The Influence of Economic Literacy and Lifestyle on the Consumptive Behavior of Students

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Abstract: This research aims to analyze the effect of economic literacy and life style on consumer behavior social science student who has active as student social science UIN Malang at 2019 grade. This research is quantitative research. The data collection techniques using questionnaires. The population is 108 students, and use 85 students as samples which elected by proportional random sampling. this research was analyzed using multiple linier regression. The results of the study are (1) economics literacy has significant negative effect on customer behavior (2) live style has significant positive effect on consumptive behavior (3) economics literacy and live style have positive effect on consumptive behavior.

Keywords : economic literacy; lifestyle; consumptive behaviour; multiple linier regression

INTRODUCTION

One of the impacts of globalization in the economic field is that many developed countries have begun to expand their production and trade areas, this is doe to the freedom of international markets (Dewi, 2019). The existence of economic globalization makes it easier for people to buy/consume the desired product(Anggraini & Santhoso, 2019). Currently, the activity of consuming goods is not based on needs, but how satisfied we are in fulfilling desires caused by trends. Teenagers who are vulnerable to young and adult ages are a generation that is easy affected by the developments of the times(Lestarina et al., 2017). This case make buyer has consumptive behavior. Moven and mirror in Rahmatika & Kusmaryani (2020) Consumptive behavior is the process of human buying with unlimited consumption. Where they are no longer base on reasonable factor but based on needs factors or irrational factor. It's cause by impulsive buying, wasteful buying and irrational buying. It's means consumptive behavior is a desire to buy things that are not really needed but in order to get maximum satisfaction. In this modern era, consumptive behavior grows rapidly, especially among tenagers (Lestarina et al., 2017).

Basic of research, there are some factors that influence customer behavior: self esteem lifestyle, financial literacy, social demographics (Setiono & Dwiyanti, 2020), prestige(Enrico et al., 2013), literacy economic, conformity (Nurjanah et al., 2018), in this study, researchers limit economic literacy and lifestyle factor.

In meeting the needs of the community, it is necessary to be equipped with sufficient knowledge about the economy in order to be able to manage needs well, to be able to distinguish between current needs that are important and future needs. Decision making is also very important when exploiting the interests of non-renewable resources. Therefore, economic literacy is very important for people in general to be able to see their own economic situation and the larger scope (Solihat & Arnasik, 2018). Economic literacy is a knowledge of the basic concepts of economic theory where there is development along with the development of science and technology. In meeting the needs of the community, it is necessary to be equipped with sufficient knowledge about the economy in order to be able to manage needs well, to be able to distinguish between important needs today and future needs.

Understanding of economic literacy must be understood by all countries as a preparation in anticipating ever-changing conditions. Society takes more practical and economical steps and plays an active role in a global economy that tends to change (Kanserina, 2015). To study the determinants of economic literacy is to consider that people accumulate financial knowledge that combines ability and effort according to the production function of human resources (Jappelli, 2010).Association is a factor in forming oneself. If there is a group of students who focus on learning, they will tend to focus on studying. Meanwhile, students with a socialite environment will have a high level of consumption (Hierofani, 2020). Indicators of economic literacy, namely Microeconomics: The main problems of the economy, Markets and prices, Supply and demand, The role of government, Income distribution, Comparative advantage. Macroeconomics : National Income, Inflation, Monetary and Fiscal Policy.

Second factor is lifestyle, Lifestyle is a form of depiction of behavior, patterns and ways of life that are shown by the various activities of the person in relation to it, a person will follow the interests and interests of what he thinks, trying also to distinguish from those of other (Sugihartati, 2018). Lifestyle is an art that a person has. lifestyle is the way student spend time based on what they consider important and they thing about themselves and their surroundings (Khaidarsyah & Haruna, 2021)

In relation to one's life, lifestyle always follows the development of the times, such as in terms of technology(Kusumaningtyas & Sakti, 2017). Lifestyle is an activity in making its own identity and trying to make something different from other people. An experience itself will be compared with a social reality, individuals will choose their own behavior and choose an identity that is in accordance with the state of the social space they occupy (Sugihartati, 2018). Lifestyle indicators which include activities, interests, and opinions(Safuwan, 2007)

In case, Literacy economy have negative effect on customer behavior (Dikria & Mintarti, 2016; Kanserina, 2015; Nurjanah et al., 2018; Zahra & Anoraga, 2021), but on the other result literacy economy have positive effect on customer behavior (Solihat & Arnasik, 2018). Other research show that economic literacy has no effect on consumptive behavior (Murniatiningsih, 2017).

