

Consumptive Behaviour Smoking Intensity Factors Worsening Student Financial Management Financial Literacy Self-Control Implications

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Abstract:

Smoking behavior among university students has increasingly raised concerns because it may undermine responsible financial management and economic well-being. This study aims to examine how smoking intensity, financial literacy, and self-control influence students' financial management behavior. A qualitative case study design was employed, involving 15 informants: 10 student smokers, 3 students with good financial practices, and 2 academic staff members. Data were collected through semi-structured interviews, non-participant observations, and document analysis and were analyzed using data condensation, reduction, display, and verification procedures. The findings indicate that students consumed approximately 8–15 cigarettes daily, purchased cigarettes two to three times per day, and frequently prioritized cigarettes over essential expenditures. Conversely, financially literate students demonstrated stronger budgeting practices, while students with higher self-control consistently monitored spending and maintained savings plans. This study contributes by integrating smoking intensity into an Islamic behavioral economics framework and recommends behavior-based financial literacy interventions for students.

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INTRODUCTION

Financial management behavior among university students has become an increasingly important issue because it influences individual welfare, educational continuity, and long-term economic resilience. Students are expected to develop prudent financial habits during their transition to adulthood; however, various lifestyle patterns often encourage irrational consumption (Pereira et al., 2025; Riinawati et al., 2024; Yazar et al., 2024). One behavior attracting growing concern is cigarette



consumption, particularly among male students, because it diverts limited financial resources toward non-essential expenditures. From the perspective of behavioral economics and Islamic economics, consumptive activities that exceed reasonable needs contradict the principles of moderation, responsibility, and efficient resource allocation (Anggara et al., 2024; Etilé, 2022). Therefore, understanding factors that shape smoking-related spending behavior is essential for promoting healthy financial decision-making and supporting sustainable economic practices among young generations.

The phenomenon of smoking among university students remains prevalent despite increasing awareness regarding health risks and economic consequences. In many developing countries, students often allocate a substantial portion of their monthly allowances to cigarettes, reducing the funds available for educational materials, savings, and productive investments (Adi et al., 2022; Hung, 2023). Limited financial literacy often prevents students from evaluating the long-term implications of repetitive smoking expenditures, while inadequate self-control intensifies impulsive purchasing behavior. Such conditions may worsen personal financial management and create dependence on external financial assistance. In Islamic ethical teachings, excessive consumption is discouraged because it can lead to wastefulness and weaken the capacity to fulfill future obligations (Erdin et al., 2020; Erdoğan et al., 2020; Villani et al., 2021). Consequently, smoking behavior represents not only a health issue but also a financial and moral challenge.

Previous studies have extensively examined the determinants of financial behavior among young adults. Research conducted by Lusardi and Mitchell (2014) demonstrates that financial literacy significantly influences saving decisions and household financial welfare. Badria et al. (2024), Kuokkanen et al. (2020), and Solorza (2021) argue that self-control contributes positively to responsible consumption patterns and financial discipline. Furthermore, Sait et al. (2023) and Kumar et al. (2022) reveal that behavioral tendencies shape personal financial satisfaction and money management practices. Meanwhile, Drašček et al. (2023), Chaika (2025) and Roopsuwankun et al. (2023) emphasize that financial socialization processes shape students' economic decision-making. Although these studies provide valuable insights, they mainly focus on general spending behavior, debt management, or saving intentions. Empirical investigations integrating smoking intensity, financial literacy, self-control, and student financial management remain relatively limited, especially within the context of Islamic behavioral economics.

This study offers novelty by examining smoking intensity as a specific consumptive behavior capable of aggravating poor financial management among university students. Unlike previous studies that primarily investigate financial literacy and self-control independently, this research simultaneously analyzes the interaction between smoking intensity, financial literacy, and self-control in explaining financial management behavior (Nanda et al., 2021; Sarlawa et al., 2025). The study also enriches the discourse on Islamic economics by incorporating Islamic ethical values that emphasize balance, avoidance of extravagance, and accountability in consumption. Considering the increasing prevalence of smoking among young adults and the

importance of cultivating financially responsible behavior, identifying mechanisms through which smoking habits influence financial management becomes academically relevant and socially significant (Adeloye et al., 2022; Guo et al., 2020). Findings from this study are expected to broaden understanding of behavioral dimensions in Islamic economics.

