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Testing the Lipstick Effect: An Experimental Study of Women's Lifestyle and Financial Resilience in Maumere

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Abstract: This research aims to examine the lipstick effect phenomenon in relation to women's lifestyle and financial resilience in Maumere City. Data were collected through questionnaires and case scenarios designed to align with the research objectives. The study population included women cosmetic users in Maumere City. Sampling employed a combination of simple random, purposive, and quota techniques. Simple random sampling was used to select respondents randomly, purposive sampling ensured participants met the research criteria, and quota sampling balanced the number of participants between experimental and control groups. Data were analyzed using Pearson correlation, paired sample t-test, and independent sample t-test. The paired sample t-test results showed a significance value (2-tailed) greater than 0.05, meaning no significant difference between pretest and posttest results in both groups. Similarly, the independent sample t-test showed no significant difference between the groups regarding consumptive lifestyle and weak financial resilience. However, the Pearson correlation test revealed a significance value (2-tailed) less than 0.05, demonstrating a strong relationship between a consumptive lifestyle and poor financial resilience. These findings confirm the presence of the lipstick effect among women in Maumere City, especially amid financial challenges and ineffective money management.

Keywords: Financial Resilience, Lifestyle, Lipstick Effect, Women.

INTRODUCTION

Fierce market competition requires businesses to carefully analyze consumer consumption patterns. Consumption patterns reflect individuals' preferences, needs, and behavior in allocating resources to fulfill their desires and needs in life. Guha (2023) found that women are more consumptive than men when shopping by buying items spontaneously and non-urgently, especially cosmetics. Women tend to fulfill lifestyle needs related to appearance by involving emotional aspects in cosmetic purchasing decisions (Bharathi & Dinesh, 2019; L. Sari, 2022). According to Dinar Standard data from 2021, Indonesia ranks second as the country with the highest consumption of halal cosmetics after India. The value of halal

cosmetics consumption in Indonesia reached US$4.19 billion. The 2021 JakPat survey shows that beauty products for lips and face are the most widely used by Indonesians, with values of 97% and 94%. The increase in cosmetics consumption is also reflected in the growth in the number of cosmetics companies (Adisty, 2022).

The significant increase in purchasing power is inversely proportional to Indonesia's economic conditions. A report by the Central Statistics Agency (BPS) explains that Indonesia experienced an economic contraction of -2.07% in 2020 due to the Covid-19 pandemic. The Covid-19 pandemic has also led to an increase in unemployment and poverty due to the paralysis of the economy with PSBB and WFH regulations. Additionally, Russia's invasion of Ukraine in 2022 disrupted global trade and economic stability. As a 10% exporter of the world's oil, this conflict caused a surge in oil and natural gas prices, which impacted the increase in energy subsidies in Indonesia, particularly for fuel and LPG, thereby putting pressure on the country's fiscal conditions (Permana, 2022). On the other hand, data from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia shows that the number of cosmetic industries in Indonesia has grown by 21.9%, increasing from 913 companies in 2022 to 1,010 companies in mid-2023. In addition, the national cosmetics industry has successfully penetrated the export market, with the cumulative value of exports of cosmetics, fragrances, and essential oils reaching USD 770.8 million in the period from January to November 2023 (Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2024).

The phenomenon of increased spending on cosmetics amid economic uncertainty and decline is known as the lipstick effect (MacDonald & Dildar, 2020). The lipstick effect was first introduced by Leonard Lauder, CEO of Estee Lauder, when there was a significant increase in lipstick sales during the recession. The lipstick effect is the tendency for people to buy affordable luxury items, such as cosmetics, during times of economic hardship to provide psychological satisfaction (Çelikkol & Uludağ, 2022). Tajtáková et al (2019) explains the lipstick effect as the tendency for people to prioritize buying “small pleasures” to provide psychological comfort even with limited resources during economic downturns. In times of economic hardship, people's incomes decline, leading to a decrease in consumption. However, when people stop buying expensive luxury goods, they will still buy affordable luxury goods that create a substitution effect while still providing satisfaction and boosting confidence (Shi, 2022). The purchase of cosmetic products is seen as a lifestyle choice because it provides confidence and emotional satisfaction, so it remains a priority even in difficult economic conditions (Bardey et al., 2023).

