The Influence Of Parents' Socioeconomic Status And Self-Control On The Consumptive Behavior Of Management Study Program Students, Faculty Of Economics And Business

by Ade Gunawan

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The Influence Of Parents' Socioeconomic Status And Self-Control On The Consumptive Behavior Of Management Study Program Students, Faculty Of Economics And Business, Universitas Muhammadiyah Sumatera Utara

Ade Gunawan[1*],Tara Febri Andani[2]

[1,2] Department of Management, Universitas Muhammadiyah Sumatera Utara, Indonesia
*Corresponding Author:
Email: adegunawan@umsu.ac.id

Abstract

This study aims to examine the relationship between the socioeconomic status of parents and self-control on the consumptive behavior of students in the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah North Sumatra. This research is a quantitative research with data collection techniques using a questionnaire. The sample used was 97 students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah North Sumatra, this study used stratified random sampling. The data analysis technique used classical assumption test, multiple linear regression, t test, F test, and coefficient of determination. The results of this study are the variables of parents' socioeconomic status and self-control influence the consumptive behavior of students in the Management Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Sumatera Utara.

***Keywords**: Parents Socio-Economic Status, Self-Control, Consumptive Behavior, density, gastropoda.*

I. INTRODUCTION

The rise of modernization culture makes people compete to be seen to exist in front of social. To fulfill such cultures it is not uncommon for people to drain their money just to look modern. It's no wonder that people spend their money more often for the benefit of their appearance rather than meeting their basic needs. This is what makes people tend to carry out excessive consumption activities or is often said to be consumptive behavior.Healthy consumption behavior or not can be seen from the tendency of individuals when carrying out consumption activities. Usually good consumption behavior will be characterized by good and bad self-control of a person in managing his finances. And on the contrary, an individual who is not able to manage his finances well, signals that his consumption behavior is also not good. Individuals who have bad consumption behaviors will tend to buy goods excessively regardless of the use value of the goods.Bad consumption behavior will make us tend to behave extravagantly and have no planning and are not even able to control ourselves from the modernization culture that is very trendy today. This behavior is also referred to as consumptive behavior. Therefore, it is very important to control yourself from consumptive behavior. Before going deeper into consumptive behavior, it's a good idea to understand what consumptive behavior is and why this consumptive behavior is so important to avoid.Lina and Rosyid in Pergiwati [1] state that "consumptive behavior is characterized by the existence of a life of luxury and exaggeration. The use of all things considered the most expensive that gives the greatest satisfaction and physical comfort and the existence of a human lifestyle that is controlled and driven by all desires to fulfill the desire for pleasure alone."

According to Dikria and Mintarti [2] "that consumptive behavior is the tendency to buy or consume goods that are actually less excessively necessary and are not based on rational considerations where because the individual is more concerned with the factor of desire than need.Consumptive behavior is the activity of consuming goods that are actually not really needed because of the desire for misery to have objects without thinking about needs and is also driven by desire alone [3].Consumptive behavior is the activity of consuming goods that are actually not really needed because of the desire for misery to have objects without thinking about needs and is also driven by desire alone (Pulungan & Febriaty, 2018, p.105).Kotler in Chrisnawati and Abdullah [4] states that "consumptive behavior is an act of consuming a product because of the feeling of wanting to own an object, namely goods/services, but not based on needs but only fulfilling desires for pleasure without distinguishing needs, desires or requests.Based on the above understandings, it can be concluded that consumptive behavior is an activity of consuming goods and services that are actually less needed excessively because of the feeling of wanting to own and the desire for pleasure alone without distinguishing between needs and desires.Therefore, consumptive behavior can be said to be a negative behavior to do, because basically consumptive behavior is behavior that is self-defeating. This behavior will make the individual commit waste and be unable to control his finances. One of the people who most often engage in this consumptive behavior is teenagers or college students. Because basically college students are very easily influenced by culture and advertising.