Given the aforementioned background, several research questions arise. First, does smoking intensity significantly affect student financial management behavior? Second, does financial literacy contribute to better financial management among students? Third, does self-control positively influence students' ability to manage personal finances effectively? Fourth, do smoking intensity, financial literacy, and self-control simultaneously explain variations in financial management behavior? Addressing these questions is important because students represent future economic actors whose financial habits may determine their welfare trajectories. Moreover, investigating these relationships provides empirical evidence on the behavioral factors underlying financial decision-making. It offers practical implications for universities, families, and policymakers seeking to improve students' financial capabilities.

This research argues that higher smoking intensity tends to deteriorate students' financial management behavior because recurring expenditures on cigarettes reduce opportunities for saving and productive spending. Conversely, adequate financial literacy and stronger self-control are expected to mitigate consumptive tendencies and encourage more rational economic decisions. The originality of this study lies in integrating behavioral consumption factors with Islamic economic perspectives, thereby extending existing literature on financial behavior among university students. The findings are anticipated to contribute theoretically to the development of behavioral economics and Islamic finance studies, while practically assisting educational institutions in designing financial literacy programs and character-building initiatives aligned with Islamic values of moderation, responsibility, and sustainable consumption.

RESEARCH METHOD

This study employed a qualitative case study design (Kekeya, 2023). The case study design was selected because it enables researchers to gain an in-depth understanding of students' financial management behavior and to explore how smoking intensity, financial literacy, and self-control interact to shape financial decisions within a particular social setting. Qualitative inquiry is considered appropriate for investigating behavioral and psychological dimensions that cannot be adequately explained through numerical measurements alone. The study was guided by an interpretivist paradigm, which assumes that financial behavior is socially constructed and influenced by individual experiences, perceptions, and contextual factors. Through this approach, the research seeks to capture participants' subjective meanings regarding cigarette consumption and personal financial management practices from the perspective of everyday student life.

The research was conducted at a private Islamic higher education institution in East Java, Indonesia. The location was purposively selected because preliminary observations indicated that smoking behavior among students remains relatively common. At the same time, financial literacy initiatives have only recently been

introduced through academic and extracurricular activities. Informants were determined using purposive sampling based on predetermined criteria, namely active undergraduate students aged between 18 and 25 years, having a regular monthly allowance, and possessing smoking habits ranging from occasional to intensive use. A total of fifteen informants participated in this study, consisting of ten student smokers with varying smoking frequencies, three students recognized for good financial management practices, and two academic staff members responsible for student affairs and financial literacy programs. These diverse backgrounds were expected to provide comprehensive insights into the phenomenon under investigation.

Data were collected from January to March 2026 through several complementary techniques (Cole, 2024; Lee et al., 2024). First, semi-structured interviews were conducted to explore participants' experiences, perceptions, and motivations related to smoking behavior, financial literacy, self-control, and personal financial management. Each interview lasted approximately 45–60 minutes and was audio-recorded with participants' consent. Second, non-participant observations were undertaken in campus environments, such as cafeterias and student gathering areas, to identify spending patterns and smoking-related consumption practices. Third, document analysis was employed to examine supporting materials, including student activity reports, financial literacy program documents, and relevant institutional policies. Combining multiple data collection techniques allowed researchers to obtain richer information and better understand the complexity of financial behavior among university students.

Data analysis followed the interactive model proposed by Miles, Huberman, and Saldaña (Fadli, 2021; Soesana et al., 2023). The first stage involved data condensation, in which interview transcripts, observation notes, and documents were organized, coded, and simplified into themes related to smoking intensity, financial literacy, self-control, and financial management behavior. The second stage consisted of data reduction by selecting the most relevant information and categorizing similar responses into broader thematic groups. Subsequently, data were displayed through matrices, narrative descriptions, and thematic tables to facilitate interpretation and comparison among informants. The final stage involved data verification and conclusion drawing by continuously reviewing emerging patterns, identifying relationships among categories, and confirming interpretations throughout the research process until a coherent explanation was achieved.

