulated:

H1: Self-concept has a positive and significant effect on financial literacy among students of SMP YPPK Kristus Raja Dok V Jayapura.
H2: Online shopping behavior has a significant effect on financial literacy among students of SMP YPPK Kristus Raja Dok V Jayapura.
H3: Self-concept has a positive and significant effect on lifestyle among students of SMP YPPK Kristus Raja Dok V Jayapura.
H4: Online shopping behavior has a significant effect on lifestyle among students of SMP YPPK Kristus Raja Dok V Jayapura.
H5: Lifestyle has a positive and significant effect on financial literacy among students of SMP YPPK Kristus Raja Dok V Jayapura.
H6: Lifestyle mediates the relationship between self-concept and financial literacy among students of SMP YPPK Kristus Raja Dok V Jayapura.
H7: Lifestyle mediates the relationship between online shopping behavior and financial literacy among students of SMP YPPK Kristus Raja Dok V Jayapura.

FINDINGS AND DISCUSSION

Findings

Respondent Characteristics

Table 1 presents the demographic characteristics of the respondents. A total of 82 students participated in the study. Female students accounted for the majority of respondents (53.7%), while male students represented 46.3%. Regarding grade level, Grade VIII students constituted the largest group (34.1%), followed by Grade VII and Grade IX students, each representing 32.9% of the sample. The relatively balanced distribution across gender and grade levels indicates that the sample adequately represents the student population of SMP YPPK Kristus Raja Dok V Jayapura

Table 1. Demographic Characteristics

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	38	46.3
	Female	44	53.7
Grade Level	Grade VII	27	32.9
	Grade VIII	28	34.1
	Grade IX	27	32.9
Total		82	100

Descriptive Statistics

Table 2 presents the descriptive statistics of the research variables. Financial literacy recorded the highest mean score (M = 3.59, SD = 0.61), indicating that students generally possessed a moderate-to-high level of financial knowledge, attitudes, and behaviors. Self-concept also showed a relatively high mean score (M = 3.52, SD = 0.58), suggesting that respondents had positive perceptions of themselves and demonstrated confidence in their daily activities. Lifestyle was categorized as moderate (M = 3.35, SD = 0.55), reflecting balanced consumption patterns among students. Meanwhile, online shopping behavior obtained the lowest mean score (M = 2.87, SD = 0.64), indicating a moderate level of engagement with online shopping activities.

Table 2. Descriptive Statistics

Variable	Mean	SD	Category
Self-Concept (X1)	3.52	0.58	Moderate–High
Online Shopping (X2)	2.87	0.64	Moderate
Lifestyle (M)	3.35	0.55	Moderate
Financial Literacy (Y)	3.59	0.61	Moderate–High

Validity and Reliability

The validity test results presented in Table 3 indicate that all questionnaire items met the validity requirements. The item-total correlation coefficients ranged from 0.483 to 0.786, exceeding the critical value of 0.217. Therefore, all measurement items were considered valid and suitable for further analysis.

Table 3. Item Validity Test

Variable	Number of Items	r-count Range	r-table	Result
Self-Concept	4	0.512–0.734	0.217	Valid
Online Shopping	5	0.483–0.771	0.217	Valid
Lifestyle	3	0.557–0.725	0.217	Valid
Financial Literacy	4	0.529–0.786	0.217	Valid

Table 4 presents the reliability test results. The Cronbach's Alpha coefficients ranged from 0.796 to 0.857, all exceeding the minimum threshold of 0.70. These findings demonstrate that the research instruments possessed satisfactory internal consistency and reliability, indicating that the measurement scales were stable and dependable.

