The Influence of Financial Literacy, Lifestyle and Self Control onConsumptive Behavior of Management Study

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The Influence of Financial Literacy, Lifestyle and Self Control on Consumptive Behavior of Management Study Program Students, Faculty of Economics and Business Universitas Muhammadiyah Sumatera utara

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Abstract
This study aims to determine the effect of Financial Literacy on the Consumptive Behavior of Muhammadiyah University Students in North Sumatra, the Management Department of the Faculty of Economics and Business. To determine the effect of Lifestyle on Consumptive Behavior of Muhammadiyah University Students, North Sumatra, Department of Management, Faculty of Economics and Business. To determine the effect of Self Control on Consumptive Behavior of Muhammadiyah University Students, North Sumatra, Department of Management, Faculty of Economics and Business. To determine the effect of Financial Literacy, Lifestyle and Self Control on the Consumptive Behavior of Muhammadiyah University Students, North Sumatra, Department of Management, Faculty of Economics and Business. The results of this study concluded that partially there is a significant influence of the Financial Literacy variable on the Consumptive Behavior of Muhammadiyah University Students, North Sumatra, Department of Management, Faculty of Economics and Business. The results of this study concluded that partially there is a significant influence of the Lifestyle variable on the Consumptive Behavior of Muhammadiyah University Students, North Sumatra, Department of Management, Faculty of Economics and Business. The results of this study concluded that partially there is a significant influence of the Self Control variable on the Consumptive Behavior of Muhammadiyah University Students, North Sumatra, Department of Management, Faculty of Economics and Business. The results of this study concluded that simultaneously and significantly there is influence of Financial Literacy, Lifestyle and Self Control on the Consumptive Behavior of Muhammadiyah University Students, North Sumatra, Department of Management, Faculty of Economics and Business.

Keywords:* *Work Discipline, Self-Efficacy, Employee Performance, Work Motivation.

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A. Introduction

Today the development of globalization has encouraged development in a country. One of them can be seen from the development of the industry which is able to provide everything that is needed by the community. Provision of goods that are abundant and have many choices so that people are easily attracted to consuming these goods. In this case, it is easy for people to compete to meet their needs, even something that does not become a need will be fulfilled because of a strong desire to consume and own these goods. [1]This pattern of behavior if carried out continuously will become a consumptive behavior. According to (Marliani, 2015)Consumptive behavior is the tendency of humans to behave extravagantly in consuming goods and services by not prioritizing the factor of needs but more on fulfilling desires. Based on the results of the survey/preliminary observation, researchers saw a phenomenon related to consumptive behavior carried out by STambuk 2018 students in the FEB UMSU management study program. This consumptive behavior can be explained by the statements of students who buy things they want more often than they need instead of saving and investing, like spending money because they are influenced, choose free time with friends in cafes, malls and cinemas. In addition, students also often use branded goods (clothes, shoes, bags, watches and gadgets) while on campus. [2]Dilinai has consumptive behavior, caused by a lack of knowledge about good financial literacy, high lifestyle patterns, and unable to control oneself in consumption activities. There are several factors that influence consumptive behavior (Pulungan & Febriaty, 2018), namely;

[1] Marliani, R. (2015). Psikologi Industri dan Organisasi. In *Bandung: Pustaka Setia*.
[2] Pulungan, D. R., & Febriaty, H. (2018). Pengaruh Gaya Hidup dan Literasi Keuangan Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Riset Sains Manajemen*, *2*(3), 103–110.

Parents' economic status, self-control, lifestyle, financial literacy. [3]As for several indicators of consumptive behavior according to (Wahyuni et al., 2019), namely; buying products because of the lure of gifts, buying products because the packaging is attractive, buying products to maintain self-appearance and prestige, buying products on price considerations not because they are based on benefits and uses, buying products just to maintain status, using products because of conformity to the model advertising, the emergence of the judgment that buying products at high prices will lead to high self-confidence.

