EFFECTS OF ONLINE SHOPPING, FINANCIAL BEHAVIOR, AND FINANCIAL LITERACY ON THE CONSUMPTIVE BEHAVIOR OF ACCOUNTING STUDENTS AT UNIVERSITAS PENDIDIKAN GANESHA

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ABSTRACT

This study investigates the influence of online shopping application usage, financial behavior, and financial literacy on the consumptive behavior of undergraduate accounting students at Universitas Pendidikan Ganesha. With the rapid growth of digital platforms, particularly e-commerce applications, Generation Z especially university students have become highly exposed to targeted promotions such as flash sales, pay-later options, and free shipping. Despite their academic background in financial management, accounting students are still found to engage in frequent and impulsive consumption, raising questions about the gap between theoretical financial knowledge and actual financial behavior. The research adopts a quantitative approach with a causal-comparative design. A total of 140 respondents were selected using purposive sampling, targeting active students in the undergraduate accounting program who routinely engage in online shopping. Data were collected using a structured Likert-scale questionnaire and analyzed using multiple linear regression with the assistance of SPSS software. The findings show that online shopping application usage and financial behavior have a statistically significant partial effect on students' consumptive behavior. In contrast, financial literacy does not significantly affect consumptive behavior when examined in isolation. However, when tested simultaneously, all three independent variables jointly influence consumptive behavior in a significant way. These results suggest that the presence of financial knowledge alone is insufficient to curb excessive consumption patterns. Instead, practical financial habits and behavioral discipline play a more crucial role. Students with poor financial behavior, even if financially literate, are still vulnerable to impulsive buying driven by social trends and marketing stimuli in online platforms. In conclusion, the study emphasizes the importance of integrating practical financial education, focusing not only on knowledge but also on behavioral change. Educational institutions should consider implementing more applied financial literacy programs that address real-life consumption challenges faced by students.

Keywords: accounting students, financial behavior, financial literacy, online shopping applications, consumptive behavior

INTRODUCTION

In recent years, the rapid growth of digital technology has significantly transformed consumer behavior, especially among Generation Z. Online shopping applications have become integral to daily life, offering convenience, attractive promotions, and payment flexibility. This shift is particularly evident among university students who, despite their academic exposure to financial management, often display high levels of unplanned and impulsive consumption. This phenomenon raises important questions about the effectiveness of financial literacy and behavior in shaping responsible consumption decisions.

The purpose of this study is to examine the influence of online shopping application usage, financial behavior, and financial literacy on the consumptive behavior of undergraduate accounting students. These students are expected to have stronger financial knowledge due to their academic background. However, many still struggle to apply this knowledge in managing their personal finances, especially in the context of digital consumption. This contradiction motivates the research, as it seeks to explore the gap between financial knowledge and actual financial behavior.

To achieve this objective, the study employs a quantitative approach using a causal-comparative design. Data were collected from 140 undergraduate accounting students at Universitas Pendidikan Ganesha through structured questionnaires and analyzed using multiple linear regression. The analysis focuses on measuring how much each variable online shopping usage, financial behavior, and financial literacy contributes to the students' overall tendency to engage in consumptive behavior.

The findings reveal that while online shopping usage and financial behavior significantly influence consumptive behavior, financial literacy alone does not have a strong individual effect. However, the three variables combined have a significant simultaneous impact. These results indicate that financial knowledge must be supported by healthy financial habits and self-control to be effective.

This study contributes to the literature on consumer economics and financial education by highlighting the behavioral dimensions of student consumption in a digital economy. It also provides practical implications for educators and policymakers to design more behavior-oriented financial literacy programs.

The advancement of digital technology has accelerated the transformation of consumption patterns, particularly among Generation Z, who are highly familiar with online shopping applications. University students, as part of this generation including accounting students who have studied the principles of financial management still exhibit a high tendency toward consumptive behavior. This presents an interesting contradiction, raising questions about the effectiveness of financial literacy in shaping wise consumption behavior (Rizqi Pangestuti et al., 2023). This research is motivated by empirical observations showing that accounting students at Universitas Pendidikan Ganesha routinely engage in impulsive purchasing, driven by digital promotions such as flash sales, free shipping offers, and peer influence. Even though they possess an understanding of the importance of saving and managing finances, they remain susceptible to e-commerce promotions and social media trends (Umami & Syofyan, 2023).