PIPS UIN Malang has provided its students with economic literacy. It is proven that it is mandatory for all PIPS UIN Malang students to take introductory courses in economics, microeconomic theory and macroeconomic theory. The participation of students in taking courses with the theme of economics is expected to be able to improve their economic literacy. While the lifestyle of PIPS UIN Malang students is

like students in general, students tend to be consumptive. Currently, there are many cultures of coffee and shopping for goods that are in accordance with the trend. So this is what encourages researchers to: (1) analyze the effect of economic literacy on the consumption behavior of PIPS UIN Malang students, (2) analyze the effect of economic literacy and lifestyle on student consumption behavior. (3) analyze the effect of economic literacy and lifestyle on student consumption behavior.

METHODS

The research was conducted at UIN Maulana Malik Ibrahim Malang on students who have economic literacy and lifestyle on their consumptive behavior. This study uses a quantitative method involving the process of collecting, analyzing, and writing the results of the research. The method used is observation and questionnaires to examine the effect of economic literacy and lifestyle on the consumptive behavior of UIN Maulana Malik Ibrahim Malang. The population of the 2019 pips student population is 108 with a sample of 85 students. The technique of taking research samples using proportional random sampling. From this method, an analysis of economic literacy and lifestyle on consumptive behavior can be drawn. The research obtained data from the results of questionnaires and also observations on PIPS students at UIN Maulana Malik Ibrahim Malang. This study collects data by using a questionnaire as a reinforcement of the data obtained so that it can be clearly seen the influence of economic literacy and lifestyle on the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang. To determine the validity of the instrument, the questionnaire was tested for valid and reliability test. the analysis data is multiple linier regression with t test, F test and determination.

RESULTS AND DISCUSSION
Results

Variable in this study consist of two independent variables, namely economics literacy and lifestyle. The dependent variable is consumptive behavior. The following is a description of three variable.

Consumptive Behavior

The level of consumptive behavior divided by six indicators has been adopted by NCEE are: Main problem economy, market and price, demand and supply, government role, income distribution and profit. From that data we show that only 5 respondents with percentage 5.9% have economical, 9 respondents with percentage 10.6% economical, 35 with percentage 41.2% neutral, 33 (38.8%) consumptive and 3 (3.5%) very consumptive respondents. The illustration for percentage of consumptive behavior at picture 1.
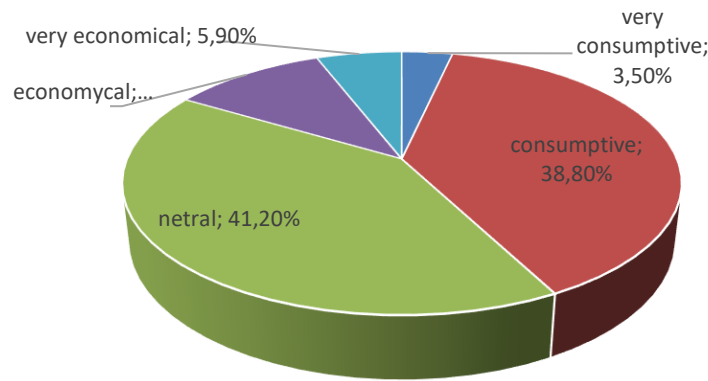
Figure 1. Respondent Consumptive Behavior Level