The trustworthiness of the findings was ensured through several data validity procedures. Credibility was established through source triangulation involving students and university staff, as well as methodological triangulation by comparing interview, observation, and document data. Member checking was conducted by returning interview summaries to participants for confirmation and clarification. Dependability was maintained through detailed documentation of research procedures, interview guides, coding processes, and analytical decisions, thereby establishing an audit trail. Confirmability was strengthened by maintaining reflexive notes to minimize researcher bias and ensure that interpretations were grounded in empirical evidence. Transferability was supported by providing rich descriptions of the research context, participant characteristics, and study procedures, enabling readers to assess the applicability of the findings in similar settings.

RESULT AND DISCUSSION

Result

The findings reveal how smoking intensity, financial literacy, and self-control interact in shaping students' financial management behavior. Through observations, interviews, and documentary evidence, this study identifies consumption patterns, budgeting practices, and self-regulatory mechanisms influencing financial decisions. The results provide empirical insights into behavioral determinants that either weaken or strengthen responsible financial management among university students.

Smoking Intensity Shapes Student Financial Behavior

Smoking intensity was operationally defined as the observable frequency of cigarette consumption, purchasing habits, and smoking-related expenditures among students within campus environments. In this study, smoking intensity was identified through direct observations conducted in several student gathering areas, including cafeterias, parking lots, campus terraces, and informal discussion spaces. Indicators included the number of cigarettes consumed during observation periods, purchasing frequency, sharing practices among peers, and spontaneous spending behavior associated with cigarette purchases. These observable activities enabled the researcher to understand how smoking behavior contributes to students' daily financial practices and how they allocate their limited personal allowances.

Table 1. Observation Results on Smoking Intensity and Financial Behavior

Observation Activities	Indicators	Findings
Smoking in cafeteria areas	Cigarettes consumed per day	8-15 sticks/day
Purchasing cigarettes near campus	Frequency of purchase	2-3 purchases/day
Smoking during peer gatherings	Consumption duration	30-60 minutes/session
Buying cigarettes after receiving allowances	Spending priority	Cigarettes purchased before meals
Borrowing money for cigarettes	Financial dependency	Observed among several students
Sharing cigarettes with peers	Social smoking pattern	Frequently practiced

The observation results indicate that cigarette consumption has become a routine expenditure integrated into students' daily activities. Students who smoked intensively tended to purchase cigarettes immediately after receiving allowances and often prioritized cigarette consumption over other basic needs. Repeated purchasing behavior was visible throughout the observation period, particularly during breaks and social gatherings. Restating these findings, smoking intensity was not merely reflected by the number of cigarettes consumed but also by the frequency of purchases and the tendency to allocate financial resources toward smoking activities. Such practices suggest that cigarette expenditures account for a substantial share of students' discretionary spending and may reduce available funds for academic and personal development.

The data display a consistent pattern showing that students with higher smoking frequencies also demonstrated more frequent spontaneous spending behavior. Cigarette consumption appeared closely associated with social interaction, making smoking activities more difficult to control and financially repetitive. Observations

further revealed that smoking expenditures tended to occur in small but regular amounts, creating cumulative financial burdens over time. The pattern suggests that smoking intensity contributes to inefficient financial management by encouraging habitual consumption and reducing opportunities for saving or reallocating resources toward more productive expenditures.

Financial Literacy Enhances Money Management Skills

Financial literacy was operationally understood as students' knowledge, understanding, and practical ability to manage personal finances effectively. In the field, financial literacy was identified through students' capability to prepare monthly budgets, distinguish between needs and wants, maintain savings, monitor expenditures, and evaluate the economic consequences of smoking habits. Interviews explored how students planned their spending, managed unnecessary purchases, and considered future financial goals. The operationalization of financial literacy focused on practical financial behavior rather than theoretical knowledge alone.