[4]Financial literacy is a basic need for everyone to avoid financial problems. Financial difficulties are not only a function of income alone (low income), financial difficulties can also arise if there are errors in financial management (mismanagement) such as misuse of credit, and no financial planning (Mukmin et al., 2021). [5]Having financial knowledge that someone has will help the individual in managing his financial planning, so that the individual can maximize the time, money and profits that the individual gets will be even greater and will increase his standard of living or his life will be more prosperous (Margaretha & Pambudhi, 2015). (Mulyati & Hati, 2021) [6]Stated the factors that affect the level of financial literacy, namely; education level, social strata, age group. (Margaretha & Pambudhi, 2015). explained that financial literacy has five indicators, namely; Knowledge of financial concepts, Ability to communicate about financial concepts, Ability to manage personal finances, Ability to make financial decisions, Confidence to make future financial planning. Lifestyle is a person's pattern of life which is shown in their activities, interests and opinions in the sense that in general a person's lifestyle can be seen from the routine activities that he does,[7] what they think of everything around him, how much he cares about things and also what he thinks about himself and also the outside world (Sathish & Rajamohan, 2012).

According to (Rinati, 2021). [8]An excessive lifestyle or following the trend is feared that they will experience economic difficulties for financial management in the future. Therefore, individuals must be able to generalize their lifestyle and understanding of financial literacy in order to avoid harmful consumptive behavior. (Susanto, 2013) [9]says that there are 2 factors that influence a person's lifestyle, namely factors that come from within the individual (internal) and factors that come from outside (external). Internal factors are attitudes, experiences and observations, personality, self-concept, motives, and perceptions. [10]Lifestyle indicators can be seen from three things (Efendi, 2021), namely: Individual patterns in following current fashions/trends, other people's views, views of a product. Another factor that influences student consumptive behavior is self control. Self-control is one of the potentials that can be used and developed by individuals in dealing with conditions in the surrounding environment. [11]The ability not to behave consumptively is influenced by self-control, so students are expected to be able to control their behavior, because basically every individual has a mechanism that can help, regulate, and direct his behavior (Kumalasari & Soesilo, 2019). There are

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[3] Wahyuni, R., Irfani, H., Syahrina, I. A., & Mariana, R. (2019). Pengaruh Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif Berbelanja Online Pada Ibu Rumah Tangga Di Kecamatan Lubuk Begalung Kota Padang. *Jurnal Benefita*, *4*(3), 548–559.

[4] Mukmin, M., Gunawan, A., Arif, M., & Jufrizen, J. (2021). Pengujian Konstruk Literasi Keuangan Mahasiswa. *Jurnal Ilmiah Manajemen Dan Bisnis*, *22*(2), 291–303.

[5] Margaretha, F., & Pambudhi, R. A. (2015). Tingkat Literasi Keuangan pada Mahasiswa S-1 Fakultas Ekonomi. *Jurnal Manajemen Dan Kewirausahaan*, *17*(1), 76–85.

[6] Mulyati, S., & Hati, R. P. (2021). Pengaruh Literasi Keuangan dan Sikap terhadap Uang pada Pengelolaan Keuangan Keluarga. *Jurnal Ilmiah Akuntansi Dan Finansial Indonesia*, *4*(2), 33–48.

[7] Sathish, S., & Rajamohan, A. (2012). Consumer Behaviour and Lifestyle Marketing. *International Journal of Marketing, Financial Services & Management Research*, *1*(10), 152–166.

[8] Rinati, A. E. (2021). Dampak Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa Program Studi Pendidikan Kedokteran Fakultas Kedokteran Universitas Muhammadiyah Sumatera Utara. *Jurnal Ilmiah Mahasiswa Ekonomi Dan Bisnis [JIMEIS]*, *1*(4), 1–12.

[9] Susanto, A. S. (2013). Membuat Segmentasi Berdasarkan Life Style (Gaya Hidup). *Jurnal Jibeka*, *7*(2), 1–6.

[10] Efendi, E. P. (2021). Pengaruh Financial Knowledge, Lifestyle Pattern dan Financial Attitude terhadap Financial Management Behavior dengan Locus Of Control sebagai Variabel Mediasi. In *STIE Perbanas Surabaya*.

[11] Kumalasari, D., & Soesilo, Y. H. (2019). Pengaruh Literasi Keuangan, Modernitas Individu, Uang Saku dan Kontrol Diri Terhadap Perilaku Konsumtif Mahasiswa Prodi S1 Pendidikan Ekonomi Angkatan Tahun 2016 Fakultas Ekonomi Universitas Negeri Malang. *Jurnal Pendidikan Ekonomi*, *12*(1), 61–71.

two factors that affect self-control (Fattah et al., 2018),[12] namely internal factors, external factors. According to Averill (Ghufron & Risnawati, 2017) reduced aspects of self control to become indicators of self control, while indicators of self control are as follows: Ability to control behavior, Ability to control stimulus, Ability to anticipate events, Ability to interpret events, Ability to make decisions.