The main motivation of this study is to explain the gap between theoretical financial knowledge and the actual consumption practices of accounting students. Theoretically, this research enriches the literature on financial behavior and digital consumption, particularly within a population that is academically assumed to have a greater understanding of financial management. From a methodological perspective, this study integrates three key variables online shopping application usage, financial behavior, and financial literacy into a single causal model, which has rarely been explored simultaneously (Trisna

Herawati et al., 2020). The contribution of this study lies in providing a deeper understanding of the importance of financial behavior as a bridge between financial literacy and consumption decision-making. It also offers practical insights for higher education institutions in designing more application-based financial literacy programs, especially in addressing the challenges of consumerism in the digital era.

Changes in student consumption behavior as a result of digital technology development, particularly through the use of online shopping applications, have become a significant phenomenon that requires attention. Students, including those from the Accounting Study Program, are expected to possess sufficient financial literacy to make rational consumption decisions. However, real-world observations show that many students still engage in unplanned, consumptive behavior. This indicates a gap between the financial theories they have learned and their application in everyday life. The main problem addressed in this study is: Why do accounting students who have received financial literacy education still demonstrate high levels of consumptive behavior, especially in the context of online shopping application usage? From this problem, the following research questions are formulated: Does the use of online shopping applications influence students' consumptive behavior? Does financial behavior influence students' consumptive behavior? Does financial literacy influence students' consumptive behavior?Do all three variables simultaneously influence students' consumptive behavior?

The complexity of this issue lies in the non-linear relationship between knowledge (financial literacy) and practice (consumption behavior). Many studies have shown that knowledge does not necessarily lead to appropriate habits. Therefore, it is important to examine not only cognitive aspects (knowledge) but also behavioral and contextual factors that affect consumption decisions.

The novelty of this study lies in the integration of three variables online shopping application usage, financial behavior, and financial literacy which have often been studied separately. Furthermore, this research focuses on accounting students, a population that is theoretically expected to have better personal financial management skills. The objective of this study is to examine and analyze the influence of these three variables on students' consumptive behavior, both partially and simultaneously.

This study is limited to three independent variables: online shopping application usage, financial behavior, and financial literacy, along with one dependent variable, namely consumptive behavior. The research was conducted among active undergraduate students in the Accounting Study Program at Universitas Pendidikan Ganesha, who fall within the age range of Generation Z.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), serves as a relevant theoretical framework to explain students' consumer behavior. TPB posits that an individual's intention to perform a certain behavior is shaped by three core components: attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of online shopping, students' attitudes reflect positive evaluations of the convenience and promotional features offered by shopping applications. Subjective norms are driven by social influences, including peer pressure and trends on social media, which can reinforce Fear of Missing Out (FOMO) (Trisnani et al., 2020). Meanwhile, perceived behavioral control is shaped by an individual's level of financial literacy and financial behavior in managing personal

Student Consumer Behavior

Consumer behavior refers to a tendency to make purchases not based on rational needs, but driven by emotional impulses, desires, or external influences. Among university students—especially those from Generation Z this behavior has become increasingly prevalent due to high exposure to digital environments, social media influence, and financial independence. These factors can lead students to engage in excessive consumption, often beyond their actual needs (Rizqi Pangestuti et al., 2023).

Use of Online Shopping Applications

The widespread use of e-commerce platforms like Shopee, Tokopedia, and Lazada has dramatically altered purchasing behavior among students. These platforms offer highly appealing features such as flash sales, cashback, buy-now-pay-later schemes, and AI-driven product recommendations. According to Pulyadi Haryono (2020), these features are designed to stimulate impulsive buying behavior by creating a sense of urgency and reward. For accounting students, this presents a paradox. While they are equipped with the tools to evaluate the long-term consequences of financial decisions, they remain susceptible to behavioral nudges embedded in these applications (Apriliani & Yudiaatmaja, 2023). The convenience and emotional satisfaction derived from online shopping often outweigh logical financial reasoning. As Rizqi Pangestuti et al. (2023) emphasize, the use of digital shopping platforms especially with gamified elements and real-time deals can erode financial discipline, even among individuals with high financial literacy. This indicates that online shopping applications are not just transactional tools but behavioral influencers, subtly shaping consumption decisions in ways that bypass rational control.