Lifestyle is a pattern of behavior that reflects how individuals live, allocate their time and money, and their interests in various activities and products. In the context of consumption, lifestyle plays an important role in shaping consumer preferences and purchasing decisions. Consumption is no longer based solely on functional needs, but also on symbolic and emotional aspects that reflect a person's identity or social status (Kurniawan, 2021). Consumers with a consumptive lifestyle tend to consume products or services that are in line with the values and image they want to project. A consumptive lifestyle shapes society's view of trends as something that is considered necessary and should be fulfilled. This process is part of social construction, which is the continuous formation of understanding based on individual experiences and the influence of the surrounding environment. In this construction, trends and consumption patterns are formed through social interactions where individuals adapt themselves to be accepted in their surroundings. Cosmetics have become part of a lifestyle to boost self-confidence because they make people feel more attractive. An attractive appearance contributes to increased physical and psychological satisfaction, so women make makeup part of their routine or a necessity (Kalender, 2021; Robertson & Kingsley, 2021). This shows that psychological and social factors play a major role in shaping women's consumption behavior. However, this phenomenon creates a dilemma between the desire to follow a certain lifestyle

and the need to maintain financial stability. Women are often faced with the choice between fulfilling their consumptive desires and managing their finances wisely.

Financial resilience is an important aspect amid economic uncertainty. Financial resilience refers to an individual's ability to overcome financial challenges or turmoil. Financial resilience is demonstrated by good management skills and sound financial decision-making (R. C. Sari et al., 2024). Financial resilience is a person's ability to cope with and survive unexpected financial shocks. This resilience encompasses both current financial circumstances and how a person adapts and makes decisions in the context of their social and economic environment (Hamid et al., 2023; Kakde et al., 2024). Individuals with financial resilience are able to respond effectively to change and recover from adverse situations in a sustainable manner. Financial resilience enables individuals to make sound financial decisions even in the face of significant economic pressure, thereby reducing the risk of economic downturn (Klapper & Lusardi, 2020). For women, these skills are even more important because they often play dual roles—both as household financial managers and active economic actors. Women's financial management skills can help stabilize family (personal) finances and improve well-being. If women do not have adequate financial management skills, the family's financial health can be threatened. Conversely, weak financial resilience makes individuals vulnerable to economic pressures and prone to making irrational consumption decisions. In women, this condition can be seen through the lipstick effect, which is the tendency to buy symbolic products such as cosmetics to maintain self-confidence even when the financial situation is difficult (Gunawan et al., 2021; Tajtáková et al., 2019).

This study aims to explore the lipstick effect phenomenon in lifestyle and individual financial resilience, which has not been widely researched. Previous studies have explored the lipstick effect on a macroeconomic scale (Alozian & Shatila, 2023; Bardey et al., 2023; MacDonald & Dildar, 2020; Tajtáková et al., 2019) whereas this study will examine the lipstick effect phenomenon on a micro (individual) scale. In addition, previous studies have focused only on cosmetic products (Bahl et al., 2022; Ghoshal & Job, 2022; Mutascu & Murgea, 2020) meanwhile, this study also adds other affordable “luxury” products that provide positive psychological effects when purchased. The objective of the study was achieved by presenting certain scenarios to a group of women to determine their needs and desires during times of economic hardship.