B. Discussion

In this discussion will be analyzed regarding the findings in this study based on the suitability of the theory, as well as previous research that will be presented previously. The following are the main sections that will be discussed in the analysis of research findings, namely as follows:

Effect of Financial Literacy (X1) on Consumptive Behavior (Y)

Based on the results of testing the hypothesis of the effect of the variable Financial Literacy (X1) on Consumptive Behavior (Y) obtained $thitung$ of 5.491 while $ttabel$ is 1.990 and the form of the test is 5.491> 1.990 meaning that H0 is rejected and has a significant number of 0.050 means H is rejected <0.000 Haha accepted. Based on these results it can be concluded that H0 is rejected and Ha is accepted, this indicates that partially Financial Literacy has a significant effect on Consumptive Behavior in Management Study Program Students, Faculty of Economics and Business, Muhammadiyah University, North Sumatra.

Understanding of finance or good financial literacy can help each individual to be able to realize their knowledge in managing financial resources effectively and efficiently in order to achieve the desired goals and welfare. Therefore, an understanding of financial literacy is very important to shape student consumption behavior. If the student's Financial Literacy is good, it will have a direct influence on reducing student Consumptive Behavior.

[13]The results of this study are in line with previous studies such as research (Imawati & Ivada, 2013) stating that Financial Literacy has a significant effect on Adolescent Consumptive Behavior.

Effect of Lifestyle (X2) on Consumptive Behavior (Y)

Based on the results of testing the hypothesis of the influence of the Lifestyle variable (X2) on Consumptive Behavior (Y) obtained $thitung$ of 8,817 while $ttabel$ is 1.990 and the form of the test is 8,817 > 1.990 meaning that H0 is rejected and has a significant number of 0.000, meaning H0 is rejected. accepted. Based on these results, it can be concluded that H0 is rejected and Ha is accepted, this indicates that partially Lifestyle has a significant effect on Consumptive Behavior in Management Study Program Students, Faculty of Economics and Business, Muhammadiyah University, North Sumatra.

Lifestyle is a person's pattern of living in the world which is expressed in their activities, interests and opinions. In the sense that in general a person's lifestyle can be seen from the daily activities they do, what they think about everything around them and how much they care about it. This makes students choose a product or brand that is used to appear in front of the public influenced by their activities, interests, and opinions. The lifestyle of someone who is excessive or follows trends so that he is wasteful in consumptive behavior is afraid that he will experience economic difficulties for finances in the future. Therefore, every individual must be able to disguise their lifestyle and understanding of financial literacy in order to avoid consumptive behavior that will be detrimental. This is in line with the respondents' answers where students know the activities, interests, and opinions they spend in their daily activities.

[14]Furthermore, this research is also in line with research (Alamanda, 2018) which states that lifestyle has a significant effect on consumptive behavior.

[12] Ghufron, M. N., & Risnawati, N. R. (2017). Teori-teori Psikologi. In *Yogyakarta : Ar-Ruzz Media, 2017* (Cet. 2).
[13] Imawati, I., & Ivada, E. (2013). Pengaruh Financial Literacy Terhadap Perilaku Konsumtif Remaja Pada Program IPS SMA Negeri 1 Surakarta Tahun Ajaran 2012/2013. *Jupe-Jurnal Pendidikan Ekonomi*, *2*(1), 48–58.
[14] Alamanda, Y. (2018). Pengaruh Harga Diri dan Gaya Hidup Terhadap Perilaku Konsumtif. *Psikoborneo: Jurnal Ilmiah Psikologi*, *6*(2), 273–279.

Effect of Self Control (X3) on Consumptive Behavior (Y)

Based on the results of testing the hypothesis of the effect of the Self Control variable (X3) on Consumptive Behavior (Y) obtained th$itung$ of 4.019 while $ttabel$ is 1.990 and the form of the test is 4.019 > 1.990 meaning that H0 is rejected and has a significant number of 0.000 <0.05 meaning H0 is rejected Haha accepted. Based on these results, it can be concluded that H0 is rejected and Ha is accepted, this indicates that partially Self Control has a significant effect on Consumptive Behavior in Management Study Program Students, Faculty of Economics and Business, Muhammadiyah University, North Sumatra.