Especially in the current era of modernization which encourages students to consume goods and services excessively just to maintain appearance and look like they exist in the eyes of social. They will do anything for the sake of looking fashionable and prestigious. No wonder that nowadays most students are unable to control themselves and manage their finances. They will buy and consume goods and services that are not really needed in excess and act without thinking about the good and bad actions they take. This is the problem today, that some students have poor consumption behavior or are more inclined to consumptive behavior.The higher the socioeconomic status of parents, the greater the pocket money given to students in the hope of meeting their needs during the campus, but in fact some students even misuse their pocket money for purposes that are not very important. So it can be said that the consumptive behavior of students is influenced by the socioeconomic status of the parents.Hasan in Kusniawati and Kurniawan [5] states that "The family is a small organization that is important in influencing the behavior of its members from parents. Husbands, wives, and children have different roles in influencing their purchasing behavior.This is in accordance with research conducted by Kusniawati and Kurniawan [5] that the socioeconomic status of parents has a significant effect on student consumption behavior. The higher the socioeconomic status of parents, the level of student consumption will tend to increase.Another factor that can influence students' consumptive behavior is self-control. In general, students often spend their money on unimportant things. They tend not to be able to control themselves from the rise of a culture of existence and the number of advertisements of interesting products that make students behave more at will in carrying out consumption activities. Therefore, there are not a few college students who do waste to buy and consume things that will fulfill their desires in maintaining the quality of their style and existence.This is in accordance with research conducted by Mutrofin [6] students who have high self-control, the pattern of consumptive behavior carried out by students in the category is quite rational. Because the higher the self-control carried out by students, the consumption pattern will continue to approach the rational level.

II. MATERIAL AND METHODS

The title of this study is the Influence of Parents' Socioeconomic Status and Self-Control on consumptive behavior of Students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah North Sumatra. This type of research is a survey study, because it takes samples from one population. This study uses an explanatory research approach, which aims to explain the causal relationship between research variables and testing hypotheses [7].In this study, the research approach used is an associative approach. Associative data analysis aims to analyze the problem of the relationship of one variable with another variable [8]. In this study, the authors wanted to test the influence of Parents' Socioeconomic Status and Self-Control on Consumptive Behavior. The population used in this study was all active students in semesters 4 and 6 or the class of 2017 and 2018 Management Study Program, Faculty of Economics and Business, University of Muhammadiyah North Sumatra, totaling 973 people. This number was obtained from the sum between the number of active students of the class of 2017 as many as 448 people and active students of the class of 2018 as many as 525 people.In this study, researchers used data collection techniques by:

The data collection tool in this study was to use: Interviews ,the interviews that the author conducted were unstructured interviews with the object of the study were active students in semester 4 and semester 6 of the Management Study Program FEB UMSU, documentation, documentation techniques used in this study were written documentation, namely data collection based on documents available in campus. The document that the author used in this study is data on the number of active students of the Feb UMSU

Management Study Program. Questioner (Questionnaire), a questionnaire distributed to students of the Feb UMSU Management Study Program is a type of questionnaire with Variables X1 (socioeconomic status of parents) and X2 (self-control) and Y (consumptive behavior). by using a likert scale where students as respondents are asked to choose one answer where each choice has a value as follows:

Table 1. Likert Scale

Information	Score
Strongly Agree (SA)	5
Agree (A)	4
Disagree (D)	3
Disagree (D)	2
Strongly Disagree (SD)	1

The data analysis techniques in this study are:

1. Validity test and reliability test
2. Multiple linear regression analysis

   Formula:

   $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$

   Information:

   Y = Consumptive Behavior

   α = Constant

   β_1, β_2 = Regression coefesient direction numbers

   X_1 = Socioeconomic Status of Parents

   X_2 = Self-Control

   ϵ = Error Standards
3. Test classical assumptions: Normality Test, Kolmogorov Smirnov Test, Normal Test P-Plot of Regression Standardized Residual, Multicolonierity Test, Heteroskedasticity Test.
4. Hypothesis Test: Test partially (Uji t), Test simultaneously (Uji F)

   The conclusions used as provisions are:

   - The value of t with a correlation probability i.e.sig-2 tailed < significant extent (α) as big as 0,05 so H0 Accepted.
   - The value of t with a correlation probability i.e.sig-2 tailed > significant extent (α) as big as 0,05 so H0 rejected.

   Calculations using the Program SPSS 20 IBM with the level of significance used is as large as 5% (α = 0,05).