Financial Behavior

Financial behavior refers to the observable patterns in how individuals manage, spend, save, and plan their finances. Among accounting students, positive financial behavior is theoretically expected due to exposure to budgeting, cost analysis, and financial reporting principles. However, research shows a frequent gap between theoretical understanding and habitual practice. As Trisnani et al. (2020) and (Dwi Savitri Rahayu & Ary Meitriana, 2023) have shown, students often exhibit poor financial behavior, such as spending without planning, prioritizing wants over needs, or lacking long-term savings goals. This behavior is exacerbated by digital consumption culture, where spending becomes frictionless and emotionally driven. In this regard, financial behavior plays a mediating role between financial literacy and consumptive behavior. Even when students possess financial knowledge, without consistent behavioral discipline, they are still prone to overspending. Thus, promoting good financial behavior including tracking expenses, setting budgets, and resisting instant gratification is more predictive of consumptive patterns than financial knowledge alone.

Financial Literacy

Financial literacy is the individual's capacity to understand and use financial information effectively. Students with a high level of financial literacy are better equipped to identify financial needs, keep financial records, and make responsible spending decisions. However, some studies show that financial literacy does not always correlate negatively with consumer behavior. For example, Umami & Syofyan (2023) found that digital financial literacy may even increase consumer tendencies if not accompanied by financial self-control. Meanwhile, (Gede et al., 2023) reported that financial literacy only has a significant effect when combined with internal factors such as locus of control and financial attitudes.

Research GAP

Most previous studies have examined the effect of financial literacy or financial behavior on consumer behavior separately, often overlooking the influence of digital consumption tools like online shopping applications. Moreover, many studies have been conducted on general student populations without focusing on students who are academically trained in financial management, such as accounting students.

This study introduces a novel approach by examining the simultaneous influence of three independent variables online shopping application usage, financial behavior, and financial literacy on consumer behavior. It also incorporates the Theory of Planned Behavior to theoretically explain the interactions between internal and external variables influencing student consumption. Furthermore, the research addresses gaps highlighted by (Rizqi Pangestuti et al,. 2023) and (Telagawatih & Yudiaatmaja, 2023), who observed that student involvement in e-commerce significantly influences consumption but did not fully explore the combined impact of financial knowledge and digital shopping behavior. By focusing on undergraduate accounting students at Universitas Pendidikan Ganesha who are assumed to possess better financial knowledge this study aims to reveal the discrepancy between theoretical knowledge and real-life financial decision-making.

METHOD, DATA, AND ANALYSIS

Research Design

This research was conducted within the environment of Universitas Pendidikan Ganesha. The research method employed is a quantitative approach. Quantitative research is used to discover new concepts by first developing propositions and hypotheses, which are then tested quantitatively using data to obtain a result in the form of tested hypotheses (Ferdinand, 2006). This study adopts a causal research design, which aims to examine the cause-and-effect relationship between influencing variables and the affected variables (Sugiyono, 2012). In this study, the dependent variable is consumer behavior, while the independent variables are online shopping application usage, financial behavior, and financial literacy.

Population and Research Sample

The subjects of this research are undergraduate students of the Accounting Study Program at Universitas Pendidikan Ganesha. The objects of this research are Online Shopping Application Usage (X_1), Financial Behavior (X_2), Financial Literacy (X_3), and Consumer Behavior (Y). This study uses 17 indicators, therefore, based on the formula of 5 to 10 times the number of indicators, the minimum sample size required is $17 \times 5 = 85$ respondents, and the maximum is $17 \times 10 = 170$ respondents. Accordingly, this research involves a total of 170 respondents. The sampling technique used is purposive sampling, which involves selecting respondents based on specific criteria (Sugiyono, 2017). The sample criteria for this research are, (1) Active undergraduate students of the Accounting Study Program at Universitas Pendidikan Ganesha, (2) Male or female, (3) Aged between 19 and 23 years old, (4) Routinely use online shopping applications (at least twice a month). The data collection method used in this research is a questionnaire, in which participants are asked to respond to a series of written statements to obtain relevant data. The research instrument uses a Likert scale to measure respondents' perceptions of the research variables.