A person can be said to have good self-control if the individual believes that the results he experiences are his personal responsibility and are his own efforts. Individuals who believe that increasing self-control can encourage the implementation of better financial management behaviors such as saving behavior, these individuals will be more confident in increasing their abilities, skills and efforts in the process of realizing more responsible financial management behaviors, so that every making decisions will be more careful and think about the future impact regarding their personal finances.

[15]The results of this study are in line with previous studies such as research (Chita et al., 2015) which states that there is a relationship between Self Control and Consumptive Behavior of online shopping for fashion products with a sig. = 0.000 thus the sig. < 0.05. Correlation coefficient -0.483 indicates that the relationship is moderate.

Effect of Financial Literacy (X1), Lifestyle (X2) and Self Control (X3) on Consumptive Behavior (Y)

Based on the results of simultaneous hypothesis testing, it can be seen that the value of $Fhitung$ = 68.398>$Ftabel$ = 3.11 means that H0 is rejected and has a significant level of 0.000 <0.05 meaning that Ho is rejected and Ha is accepted. So it can be concluded that the variables Financial Literacy, Lifestyle and Self Control simultaneously have a significant effect on the Consumptive Behavior of Students of the Management Study Program, Faculty of Economics and Business, Muhammadiyah University, North Sumatra.

[16]According to (Monks & Knoers, 2014) teenagers really want their appearance, style, behavior, way of behaving and so on to attract the attention of others, especially the peer group. Adolescents want their existence to be recognized by their social environment, trying to keep up with developments that occur, such as the way they look.

Financial literacy is the ability to understand financial conditions and financial concepts and to transform that knowledge into behavior (Widyawati, 2012). Someone with good financial literacy skills will be able to see money from a different perspective and have control over their financial condition. The person will know what to do with the money he has and will know how to use it. Therefore, if the understanding of financial literacy is good, the lifestyle is also good, not too following current trends and can maintain good self-control, then it will be more likely not to behave consumptively.

[17]The results of this study are in line with research (Asisi, 2020) which shows that there is an effect of financial literacy, lifestyle and self-control on consumptive behavior.

C. Main Headings of Manuscripts

Analysis

Multiple Linear Regression Analysis

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[15] Chita, R. C. M., David, L., & Pali, C. (2015). Hubungan Antara Self-Control Dengan Perilaku Konsumtif Online Shopping Produk Fashion Pada Mahasiswa Fakultas Kedokteran Universitas Sam Ratulangi Angkatan 2011. *Jurnal E-Biomedik*, *3*(1), 297–30[illegible].

[16] Monks, J. F., & Knoers, A. M. P. (2014). Psikologi Perkembangan; Pengantar Dalam Berbagai Bagiannya. In *Gadjah Mada University Press : Yogyakarta*.,. Gadjah Mada University Press.

[17] Asisi, I. (2020). Pengaruh Literasi Keuangan, Gaya Hidup Dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa Prodi Manajemen Fakultas Ekonomi Universitas Pasir Pengaraian. *Hirarki: Jurnal Ilmiah Manajemen Dan Bisnis*, *2*(1), 107–118.

This analysis technique is used to examine the effect of the relationship between the independent variables on the dependent variable. The following are the results of multiple linear regression analysis performed using the IBM SPSS 25 program. The results of multiple linear regression testing are:

Tabel 1
Hasil Analisis Regresi Linier Berganda

Coefficients^{a}						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9.860	4.873		-	.046
	Financial	.431	.079	.361	2.023	.000
	Literacy	.582	.066	.581	5.491	.000
	Lifestyle	.355	.088	.240	8.817	.000
	Self Control				4.019	

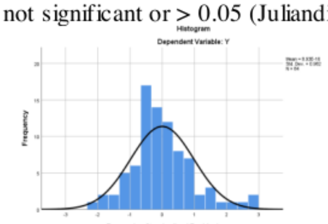
a. Dependent Variable: Consumptive Behavior
Source: Data Processed SPSS 25 (2022)

Classic assumption test

The purpose of doing the classical assumption test is to find out whether a variable is normal or not. Normal here in the sense of having a normal data distribution. Whether or not the data is normal is based on the normal distribution of data with the same mean and standard deviation. So the classical assumption basically has the following criteria.

