

## ANALYSIS OF SAVING BEHAVIOR IN INFLUENCING SMOKING BEHAVIOR AMONG YOUNG PEOPLE IN SURABAYA

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**Abstract.** The purpose of this study is to analyze the impact of saving on smoking habits, especially vape use among young people in Surabaya. Using quantitative methods, this study collected data from 100 respondents through purposive sampling, focusing on teenagers who have vaped at least once a month. Measurements were taken using a likert scale questionnaire analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS version 4 software. The analysis was conducted by testing validity and construct reliability, namely outer loading, cross loading, composite reliability, and AVE values, and testing the structural model, namely R-square and path coefficient values. The findings from this study indicate that the habit of saving money has a negative impact but is not significant in relation to smoking habits. This shows that the practice of saving money in the context of financial management does not directly strengthen a person's ability to exercise self-control in reducing vape use. Individuals who are accustomed to saving money still tend to spend part of their money on vape products due to the influence of the desire for immediate gratification and pressure from their social environment. These findings indicate that although saving is a crucial element in financial management, this habit has not been successful in controlling smoking behavior.

**Keywords:** Saving Behavior, Smoking Behavior

### I. INTRODUCTION

In the field of financial management, the main focus often falls on how individuals manage limited resources. Everyone must make difficult decisions between meeting urgent needs or planning for the future in order to maintain financial stability. Saving behavior is considered one of the important foundations of financial health, as it shows the extent to which a person can delay immediate gratification in order to achieve future financial goals. According to Riani, et al (2023) state that saving is a smart way to plan finances. Saving not only helps meet urgent needs but also improves a person's ability to cope with fluctuating economic situations. However, excessive spending habits often interfere with individuals' efforts to save regularly, such as when using vapes. According to Kristianti, et al (2024), smoking can be seen as an activity that is done repeatedly without a clear reason, either positive or negative. Often, people do this just to maintain an existing routine, without considering the meaning behind the habit. Smoking behavior can be defined as the act of smoking vapes by a person, which is influenced by various factors, both internal and external, in line with research by Illaeni, et al (2023), which found that peer pressure to try vaping can make young people want to smoke. However, personal attitudes and

internal motivations also play a role in their choices. Having a family with good relationships and honest communication can protect them from this habit.

In Indonesia, there has been a clear increase in the number of people using vapes. The prevalence of vape use in Indonesia has increased significantly, from 1,5 million users in 2021 (Vape Magz, 2022) to 4 million in 2024 (Deny (2025). This increase shows that vaping is no longer considered a rare activity, but has become part of many people's lifestyles. From a financial management perspective, the growing appeal of vaping highlights the importance of researching how saving behavior can act as a way to control this consumption habit. The relationship between saving behavior and smoking behavior can be viewed from a financial management perspective. People who regularly set aside part of their income for savings tend to be more mindful of unproductive spending, such as recurring expenses for vape devices and liquids. In contrast, if saving behavior is weak, spending on addictive products may be higher because there is no financial discipline system that focuses on managing funds for future goals. The importance of this study is based on how saving can be seen as a strategy in money management that goes beyond financial aspects, namely functioning as a protection against the habit of smoking electronic vapes.

As supporting evidence, Nurarifah & Sukmawati (2024) show that saving behavior can help prevent smoking behavior among the younger generation, explaining that focusing on long-term finances can reduce the tendency toward potential addiction. In addition, Leo & Anwar (2022) state that saving not only serves as emergency funds, but also as a sign of self-control, where a person can resist temporary desire. Therefore, increasing saving behavior is not only about accumulating money, but also an effort to minimize the habit of electronic smoking, which can be harmful to health and finances. For this reason, this study aims to explore the impact of saving behavior on smoking (vaping) habits among young people in Surabaya. Attention to the financial management perspective is expected to contribute theoretically to improving understanding of the relationship between saving behavior and excessive consumption, as well as providing practical relevance in the form of financial management recommendations for the community.

H1: Saving Behavior has a negative effect on smoking behavior

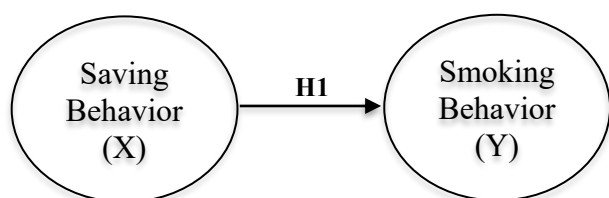


Figure. 1 Conceptual Framework

## II. RESEARCH METHODS

This study used quantitative methods with SEM-PLS (SmartPLS), suitable to test the relationship between variables with a small sample size, namely 100 samples from the younger generation in Surabaya. To capture saving behavior clearly, the measurements used refer to research by Thung, et al (2012), namely saving for specific needs and setting aside money for the future. While the smoking behaviors refers to Indrawan, et al (2022), with an emphasis on a strong desire to use vapes and a tendency to continue using them despite awareness of their effects. The sampling technique used is non-probability purposive sampling with specific criteria, namely those who live in Surabaya and have tried vaping at least once a month. This study was measured using a questionnaire with a 1-5 poin likert scale format. The main data was examined by distributing the questionnaire online via Google Forms to selected respondents. This process included stages of assessing the outer model used to test outer loading, construct reliability and validity, and for inner model used to test path coefficient.

