

# Factors Influencing Consumptive Behaviour of Students of UPT SMA Negeri 5 Parepare

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## Abstract

A description of the consumer behavior of SMA Negeri 5 Parepare students is the aim of this research. Consumer behavior is the dependent variable, and financial literacy, hedonic lifestyle, and social environment are factors that influence it. Field research is a type of research whose research method uses quantitative descriptive research. The total population was 387 people, and 80 samples were taken. Questionnaires are used in research to obtain data. The research results show: Based on the results of the t test, it shows that there is an influence between Financial Literacy and Consumptive Behavior with a value of  $0.000 < 0.05$ , so H1 is accepted. There is an influence of Lifestyle on Consumptive Behavior with a value of  $0.001 < 0.05$ , so H2 is accepted. Furthermore, there is no influence between the Social Environment and Consumer Behavior with a value of  $0.115 > 0.05$ , so H3 is rejected. Furthermore, the variable that most dominantly influences Consumptive Behavior is the Financial Literacy variable with a value of 0.868.

## 1. Introduction

Man is often referred to as homo economicus, which means "economic creature," because humans constantly engage in economic activities to fulfill their life needs. Needs are something that must be fulfilled, as seen based on a scale of priority. Based on this scale, needs are divided into three levels:

1. Primary Needs: These are the essential needs that must be fulfilled, such as clothing, food, shelter, health, and education.
2. Secondary Needs: These are additional needs that are fulfilled after the basic needs, such as a motorbike, TV, or mobile phone.
3. Tertiary Needs: These are luxury needs, such as jewelry and cars.

In the process of fulfilling these needs, humans engage in consumption activities. In this era of globalization, where everything is fast-paced and sophisticated, it has become easier for humans to perform various activities, including consumption. However, this can lead to excessive consumption, commonly referred to as consumerist behavior.

Consumerist behavior refers to excessive consumption and purchasing goods that are not based on needs. This behavior is often associated with shopping, particularly now, when the massive use of the internet has made it easier for the public to access various e-commerce platforms. According to a survey report from a collaboration between Kredivo and Katadata Insight Center (KIC), it was noted that consumers aged 18-25 years, or Generation Z, were the second-largest contributors to the total proportion of e-commerce transactions in 2022, reaching 25.5% (Financial Services Authority, 2022). The age range of 13-21 years is categorized as adolescence. The survey indicates that teenagers in Indonesia are the second-largest contributors to e-commerce transactions.

The adolescent stage, which is between 13 and 21 years old, is a transitional period from childhood to adulthood and involves the search for self-identity. During this period, adolescents undergo a process of behavioral formation, seeking and trying to reach an ideal self-pattern. This makes them

easily influenced by various factors around them, whether positive or negative (Dikria and W, 2016).

The focus of this study is on the students of SMA Negeri 5 Parepare, an exemplary high school that implements a boarding school system with an "A" accreditation, focusing on natural sciences. The student body is predominantly female. As of the 2023 academic year, SMA Negeri 5 Parepare has 387 students, with 262 female students and 125 male students. These students are in the adolescent age group.

Adolescents today exhibit consumer-related behaviors closely tied to their need to stand out from others, whether through appearance or other means. They continuously push themselves to be on par with the people around them. A hedonistic lifestyle, which seeks pleasure in life, manifests in behaviors such as frequently going out, playing, and seeking attention (Handayani and Azman, 2019). Adolescents often follow the habits and lifestyles of their peers, spending significant time at school and socializing with friends.

The time spent by adolescents with their friends outside the home can have both positive and negative impacts on their behavior, appearance, interests, attitudes, and conversations. For some adolescents, spending more time with friends than with family can lead to different attitudes and behaviors compared to family influences. Adolescents who adopt a hedonistic lifestyle often try to satisfy their desires and conform to social norms by exemplifying behavior based on brands, food, and other items associated with high social status.

After basic needs such as clothing, food, and shelter, education usually ranks second. Adolescents form habits based on personal interests without considering their parents' economic conditions and wealth, influenced by various forms of new expressions. Snacks are purchased with pocket money provided by parents, which

can be given monthly, weekly, or daily. As SMA Negeri 5 Parepare is a boarding school, students' needs are met through school fees. However, it is possible that parents may still give pocket money to their children. This can be done indirectly, such as through ATMs provided within the school environment or by entrusting it to each student's class guardian. This shows that students have money, which can increase consumption in the dormitory, such as ordering food through GoFood or buying clothing and other items through online shopping applications. This can trigger a hedonistic lifestyle or financial illiteracy among students.