Data Normality Test

The normality test was carried out to find out whether the variables in a regression model, namely the dependent variable and independent variables are normally distributed or not. If the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram shows a normal distribution pattern, then the regression model meets the assumption of normality. The criterion in determining whether or not the data is normal is seen from its profitability. Data is normal if the Kolmogorov Smirnov value is not significant or > 0.05 (Juliandi et al., 2015).



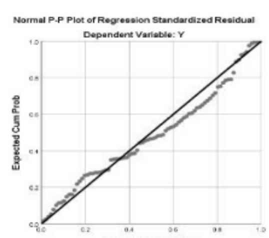


Figure 1. Histogram Graph

Figure 2. Standardized P-P Plot Normal Test

In the normal p-plot graph, it can be seen in the picture above that the normal graph pattern can be seen from the dots that spread around the diagonal line and the distribution follows the direction of the diagonal line, so it can be concluded that the regression model meets the assumption of normality.

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		84
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.28806458
Most Extreme Differences	Absolute	.085
	Positive	.085
	Negative	-.071
Test Statistic		.085
Asymp. Sig. (2-tailed)		.198[c]

a. Test distribution is Normal.

Source: Data Processed SPSS 25 (2022)

The results of data processing in the table above obtained a significant Kolmogorov Smirnov value at 0.198, which means normal because it is greater than 0.05.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a strong correlation between the independent (free) variables. A good regression model should be free of multicollinearity or there is no correlation between the independent variables (free). The multicollinearity test can be seen from the Variance Inflation Factor (VIF) value which does not exceed 4 or 5.

Table 2. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-9.860	4.873		-2.023	.046		
	Financial Literacy	.431	.079	.361	5.491	.000	.812	1.231
	Lifestyle	.582	.066	.581	8.817	.000	.808	1.238
	Self Control	.355	.088	.240	4.019	.000	.983	1.017

Source: Data Processed SPSS 25 (2022)

From the table above it can be seen that the Financial Literacy variable has a tolerance value of 0.812 > 0.10 and a VIF value of 1.231 < 5. The Lifestyle variable has a tolerance value of 0.808 > 0.10 and a VIF value of 2.023 < 5. The Self Control variable has a tolerance value of 0.983 > 0.10 and a VIF value of 1.017 < 5. Each variable has a tolerance value > 0.10 and a VIF value < 5, thus it can be concluded that there are no symptoms of multicollinearity in this study.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model, there is an inequality of variance from the residuals of one observation to another. If the variance from one observation residual to another observation remains, then it is called homoscedasticity and if it is different it is called heteroscedasticity. There are several ways to test whether there is a heteroscedasticity situation in the variant error terms for the regression model. In this study the chart method (Diagram Scatterplot) will be used.

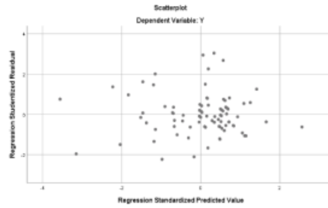


Figure 3
Heteroscedasticity Test Results

Multiple Linear Regression Analysis

Data analysis in this study used multiple linear regression analysis. This study aimed to see the effect of the relationship between the independent variables on the dependent variable using multiple linear regression analysis. This study has three independent variables, namely Financial literacy, lifestyle, Self control and one dependent variable, namely Consumptive Behavior. The following are the results of multiple linear regression analysis performed using the SPSS program. The results of multiple linear regression testing are:

Table 3. Multiple Linear Regression Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9.860	4.873		-2.023	.046
	Financial Literacy	.431	.079	.361	5.491	.000
	Lifestyle	.582	.066	.581	8.817	.000
	Self Control	.355	.088	.240	4.019	.000

a. Dependent Variable: Consumptive Behavior

Source: Data Processed SPSS 25 (2022)

So, from the regression model above, the regression equation is as follows:

$$Y = -9.860 + 0,431\ X1 + 0,582\ X2 + 0,355\ X3$$

From these equations it can be explained that:

1. A constant of -9,860 indicates that if all the independent variables Financial Literacy, Lifestyle and Self Control are assumed to be zero, then the value of Consumptive Behavior is -9,860.
2. The value of the Financial Literacy regression coefficient is 0.431 indicating that if the value of the Financial Literacy variable increases, then the Consumptive Behavior increases by 0.265 assuming the other independent variables are zero.
3. The Lifestyle regression coefficient value is 0.582 indicating that if the Lifestyle variable value increases, then the Consumptive Behavior is 0.582 assuming the other independent variables are zero.
4. The Self Control regression coefficient value is 0.355 indicating that if the Self Control variable value increases, then the Consumptive Behavior is 0.355 assuming the other independent variables are zero.