METHODS

Research Types and Data Collection Techniques

This study used an experimental method with a case study approach. The research participants were female students at a university in Sikka Regency. The experiment was conducted to understand changes in women's consumption behavior in relation to lifestyle variables, financial resilience, and the lipstick effect phenomenon in different economic situations. This study used a pre-test and post-test design with two groups, namely the experimental group and the control group. In the initial stage, both groups filled out a pre-test questionnaire that measured lifestyle, financial resilience, and consumption behavior. The experimental group was then given a stimulus in the form of a scenario of difficult economic conditions, such as stories about economic crises, accompanied by presentations of small products such as cosmetics and accessories. Meanwhile, the control group was only shown products without any crisis context. After that, all participants filled out a post-test questionnaire to measure changes in consumption behavior. The research instrument was a closed questionnaire with a 1–5 Likert scale, covering items about lifestyle (activities, interests, opinions), financial resilience (ability to manage finances during economic pressure), and lipstick effect tendencies (preference for buying small items to improve mood).

Population, Sample, and Sample Reduction

The population in this study was women in Maumere City who were interested in purchasing affordable luxury products. The sample was determined using a mixed sampling technique to ensure quality. The simple random sampling technique was used to make it easier for researchers to obtain participants at random so that each member of the population had an equal chance of being selected. Based on this sampling process, 220 participants were obtained as the research sample. The sample was then reduced using a purposive technique with the following criteria: women who had purchased cosmetics or accessories at least once in the last two months. The reduction resulted in 60 participants, so the sample used in the experiment consisted of 160 people. Next, quota sampling was used to divide the participants into an experimental group (80 participants) and a control group (80 participants). Quota sampling was used because the researchers wanted to ensure that the number of members in each group was balanced so that the results of the comparison between groups would be more valid and not influenced by differences in the number of participants. This study used questionnaires and tests as data collection tools. The study asked participants for their responses regarding lifestyle and financial resilience and confirmed the participants' choices through scenarios. The scenarios for the experimental and control groups were made different to see the comparison of answers after treatment. The researchers used two key questions as verification tools to assess the participants' level of understanding of the research scenarios. Based on the analysis of the responses, 42 participants were found to have not fully understood the scenarios and were therefore excluded from the research sample. The final sample used in the study consisted of 118 people from three universities in Sikka Regency.

Analysis Method

The data obtained were analyzed using several statistical techniques. The Paired Sample T-Test was used to determine differences in consumption behavior before and after the administration of stimuli in the same group, while the Independent Sample T-Test was used to compare the results between the experimental and control groups. To determine the relationship between lifestyle, financial resilience, and the tendency for the lipstick effect, the Pearson Correlation Test was used.

RESULTS AND DISCUSSION

This study aims to analyze the extent to which the lipstick effect phenomenon appears as a form of lifestyle adaptation and psychological strategy in dealing with financial pressure. The study uses a Paired Sample T-Test to prove whether there is a difference between two paired measurements. The Paired Sample T Test was conducted on each group with the following results:

Table 1. Paired Sample T Test Experimental Group

Experimental Group			
		Mean	Sig (2-tailed)
Lifestyle	Pretest	4,03	0,411
	Post-test	4,12	
Financial Resilience	Pretest	3,90	0,720
	Post-test	3,96	

Source: Research data, 2025

The results of the Paired Sample T Test in Table 1 on lifestyle in the experimental group show a significant value of 0.411 > 0.05, so it can be concluded that there is no difference in lifestyle in the tests before and after the scenario. A consumptive lifestyle describes an individual's tendency to purchase goods or services excessively, not because of functional

needs, but to fulfill desires, self-image, and emotional satisfaction. Individuals with a consumptive lifestyle generally assess their identity and social status through the ownership of goods, including cosmetics and accessories that are symbolic in nature. In this context, consumption is no longer just about fulfilling basic needs, but has become a means of self-expression and social identity formatio (Shah & Asghar, 2023; Tini et al., 2025). Meanwhile, the lipstick effect occurs when individuals maintain consumptive behavior during times of economic instability by purchasing small items that bring them pleasure, such as cosmetics and accessories. This phenomenon shows that consumptive lifestyles continue even when purchasing power declines, with a shift in consumption patterns from luxury goods to more affordable items that have high symbolic value. The lipstick effect can be seen as a manifestation of consumptive lifestyles in a more adaptive form, where individuals try to maintain their image and self-satisfaction through small purchases that provide psychological and social meaning (Bardey et al., 2023).