III. RESULTS AND DISCUSSION

1. Description of Research Variables

1). Socioeconomic Status of Parents (X_1)

The description or presentation of data from the variables of the Socioeconomic Status of Parents summarized in the frequency table is as follows:

Tabel 2. Skor Angket Untuk Variabel Status Sosial Ekonomi Orang Tua Table 2. Questionnaire Score For Socioeconomic Status Variables of Parents (X_1)

No	Statement Items	E	D	C	B	A
1	What was your father's last education	0 (0%)	4 (4,1%)	30 (30,9%)	23 (23,7%)	40 (41,2%)
2	What was your Mother's last education	1 (1,0%)	1 (1,0%)	19 (19,6%)	29 (29,9%)	47 (48,5%)
3	What is your father's job	2 (2,1%)	9 (9,3%)	23 (23,7%)	27 (27,8%)	36 (37,1%)
4	What is your Mom's job?	0 (0%)	3 (3,1%)	14 (14,4%)	39 (40,2%)	41 (42,3%)

5	What employees are employed in your family	0 (0%)	1 (1,0%)	14 (14,4%)	47 (48,5%)	35 (36,1%)
6	What is the household income (Mr + Mrs (if working) + other family members (If working)) in your family	0 (0%)	1 (1,0%)	10 (10,3%)	49 (50,5%)	37 (38,1%)
7	Whether your parents' income is able to meet the needs of the family	0 (0%)	2 (2,1%)	12 (12,4%)	48 (49,5%)	35 (36,1%)
8	What is the status of the house you live in your family	0 (0%)	4 (4,1%)	12 (12,4%)	58 (59,8%)	23 (23,7%)
9	What kind of vehicles do your parents have	0 (0%)	1 (1,0%)	13 (13,4%)	61 (62,9%)	22 (22,7%)
10	How much money your parents give you every month	2 (2,1%)	5 (5,2%)	9 (9,3%)	62 (63,9%)	19 (19,6%)
11	My needs are very much met by my parents	0 (0%)	3 (3,1%)	9 (9,3%)	64 (66,0%)	21 (21,6%)
12	I ask my parents for money outside of college activities	0 (0%)	4 (4,1%)	24 (24,7%)	30 (30,9%)	39 (40,2%)

Source: Processed Data SPSS (2020)

2) Self-Control (X_2)

The description or presentation of data from the Student Self-Control variables summarized in the frequency table is as follows:

Table 3. Questionnaire Score For Self-Control Variables (X_2)

No	Statement Items	STS	TS	KS	S	SS
1	I can't resist the temptation	0 (0%)	4 (4,1%)	31 (32,0%)	27 (27,8%)	35 (36,1%)
2	I have a hard time breaking bad habits	0 (0%)	1 (1,0)	22 (22,7%)	38 (39,2%)	36 (37,1%)
3	I wasn't on time	0 (0%)	2 (2,1%)	18 (18,6%)	45 (46,4%)	32 (33%)
4	I like to be lazy when given tasks	0 (0%)	4 (4,1%)	20 (20,6%)	44 (45,4%)	29 (29,9%)
5	I like to spend a lot of money	0 (0%)	4 (4,1%)	12 (12,4%)	50 (51,5%)	31 (32,0%)
6	I choose silence over saying what I don't like	0 (0%)	4 (4,1%)	8 (8,2%)	49 (50,5%)	36 (37,1%)
7	I ask others for help when it is difficult to solve a problem	0 (0%)	2 (2,1%)	10 (10,3%)	51 (52,6%)	34 (35,1%)
8	When acting I don't think first	0 (0%)	4 (4,1%)	23 (23,7%)	29 (29,9%)	41 (42,3%)
9	I wasn't able to make a good choice	1 (1,0%)	1 (1,0%)	14 (14,4%)	34 (35,1%)	47 (48,5%)
10	I like to get carried away with feelings	2 (2,1%)	9 (9,3%)	18 (18,6%)	31 (32,0%)	37 (38,1%)
11	I am incapable of controlling my desires	0 (0%)	4 (4,1%)	28 (28,9%)	23 (23,7%)	42 (43,3%)

Source: Processed Data SPSS (2020)

3) Consumptive Behavior (Y)

The description or presentation of data from the Student Consumptive Behavior variables summarized in the frequency table is as follows:

Table 4. Questionnaire Score For Consumptive Behavior Variables (Y)

No	Statement Items	STS	TS	KS	S	SS
1	I buy things when there is a discount	0 (0%)	3 (3,1%)	27 (27,8%)	29 (29,9%)	38 (39,2%)

