




Effect of Economic Literacy and Conformity on Student Consumptive Behaviour

Siti Nurjanah , Risca Zaqia Ilma, Suparno

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Master of Management, Faculty of Economics, Universitas Negeri Jakarta, Jakarta, Indonesia

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Abstract

The research aims to determine the effect of economic literacy and conformity on consumer behaviour. The research method used was a survey. The population in this study were MAN 3 Jakarta students with an affordable population of IIS and MIA 11th grade students totaling 150 students. The sampling technique was the Proportional Random Sampling with 105 respondents. The sampling technique used proportional random sampling. Based on the analysis of the requirements test, the data was normally distributed and had a linear relationship. The regression equation obtained is $\hat{Y} = 23.908 - 0.430 X_1 + 0.648 X_2$. Based on the test coefficient of determination, economic literacy and conformity have an effect on consumers by 29%. The lack of students' understanding of basic economic concepts such as the difficulty of students managing their finances because they prioritize their wants rather than needs. Students who often spend time with their friends and easily influenced by their friends and have low economic knowledge and understanding, will tend to be easier to have a high level of consumer behaviour. Conclusion of the research stated there was negative influence of economics literacy to the consumptive behaviour on MAN students, meanwhile the conformity has a significant positive effect on that.

How to Cite

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 Correspondence Author:

Jl. Rawamangun Muka, RT.11/RW.14, Rawamangun, Pulo Gadung, Kota Jakarta Timur, Daerah Khusus Ibukota Jakarta 13220
Email: siti.nurjanah@unj.ac.id

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INTRODUCTION

Humans fulfill the need to prosper in life. Various needs are met through consumption activities. With the many needs and limited means of payment, humans must act rationally. Excessive consumption of Indonesian society encourages consumptive behaviour. This can be seen from the increase in household consumption expenditure from 2012 to 2017, as well as the increase in gross domestic product. According to Supelli (2017), from the LIPI research, it was shown that Indonesians were ranked at the third position from 106 countries in the world in terms of confidence level in shopping. They are willing to spend money or buy things that they want even though it is not really needed. A bad lifestyle can also be a trigger to do consumptive behaviour, one of which is excessive shopping.

The increase in the number of gross domestic product indicates that the level of income owned by the community also increases and this also affects the higher level of consumption of the community. Human consumption behaviour currently tends not to be based on the needs they are supposed to fulfill but by the desires that humans demand to be fulfilled. Waluyo (2008) stated that consumptive behaviour is a lifestyle or behaviour of individuals who like to spend money without a careful consideration. Hasibuan (2013) added that consumptive behaviour is a person's behaviour in consuming an excessive and unplanned item and service that is lacking or even unnecessary.

Supelli (2017) from LIPI's research showed that consumerism had become a culture in the Indonesian community. Through the results of social media-based research during 1 December 2015 - 31 January 2016, 38% of the 7,757 respondents still used money from their mothers or parents in making payment methods, in addition to popular debit card usage. Using parents' money is a shortcut for millennial generations when dealing with financial problems. Because teenagers, high school students for instance, still do not have

their income and still get pocket money from their parents. Sunyoto (2012) found that consumptive behaviour can be interpreted as individual activities that are directly involved in obtaining and using goods including the decision-making process in determining these activities. Based on the research above, student consumptive behaviour is measured using four indicators, namely waste, not considering the function of goods when buying a product, prioritizing desires rather than needs, and no priority scale.

Factors that influence students consumptive behaviour is economic literacy - economic subjects in which the basic functions of equipping students with basic knowledge and skills to make rational decisions in economic actions in determining various choices (Murniatiningsih, 2017). By studying economics, students will get an additional understanding of the basic economic concepts or what is called economic literacy. Therefore, economic literacy as one of the indicators of economic knowledge competencies affects life in all fields.

Hira (2013) put forward that UNESCO defines literacy as the ability to identify, understand, interpret, communicate, count and use print and the writing of ten materials related to various contexts. Students' economic literacy is measured using five indicators, namely: scarcity literacy, economic principles literacy, economic motives literacy, economic actions literacy, money literacy. Economic literacy is so important; therefore with the existence of economic literacy, it is expected that consumers can become rational consumers in consuming or using their money. The fact shows that the presentation of friends in adolescence is higher compared to the age of children. Teenagers spend 85% of their time on outdoor activities with their peers.

Community environment is a place for the child's life. The time children have is more widely used outside the home and children interact more with others. The community environment also has a big contribution to the formation of a child's personality. Informally

the child will learn a life with the community. Therefore, a person's behaviour can also reflect from where the child's environment comes from (Hidayati, 2016). Development and personality of a child is influenced by education in the family, school and society. All of those three dimensions must be in harmony and not contrary to what is taught in family, school and society.

The factor that greatly influences a person or society to take extravagant actions is because of the desire for their presence to be recognized by their association (conformity). How is the concept, relationship character and friendship environment that can influence the character and nature of adolescents? Teenagers usually adjust to the environment they live in. Husein Heikal (2018) found that teenagers are easy to be influenced by members of their group. Teenagers who are surrounded by other teenagers who (also) behave consumptively will follow this style because they do not want to lose to his friends. Teenagers also want to be recognized by their group members by trying to be part of their group.