Several informants demonstrated a relatively good understanding of financial planning. One informant explained, "I usually divide my monthly allowance into food expenses, transportation, emergency funds, and savings. If I spend too much on cigarettes, I immediately realize that my budget becomes insufficient until the end of the month." Another participant stated, "I started recording daily expenses because I noticed that buying cigarettes repeatedly consumed more money than I expected." These statements indicate that financially literate students are aware of expenditure priorities and can evaluate the opportunity costs associated with smoking.

Other participants revealed different strategies for managing their finances. One student mentioned, "I always save at least twenty percent of my allowance before spending money on anything else because I want to avoid borrowing from friends." Another informant admitted, "I know smoking is expensive, so I try to limit cigarette purchases by setting a weekly spending limit." The researcher interprets these responses as evidence that financial literacy encourages students to establish financial boundaries and supports more disciplined consumption behavior, even while maintaining smoking habits.

Observation activities supported interview findings by showing that students who reported budgeting practices were less likely to purchase cigarettes impulsively and tended to carry homemade meals or reusable drinking bottles. Restating these findings, financial literacy appears to strengthen students' awareness of the consequences of expenditure and improve their ability to allocate allowances more efficiently. Students with higher levels of financial understanding demonstrated greater consistency in saving behavior and stronger commitment to planned spending.

The findings reveal a clear behavioral pattern: financially literate students exhibit better spending discipline, stronger budgeting practices, and lower reliance on unplanned expenditures. Financial knowledge enabled students to anticipate future needs and evaluate the financial impact of cigarette consumption. Those with a stronger financial understanding tended to monitor their spending regularly and demonstrated greater confidence in making responsible financial decisions.

Self-Control Strengthens Responsible Financial Decisions

Self-control was operationally defined as students' ability to regulate desires, delay gratification, and maintain consistency in implementing personal financial plans despite exposure to temptations to consume. In this study, self-control was examined using documentary evidence reflecting students' efforts to monitor spending and to participate in activities that promote responsible financial management.



Figure 1. Poster campaign promoting frugal lifestyles and responsible spending

Documentation analysis indicates that students who consistently maintained financial records or used expense-monitoring applications tended to demonstrate stronger commitment to planned spending. Several documented budgeting notes showed clear expenditure categories, including food, transportation, savings, and leisure activities. Likewise, posters and seminar materials emphasized reducing unnecessary consumption and prioritizing long-term financial security. The researcher interprets these materials as tangible manifestations of self-control practices that support prudent financial behavior.

Restating the findings, self-control was reflected not only through students' intentions to save money but also through observable efforts to document expenditures, participate in educational activities, and establish spending limits. Documentary evidence demonstrates that students possessing stronger self-regulatory abilities were more likely to adopt preventive measures against impulsive consumption and maintain consistency in following predetermined financial plans. The overall pattern suggests that self-control develops through continuous exposure to financial education initiatives and personal monitoring practices. Students who actively engaged with financial literacy programs and maintained expenditure records displayed greater resistance toward unnecessary spending. Documentation findings indicate that responsible financial decisions stem from habitual self-monitoring, enabling students to balance current consumption needs with future financial objectives.

Discussion

The present study demonstrates that smoking intensity contributes to deteriorating students' financial management behavior by encouraging repetitive and spontaneous expenditures. Observation findings revealed that cigarettes were frequently purchased immediately after students received their allowances, often taking precedence over meals and other essential expenses. This finding is consistent with studies by Ge et al. (2021) and Shi et al. (2022), which emphasize that habitual consumption reduces individuals' ability to allocate resources efficiently and limits opportunities for saving. Likewise, Ronzon et al. (2025) and Puspitaningsih et al. (2023) suggest that consumption-oriented behavior negatively affects financial well-being because recurring expenses gradually diminish disposable income. However, unlike previous studies that focused primarily on general spending behavior, this study specifically identifies smoking intensity as a routine consumptive activity capable of creating cumulative financial burdens through small yet frequent purchases. These findings enrich behavioral economic discussions by highlighting smoking as an overlooked determinant of poor financial management among university students.