2	I am interested in buying things when there is a lure of gifts	0 (0%)	2 (2,1%)	20 (20,6%)	36 (37,1%)	39 (40,2%)
3	I want to buy the latest mobile phone	0 (0%)	1 (1,0%)	19 (19,6%)	50 (51,5%)	27 (27,8%)
4	I love to buy when looking at shoes with the latest models	0 (0%)	0 (0%)	13 (13,4%)	54 (55,7%)	30 (30,9%)
5	I like to buy something every time I go for a walk to the shopping center	0 (0%)	0 (0%)	9 (9,3%)	61 (62,9%)	27 (27,8%)
6	I like to buy things that are interesting	0 (0%)	3 (3,1%)	4 (4,1%)	58 (59,8%)	32 (33,0%)
7	I buy things I often don't need	0 (0%)	4 (4,1%)	24 (24,7%)	34 (35,1%)	35 (36,1%)
8	I'm wearing my old clothes that are outdated models	2 (2,1%)	9 (9,3%)	18 (18,6%)	33 (34,0%)	35 (36,1%)
9	I bought two items with different brands to compare the quality	0 (0%)	4 (4,1%)	29 (29,9%)	25 (25,8%)	39 (40,2%)
10	I love buying shoes of foreign brands	0 (0%)	6 (6,2%)	17 (17,5%)	37 (38,1%)	37 (38,1%)
11	I am proud to use the latest mobile phone	0 (0%)	1 (1,0%)	15 (15,5%)	43 (44,3%)	38 (39,2%)
12	I am interested in buying clothes that my idol is promoting	2 (2,1%)	9 (9,3%)	22 (22,7%)	26 (26,8%)	38 (39,2%)
13	I buy new clothes/new shoes once every 2 months even almost every month	0 (0%)	4 (4,1%)	24 (24,7%)	39 (40,2%)	30 (30,9%)

Source: SPSS Processed Data (2020)

2. Multiple Linear Regression Analysis

In analyzing the data, multiple linear regression analysis is used, where multiple analysis is useful to find out the effect of each free variable on the bound variable.

Table 5. Multiple Linear Regression Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.548	2.227		.695	.489
	Socioeconomic Status of Parents	.330	.072	.296	4.567	.000
	Self-Control	.782	.075	.673	10.392	.000
a. Dependent Variable: Consumptive Behavior						

Source: SPSS Processed Data (2020)

From the results of testing with the use of the SPSS program obtained the coefficients of the Multiple Linear Regression equation as follows:

Constant α = 1,548

Socioeconomic Status of Parents (X_1) = 0,330

Self-Control (X_2) = 0,782

From these results, the regression equation model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$
$$= 1{,}548 + 0{,}330X_1 + 0{,}782X_2 + \varepsilon$$

From the multiple linear regression equation, it can be known that:

1. The coefficient of the constant at regression is 1.548. This means that if there are independent variables such as the Socioeconomic Status of Parents (X1) and Self-Control (X2) in a constant state or have not changed (equal to zero), then the magnitude of Consumptive Behavior (Y) is 1,548.
2. The regression coefficient of the Socioeconomic Status of Parents (X1) of 0.330 and the regression coefficient of positive value explain that if the socioeconomic status of the parents (X1) is good and experiences an increase of one unit, the financial behavior (Y) will increase by 0.330 provided that other variables are constant.
3. The regression coefficient of Self-Control (X2) of 0.782 and the regression coefficient of positive value explain that if self-control is good (X2) is good and experiences an increase in units, consumptive behavior (Y) will increase by 0.782 on the condition that other variables are constant.

3. Test of Classical Assumptions

Normality Test

Data normality testing is performed to see whether in the regression model the dependent and independent variables have a normal distribution or not. By using SPSS, the results of the Kolmogorov Smirnov Test and the normal P-Plot chart can be obtained as follows:

a) Kolmogorov-Sminov Test

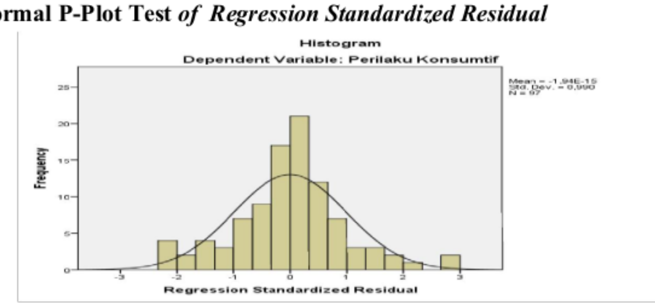
Table 6. Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		97
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	2.98348726
Most Extreme Differences	Absolute	.079
	Positive	.066
	Negative	-.079
Kolmogorov-Smirnov Z		.781
Asymp. Sig. (2-tailed)		.576

a. Test distribution is Normal.
Source: SPSS Processed Data (2020)

The results of data processing in the table above obtained the magnitude of the Value of Kolmogorov Smirnov is 0.781 and the significance is 0.576. The significance value is greater than 0.05 (α=5%, significance level) then the residual data is normally distrubusied. So that the regression model obtained in this study is normally distributed.