Literacy economy

The level of literacy economy divided by seven indicators (12 item) has been adopted by (Hapsawati Taan, 2000)are: Buying products because of gift, buying products because the packing is attractive buying product based on price considerations (it's not by benefit or uses), buying product is just keeping the status symbol, buying product because of model that advertises, buying product because need for assessment that has bought a product at an expensive price and buying product to try more than two similar products. From that data we show that 20 respondents with percentage 23.5 % have verry good understanding, 41 respondents with percentage 48.2% good understanding, 16 respondents with percentage 18.8%, 33 respondents (38.8%) neutral and 3 (3.5%) poor understanding. The illustration for percentage of consumptive behavior at picture 2
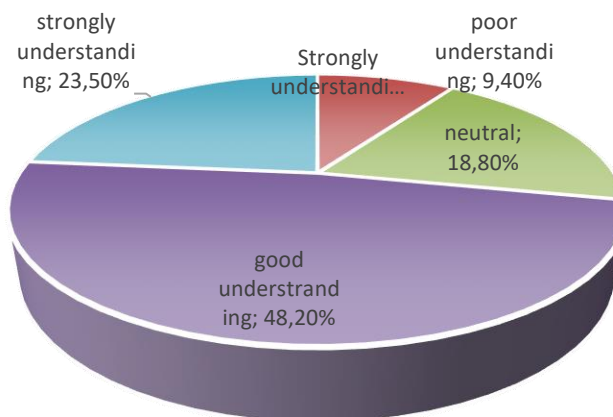

Figure 2. Respondent Literacy Economy Level

Lifestyle

The level of lifestyle divided by 3 indicators (6 item) have been adopted by Safuwan (2007) are: Activity, interest and opinion. From that data we show that 15 respondents with percentage 17.6 % have exelent lifestyle, 23 respondents with percentage 27.1% good understanding, 33 respondents with percentage 38.8% netral, 11 respondens (12,9%) bad and 3 (3.5%) terribel. The illustration for percentage of consumptive behavior at picture 3
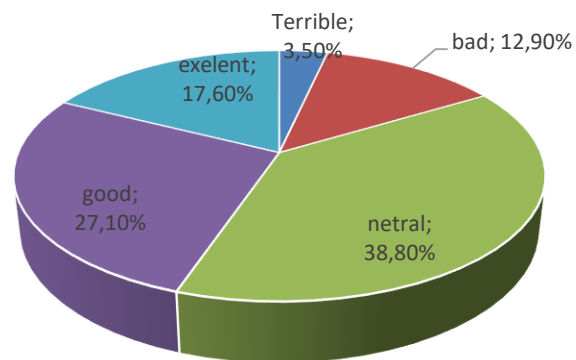
Figure 3 Responden Lifestyle Level

Pre Requisite Test
Normality Test

The normality test is used to measure whether the residual variables are normally distributed. This calculation uses SPSS 16 for windows, analyzes the K-S sample parametric test (Kolmogorv Smkirnov). With the Asymp Sig (2-tailed) value of 0.723 which is greater than the value of the significance level = 0.05. It can be said that this residual is normally distributed.

Table 1. SPSS Normality Test Results

N		85
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	8.69512094
Most Extreme Differences	Absolute	.075
	Positive	.075
	Negative	-.067
Kolmogorov-Smirnov Z		.693
Asymp. Sig. (2-tailed)		.723

a. Test distribution is Normal.

Multicollinearity Test

The multicollinearity test was used to determine whether the regression model found a correlation between the independent variables. Multicollinearity can be seen through the value of (1) tolerance value and (2) variance inflation factor (VIF). If there is a multicollinearity, the value of tolerance is <0.10 or equal to the value of VIF>10.

Table 2. SPSS Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	12.606	5.602		2.250	.027		
X1	-.279	.263	-.085	-1.058	.293	1.000	1.000
X2	1.685	.199	.680	8.478	.000	1.000	1.000

a. Dependent Variable: Y

The results of the calculations in the table of multicollinearity test, all of the independent variables shows that the value of VIF = 1,000 is smaller than 10. So it can be concluded that it is free from multicollinearity.

Autocorrelation Test

Based on the results of the autocorrelation test table, it is known that the value of DW = 2.173, then compared with the value of the significance table of 0.05 with a total sample of 85 and the number of independent variables 2 (K = 2) = 2.85 so that the results obtained from table r = 1.6957. The DW value is greater than the dU limit and DW is less than (4-dU) = 4 − 1.6957 = 2.3043. So it can be concluded that there is no autocorrelation.