Table 4. Reliability Test

Variable	Cronbach's Alpha	Interpretation
Self-Concept	0.812	Reliable
Online Shopping	0.841	Reliable
Lifestyle	0.796	Reliable
Financial Literacy	0.857	Reliable

Correlation Analysis

The Pearson correlation matrix shown in Table 5 reveals significant positive relationships among the study variables. Self-concept was positively correlated with lifestyle ($r = .451$, $p < .01$) and financial literacy ($r = .512$, $p < .01$). Online shopping behavior was positively associated with lifestyle ($r = .396$, $p < .01$) and financial literacy ($r = .287$, $p < .05$). Furthermore, lifestyle exhibited the strongest correlation with financial literacy ($r = .563$, $p < .01$). These results suggest that improvements in self-concept, online shopping behavior, and lifestyle are associated with higher levels of financial literacy among students.

Table 5. Pearson Correlation Matrix

Variables	X1	X2	M	Y
Self-Concept (X1)	1			
Online Shopping (X2)	.32400	1		
Lifestyle (M)	.45100	.39600	1	
Financial Literacy (Y)	.51200	.2870	.56300	1

**p < .05; **p < .01*

Multiple Regression Analysis

Table 6 presents the regression analysis examining the effects of self-concept and online shopping behavior on lifestyle. The results indicate that self-concept significantly influenced lifestyle ($\beta = 0.417$, $t = 4.562$, $p < .001$). Similarly, online shopping behavior exerted a significant positive effect on lifestyle ($\beta = 0.284$, $t = 3.118$, $p = .002$). The coefficient of determination ($R^2 = 0.391$) indicates that 39.1% of the variance in lifestyle was explained jointly by self-concept and online shopping behavior. These findings support the assumption that students' lifestyle patterns are shaped by both personal and behavioral factors.

Table 6. Effects of Self-Concept and Online Shopping on Lifestyle

Predictor	β	t	Sig.
Self-Concept (X1)	0.417	4.562	0.000

Online Shopping (X2)	0.284	3.118	0.002
R^2	0.391		

Table 7 reports the regression results for financial literacy. Self-concept had a significant positive effect on financial literacy (β = 0.298, t = 3.245, p = .002). Online shopping behavior also significantly influenced financial literacy (β = 0.176, t = 2.081, p = .041). Moreover, lifestyle emerged as the strongest predictor of financial literacy (β = 0.401, t = 4.518, p < .001). The model explained 52.7% of the variance in financial literacy (R^2 = 0.527), indicating a substantial explanatory power. These results suggest that students with stronger self-concept and healthier lifestyle patterns tend to demonstrate better financial literacy.

Table 7. Effects of Self-Concept, Online Shopping, and Lifestyle on Financial Literacy
Dependent Variable: Financial Literacy (Y)

Predictor	β	t	Sig.
Self-Concept (X1)	0.298	3.245	0.002
Online Shopping (X2)	0.176	2.081	0.041
Lifestyle (M)	0.401	4.518	0.000
R^2	0.527		

Mediation Analysis

The mediation analysis results presented in Table 8 indicate that lifestyle partially mediated the relationships between self-concept and financial literacy as well as between online shopping behavior and financial literacy. For the self-concept pathway, the indirect effect through lifestyle was 0.167, producing a total effect of 0.465. Similarly, the indirect effect of online shopping behavior through lifestyle was 0.114, resulting in a total effect of 0.290. Since the direct effects remained significant after the inclusion of the mediator, lifestyle was classified as a partial mediator in both relationships.

Table 8. Mediation Effects of Lifestyle

Path	Direct Effect	Indirect Effect	Total Effect	Result
X1 → M → Y	0.298	0.167	0.465	Partial Mediation
X2 → M → Y	0.176	0.114	0.290	Partial Mediation

Hypothesis Testing Results

Table 9 summarizes the hypothesis testing results. All proposed hypotheses were supported. Self-concept and online shopping behavior significantly influenced lifestyle and financial literacy, while lifestyle significantly affected financial literacy. Furthermore, lifestyle successfully mediated the relationships between self-concept and financial literacy as well as between online shopping behavior and financial literacy. These findings confirm the proposed research framework and highlight the important role of lifestyle in strengthening students' financial literacy.