Teenagers, in this case, students at SMA Negeri 5 Parepare, benefit from financial literacy when making wise and prudent financial decisions. Financial literacy enables them to distinguish between needs and desires, and to understand personal finance behavior, attitudes, and knowledge. Financial values should be instilled in children from an early age, such as the importance of buying products and services based on necessity, not desire. However, students at SMA Negeri 5 Parepare tend to prioritize purchasing desired items over needs. To prevent inappropriate and unreasonable consumer behavior, it is important to establish a priority scale for spending. Individuals also need to be aware of their financial situation to avoid excessive expenses that exceed their parents' income.

To make wise financial decisions, society needs a strong understanding of personal finance. Financial literacy refers to the capacity to understand financial situations, know how to manage finances, and effectively apply that knowledge in behavior. It is expected that teenagers, including students, will be able to manage their personal finances responsibly and restrain themselves from consumerist actions. A financially literate individual is likely to be less wasteful and avoid

consumerist behavior (Fauzia and Nurdin, 2019).

The consumer behavior of students at SMA Negeri 5 Parepare is also influenced by the social environment. The social environment, where individuals engage and interact collectively, plays a significant role in motivating people or organizations to act and change consumer behavior. The school environment, where students undergo the learning process and engage in daily activities, is crucial. SMA Negeri 5 Parepare is one of the schools that implement a boarding system, causing the school and dormitory environment to have a significant influence on students' consumer behavior. Based on the issues mentioned above, the author is interested in studying the influence of financial literacy, hedonistic lifestyle, and the social environment on consumer behavior among students at SMA Negeri 5 Parepare.

## 2. Literature Review

### 2.1 Financial Literacy

Latin literature and letters in English are sources of literacy. The ability to read and write is one component of literacy, specifically the skill of being literate in terms of letters. Beyond that, the understanding of literacy also encompasses visual literacy, which is "the ability to identify and understand concepts presented visually (such as in scenes, movies, and photos)" (Salahuddin, 2019). The concept of literacy includes the ability to process and understand information through reading and writing, which refers to a person's ability to maximize their potential and talents in life (S. Soetiono and Setiawan, 2018). Literacy, in a broad sense, is defined as language skills that include the abilities of listening, speaking, reading, and writing, as well as the cognitive skills that underpin these elements (Padmadewi and Artini, 2018).

Financial literacy itself emerges from an individual's ability to utilize available resources to achieve certain goals. However, many people still struggle to manage their finances effectively and make decisions that lead to economic prosperity due to a lack of knowledge about financial concepts. An individual can enhance their ability to manage finances and prevent financial difficulties by acquiring financial literacy, which involves understanding financial knowledge. The level of financial literacy is crucial because those with a high level of financial literacy are better prepared to handle their finances.

From these explanations, it can be concluded that financial literacy is the knowledge and understanding that an individual possesses to manage finances for future prosperity. Financial literacy is very important for society as it helps individuals avoid undesirable risks. Low financial literacy can lead to poor financial planning, which negatively impacts achieving well-being, especially as one ages and leaves the productive workforce.

Having a strong understanding of financial literacy is highly beneficial when facing market competition and making financial decisions. To measure financial literacy, a person must combine conceptual and operational elements such as awareness, behavior, knowledge, and skills in using financial institutions to manage loans, savings, investments, and budgets based on their level of financial understanding. Hani Ismanto categorizes components of financial literacy into the following:

#### a. Financial Knowledge:

According to Soetiono and Setiawan, attributes of products, formal financial service institutions, and the products and services of financial institutions are all tied to the degree of knowledge or understanding an individual possesses.

## b. Financial Behavior:

The intention behind using goods and efforts to achieve financial objectives is related to financial behavior. Hilgert confirms that a person's cash management, debt management, saving habits, and other shopping habits will reveal something about their financial behavior (Ismanto et al., 2019).

### 2.2 Hedonism Lifestyle

A person's daily lifestyle, which is influenced by their activities, hobbies, and income, is referred to as their "lifestyle." The activities people engage in, whether work-related or not, differ in patterns. Since everyone participates in various social activities, each person has a unique lifestyle (Yuniarti, 2015). Kotler defines "lifestyle" as the way an individual lives in the world, expressed through their interests, opinions, and actions. A person's entire self in interaction with their environment is referred to as their lifestyle. This concept can be broadly understood as the way an individual spends their time (activities), what is important to them in terms of environmental preservation (interests), and their beliefs about various aspects of the world and themselves (Armstrong and Kotler, 2002).

