

# THE EFFECT OF FINANCIAL LITERATURE AND LIFESTYLE ON STUDENT CONSUMPTION BEHAVIOR

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## THE EFFECT OF FINANCIAL LITERATURE AND LIFESTYLE ON STUDENT CONSUMPTION BEHAVIOR (STUDENT CASE STUDY DEPARTMENT OF MANAGEMENT FACULTY OF ECONOMICS AND BUSINESS UNIVERSITAS MUHAMMADIYAH SUMATERA UTARA)

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### ABSTRACT

*This study aims to determine the effect of Financial Literacy on the Consumptive Behavior of Students at the Department of Management, Faculty of Economics and Business Universitas Muhammadiyah Sumatera Utara, to determine the effect of Lifestyle on Consumptive Behavior of Students at the Department of Management, Faculty of Economics and Business Universitas Muhammadiyah Sumatera Utara. To determine the effect of Financial Literacy and Lifestyle on Consumptive Behavior of Students at the Department of Management, Faculty of Economics and Business Universitas Muhammadiyah Sumatera Utara. The results of this study conclude that partially there is a significant influence of the Financial Literacy variable on the Consumptive Behavior of Students at the Department of Management, Faculty of Economics and Business Universitas Muhammadiyah Sumatera Utara. The results of this study conclude that partially there is a significant effect of the Lifestyle variable on the Consumptive Behavior of Students at the Department of Management, Faculty of Economics and Business Universitas Muhammadiyah Sumatera Utara. The results of this study conclude that there is a simultaneous and significant influence of Financial Literacy and Lifestyle on Consumptive Behavior of Students at the Department of Management, Faculty of Economics and Business Universitas Muhammadiyah Sumatera Utara.*

**Keywords:** Financial Literacy, Lifestyle, Consumptive Behavior

### 1. INTRODUCTION

Everyone has their own needs in life and these needs are tried to be fulfilled in different ways. Some meet their needs fairly and some are excessive. So, it causes a person to be consumptive. Consumptive is the nature of consuming, using, and using something excessively or prioritizing desires over needs and eliminating the priority scale (Kumiawan, 2017). People's behavior is strongly influenced by the development of an increasingly modern era, rapidly developing technology and dynamic human life accompanied by increasing income levels. The consumption behavior pattern of today's society has shifted from just fulfilling primary needs, developing into fulfilling secondary needs, tertiary and even complementary and tend to be consumptive. According to (Fattah et al., 2018) consumptive behavior is buying behavior without strong consideration and prioritizing desires rather than needs.

The fulfillment of these shifting needs is very important to deliver individuals to a life that is in harmony with their environment. According to (Asisi & Purwantoro, 2020) Consumptive behavior is an irrational and compulsive act that economically causes waste and cost inefficiency. The act of irrational and compulsive consumption can be described as when individuals buy goods or services not based on priority needs but merely fulfilling their desires and desires. The development of communication, electronic and financial communication technology also supports

the public to have unlimited access to information about the desired product or service so that they are easily influenced to act consumptively.

This phenomenon will be a serious threat when it occurs not only in adults but also in adolescents. Because the consumption pattern of everyone is formed when they are teenagers. According to (Dikria & W, 2016) adolescence is at the age of 13-21 years, at this age is a period of transition and search for identity, adolescents experience a process of formation in their behavior, where adolescents seek and strive to achieve the ideal self pattern. This causes teenagers to be easily influenced by various things around them, both positive and negative. The fact that is often found today is the tendency of students who are final year teenagers to imitate the up-to-date consumptive lifestyle. Students as teenagers prefer to shop, buy goods to meet social or social needs and to look fashionable and follow current trends. Student lifestyles can change, but this change is not caused by changing needs but desires. At puberty, it is no longer parents who become models, but people of the same age who become the main models (Kanserina et al., 2015). Students want to show themselves that they are also following the trend that is currently in the spotlight.