Hypothesis test

To prove the hypothesis is accepted or rejected, partial testing (t test) or simultaneously (f test) is carried out.

t test (Partial Test)

The t test used in this study is used to determine the ability of each independent variable. Another reason for the t test is to test whether the independent variable (X) partially or individually has a significant relationship or not to the dependent variable (Y).

Table 5
Hypothesis t test results

Coefficients[a]						
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-9.860	4.873		-2.023	.046
Financial Literacy	.431	.079	.361	5.491	.000
Lifestyle	.582	.066	.581	8.817	.000
Self Control	.355	.088	.240	4.019	.000

a. Dependent Variable: Consumptive Behavior
Source: Data Processed SPSS 25 (2022)

Effect of Financial Literacy (X1) on Consumptive Behavior (Y)

Based on the results of partial testing, the effect of the variable Financial Literacy (X1) on Consumptive Behavior (Y) is obtained $thitung$ of 5.491 while $ttabel$ is 1.990 and the form of the test is 5.491> 1.990 meaning that Ho is rejected and has a significant number of 0.000. Ho is rejected Ha is accepted. Based on these results, it can be concluded that HO is rejected and Ha is accepted, this indicates that partially Financial Literacy has a significant effect on Consumptive Behavior in Management Study Program Students, Faculty of Economics and Business, Muhammadiyah North Sumatra.

Effect of Lifestyle (X2) on Consumptive Behavior (Y)

Based on the partial test results, the effect of the Lifestyle variable (X2) on Consumptive Behavior (Y) is obtained $thitung$ of 8,817 while $ttabel$ is 1.990 and the form of the test is 8,817 > 1.990 meaning that HO is rejected and has a significant number of 0.000 <0.000 rejected Ha accepted. Based on these results, it can be concluded that HO is rejected and Ha is accepted, this indicates that partially Lifestyle has a significant effect on Consumptive Behavior in Management Study Program Students, Faculty of Economics and Business, Management Department, Muhammadiyah University, North Sumatra.

Effect of Self Control (X3) on Consumptive Behavior (Y)

Based on the partial test results, the effect of the Self Control variable (X3) on Consumptive Behavior (Y) is $thitung$ of 4.019 while $ttabel$ is 1.990 and the form of the test is 4.019>1.990 meaning that HO is rejected and has a significant number of 0.000 <0.000 HO is rejected Ha is accepted. Based on these results, it can be concluded that HO is rejected and Ha is accepted, this indicates that partially Self Control has a significant effect on Consumptive Behavior in Management Study Program Students, Faculty of Economics and Business, Management Department, Muhammadiyah University, North Sumatra.

D. Conclusion

Based on the results of the research and discussion previously stated, it can be concluded from research regarding the effect of self-efficacy and work motivation on employee performance with work discipline as an intervening variable at PT Perkebunan Nusantara IV (Persero) Medan, as follows:self-efficacyeffect onwork discipline at PT. Perkebunan Nusantara IV (Persero) Medan.Work motivationeffect onwork disciplineat PT. Perkebunan Nusantara IV (Persero) Medan.self-efficacyaffect the performance of employees at PT. Perkebunan Nusantara IV (Persero) Medan.Work motivationaffect the performance of employees at PT. Perkebunan Nusantara IV (Persero) Medan.Work disciplineaffect the performance of employees at PT. Perkebunan Nusantara IV (Persero) Medan.self-efficacyeffect on employee performance through work discipline at PT. Perkebunan Nusantara IV (Persero) Medan.Work motivationeffect on employee performance through work discipline at PT. Perkebunan Nusantara IV (Persero) Medan.

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Chita, R. C. M., David, L., & Pali, C. (2015). Hubungan Antara Self-Control Dengan Perilaku Konsumtif Online Shopping Produk Fashion Pada Mahasiswa Fakultas Kedokteran Universitas Sam Ratulangi Angkatan 2011. *Jurnal E-Biomedik*, *3*(1), 297–302.

Efendi, E. P. (2021). Pengaruh Financial Knowledge, Lifestyle Pattern dan Financial Attitude terhadap Financial Management Behavior dengan Locus Of Control sebagai Variabel Mediasi. In *STIE Perbanas Surabaya*.

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