Table 3. SPSS Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.687[a]	.472	.459	8.801	2.173

a. Predictors: (Constant), v, TOTAL

b. Dependent Variable: Y

Heteroscedasticity Test

If the residuals have the same variance it is called Homoscedasticity and if the variance is not the same or different it is called Heteroscedasticity (Yuwono et al., 2020). From the results of diagram 4.5 below which is processed using SPSS 16 for windows, it is found that the points have an irregular distribution and are above and below the number 0 on the Y axis. This fulfills point 2 according to the rules of the Heteroscedasticity Test. It can be concluded that there is no heteroscedasticity.
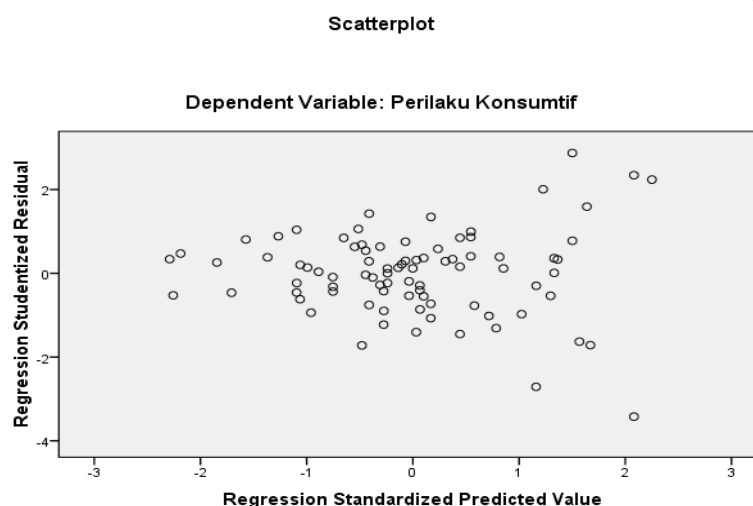

Figure 4. Results of SPSS Heteroscedasticity Test

Hypothesis Testing
T Test

Based on the results of table 4. Below, it is found that the partial test of the X_1 variable (Economic Literacy) with the Y variable (Consumptive Behavior) is known that t_{count} (-1,998) > t_{table} (1,998). This means that there is a significant influence between the X_1 (Economic Literacy) variable on the Y variable (Consumptive Behavior). Meanwhile,

for the variable X_2 (Lifestyle) to Y (Consumptive Behavior) it was found that t_{count} (8.691) > t_{table} (1.989). This means that there is a significant effect of variable X_2 (Lifestyle) on variable Y (Consumptive Behavior).

Table 4. SPSS t Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.466	6.397		2.887	.005
	Economics literacy	-.738	.370	-.158	-1.998	.049
	lifesyle	1.699	.195	.686	8.691	.000

a. Dependent Variable: consumptive behaviour

F Test

It was found that F_{count} (39.347) > F_{table} (3.10) with a significant level of (0.000) <alpha = 5% or 0.05 the hypothesis that it can be concluded that H_0 is rejected and H_a is accepted, which means that there is a significant influence on economic literacy and style. on the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang. It can be concluded that simultaneously testing this hypothesis, the independent variable (X) has a simultaneous effect on the dependent variable (Y).

Table 5. SPSS F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5891.254	2	2945.627	39.347	.000[a]
	Residual	6138.699	82	74.862		
	Total	12029.953	84			

a. Predictors: (Constant), lifestyle, literacy economy

b. Dependent Variable: consumptive behavior

Result of Data Analysis
Coefficient of Determination (R_2)

The coefficient of determination is used to show the independent variable capital Economic Literacy (X_1) and Lifestyle (X_2) in explaining the dependent variable Consumptive Behavior (Y) by showing the results of the coefficient of determination of adjusted R square of 0.477 which means that 47.7% where the change variables X_1 and X_2 affect changes in variable Y. While the remaining 52.3% is caused by external factors changes in variables X_1 and X_2.