According to (Dikria & W, 2016), students are more concerned with their pocket money to buy various kinds of branded goods to follow the latest trends and be recognized by their friends compared to buying more important campus equipment such as books to support lectures. This trend-following activity encourages students to buy goods that are used to display the trend without thinking and make students trapped in consumptive behavior. This consumptive behavior can be seen by students who willingly spend their money to fulfill wants not needs. According to (Fattah et al., 2018), irrational decision making underlies follow-up behavior or trends. According to several previous studies that have been conducted by (Dikria & W, 2016) and (Fattah et al., 2018),

The first factor is financial literacy, financial literacy is an important thing that cannot be separated in the process of managing finances. In (Kusumaningtyas & Canda Sakti, 2017) according to PISA (2012:144) it is stated that, financial literacy is knowledge and understanding of financial concepts and risks, expertise, motivation, and confidence to apply some knowledge and understanding to make effective decisions regarding financial issues. According to (Margaretha & Pambudhi, 2015) the existence of financial knowledge and financial literacy will help individuals in managing personal financial planning, so that the individual can maximize the value of time, money, and the profits earned by individuals will be greater and will improve their standard of living. According to Kusuma's research (2014) stated in his research that the level of financial literacy of the Indonesian people is much lower than Singapore and Malaysia, even still at a level below Thailand. In Malaysia, the level of financial literacy of its people is at 66%, Singapore has reached 98%, while Thailand has reached 73%, while Indonesia is very unfortunate because it still reaches 28%. This condition is the result of many Indonesian people who are not familiar with financial services. Singapore has reached 98%, while Thailand has reached 73%, while for Indonesia it is very unfortunate because it still reaches 28%. This condition is the result of many Indonesian people who are not familiar with financial services.

The large number of people who do not understand financial literacy such as financial knowledge, causes many people to experience losses, both due to people who tend to be extravagant because people are increasingly consumptive or because of declining economic conditions and inflation. Empirical evidence of low financial literacy also occurs among students as revealed by Chen and Volpe (1998) that low student financial literacy occurs due to lack of personal finance education at universities. Furthermore, Nidar and Bestari (2012) in their research also found that financial literacy possessed by students was still categorized as low. Another factor that influences

consumptive behavior is lifestyle. Lifestyle makes a person decide to buy a product or service. Lifestyle habits change so fast and tend to be excessive with the development of smartphone technology, social media, and electronic commerce (Asisi & Purwanto, 2020). (Gunawan & Chairani, 2019) stated that "Lifestyle describes "all people" who interact with their environment. Lifestyle is a pattern expressed in activities, interests, and opinions in spending money and allocating the time that he has.

According to research that has been conducted (Pulungan & Febriaty, 2018) 50 students majoring in Management, Faculty of Economics and Business, Universitas Muhammadiyah Sumatera Utara have committed consumptive behavior. The indications found by researchers from the purpose of their consumptive behavior are to maintain their appearance and prestige and buy products based on price (not based on benefits). There are several problems that can be described, namely students tend to be extravagant by complying with desires rather than needs so that they fail to manage their personal finances and students have a lifestyle that is easy to follow today's trends such as shopping online, hanging out in cafes, cinemas and others.

## 2. RESEARCH METHOD

The method used is survey research. This study uses a quantitative and associative research approach. The place of this research is at the Universitas Muhammadiyah Sumatera Utara, Faculty of Economics and Business, which is located at Jl. Captain Muchhar Basri, Medan. The population of this research is the students of Universitas Muhammadiyah Sumatera Utara, Faculty of Economics and Business, whose address is at Jl. Kapten Muchtar Basri No.3, Medan as many as 82 students. 22 years as many as 57 respondents and 23 years as many as 4 respondents. The variables used in this study include financial literacy and lifestyle. The dependent variable is consumptive behavior. Determination of sampling using quantitative methods. The sampling technique in this study used data analysis techniques in this study including the classical assumption test,

## 3. RESULTS AND DISCUSSION

Regression analysis is used to determine whether there is an influence between variables. The following is a summary of the results of simple and multiple regression analysis and path analysis.