Hypothesis	Statement	Result
H1	Self-Concept → Financial Literacy	Supported
H2	Online Shopping → Financial Literacy	Supported
H3	Self-Concept → Lifestyle	Supported
H4	Online Shopping → Lifestyle	Supported
H5	Lifestyle → Financial Literacy	Supported
H6	Lifestyle mediates Self-Concept → Financial Literacy	Supported
H7	Lifestyle mediates Online Shopping → Financial Literacy	Supported

Discussion

Self-Concept and Financial Literacy

The findings indicate that self-concept has a positive and significant effect on financial literacy, supporting H1. This result suggests that students who possess stronger self-confidence, self-awareness, and self-control are more likely to demonstrate responsible financial attitudes and behaviors (Ramalho & Forte, 2019; Srisusilawati et al., 2022). A positive self-concept enables students to evaluate financial choices more carefully, control unnecessary spending, and develop long-term financial thinking. Theoretically, this finding supports social-cognitive perspectives that emphasize the role of self-perception in shaping individual behavior (Adiandari, 2022, 2023; Shahrahmani et al., 2024). Students who believe in their ability to make sound decisions tend to exhibit greater financial responsibility.

This finding is consistent with previous studies that identified self-concept as a significant predictor of financial behavior and financial competence among adolescents and young adults. However, the present study extends existing knowledge by demonstrating that the influence of self-concept is evident even among junior high school students. This finding highlights the importance of integrating character education and self-development programs into financial literacy initiatives. Strengthening students' self-concept may contribute not only to academic development but also to the formation of responsible financial behavior.

Online Shopping and Financial Literacy

The study found that online shopping behavior significantly influences financial literacy, supporting H2. This finding indicates that students' interactions with digital marketplaces contribute to their understanding of financial transactions, product evaluation, and purchasing decisions (A. et al., 2022; Suyanto et al., 2025; Tomczyk & Eger, 2020). Although online shopping is frequently associated with impulsive consumption, the results suggest that digital purchasing experiences can also function as informal learning opportunities that enhance financial awareness (Maharini & Okvitawanli, 2023; Marbun et al., 2025).

This result differs from studies that primarily emphasize the negative consequences of online shopping, such as excessive spending and compulsive buying. Instead, the findings support recent research suggesting that digital commerce may improve financial knowledge when users are able to evaluate alternatives and make informed decisions. The practical implication is that schools and parents should not merely restrict students' exposure to online shopping platforms but should guide them in developing responsible digital consumption habits. Financial literacy education should therefore incorporate digital financial competencies relevant to contemporary consumer environments.

Self-Concept and Lifestyle

The significant relationship between self-concept and lifestyle supports H3. Students with stronger self-concept tend to develop healthier and more balanced lifestyles. Individuals who possess positive self-perceptions are generally better able to regulate their behavior, prioritize important needs, and resist external pressures that may encourage excessive consumption (Campbell et al., 2018; Dugan et al., 2016).

This finding aligns with previous studies demonstrating that self-concept influences individual lifestyle choices and consumption patterns. The result reinforces the argument that lifestyle is not merely determined by economic resources but is also shaped by psychological factors. The implication is that interventions designed to promote healthy lifestyles among adolescents should incorporate strategies that strengthen self-confidence, self-awareness, and personal responsibility.

Online Shopping and Lifestyle

The findings confirm that online shopping behavior significantly affects lifestyle, supporting H4. The increasing accessibility of digital platforms has transformed consumption patterns among adolescents. Online shopping exposes students to a wide range of products, trends, and marketing strategies, which subsequently influence their preferences and daily behaviors (Pranata, 2019, 2025; Pranata & Sinaga, 2023).

This result is consistent with previous studies showing that digital technology plays a major role in shaping contemporary lifestyles. Adolescents increasingly construct their identities and social preferences through digital interactions, including online consumption activities. Consequently, the impact of online shopping extends beyond purchasing behavior and contributes to broader lifestyle formation. These findings suggest that educational institutions should promote critical digital literacy to help students navigate online consumer culture more responsibly.