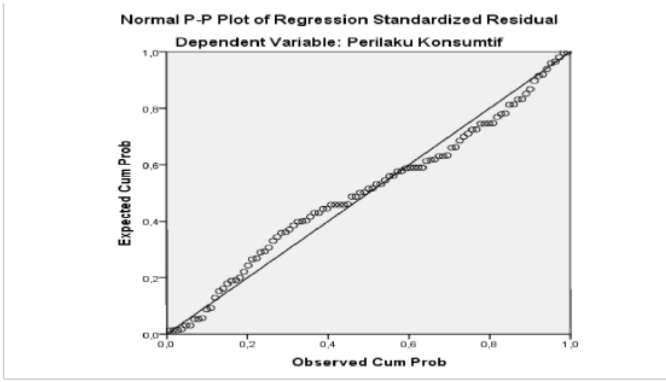
b) Normal P-Plot Test *of Regression Standardized Residual*



Source: SPSS Processed Data (2020)

Fig 1. Histogram Chart

In the picture above, it can be seen that the Histogram chart shows a normal distribution pattern. Because the curve has a balanced tendency, both on the left side and on the right side.



Source: SPSS Processed Data (2020)

Fig 2. Normal Test Results P-P Plot Of Regression Standardized Residual

Based on the image above, it can be seen that the dots spread out in the diagonal line area and follow the diagonal line. Therefore, the results of the data normality test using the Normal P-P Plot above can be stated that the data is normally distributed or has met the assumption of normality.

c) Multikolonieritas Test

The Multicollinearity Test aims to test whether there is a correlation between independent variables in the regression model. If multicollinearity occurs in the regression model, then the regression coefficient cannot be estimated and the standard error value becomes infinite. The method used to assess by looking at the value of tolerance value and its opponents, inflation factor Variant Inflating Factor (VIF) that exceeds 10.

Table 7. Multicolonierity Test Results

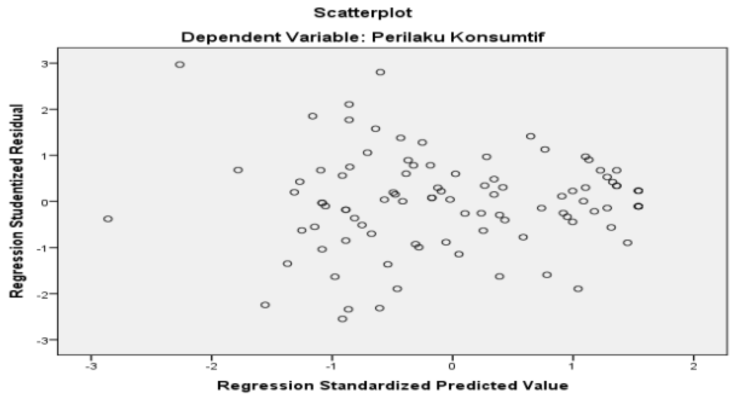
Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.548	2.227		.695	.000		
Socioeconomic Status of Parents	.330	.072	.296	4567.	.000	.361	2.767
Self-Control	.782	.075	.673	10.392	.000	.361	2.767

a. Dependent Variable: Consumptive Behavior

Based on the table above, it can be seen that the variables of Parental Economic Status (X1) and Self-Control (X2) have a Tolerance value of 0.361 > 0.10 and a VIF value of 2.767 < 10. From each variable has a Tolerance value of > 0.10 and a VIF value of < 10, thus it can be concluded that there are no symptoms of Multicollinearity in this study.

d) Heteroskedastisitas Test

The Heteroskedasticity test aims to test whether in the regression model there is an inequality of variance and residuality of one observation to another observation. If the residual variance of one observation to another observation is fixed, then it is called Homochedasticity, and if the variant is different it is called Heteroskedasticity. A good regression model is that no Heteroskedasticity occurs is to look at the plot graph between the predicted values of dependent variables.



Source: SPSS Processed Data (2020)

Fig 3. Heteroskedasticity Test Results

Based on the figure above the scatterplot chart, it can be seen that the dots spread out or above or below the number 0 on the Y axis, do not gather in one place, and do not form one particular pattern so that it can be concluded that there is no Heteroskedasticity in this regression model.