## III. RESULT AND DISCUSSION

### 1. Outer Loading

Table 1 below shows that the outer loading values of X.1 to X.4, namely 0.913 to 0.943, for the saving behavior variable (X) are greater than 0.7. From the four convergent validity values for each indicator of the saving behavior variable (X), it can be concluded that both are valid because both indicators have values >0.7. The outer loading values for Y.1 to Y.4 are 0.899 to 0.809. Therefore, the four indicators of the smoking behavior variable (Y) can be declared valid because both are >0.7.

Table 1. Outer Loading

Matrix	X	Y
X.1	0,913	
X.2	0,915	
X.3	0,909	
X.4	0,943	
Y.1		0,899
Y.2		0,791
Y.3		0,891
Y.4		0,809

### 2. Construct Reliability and Validity

Table 2 construct reliability and validity below shows that the cronbach's alpha value for the saving behavior variable (X) is 0.940, while the composite reliability (rho\_a) value for the saving behavior variable (X) is 0.963, and the composite reliability (rho\_c) value is 0.957, which can be considered valid because it is >0.7. The AVE value for the saving behavior variable (X) is 0.847, which can be considered valid because the AVE value is >0.5. The cronbach's alpha value for the smoking behavior variable (Y) is 0.874. Meanwhile, the composite reliability value (rho\_a) for the smoking behavior variable (Y) is 0.926; the composite reliability value (rho\_c) is 0.911, which can be considered valid because it is >0.7. The AVE value for the smoking behavior variable (Y) is 0.720, which can be considered valid because it is >0.5.

Table 2. Construct Reliability and Validity

Matrix	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance extracted (AVE)
X	0,940	0,963	0,957	0,847
Y	0,874	0,926	0,911	0,720

### 3. Path Coefficient

Table 3.3 below shows the path coefficient value for saving behavior (X) on smoking behavior (Y), with a P-value of 0.076, which is not significant because the value is >0.05; the T-statistic value is 1.776 < 1.96 and is not significant and invalid; the original sample shows a negative value of -0.247. Therefore, the influence of saving behavior on smoking behavior is rejected and the effect is negative.

Table 3. Path Coefficient

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics ((O/STDEV))	p-Value

X->Y	-0,247	-0,278	0,139	1,776	0,076
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The results in table 3.3 show that this study indicates that the habit of saving money has a negative and insignificant impact on smoking behavior. The results of the hypothesis testing show that saving behavior does not have a significant impact on smoking behavior. The study findings show that the habit of saving money does not have a significant impact on vaping behavior. This means that the way a person manages their money through saving is not always directly related to their habit of reducing vape use. Although many respondents showed good saving habits, this was not always the main reason for avoiding the urge to shop. In fact, many teenagers still prefer to divide their spending evenly between saving and meeting more urgent needs. A lack of mature self-control makes savings easy to divert to sudden expenses, such as buying vape products that are considered to provide instant gratification.

These results show that understanding the importance of saving has been directed towards more distant goals, such as meeting future needs. However, despite having a good orientation, this is not yet fully related to other financial choices, especially in terms of purchasing lifestyle-related items. This means that the younger generation can save money while still allocating some money to buy vapes, as the two activities are not considered contradictory. This situation shows that even though there is an understanding of finance, the desire for instant gratification through vaping remains stronger, so saving has not become an important element in reducing smoking behavior. In addition, these results show that emotional and social factors often influence the financial decisions of the younger generation, not just logical analysis. Although they recognize the importance of saving, peer influence and social trends encourage them to continue spending money on items like vapes. In other words, saving is not only a control mechanism but also one element in their overall money management approach, which coexists with other spending habits.

This is in line with research conducted by these findings are consistent with Tengko, et al (2025), although even if someone has saved part of their income, whether from work or money received from parents, this does not always indicate completely prudent financial behavior. Saved money may still be used to purchase vape products. This situation shows that even though saving is considered a way to control spending, people can still use that money for addictive and useless things. Therefore, the habit of saving does not always help reduce smoking behavior, and in some situations, it can actually reinforce a person's tendency to smoke. In addition, the results from Siboro & Rochmawati (2021) study explain that the habit of saving, which is part of money management and financial literacy, does not directly influence individual tendencies. Even if someone tries to manage their finances through savings, this does not necessarily mean that it will increase self-control over consumptive behavior.

#### IV. CONCLUSIONS

Saving behavior does not appear to have a significant effect on smoking habits. These results indicate that for young generation, saving is seen more as a way to prepare for the distant future, but it is not enough to curb spending related to current pleasures. This behavior shows a discrepancy between financial knowledge and actual actions in daily life. Therefore, although saving behavior is a positive sign in financial management, its influence on reducing smoking habits, especially vape use, is still very limited and has not been successful. From a financial management perspective, these findings indicate that understanding money should not only focus on instilling saving habits, but also emphasize the importance of perseverance in managing consumptive spending. For future research, researchers are advised to investigate more deeply how understanding financial management, money usage habits, and lifestyle developments in society can influence youth behavior. These two aspects have the potential to provide a deeper understanding of the relationship between saving and smoking habits, especially vape use. By considering these factors, future research can produce more comprehensive and relevant findings. From an implementation perspective, it is important to have educational programs that not only emphasize the importance of saving, but also increase understanding of how to manage money well and avoid habits that have a negative impact. Financial education and intervention strategies for the younger generation should focus on a more balanced budget allocation between long-term goals and short-term needs. In this way, efforts will be more successful in shaping good financial habits while reducing the desire to smoke among the younger generation.

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