**Table 1. Results of Simple Regression Analysis**

| c                                     |            |    |       |
|---------------------------------------|------------|----|-------|
| Kolmogorov-Smirnova                   |            |    |       |
|                                       | Statistics | df | Sig.  |
| Unstandardized Residual               | 0.134      | 82 | 0.001 |
| a. Lilliefors Significance Correction |            |    |       |

Source: Data Processing Results (2021)

Based on table 1 it can be seen that amount of value *Kolmogorov Smirnov* significant at 0.001 which means normal because it is smaller than 0.5.

**Table 2. Results of Multiple Regression Analysis**

| 29<br>Model        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|--------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|                    | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1 (Constant)       | 21.037                      | 10.680     |                           | 1.970 | .052 |                         |       |
| Financial Literacy | .497                        | .158       | .327                      | 3.137 | .002 | .965                    | 1.036 |
| Lifestyle          | .582                        | .187       | .323                      | 3.104 | .003 | .965                    | 1.036 |

a. Dependent Variable: Consumptive Behavior

Based on table 2, it can be seen that financial literacy and lifestyle are assumed to be equal to zero, so the consumptive behavior is worth 21,037. 2). If financial literacy is increased by 100% it will be followed by an increase in consumptive behavior of 0.497 or 49.7% with the assumption that other variables have not changed and lifestyle is increased by 100%, it will be followed by an increase in consumptive behavior of 0.582 or 58.2% with the assumption of other variables does not change.

**Table 3. Coefficient of Determination**

| 24<br>Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------------|-------|----------|-------------------|----------------------------|---------------|
| 1           | .415a | .172     | .151              | 4.933                      | 2.230         |

a. Predictors: (Constant), Lifestyle, Financial Literacy

b. Dependent Variable: Consumptive Behavior

Source: Primary Data Processed by SPSS (2021)

Based on table 2, it can be seen that the regression coefficient of determination of the summary model in the table above can be seen that the coefficient of determination (R Square) obtained is 0.172, this indicates that 17.19% of the variables that influence financial literacy and lifestyle on consumptive behavior. While the remaining 82.8% is influenced by other variables not examined.

#### 4. CONCLUSION

From the research conducted, the following results were found: 1) Based on the results of hypothesis testing the influence of the Financial Literacy variable (X1) on Consumptive Behavior (Y) has a significant number of 0.002 < 0.05, meaning that H<sub>0</sub> is rejected, H<sub>a</sub> is accepted. Based on these results, it can be seen that partially Financial Literacy has a significant effect on Consumptive Behavior in Management Department Students, Faculty of Economics and Business, Universitas Muhammadiyah Sumatera Utara. 2) Based on the results of hypothesis testing the effect of Lifestyle (X2) on Consumptive Behavior (Y) has a significant number of 0.003 < 0.05, meaning that H<sub>0</sub> is rejected, H<sub>a</sub> is accepted. Based on these results, it can be concluded that partially Lifestyle has a significant effect on Consumptive Behavior in Management Department Students, Faculty of Economics and Business, Muhammadiyah University, North Sumatra. 3) Based on the results of simultaneous testing, it has a significant level of 0.001 < 0.05, meaning that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. So, it can be concluded that the variables of Financial Literacy and Lifestyle simultaneously have a significant effect on the Consumptive Behavior of Students in the Department of Management, Faculty of Economics and Business, Universitas Muhammadiyah Sumatera Utara.

From the results of this study, suggestions can be given, first in this study the financial literacy of students of the Faculty of Economics and Business, Department of Management,

Universitas Muhammadiyah Sumatera Utara is not good. So that students are expected to improve and refrain from consuming so that problems do not occur in the future. Second, the lifestyle of students from the Faculty of Economics and Business, Department of Management, Universitas Muhammadiyah Sumatera Utara is considered not good. Students should be more directing their lifestyle in a more positive direction such as studying with friends and not having to always go to shopping centers, sightseeing or even hanging out to just meet and hang out with friends so that time, activities, and their opinions are useful and tend not to behave consumptively and to reduce consumptive behavior in students of the Faculty of Economics and Business, Department of Management, Universitas Muhammadiyah Sumatera Utara. Students are advised to always study and be sensitive to financial information in order to have high enough financial literacy so that they can avoid financial problems and reduce excessive lifestyles so as not to behave extravagantly.

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