Data Collection Methods and Analysis Techniques

The data collection method used in this study is a questionnaire. Primary data were obtained from the responses of undergraduate students in the Accounting Study Program at Universitas Pendidikan Ganesha. The questionnaire was composed of systematically structured written questions and served as the main instrument for collecting quantitative data. This instrument employed a Likert scale with five levels of assessment to measure respondents’ perceptions of each variable through measurable dimensions, indicators, and sub-indicators. Before conducting hypothesis testing, a series of classical assumption tests were performed, including the normality test, multicollinearity test, and heteroscedasticity test, to ensure that the regression model met the basic assumptions of statistical analysis. After the classical assumption evaluation, the analysis continued with hypothesis testing, which included the use of the t-test (to measure partial effects), the F-test (to measure simultaneous effects), and the coefficient of determination to determine the extent to which the independent variables could explain the dependent variable.

RESULT AND DISCUSSION

Multiple Linear Regression Analysis

Table 1. Multiple Linear Regression Analysis

	Model	Coefficients[a]				
		Unstandardized Coefficients	**Standardized Coefficients**			
		B	**Std. Error**	**Beta**	**t**	**Sig.**
1	(Constant)	6,888	0.873		7,887	0.000
	X_1	0,143	0.039	0,000	3,628	0.000
	X_2		0,030	0,201	2,674	0.008
	X_3		0,032	0,267	3,420	0.001

Source: Processed by the Author (output results from SPSS for Windows 26)

The constant (α) value of 6.888 represents the intercept or the condition when the dependent variable, consumptive behavior, is not yet influenced by the independent variables, namely online shopping application usage (X_1), financial behavior (X_2), and financial literacy (X_3). If the values of online shopping application usage (X_1), financial behavior (X_2), and financial literacy (X_3) are all zero, then the consumptive behavior (Y) would be 6.888. The regression coefficient value for the online shopping application usage variable (β_1) is 0.143, indicating that this variable has a positive influence on consumptive behavior. This means that for every 1-unit increase in the use of online shopping applications, consumptive behavior will increase by 0.143, assuming that other variables are not included in the model. The regression coefficient value for the financial behavior variable (β_2) is 0.080, indicating a positive influence on consumptive behavior. This implies that every 1-unit increase in financial behavior will result in an increase in consumptive behavior by 0.080, assuming other variables are not considered. The regression coefficient value for the financial literacy variable (β3) is 0.108, showing a positive influence on consumptive behavior. This means that for every 1-unit increase in financial literacy, consumptive behavior will increase by 0.108, assuming other variables are not considered. The error term (ε) value is 0.873, suggesting that there are other variables besides online shopping application usage, financial behavior, and financial literacy that influence consumptive behavior.

Test Coefficient of Determination (R^2)

Table 2. Test Results Coefficient of Determination (R^2)

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	0,563	0,316	0,301	0,56576

Source: Processed by the Author (output results from SPSS for Windows 26)

Based on Table 2, the Adjusted R Square value is 0.301 or 30.1%. This indicates that the variables online shopping application usage, financial behavior, and financial literacy simultaneously contribute 30.1% to the influence on consumptive behavior, while the remaining 69.9% is explained by other factors outside the regression model in this study. Although the Adjusted R Square value in this study is 0.301 or 30.1%, it is still acceptable and considered relevant in the context of social research, particularly those related to consumptive behavior. This value indicates that the variables of online shopping application usage, financial behavior, and financial literacy simultaneously explain 30.1% of the variation in consumptive behavior. Meanwhile, the remaining 69.9% is explained by other factors outside the regression model used in this study, meaning that there are other variables not included in the model that potentially influence the respondents' consumptive behavior. These factors may include psychological, social, cultural, environmental aspects, media influence, or lifestyle. According to Ghozali (2018), in social research, an Adjusted R Square value ranging from 0.2 to 0.4 is still acceptable because social phenomena are influenced by many variables that are difficult to control.

t Test

Table 3. Results of Partial Test of X_1 against Y (t-Test)

	Model	**Coefficients[a]**				
		Unstandardized Coefficients	**Standardized Coefficients**			
		B	**Std. Error**	**Beta**	**t**	**Sig.**
1	(Constant)	9,703	0.679		14,283	0.000
	X_1	0,225	0.038	0,451	5,943	0.000