Table 6. SPSS Results of Coefficient of Determination (R_2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.700[a]	.490	.477	8.652	2.236

a. Predictors: (Constant), lifestyle, literacy economy

b. Dependent Variable: consumptive behavior

Discussion

The results of the effect of economic literacy on consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang show the results of the significance test of multiple linear regression coefficients were obtained with the economic literacy variable, namely t_{count} (-1.998) > t_{table} (1.989). This means that H_0 is rejected and H_a is accepted. the coefficient of the regression of the X_1 variable was -0.738 which means that the effect of economic literacy on consumptive behavior was -0.738 for each increase in the X_1 variable, there was a decrease of 0.738 in the variable Y. It can be interpreted that there is a significant negative (opposite direction) effect of economic literacy on the consumptive behavior of PIPS Students at UIN Maulana Malik Ibrahim Malang.

The higher the economic literacy, the lower the consumptive behavior of the PIPS students at UIN Maulana Malik Ibrahim Malang and vice versa, the lower the economic literacy, the higher the consumptive behavior of the PIPS students at UIN Maulana Malik Ibrahim Malang. although coefficient not as high as lifestyle literacy economy for PIPS student can be upgrade. Perhaps the consumptive behavior shifts to become rational expectation. Students as consumers must be economically literature with study (microeconomics, macroeconomics, fundamental economy to minimize consumptive behavior) (Kanserina, 2015).

This finding is in line with the results of the study, but the result show the different coefficient (Jappelli, 2010; Kanserina, 2015; Nurjanah et al., 2018; Zahra & Anoraga, 2021). This result different with other research, literacy economy has not effect of consumptive behavior (Roikhatul, 2019). the case of Roikhatul research can be generate to other situation, This case its only happen in place that the research do (economics department of UNESA)

The effect of lifestyle on the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang show the result obtained from the coefficient of multiple linear regression test of lifestyle variables obtained tcount > ttable of 8.691 > 1.989. This means that H0 is rejected and Ha is accepted so that there is a significant positive influence of lifestyle on consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang. where the coefficient of X2 variable is 1.699, which means that there is a positive influence of lifestyle on student consumptive behavior of 1.699 for each increase of the X2 variable. The tipe of this elastic coefficient. This finding shows that if there is a change in life style, there will be a big change in consumptive behavior.

The data show that lifestyle student almost 50% high until high level, 38,80% at neutral. Its means there is consumptive behavior this shows consumptive behavior allows height increase, with lifestyle improvement, because in consuming goods it is not only influenced by needs. Dikria & Mintarti (2016) In many cases, consumptive behavior is not based on need but desire. Behavioral shift, no longer to needs but base on motivation to get sensation, challenge, joy, socialization and remove stress. This finding is in line with the results of the study (Hierofani, 2020; Zahra & Anoraga, 2021),

The effect of economic literacy and lifestyle on consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim. with the results of testing with the F test obtained Fcount > Ftable of 39.347 > 3.10 with a significant level of (0.000) < alpha = 5% or 0.05 the hypothesis that it can be concluded H0 is rejected and Ha is accepted, which means that there is a simultaneous/joint infliauence on economic literacy and

lifestyle on the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang. The coefficient determination of this research is 47.7 %.

The Effect of Economic Literacy and Lifestyle on Consumptive Purchasing Behavior for Fashion Products in Social Sciences Education Department Students UIN Syarif Hidayatullah Jakarta with the results obtained are economic literacy and lifestyle together there is a significant influence on consumptive buying behavior for fashion products in Social Studies Education students UIN Jakarta (Nurfitria, 2020), other result of research in a line with roikhatul with 15,7% coefficient deternination (Roikhatul, 2019) with 84,3 % (Kanserina, 2015).

CONCLUSION

From the results of the study, namely about the influence of economic literacy and lifestyle on the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang, it was concluded that 1) economic literacy had a significant negative effect on consumptive behavior (opposite direction) of PIPS students at UIN Maulana Malik Ibrahim Malang. The findings state that there is a significant negative (opposite direction) effect of economic literacy on the consumptive behavior of PIPS Students at UIN Maulana Malik Ibrahim Malang. So the higher the economic literacy, the lower the consumptive behavior of students and vice versa. 2) Lifestyle significantly influences the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang. The findings state that there is a significant positive effect of lifestyle on the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang. 3) Simultaneously, economic literacy and lifestyle influence the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang. The results of the F test mean that there is a simultaneous effect of economic literacy and lifestyle on the consumptive behavior of PIPS students at UIN Maulana Malik Ibrahim Malang.

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