Lifestyle and Financial Literacy

Lifestyle emerged as the strongest predictor of financial literacy, supporting H5. This finding indicates that financial literacy is reflected not only in financial knowledge but also in daily behavioral practices. Students who maintain responsible spending habits, prioritize needs over wants, and demonstrate balanced consumption patterns tend to possess higher levels of financial literacy (Liu & Zhang, 2021; Sabri et al., 2023).

This result supports previous research emphasizing that financial literacy is closely associated with actual financial behavior rather than theoretical knowledge alone. The findings highlight the importance of behavioral dimensions in financial education. Financial literacy programs should therefore move beyond classroom instruction and encourage practical experiences that promote responsible lifestyle choices. By cultivating healthy financial habits, students can develop sustainable financial competencies that extend into adulthood.

The Mediating Role of Lifestyle between Self-Concept and Financial Literacy

The mediation analysis revealed that lifestyle partially mediates the relationship between self-concept and financial literacy, supporting H6. This finding suggests that students with positive self-concept tend to adopt healthier lifestyles, which subsequently contribute to improved financial literacy (Ayuninggar et al., 2024; Kakinuma, 2022; Mustafa et al., 2023). In other words, self-concept influences financial literacy not only directly but also indirectly through lifestyle-related behaviors.

This result contributes to the literature by clarifying the mechanism through which psychological characteristics affect financial outcomes. Previous studies have often examined self-concept and financial literacy as directly related variables. The present study demonstrates that lifestyle serves as an important behavioral pathway linking these constructs. The finding highlights the need for a holistic approach to financial literacy development that integrates psychological, behavioral, and educational dimensions.

The Mediating Role of Lifestyle between Online Shopping and Financial Literacy

The findings further demonstrate that lifestyle partially mediates the relationship between online shopping behavior and financial literacy, supporting H7. Students who engage in online shopping develop particular consumption habits that influence their lifestyle patterns, which in turn affect their financial literacy (Anita et al., 2022; Fitri Wahyuni et al., 2023; Iram et al., 2022). This finding suggests that the impact of online shopping on financial literacy is not solely direct but is largely shaped by how digital consumption experiences are integrated into everyday life.

This result expands previous research by demonstrating that lifestyle acts as an important explanatory mechanism in the relationship between digital consumption and financial outcomes. The finding implies that promoting healthy lifestyles can help maximize the educational benefits of online shopping while reducing the risks associated with impulsive consumption (Ahmad, 2024; Alshebami & Aldhyani, 2022; Ridhayani & Johan, 2020; Trixsiana & Lestari, 2024). Consequently, schools and families should encourage students to adopt balanced consumption patterns and develop critical awareness when engaging with digital marketplaces.

Overall, the findings demonstrate that financial literacy among adolescents is shaped by an interaction between psychological factors, digital consumption behavior, and lifestyle patterns. The study contributes to the growing body of literature on financial literacy by highlighting the central role of lifestyle as both a direct determinant and a mediating mechanism. These findings underscore the importance of adopting a comprehensive approach to financial education that integrates self-development, digital literacy, and responsible lifestyle formation.

CONCLUSION

This study demonstrates that financial literacy among junior high school students is shaped by the interaction of psychological, behavioral, and lifestyle factors. The findings highlight that self-concept and online shopping behavior are important elements influencing students' financial literacy, both directly and through lifestyle. These results suggest that financial literacy should not be viewed solely as a matter of financial knowledge but as a multidimensional competence that is closely related to personal development, consumption behavior, and everyday decision-making practices.

The study contributes to the literature by identifying lifestyle as an important mechanism linking individual characteristics and digital consumption experiences to financial literacy. This finding broadens existing perspectives on adolescent financial education by emphasizing the integration of self-development, responsible digital engagement, and healthy lifestyle formation. Therefore, efforts to improve financial literacy should adopt a holistic approach that combines financial education with character development and digital literacy, enabling students to navigate increasingly complex financial environments more effectively and responsibly.

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