Source: Processed by the Author (output results from SPSS for Windows 26)

The first hypothesis shows that the variable online shopping application usage (X_1) has a t-value of 5.943 with a significance level of 0.000. Since the t-value (5.943) is greater than the t-table value (1.978) and the significance is less than 0.05, it indicates that X1 has a positive and significant effect on consumptive behavior (Y). Therefore, H_1 is accepted, meaning that online shopping application usage positively and significantly influences consumptive behavior. The use of online shopping applications in this study includes students' experiences in accessing, browsing, and making purchase transactions through e-commerce platforms such as Shopee, Tokopedia, Lazada, and similar services. These applications offer various conveniences, including simple navigation, fast search features, and flexible payment options, all of which create a practical and efficient shopping experience. The more user-friendly an application is in terms of interface, access speed, and integrated services such as order tracking and customer service, the more likely students are to use the app repeatedly. This convenience often blurs the line between needs and wants, thereby encouraging consumptive behavior. This finding is also supported by a study by Rahmawati (2020), which found that the use of online shopping applications is positively correlated with consumptive behavior, particularly among students. Features such as personalization and a user-friendly interface further increase the tendency of students to shop repeatedly, even when not driven by actual needs.

Table 4. Results of Partial Test of X_2 against Y (t-Test)

	Model	Coefficients[a]				
		Unstandardized Coefficients	Standardized Coefficients			
		B	Std. Error	Beta	t	Sig.
1	(Constant)	10.514	0,720		14,604	0.000
	X_2	0,142	0.032	0,356	4,477	0.000

Source: Processed by the Author (output results from SPSS for Windows 26)

The second hypothesis shows that the variable financial behavior (X_2) has a t-value of 4.477 with a significance level of 0.000. Since the t-value (4.477) is greater than the t-table value (1.978) and the significance is below 0.05, it indicates a positive and significant relationship with consumptive behavior (Y). Therefore, H_2 is accepted, meaning that financial behavior positively and significantly affects consumptive behavior. In this study, financial behavior refers to students' habits in managing personal finances, including spending, budgeting, saving, and making purchasing decisions. This behavior significantly influences their consumption patterns whether rational or impulsive. Most students tend to spend actively, driven not only by basic needs but also by lifestyle and trends, indicating weak control over expenses. For financially independent students, poor financial behavior can lead to unplanned purchases. This is supported by findings from Astuti and Lestari (2020), which show that students' consumptive behavior tends to increase with poor financial habits, such as buying based on desire, following trends without budgeting, and lacking spending priorities.

Table 5. Results of Partial Test of X_3 against Y (t-Test)

	Model	Coefficients[a]				
		Unstandardized Coefficients	Standardized Coefficients			
		B	Std. Error	Beta	t	Sig.
1	(Constant)	9,739	0.711		13,697	0.000
	X_3	0,175	0.031	0,432	5,626	0.000

Source: Processed by the Author (output results from SPSS for Windows 26)

The third hypothesis shows that the variable financial literacy (X_3) has a t-value of 5.626 with a significance level of 0.000. Since the t-value (5.626) is greater than the t-table value (1.978) and the significance is less than 0.05, it indicates a positive and significant relationship with consumptive behavior (Y). Therefore, H_3 is accepted, meaning that financial literacy positively and significantly influences consumptive behavior. Financial literacy in this study refers to students' understanding and skills in managing personal finances wisely, including the ability to plan finances, understand financial products, manage expenses, and make rational financial decisions. In this context, financial literacy is an important factor that can restrain or even reduce the tendency toward consumptive behavior among students. Most students have shown awareness by regularly recording their income and expenses. This ability reflects good self-control over personal finances and serves as a foundation for preventing uncontrolled consumptive behavior. Through financial record-keeping, students can review their spending habits, identify wasteful expenses, and set spending priorities based on actual needs.