4. Hipotesis Test

a) Test Partially (Uji t)

The t-test was used in this study to determine the ability of each independent variable in influencing the dependent variable. Another reason the t test is done is to test whether the free variable (X) individually has a relationship that is significant or not to the bound variable (Y). Decision-making criteria:

1) H_0 accepted if: $-t_{tabel} \leq t_{hitung} \leq t_{tabel}$, at α = 5%, df = n-2

2) H_0 rejected if: $t_{hitung} > t_{tabel}$ or $-t_{hitung} < -t_{tabel}$

For the t statistical test, the author uses SPSS data management, the results of the t test can be obtained as follows:

Table 8. Test Results t

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.548	2.227		.695	.489
	Socioeconomic Status of Parents	.330	.072	.296	4.567	.000
	Self-Control	.782	.075	.673	10.392	.000
a. Dependent Variable: Perilaku Konsumtif						

Source: SPSS Processed Data (2020)

The results of statistical testing t in the table above can be described as follows:

1). Effect of Socioeconomic Status of Parents (X1) On Consumptive Behavior (Y)

The t-test is used to determine whether the Socioeconomic Status of Parents has an individual (partial) effect on whether or not the Socioeconomic Status of parents has a significant (partial) relationship with Consumptive Behavior. For the criteria the t test is carried out at the level of α = 0.05 with the ttable value for n = 97 – 2 – 1 = 94 is 1.985. To that end t_{hitung} = 4,567 dan t_{tabel} = 1,985

Decision-making criteria:

H_0 accepted if: $-1{,}985 \leq t_{hitung} \leq 1{,}985$, to α = 5%,

H_0 rejected if: $t_{hitung} > 1{,}985$ or $t_{hitung} < -1{,}985$

Hypothesis testing criteria:

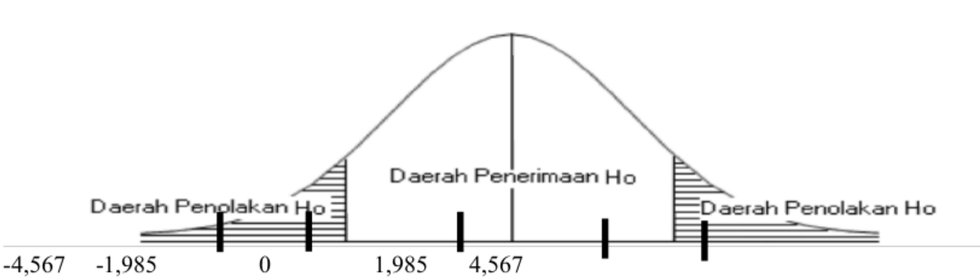


Fig 4. T Test Test Criteria

Based on the test results above, for the influence of Socioeconomic Status of Parents (X1) on Consumptive Behavior (Y) obtained a value of 4.567 >1.985 and a significance value of 0.000 (less than 0.05 (0.000< 0.05). It states that H_0 rejected H_a accepted shows that the Socioeconomic Status of Parents (X1) has a significant effect on Consumptive Behavior (Y) with a positive relationship direction. This is the increase or decrease in the Socioeconomic Status of Student Parents followed by an increase or decrease in consumptive behavior of students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah, North Sumatra.

2). Effect of Self-Control (X2) On Consumptive Behavior (Y)

The t-test is used to determine whether self-control has an individual (partial) effect on whether or not it has a significant relationship with Consumptive Behavior. For the criteria the t test is carried out at the level of α = 0.05 with the ttable value for n = 97 – 2 – 1 = 94 is 1.985. To that end t_{hitung} = 10,392 dan t_{tabel} = 1,985

Kriteria pengambilan keputusan :

a) H_0 accepted if: -1,985 ≤ t_{hitung} ≤ 1,985, to α = 5%,

b) H_0 rejected if: t_{hitung}> 1,985 or t_{hitung}< -1,985

Hypothesis testing criteria:

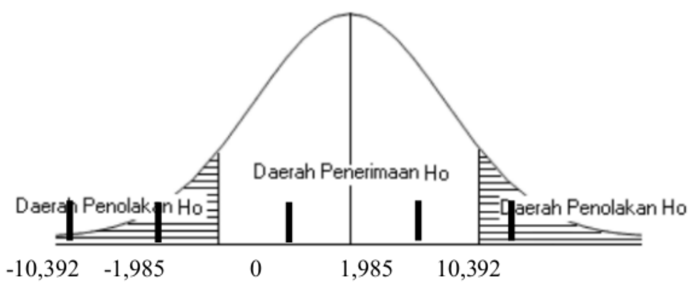


Fig 5. T Test Test Criteria

Based on the test results above, for the effect of Self-Control (X2) on Consumptive Behavior (Y) obtained a value of 10.392 >1.985 and a significance value of 0.000 (less than 0.05 (0.000< 0.05). It states that H_0 rejected H_a accepted shows that Self-Control (X2) has a significant effect on Consumptive Behavior (Y) with a positive relationship direction. This means an increase or decrease in Student Self-Control followed by an increase or decrease in consumptive behavior of students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah North Sumatra.

b). Simultaneous Test (Test F)

Statistical Test F is performed to test whether or not free variables (X) simultaneously or together have a significant relationship to the bound variable (Y). The form of testing is as follows:

H_0: Aucune influence significative du statut socio-économique des parents et de la maîtrise de soi simultanée sur le comportement de consommation

H_a: There is a significant influence of Parental Socioeconomic Status and Simultaneous Self-Control on Consumptive Behavior.

Table 9. F Test Results

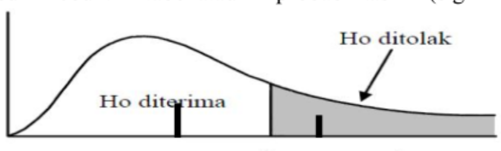
ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5148,392	2	2574,196	283,172	,000[b]
	Residual	854,515	94	9,091		
	Total	6002,907	96			
a. Dependent Variable: Consumptive Behavior						
b. Predictors: (Constant), Self-Control, Socioeconomic Status of Parents						

Source: SPSS Processed Data (2020)

The criteria for this test are as follows:

Reject H 0 and Ha are accepted if Fhitung >Fable or probability (significant) < α = 5 %.

Accept H 0 and Ha is rejected if Fcount <Ftabel atau="" probabilitas="" (signifikan)=""> α = 5 %</Ftabel>.



3,09 F_{tabel} 283,172 F_{hitung}

Fig 6. F Test Test Criteria

Based on the results of the ANOVA (Analysis Of Variance) test in the table above, a F_hitung value of 283.172 with a significance level of 0.000 while the F_tabel value based on dk = n – k = 95 with a significance level of 5% is 3.09. Based on these results it can be known that 〖F〗_hitung>F_tabel (283,172 > 3.09). Thus H_0 rejected and H_a accepted.So it can be concluded that the variables of Socioeconomic Status of Parents and Self-Control together have a significant influence on the Consumptive Behavior of Students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah North Sumatra.

IV. DISCUSSION

1. The Effect of Parents' Socioeconomic Status on Consumptive Behavior

The results of the research obtained regarding the influence of Parents' Socioeconomic Status on the Consumptive Behavior of FEB UMSU Management Study Program Students, among others, the results of the hypothesis test partially showed that the value of the t_hitung value for the Parent Socioeconomic Status variable was 4,567>t_tabel1,985 and the significance value was 0.000 < 0.05 with a α = 5%. Based on these results, it can be concluded that H_0 rejected and H_a accepted which shows that partially the Socioeconomic Status of Parents has a significant effect on the Consumptive Behavior of Students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah North Sumatra.This condition can occur because the Socioeconomic Status of Parents of Feb UMSU Management Study Program Students can be said to be at the upper middle level, therefore it can affect student consumption behavior.

The higher the level of socioeconomic status of parents, the more the level of student consumption increases. Because basically parents whose socioeconomic status level is high or middle and above will be better able to provide a large amount of pocket money for children, and in general students will consume more if they have more money.This can also be seen from the respondents' answers which stated that most of the respondents had an unnatural and excessive consumption habit. The needs of the respondents or students are also very fulfilled by parents, this can also be seen from the respondents' answers regarding the socioeconomic status of parents which states that most parents have a middle to upper or high level of socioeconomic status. Therefore, the high and low socioeconomic status of parents can affect the good and bad behavior of student consumption.This research is in line with the research of Anggraeni and Setiaji [9] that the Socioeconomic Status of Parents partially has a significant influence on financial behavior.