The results of the lifestyle test in Table 1 reinforce the tendency of participants in the experimental group to consider the purchase of cosmetics and accessories as a necessity rather than a desire. In addition, purchasing small items is seen as a stress reliever and mood booster. The average response of participants was on the agree scale. This means that participants in the experimental group consider the purchase of affordable cosmetics and accessories as a way to maintain their appearance and mental health. The behavior of purchasing cosmetics and accessories is no longer merely driven by consumptive desires, but has evolved into a part of psychological and social needs that are inherent in everyday life. These products serve as a means of self-care, maintaining appearance, and building self-confidence in the face of social and professional demands. The consumption of cosmetics and accessories by women is a manifestation of efforts to maintain self-identity and social existence (Çelikkol & Uludağ, 2022; Rodgers et al., 2024). Therefore, purchasing these products cannot be categorized solely as consumptive behavior, but rather as a form of fulfilling emotional and social needs related to psychological well-being. In situations of stress or boredom, buying small items such as lipstick, perfume, or simple jewelry can provide a temporary but emotionally significant sense of control and self-satisfaction (Bardey et al., 2023; Shovmayanti et al., 2024). Women's consumption behavior towards cosmetics and accessories reflects the complex interaction between emotional needs, social pressures, and the symbolic meaning of consumption in modern life.

In addition, Table 1 shows that the Sig. (2 tailed) value of 0.720 > 0.05, indicating that there was no difference in financial management behavior in the experimental group before and after the scenario. The lipstick effect phenomenon shows that individuals continue to consume even in limited economic conditions, particularly by purchasing small items that are considered to provide emotional satisfaction or status symbols, such as cosmetics and branded accessories. This urge often arises as a form of psychological compensation for economic pressure or the inability to purchase truly luxurious items. As a result, individuals tend to make impulsive purchases of products that are considered “luxurious but affordable,” which, although not large in nominal terms, still have the potential to disrupt financial balance if done repeatedly without planning (MacDonald & Dildar, 2020; Tajtáková et al., 2019). Small expenditures made continuously for psychological satisfaction can accumulate and reduce the ability to meet basic needs or save money (du Plessis et al., 2024; Klapper & Lusardi, 2020). The lipstick effect is a form of consumptive behavior that indicates weak self-control and financial planning, where short-term satisfaction is prioritized over long-term financial stability.

On average, the experimental group had poor financial management based on the results of the pre-scenario statement responses. Poor management was reflected in consumers' low awareness of saving as a financial strategy to deal with unexpected expenses. These results are

in line with Table 1, which shows that a consumptive lifestyle causes financial imbalance. In addition, there was an increase in the average score after the scenario (post-test) of 0.06. This indicates that individuals' financial balance is disrupted by the urge to buy affordable luxury goods as a form of psychological and social therapy. Individual financial balance can be disrupted when consumption decisions are driven by psychological and social motives that are not in line with financial capabilities. In the context of the lipstick effect, individuals tend to buy affordable luxury goods—such as cosmetics or accessories—as a form of emotional compensation for psychological pressure or difficult economic conditions. Such consumption activities serve as self-rewards to reduce stress, improve mood, and maintain self-image in front of the social environment. Although it provides temporary satisfaction, this behavior has the potential to lead individuals to wastefulness because purchasing decisions are based on emotional impulses rather than rational considerations or actual needs (du Plessis et al., 2024; Kakde et al., 2024). In the long term, the habit of buying affordable luxury goods as a means of social and psychological therapy can disrupt an individual's financial stability. Small, repeated expenditures without control will accumulate significant financial burdens, reduce savings capacity, and decrease the ability to meet basic needs.