F Test

Table 6. Simultaneous Test Results (F Test)

ANOVA[a]						
	Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	20,155	3	6,178	20,989	0,000[b]
	Residual	43,531	136	0,320		
	Total	63,686	139			

Source: Processed by the Author (output results from SPSS for Windows 26)

Based on Table 6, the F-value is 20.989, which is greater than the F-table value of 3.060, and the significance value is 0.000, which is less than 0.05. Therefore, it can be concluded that the variables online shopping application usage (X_1), financial behavior (X_2), and financial literacy (X_3) jointly have a significant effect on consumptive behavior (Y). The combination of practical use of online shopping applications, students' financial behavior, and an adequate level of financial literacy collectively plays a significant role in shaping students' consumptive behavior. The strength of these three variables lies in their interconnection: while digital shopping ease accelerates transactions, financial management skills and financial literacy act as balancing factors that determine whether consumption is rational or impulsive.

Students tend to display consumptive behavior when they feel comfortable using online shopping apps that offer attractive promotions, user-friendly navigation, and fast payment systems. However, when equipped with good financial literacy such as tracking expenses, budgeting, and assessing financial risks they are more likely to avoid excessive consumption. Likewise, positive financial behavior, like managing spending and monitoring personal finances, helps distinguish between needs and wants. This finding aligns with Rahmawati (2020), who noted that students' consumptive behavior is heavily influenced by digital shopping technology, financial management habits, and their understanding of basic financial principles.

These three elements complement each other in shaping consumption patterns, especially among digitally connected youth. In the context of undergraduate accounting students at Universitas Pendidikan Ganesha, the synergy between wide access to shopping apps, financial management skills, and financial literacy creates a complex environment. While they have easy access to shop, their financial awareness also influences how and why they consume.

CONCLUSION

This study reveals that online shopping application usage and financial behavior significantly influence the consumptive behavior of undergraduate accounting students, while financial literacy does not have a significant individual effect. However, when examined simultaneously, all three variables contribute meaningfully to explaining student consumption patterns. These findings highlight the complexity of consumer behavior in the digital age, particularly among populations assumed to be financially literate. Theoretically, this research contributes to the existing literature by integrating technological, behavioral, and cognitive variables into a single model. It emphasizes that financial literacy alone is not sufficient to shape responsible consumption decisions. Empirically, the study confirms that students with poor financial habits are more vulnerable to impulsive consumption, regardless of their level of financial knowledge.

Economically, these insights are essential for universities and policymakers who aim to improve the financial well-being of young adults. By promoting not only financial knowledge but also behavioral discipline and digital literacy, institutions can better prepare students to manage their finances responsibly. As a new finding, this research underlines the role of perceived behavioral control reflected in financial behavior as a more practical determinant of consumption than theoretical knowledge. Future researchers are encouraged to explore additional variables such as emotional spending, peer pressure, or digital marketing influence to further enrich the understanding of student consumption behavior in a rapidly changing digital environment.

IMPLICATION/LIMITATION AND SUGGESTIONS

The findings of this study emphasize that consumptive behavior among accounting students is not solely determined by financial literacy, but is strongly influenced by behavioral patterns and engagement with online shopping platforms. This has important implications for higher education institutions and policy makers, highlighting the need to shift from knowledge-based financial education to more behavior-oriented approaches. Integrating practical training in self-control, budgeting, and conscious spending habits into the academic curriculum may be more effective in addressing the rising trend of digital consumerism among students.

This study is subject to several limitations that should be critically considered. First, the research was conducted using a cross-sectional design, which captures data at a single point in time and does not account for changes in behavior over time. This limits the ability to infer causal relationships. Second, the study relied on self-reported data through questionnaires, which are susceptible to social desirability bias—respondents may underreport or overreport certain behaviors to appear more socially acceptable. Third, the sample was restricted to undergraduate accounting students from one university, which affects the generalizability of the findings to other disciplines or student populations. These limitations are not the result of methodological error, but rather conscious design choices made to manage the research scope and feasibility. However, they may impact the external validity of the conclusions, especially when attempting to apply them to broader contexts or diverse populations.

Future research should consider using longitudinal designs to examine how financial behavior and consumption patterns evolve over time. Expanding the sample to include students from different study programs and institutions would enhance the generalizability of findings. Furthermore, incorporating mixed-method approaches such as interviews or focus groups could enrich the understanding of underlying psychological and cultural drivers behind student consumption. Testing intervention models that promote behavioral financial training in academic settings may also offer actionable solutions.

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