Lifestyle reflects how a person allocates their income and chooses products, services, and other options when selecting among alternatives within a product group (Suryani, 2013). It can be interpreted as an individual's way of life. Additionally, three levels of human aggregation can be explained with the term "lifestyle": individual, small groups of interacting people, and larger groups. Lifestyle reveals a person's way of life, financial situation, and time management (Mowen and Minor, 2002). Based on the above description, it can be concluded that lifestyle refers to an individual's interaction with their environment, spending habits, and use of free time.

Levan and Linda define a hedonistic lifestyle as a pattern characterized by behavior focused on the pursuit of pleasure, passion, and a consistent emphasis on the excitement of life. Susianto adds that a hedonistic lifestyle is one where all activities are centered around obtaining life's pleasures. Examples of such activities include spending more time playing, going out more often, enjoying the bustling city life, buying unnecessary items, and constantly seeking attention (Al-Arif and Rianto, 2012).

However, Sujanto explains that teenagers generally lead a hedonistic lifestyle oriented towards pleasure. This is because teenagers start using visible objects like cars, clothes, and other status symbols to help them find their identity. A hedonistic lifestyle influences certain aspects of purchasing patterns. A person's lifestyle is determined by qualities or characteristics developed through interactions with their environment. For example, an individual who was initially frugal may become wasteful after associating with extravagant people. Lifestyle can change due to environmental factors, as purchasing behavior influences lifestyle and many individual consumption decisions (Supranto, 2011).

### 2.3 Social environment

The term "social environment" refers to the social interactions that occur within society, whether directly, such as when friends discuss something, or indirectly through an individual's perception of what others are wearing or doing (Peter and C. Olson, 2000). In a social context, individuals are involved in interactions and group activities with each other and the environment. There are various layers within the social environment.

The family is the first level, where we learn social skills, attitudes, and behaviors. The next level is school, where social

learning can be further developed. Higher education, such as university, represents the highest level of education; here, we encounter groups with broader audiences and greater freedom to express our thoughts within an organization. University life can also serve as a platform for preparing to engage with the public.

The social environment waits for us when we are ready and mature enough to enter it directly—this is the final level. At this stage, we learn more about attitudes, characteristics, and challenges that we may not have encountered in our family or school environments. With the knowledge we gain from our previous social environments—family and school—we can enter the public sphere better equipped.

The social environment is differentiated into two categories: macro and micro social environments. The macro social environment refers to large-scale interactions, whether direct or indirect, among various public groups. In contrast, the micro social environment refers to small-scale social interactions, particularly those directly experienced within families and reference groups (Peter and C. Olson, 2000).

The social environment can be understood as the place where different social groups interact, including family members, schools, and community groups, based on the criteria mentioned above. A person cannot live alone or meet their needs independently in the real world without the help of friends, family, and others. As a result, the influence of the social environment is crucial in shaping an individual's ability to navigate daily life at home, work, and within the community, whether directly or indirectly.

#### **2.4 Consumptive behaviour**

The tendency for individuals to engage in excessive consumption by making impulsive or unnecessary purchases is

referred to as consumer behavior. Economic knowledge defines "consumption" as any action involving the use and consumption of products and services to fulfill needs in an effort to sustain existence. Failing to prioritize budget planning based on actual needs can lead to unexpected purchases. The act of buying unnecessary items without careful consideration, leading to excess, is known as consumer behavior (Wibowo and Supriadi, 2013).

Consumer behavior is driven by sociocultural variables in an individual's life, leading to excessive or wasteful consumption. This behavior is characterized by a tendency to act excessively, making illogical purchases that prioritize desires over needs. It represents an individual's behavior that exhibits and validates overconsumption, often purchasing products that are unnecessary or excessive. This is largely driven by desires that have no other purpose than to satisfy the senses, prioritizing wants over essential needs. Consequently, if an individual is not careful, they may quickly deplete their money on various items that do not fulfill essential or basic needs (Mudjijono and Susilantini, 2013).

Vinna Sri Yuniarti defines consumptiveness as the practice of overindulging in material goods, prioritizing desires over needs, and ignoring the priority scale. Consumptive behavior refers to the excessive consumption of goods and services by individuals (Yuniarti, 2015). Based on the definitions provided above, a person may engage in detrimental consumption behavior if they are unable to restrain themselves and act solely based on their desires, wasting money on unnecessary purchases. Generation Z consumers are known for their need for instant gratification, a lack of value in the steps to achieve goals, and poor financial planning, all of which can lead to future

financial difficulties and the development of shopaholic tendencies.