Table 2. Paired Sample T Test Control Group

Control Group			
		Mean	**Sig (2-tailed)**
Lifestyle	Pretest	4,10	0,250
	post-test	3,92	
Financial Resilience	Pretest	3,76	0,387
	post-test	3,58	

Source: Research data, 2025

Based on Table 2, it can be seen that the Sig. value (2-tailed) is 0.250 > 0.05, so there is no difference in lifestyle between the control group before and after the scenario. In the control group, consumptive lifestyles occurred but were still controllable. Table 2 shows a decrease in the average pretest and posttest lifestyle scores in the control group. Purchasing behavior is still categorized as consumptive but is better than that of the experimental group. Controlled consumptive lifestyle describes the behavior of individuals who enjoy consumption activities, follow trends, and purchase goods not only for basic needs but also for personal satisfaction and self-actualization, while still exercising some rational consideration. Individuals with this lifestyle have the ability to manage consumptive urges through awareness of their priority needs and financial conditions.

A lifestyle that emphasizes appearance, status, and self-fulfillment plays an important role in bringing about the lipstick effect: small items with symbolic value, such as lipstick, become an easy means of maintaining identity and social image when budgets are tight. Psychologically, these purchases serve as compensation—providing emotional satisfaction and boosting self-esteem without significant cost—so that consumers feel they can “improve” their mood or continue their social routines despite economic pressures (Bardey et al., 2023). The lipstick effect is also reflected in product substitution: consumers replace purchases of experiences or expensive items with small products that provide a relative sense of luxury due to financial constraints. Furthermore, consumption behavior is no longer driven solely by necessity, but by the desire to remain accepted in a social environment that judges based on outward appearances. Purchasing affordable luxury goods reinforces the association between small beauty products and success and attractiveness, making the purchase feel socially rational even if it is not entirely financially rational (Bahl et al., 2022; Shah & Asghar, 2023).

Table 2 shows that the Sig. (2-tailed) value of 0.387 > 0.05, indicating that there is no difference in financial resilience between the control group before and after the scenario. The financial resilience of the control group was in the poor category. This is indicated by an

average value in the range of 3.00–3.99. Poor financial resilience indicates a condition in which individuals are still able to meet their basic needs but do not have strong economic stability or adequate financial reserves. This condition is usually characterized by limited income, limited savings, and suboptimal financial management skills. Individuals are more susceptible to psychological stress due to economic changes or unexpected needs. Anxiety and uncertainty about financial conditions can affect emotional balance and lower self-confidence, especially among women who face social demands to remain attractive (Hamid et al., 2023). Women with poor financial resilience may not be able to afford high-value luxury goods, but they still want to feel satisfaction and a positive self-image through purchasing small, affordable items such as cosmetics or accessories. This consumption behavior is not merely impulsive, but rather a way of maintaining a sense of worth and empowerment amid economic limitations. Poor financial resilience does not mean total inability, but rather a factor that drives symbolic consumptive behavior such as the lipstick effect (Hamid et al., 2023; Lusardi et al., 2021). Although the financial resilience of the control group was in the poor category, there was a decrease in the average value. This means that after the scenario, the group tended to consider and compare their financial situation and their urge to buy luxury goods, even though they still ended up buying them. This decrease in the average value shows that there was an awareness of considering financial conditions when faced with expenses.