2. The Effect of Self-Control on Consumptive Behavior

This study obtained results, namely regarding the influence of the Level of Self-Control on the Consumptive Behavior of Feb UMSU Management Study Program Students, among others, the results of the hypothesis test partially showed that the value of the t_hitung value for the Financial Experience variable was 10.392 > t_tabel 1.985 and the significance value was 0.000 < 0.05 with α = 5%. Based on these results, it can be concluded that H_0 rejected and H_a accepted which shows that partially Self-Control has a significant effect on the Consumptive Behavior of Management Study Program Students, Faculty of Economics and Business, University of Muhammadiyah North Sumatera.This can happen because FEB UMSU Management Study Program students who have low control and are unable to control themselves will do and cause bad behavior, especially in this case consumption behavior.

The importance of good self-control will form good consumption behaviors as well, students will not form consumptive behaviors if they are able to control themselves. Therefore, self-control can affect the consumptive behavior of college students.This can also be seen based on respondents' answers regarding self-control, it turns out that many students are unable to control themselves, such as resisting temptation, and acting as they please. From the students' answers, it was also found that there are still many students who cannot make choices properly and still cannot control their emotions and feelings. This can give rise to unkind behavior in this case consumptive behavior. College students will spend their money without thinking about it in advance whether it is good and bad from the actions taken. Because students who are high in self-control will be able to avoid consumptive behavior.This research is in line with the research of Dikria and Mintarti [2] that self-control has a significant influence on consumptive behavior.

3. The Effect of Parents' Socioeconomic Status and Self-Control on Consumptive Behavior

Based on the results of simultaneous testing on the influence of Parental Socioeconomic Status and Self-Control on the Consumptive Behavior of Management Study Program Students, Faculty of Economics and Business, University of Muhammadiyah, North Sumatra, which stated that F_hitung 283,172 >F_tabel 3.09 and a significance value of 0.000 < 0.05 thus H_0 rejected and H_a accepted, meaning that there is a significant influence together from all free variables of Parents' Socioeconomic Status and Self-Control of the bound variables of Consumptive Behavior.This happens because the high level of socioeconomic status of parents and accompanied by poor self-identification will form consumptive behavior in students. Because usually, parents who have a high socioeconomic system will facilitate their children with complete facilities and if the facilities are complete, of course, it must be balanced with a lot of pocket money as well.

However, without high self-control, students will not be able to manage their finances and consumption behavior properly, they will tend to form consulative behaviors in themselves by carrying out excessive consumption continuously. This is evident from the answers of respondents who made impulsive purchases, bought things that were not very necessary, bought only because of discounts and the lure of gifts, and even bought only because of prestige and looked fashionable, all of which were part of consumptive behavior.From the calculation results, adjusted R Square is 0.855 or equivalent to 85.5%. Adjusted R Square shows the magnitude of the simultaneous influence of free variables on bound variables. Based on this obtained, regarding the influence of Socioeconomic Status of Parents and Control, students are able to explain their relationship with Consumptive Behavior by 85.5%, which means that there are still other variables that must be considered in improving consumptive behavior.

V. CONCLUSIONS AND SUGGESTIONS

Conclusions

Based on the results of research and discussions that have been previously stated, conclusions can be drawn from the research on the Influence of Socioeconomic Status of Parents and Self-Control on Consumptive Behavior of Management Study Program Students, Faculty of Economics and Business, University of Muhammadiyah North Sumatera with a sample of 97 people as follows:

1. The Socioeconomic Status of Parents (X1) has a partial effect on the Consumptive Behavior (Y) of Management Study Program Students, Faculty of Economics and Business, University of Muhammadiyah North Sumatera.
2. Self-Control (X2) has a partial effect on consumptive behavior (Y) of Management Study Program Students, Faculty of Economics and Business, University of Muhammadiyah North Sumatera. Socioeconomic Status of Parents (X1) and;
3. Self-Control (X2) simultaneously affect consumptive behavior (Y) Students of management study program, Faculty of Economics and Business, University of Muhammadiyah North Sumatera.

Suggestions

Some suggestions that can be taken based on conclusions regarding the Influence of Parents' Socioeconomic Status and Self-Control on Consumptive Behavior include the following:

1. Based on the research conducted, it can be seen that the Socioeconomic Status of Parents and Self-Control of Management Study Program Students, Faculty of Economics and Business, University of Muhammadiyah, North Sumatera is not good, allowing subsequent researchers to examine various other variables that have not been studied with wider research objects.
2. It is expected for students of the Management Study Program to start reducing excessive consumption behavior and start to get used to behaving well and abandoning bad habits.
3. It is also expected to start getting used to managing finances properly and correctly so as not to become a student who behaves extravagantly and consumptively.

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