### 3. Research Methods

The research methodology employed is a descriptive quantitative study, which involves the empirical analysis of data in numerical form (Syahrudin and Salim, 2015). The variables examined include Financial Literacy (X1), Hedonistic Lifestyle (X2), Social Environment (X3), and Consumptive Behavior (Y). The type of research conducted is Field Research, with an associative approach aimed at understanding the relationships between the variables in this thesis. Specifically, the associative causal approach is used to analyze cause-and-effect relationships, where independent variables (X) influence the dependent variable (Y) (Arikunto, 2013).

This study will be conducted at SMA Negeri 5 Parepare, located at Jl. Kelapa Gading No. 69 Parepare. The population for this study consists of 387 students enrolled at SMA Negeri 5 Parepare during the 2023 academic year. To determine the sample size, the researchers applied the Slovin formula, resulting in a sample size of 80 students.

## 4. Results and Discussion

### 4.1. Result Research

Before data analysis is carried out, the collected data is tested for validity and reliability first to ensure that the data meets the specified requirements. The tests include validity, reliability, linearity, and normality tests.

#### a. Validity Test

The results of the validity test of the four variables are as follows: For the Financial Literacy variable (X1), the calculated  $r$  value is 0.828, which is greater than the  $r$  table value of 0.256, which means that each statement item in the questionnaire is valid. Likewise, for the Lifestyle variable (X2), the calculated  $r$  value is 0.610, which is greater than the  $r$  table value of

0.256, which means that each statement item is valid. The Social Environment variable (X3) obtained a calculated  $r$  value of 0.683, which is greater than the  $r$  table value of 0.256, which means that it is valid. For the Consumptive Behavior Variable (Y), the calculated  $r$  value is 1, which is also greater than the  $r$  table value of 0.256, which means that all statement items are valid. Thus, data analysis can be continued.

#### b. Reliability Test

The results of the reliability test show a Cronbach's Alpha value of 0.892, higher than the table value of 0.60 at a significance level of 5%. This high reliability indicates that each statement item in the questionnaire is consistent and can be used to measure data effectively.

#### c. Linearity Test

The results of the linearity test show that for the Financial Literacy variable, the significance value of 0.505 is greater than 0.05, which means there is a linear relationship. For the Lifestyle variable, the significance value of 0.109 is also greater than 0.05, which means there is a linear relationship with student consumptive behavior. The Social Environment variable has a significance value of 0.223, greater than 0.05, which means there is a linear relationship with student consumptive behavior. Thus, all independent variables have a linear relationship with the dependent variable, allowing further data analysis.

#### d. Normality Test

The results of the normality test show a significance value of 0.200, greater than 0.05. This shows that the data is normally distributed and worthy of analysis.

#### e. Product-Moment Correlation

The Product-Moment Correlation test assesses the relationship between two variables and the strength of the relationship. The SPSS test results show a significance value of 0.00 (2-tailed) for the correlation between X1 and Y, indicating a very strong relationship with a

value of 0.828. For X2 and Y, the significance value is 0.00, indicating a strong relationship with a value of 0.610. For X3 and Y, the significance value is 0.00, indicating a strong relationship with a value of 0.683.

#### **f. t-test**

The partial t-test results for Financial Literacy and Consumptive Behavior show a p-value of 0.000, which is smaller than 0.05, indicating that Financial Literacy has a significant effect on Consumptive Behavior. For Lifestyle and Consumptive Behavior, the p-value is 0.001, also smaller than 0.05, indicating that Lifestyle has a significant effect on Consumptive Behavior. However, the Social Environment variable has a p-value of 0.115, which is greater than 0.05, indicating that it does not significantly affect Consumptive Behavior.

#### **g. f Test**

The f test results show a significance value of 0.000, which is less than 0.05. This means that Financial Literacy, Lifestyle, and Social Environment together have a significant effect on Consumptive Behavior.

#### **h. Determination Test**

The determination coefficient is 0.731, indicating that 73% of the variation in Consumptive Behavior is explained by the variables Financial Literacy, Lifestyle, and Social Environment. The remaining 27% is influenced by other factors.

### **4.2. Research Discussion**

#### **a. The Influence of Financial Literacy on Consumptive Behavior**

Based on the statistical test results, with a p-value of  $0.000 < 0.05$ , it can be concluded that Hypothesis 1 (H1) is accepted and Hypothesis 0 (H0) is rejected. This indicates that Financial Literacy significantly and positively influences Consumptive Behavior. The positive influence implies that as Financial Literacy

improves, students' consumer behavior also tends to improve. Therefore, Financial Literacy and Consumptive Behavior are positively and directionally related.