An independent sample t-test was conducted to prove whether there were differences in lifestyle and financial resilience between the experimental and control groups after being given treatment in the form of scenarios. Through this test, the researchers wanted to find out whether different scenarios caused changes in consumptive behavior and perceptions of financial resilience. If the test results show no significant difference, then both groups have relatively the same level of consumptive lifestyle and financial resilience despite differences in financial conditions. The results of the study in Table 3 show that the Sig. (2-tailed) value is 0.210 > 0.05, so there is no difference in lifestyle between the control group and the experimental group. A consumptive lifestyle reflects a person's tendency to seek emotional, social, and aesthetic satisfaction through the purchase of goods or services, not solely because of functional needs. When women face economic pressure, the urge to remain attractive and maintain their self-image often increases (Bahl et al., 2022; Zhang et al., 2024). It is in this context that the lipstick effect emerges: the tendency to purchase affordable luxury items such as cosmetics or accessories as a form of psychological compensation.

Tabel 3. Independent Samples T Test

Variable	Equal variances assumed Sig (2-tailed)
Lifestyle	0,210
Financial Resilience	0,088

Source: Research data, 2025

The lipstick effect can be seen as a specific manifestation of a consumptive lifestyle under less than ideal economic conditions. Women with consumptive lifestyles continue to exhibit purchasing behavior, but their consumption shifts to more affordable products that still have high symbolic value. In other words, consumptive lifestyles form the basis of behavior that gives rise to the lipstick effect, while economic pressures and the need to maintain self-esteem become triggers that reinforce this tendency (Çelikkol & Uludağ, 2022; MacDonald & Dildar, 2020). This pattern is confirmed in Table 4, which shows that the majority of participants in the experimental and control groups chose cosmetics and accessories after purchasing basic necessities. In the experimental group, 40.7% of participants purchased cosmetics after basic necessities, while 16.9% purchased accessories after basic necessities, which was the highest percentage in that group. In the control group, cosmetics purchases after basic necessities

amounted to 25.4%, while accessory purchases after basic necessities amounted to 20.3%. Despite limited economic conditions, consumers with consumptive lifestyles still set aside part of their budget to buy products that provide emotional and symbolic satisfaction. In the context of the lipstick effect, this behavior reflects a compromise between financial limitations and the desire to look attractive. Products such as cosmetics and accessories are considered "affordable luxury items" that can still be purchased without placing an excessive burden on finances (Roy & Sachdeva, 2024; Su, 2022).

Consumption patterns driven by consumptive lifestyles and the recurring lipstick effect phenomenon can have a negative impact on individual financial stability. When women continue to allocate most of their budget to purchasing affordable luxury items such as cosmetics and accessories after meeting their basic needs, their ability to save or set aside emergency funds will decline (Hamid et al., 2023). In the long term, this condition can shift financial priorities; spending on symbolic or aesthetic needs becomes greater than spending on basic needs. As a result, individuals are at risk of experiencing financial imbalance, which shows that emotional consumption dominates over rational financial management. Poor financial resilience in both groups is confirmed by the results of the independent sample t-test in Table 3. When consumers have poor financial resilience, they experience anxiety, stress, and uncertainty about the future. In this psychological state, individuals often seek ways to maintain a sense of control and self-esteem by purchasing small items that provide comfort, even though rationally they are not urgent needs (Antony et al., 2024; Ryu & Fan, 2023). The lipstick effect phenomenon explains that women in difficult economic situations tend to increase their consumption of affordable luxury goods such as cosmetics, perfume, or accessories. These purchases become a form of psychological compensation for economic tension and declining financial security. Even though their purchasing power is limited, women still want to feel valuable and attractive through more accessible symbolic consumption. Poor financial resilience does not stop consumptive behavior, but rather transforms it into compensatory behavior that channels emotional needs through small products with high symbolic value (Çelikkol & Uludağ, 2022).