The findings further indicate that financial literacy strengthens students' capacity to manage personal finances effectively. Students with stronger financial understanding were able to distinguish between necessities and discretionary spending, establish saving priorities, and evaluate the economic consequences of smoking. This observation aligns with Yadav et al. (2020), Onodi et al. (2021), and Pham (2023) argument that financial literacy enhances the quality of financial decision-making and promotes responsible money management practices. Similarly, Sarlawa et al. (2025) and Rodríguez et al. (2025) found that financially knowledgeable individuals demonstrate stronger budgeting skills and higher saving tendencies. Nevertheless, the current findings extend previous evidence by showing that financial literacy does not necessarily eliminate smoking behavior. Instead, financially literate students attempt to control cigarette expenditures through budgeting strategies and spending limitations. This distinction suggests that financial literacy functions as a moderating mechanism that reduces the negative financial consequences of smoking without completely changing consumption preferences.

Another important finding concerns the role of self-control in encouraging responsible financial decisions. Documentary evidence demonstrated that students who regularly documented expenditures, used expense-monitoring applications, and participated in financial education activities exhibited stronger adherence to predetermined spending plans. These findings support the propositions of Jaseena et al. (2021), Alvarado et al. (2021), and Islam et al. (2024) that self-control is positively associated with prudent consumption and long-term goal attainment. They also align with behavioral theories that emphasize delayed gratification as a prerequisite for sustainable financial behavior. However, this study differs from earlier investigations by demonstrating that self-control is not solely an internal psychological attribute (Elhusseini et al., 2022; Pata et al., 2023; Ullah et al., 2023). However, it can also be reinforced through external interventions, including financial literacy seminars, expenditure-monitoring tools, and educational campaigns promoting frugal lifestyles. Consequently, self-control appears to be a dynamic capability shaped by continuous learning and habitual practice.

From a theoretical perspective, this study contributes to the behavioral economics and Islamic economics literature by integrating smoking intensity, financial literacy, and self-control into a single explanatory framework of financial management behavior. Existing studies generally examine financial literacy and self-control independently, while smoking behavior is predominantly discussed within public health contexts. By connecting these variables, the study broadens understanding of how consumption habits interact with cognitive and behavioral capacities to influence financial outcomes. Furthermore, the findings resonate with Islamic ethical principles emphasizing moderation, avoidance of extravagance, and accountability in resource utilization. Excessive cigarette consumption observed among students reflects spending practices that are inconsistent with Islamic teachings advocating balanced consumption and responsible stewardship of wealth.

In practice, the findings imply that universities should not limit financial literacy initiatives to theoretical instruction but should also incorporate behavioral interventions to reduce harmful consumption patterns. Educational institutions may develop expenditure-tracking programs, promote budgeting workshops, and organize campaigns highlighting the financial implications of smoking. Student affairs offices may further integrate financial management training with health promotion activities to address smoking behavior from both economic and social perspectives. Ultimately, fostering financial literacy and self-control while discouraging excessive cigarette consumption may enhance students' economic resilience and support the development of more responsible financial behavior among young adults.

CONCLUSION

This study concludes that smoking intensity is an important consumptive factor that worsens students' financial management behavior by encouraging repetitive expenditures, spontaneous purchasing, and inefficient allocation of limited financial resources. Conversely, financial literacy and self-control play significant roles in mitigating the adverse economic consequences of smoking by fostering budgeting practices, monitoring spending, and making responsible spending decisions. The primary contribution of this study lies in integrating smoking intensity, financial literacy, and self-control into a comprehensive behavioral framework within the context of Islamic economics, thereby extending existing discussions that commonly examine these variables separately. Nevertheless, this research is limited by its qualitative design, relatively small number of informants, and focus on a single Islamic higher education institution. Future studies are encouraged to employ mixed-method or quantitative approaches involving broader samples and comparative institutional settings.

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