According to Padmadewi and Artini (2018), Financial Literacy is defined as the knowledge and understanding possessed by individuals to manage finances effectively for future prosperity. Financial Literacy is crucial for society to avoid undesirable risks and ensure financial well-being at various life stages. Low financial literacy can lead to poor financial planning and negatively impact overall well-being. The indicators used to measure students' Financial Literacy levels include (1) Financial Knowledge, (2) Financial Behavior, (3) Financial Attitude, and (4) Confidence, as outlined by Ismanto et al. (2019).

This finding is consistent with Wahyuni et al. (2019), who reported a significant relationship between Financial Literacy and Consumptive Behavior, thereby reinforcing this study's results. Similarly, Asisi and Purwantoro (2020) found a positive and significant effect of Financial Literacy on Consumptive Behavior among Management Study Program students at Pasir University, Faculty of Economics.

However, this study contrasts with Haryana (2020), which found a significant and detrimental impact of Financial Literacy on Consumer Behavior. Additionally, Riana (2019) reported that career women in the Bengkalis Regency Regional Government exhibited poor consumer behavior when their Financial Literacy was insufficient, further challenging the positive correlation observed in this study.

#### **b. The Influence of a Hedonistic Lifestyle on Consumptive Behavior**

The partial t-test results indicate that the Hedonistic Lifestyle significantly

influences Consumptive Behavior. Data processing using SPSS shows a significance value of 0.001 for the Hedonistic Lifestyle variable, which is less than 0.05. This means that the Hedonistic Lifestyle has a significant partial effect on Consumptive Behavior. Therefore, Hypothesis 2 (H2) is accepted, and Hypothesis 0 (H0) is rejected.

According to Yuniarti (2015), a Hedonistic Lifestyle is characterized by activities focused on the pursuit of pleasure, such as frequent leisure activities, spending time outside the home, enjoying city life, purchasing unnecessary items, and seeking to be the center of attention. The characteristics of a Hedonistic Lifestyle, as outlined by Sumarwan (2015), include (1) Activity, (2) Interest, and (3) Opinion. This study supports findings from Patricia and Handayani (2014), which showed that the purchasing decisions of airline flight attendants are influenced by a Hedonistic Lifestyle. Similarly, Nurvitria (2015) found that among students of the Faculty of Social Sciences at UNY, a Hedonistic Lifestyle significantly and positively affects Impulsive Buying Behavior. Sada (2022) also found that a Hedonistic Lifestyle positively impacts financial behavior, which aligns with the results of this study.

### c. The Influence of the Social Environment on Consumptive Behavior

The results of the partial t-test indicate that the Social Environment does not significantly affect Consumptive Behavior. Data processing with SPSS reveals a significance value of 0.115 for the Social Environment variable, which is greater than 0.05. This suggests there is no significant partial influence between the Social Environment and Consumptive Behavior. Consequently, Hypothesis 6 (H6) is rejected, and Hypothesis 0 (H0) is accepted.

According to Mangkunegara and Prabu (2007), the social environment is defined as the setting in which interactions

among different social groups—such as community members, school, and family—occur. They emphasize that individuals cannot navigate life or meet their needs alone without support from friends, family, and other people. The indicators of the social environment, as outlined by Dewantara (2010), include (1) Family Environment, (2) School Environment, and (3) Community Environment.

This study's findings align with the research conducted by Vhalery (2020), which did not find evidence that the campus environment impacts how students manage their money. However, these findings are inconsistent with those of Albertus, Leksono, and Vhalery (2020), who found that personal finance management among students is significantly influenced by their school environment. Additionally, this study contradicts previous research by Sada (2022), which identified a relationship between students' financial behavior and their social environment. Research by Aprinhasari and Widiyanto (2020) also indicated a significant impact of the social environment on students' financial behavior, further contrasting with this study's results. Johnson and Krueger (2006) found that environmental factors significantly influence financial management, highlighting the need for further research to clarify the extent and nature of these impacts.

## 5. Closing

### 5.1 Conclusion

literacy is one of the variables that influences student consumption, according to research findings. The level of financial literacy among students may have an impact on the financial decisions they make. Because SMA Negeri 5 Parepare is a boarding school, each student has full responsibility for personal financial management. Research findings show that one of the things that influences students'



consumptive behavior is their lifestyle. You can be sure that students who live an affluent lifestyle, love luxury products, and enjoy spending time and money on expensive activities for fun will consume more and act consumptive. So student need arrange his finances with well , as well more fill in his activities For useful things.

## 5.2 Suggestion

Students are expected to be able to manage finances well and regulate consumption patterns and determine priority levels for each purchase. For parents of students, it is hoped can wise in give pocket money and always supervise behavior child in do activity consumption .

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