Table 4. Participant Product Choices

Product Choice	Percentage in the Experimental Group	Percentage in the Control Group
Cosmetics	3,4	5,1
Basic Necessities	5,1	18,6
Accessories	8,5	1,7
Not Buying Anything/Saving Money	3,4	5,1
Cosmetics and Basic Necessities	40,7	25,4
Cosmetics and Accessories	5,1	11,9
Accessories and Basic Necessities	16,9	20,3
Basic Necessities and Not Buying Anything/Saving Money	15,3	10,2
Accessories and Not Buying Anything/Saving Money	1,7	1,7

Source: Research data, 2025

Table 4 shows that the option of saving after meeting basic needs has a lower value than the value of buying accessories or cosmetics after purchasing basic needs. Respondents' allocation of funds after purchasing basic needs is to fulfill lifestyle needs rather than saving. The lipstick effect phenomenon occurs when women continue to purchase affordable luxury products such as cosmetics or accessories even when they are in difficult economic conditions. This indicates an emotional drive to maintain self-confidence and a positive self-image amid

financial pressure. However, when this behavior is not balanced with good financial management skills, individuals tend to allocate more funds to lifestyle expenses than to basic needs or savings (Rodgers et al., 2024; Tajtáková et al., 2019). Poor financial management results in a reduction in women's capacity to set aside money as emergency funds. As a result, even though the products purchased are classified as "affordable luxury," their accumulation can erode personal financial stability. Women feel temporary satisfaction from purchasing symbolic items, but in the long term, they experience financial vulnerability because they do not have financial reserves to deal with emergency situations.

Table 5. Correlation between Lifestyle and Financial Resilience

Variable Relationships	Sig (2-tailed)	Pearson Correlation
Lifestyle-Financial Resilience: Experiment group	0,000	0,667
Lifestyle-Financial Resilience: Control group	0,000	0,595

Source: Research data, 2025

Table 5 shows that the Sig (2-tailed) value of 0.000 < 0.05, so it can be concluded that there is a correlation between consumptive lifestyle and poor financial resilience in both groups. The Pearson Correlation value in the experimental group is on a strong scale, while in the control group it is on a moderate to strong scale. A consumptive lifestyle reflects a pattern of living that is oriented towards instant gratification through excessive purchases of goods or services without considering financial needs and capabilities. This pattern often arises due to social influences, trends, and the desire to maintain one's image in a social environment. When women are accustomed to a consumptive lifestyle, they tend to find it difficult to resist the urge to consume even in unstable economic conditions (Çelikkol & Uludağ, 2022; Lusardi et al., 2021). Consumptive behavior is one of the factors that weakens women's ability to manage their finances. A consumptive lifestyle plays a major role in reducing women's financial resilience. Purchasing behavior that provides emotional satisfaction often overrides rational considerations in managing finances. When economic pressures increase, small purchases such as cosmetics become a form of psychological compensation that provides comfort (Rodgers et al., 2024; Tajtáková et al., 2019; Tini et al., 2025). Therefore, the lipstick effect reflects the close relationship between a consumptive lifestyle and weak financial resilience in the face of difficult economic situations.

CONCLUSION

This study aims to examine the lipstick effect phenomenon in the consumption behavior of women in Maumere City by exploring financial resilience and lifestyle. The results show that the lipstick effect phenomenon occurs among women in Maumere City, with evidence of a consumptive lifestyle continuing despite declining economic conditions, accompanied by a more pronounced decline in financial resilience. Based on the results of the Paired Sample T-Test, the significance value (2-tailed) > 0.05 for the lifestyle and financial resilience variables in both the experimental and control groups, which means that there is no difference between the conditions before and after the treatment. Similarly, the results of the Independent Sample T-Test show a significance value (2-tailed) > 0.05, indicating that there is no difference between the experimental and control groups, signifying that women's consumption patterns remain similar in both normal and crisis situations. The Pearson Correlation Test results show a significance value (2-tailed) < 0.05 with a strong correlation (r = 0.667 in the experimental group and r = 0.595 in the control group), confirming a significant relationship between consumptive lifestyles and poor financial resilience. This means that the higher the level of consumption, the lower an individual's ability to maintain financial stability. This phenomenon

illustrates that women's consumptive behavior is not solely driven by functional needs, but also by psychological and social factors to maintain self-confidence and self-image amid economic constraints.

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