According to producers (sellers) teenagers are one of the potential "markets" The reason is that in adolescence, the pattern of consumption is formed. According to the conformity theory proposed by Asch, S. E., & Guetzkow (1951), conformity is a type of social influence in which individuals change their attitudes and behaviour by existing social norms. Hariyono (2015) stated that factors causing high consumptive behaviour in adolescents are the presence of an advertisement, conformity, and lifestyle. The relationship between conformity and consumptive behaviour also occurs in adolescents by following group performances or because they want to be accepted by a group, for example the same mobile brand or the same type of vehicle. Conformity occurs when individuals adopt the attitudes or behaviour of others because they feel pushed by others. The urge to conform to peers tends to be very strong during adolescence.

Kiesler in Sarlito (2001) conformity is a

change in behaviour or belief because of the pressure from groups, both those which literally exist and what is imagined. Hossein & Corresponding (2015) found that conformity sometimes appears in the form of an effort to limit individual freedom and fade a sense of mastery over the person's life. Baron, RA, & Byrne (1994) said that conformity is the adjustment of adolescent behaviour to adhere to the norms of reference groups, accept ideas or rules that show how adolescents behave.

Herlong (2005) believes that conformity can be considered as a form of personal behaviour that develops as a result of group pressure, but this pressure and imposition are not the same as direct demand. According to Hurlock (2011) conformity divides into three levels, namely developmentally appropriate conformity, lack of conformity, and over conformity. Deutsch & Gerrard in Sarlito, (2001), there are two causes of someone behaving conformally, namely the influence of norms, which is caused by the desire to meet the expectations of others so that they can be accepted by others, and influence of information, which is due to the existence of evidence and information about the reality given by others that can be received or cannot be avoided.

Baron, RA, & Byrne (1994) stated that in conformity there are several factors that can influence and include cohesiveness, the occurrence when there is someone's interest in the group. The second factor affecting conformity is group size. Which if the number of members exceeds three or four people then the conformity that occurs will also increase, and presence or absence of social support, this can also affect a person to conform. Teenagers are nothing but a part of the ordinary biological development that will be surpassed by itself. According to Siska (2014), generation Z can be known about the characteristics of teenagers who are easily persuaded by things that make them happy or join friends, and even tend to be wasteful.

However, how strong the influence of peers in adolescent life is, actually the pressure of conformity arises from inside the ado-

lescent itself which is called self-socialization and with good judgment, and evaluation of the behaviour and knowledge possessed by the adolescent from values in the family, the values and norms that apply in the community as well as the results of learning in schools, will gradually be able to determine the behaviour that is right in their mind (Hariyono, 2015).

Based on the study above, conformity is measured using five indicators: adjustment of the same person as the group members so that their presence is recognized and not exiled, individuals try to equate group opinion and adjust existing norms, individuals always ask for group opinion about a particular product because it is considered that the group has information that is quite broad compared to itself, individuals follow consumption behaviour by group thinking, individuals trust in group members. To avoid consumptive behaviour, students need to pay attention to the social relationships that are intertwined with their friends. The aim of the research is to determine the effect of economic literacy and conformity to consumer behaviour.

METHODS

The research is a quantitative approach which aims to determine how much influence economic literacy and conformity on student consumption behaviour in MAN 3 Jakarta both partially and simultaneously. This research was conducted at Madrasah Aliyah Negeri 3 Central Jakarta, located on Jl. Rawasari

Selatan Komplek Perawtoran Rawa Kerbo No.6 Cempaka Putih Timur, Jakarta Pusat 10510. Subjects in this study were students of class XI majoring in IIS (Social Sciences) and MIA (Mathematics and Natural Sciences). The number of sample to be taken in carrying out this research were 105 with the sampling technique is proportional random sampling.

Quantitative research data was obtained from the results of questionnaires and tests with a Likert Scale. After being filled in by respondents, the questionnaire tested in terms of validity and reliability to confirm that it is valid and reliable. After that some tests were taken, including: normality test, linearity test, multiple linear regression test, classic assumption test, t test, F test, and coefficient of determination test.

RESULTS AND DISCUSSION

Consumptive behaviour data were obtained through filling out a research questionnaire distributed to 105 respondents who were XI IIS and XI MIA MAN 3 Jakarta class XI students which contained 16 statements that measured using a Likert Scale that had gone through the process of validity and reliability. Based on the results of research that has been done, consumptive behaviour consists of the indicators described in the Table 1.

Based on the Table 1, it can be seen that the average frequency distribution of the indicator for the largest consumer behaviour is consuming goods and services excessive that is equal to 30%. The high percentage illustra-

Table 1. Distribution of Average Calculation for Consumptive Behaviour

Indicators	Total	Mean	Percentage
1. Excessive consumption of goods and services	1721	286.8	30%
2. Prioritising wants rather than needs	1537	307.4	27%
3. There is no priority scale.	978	326	17%
4. Do not consider the function of an item when buying a product	1493	298.6	26%

Source: Processed Primary Data (2018)

Table 2. Average Distribution of Calculations Economic Literacy

Indicators	Total	Mean	Percentage
1. Understanding of Needs	177	35.4	15.2%
2. Needs of Scarcity	222	44.4	19.1%
3. Needs of Economic Principles	230	46	19.8%
4. Needs of Economic Motives	134	33.5	11.5%
5. Needs of Economic Actions	137	34.25	11.8%
6. Need for Money	261	52.2	22.5%

Source: Processed Primary Data (2018)

tes that students always buy goods in large quantities and exceed the limits of their actual needs to make students behave consumptively. The lowest percentage of indicators is absence of a priority scale of 17%. Students, in consuming an item, do not make a priority scale and do not make choices. Therefore, they become uncontrollable when they want to buy an item and this is the one factor that causes the occurrence of consumer behaviour in students. Students' economic literacy data can be concluded that there is still a need for improvement regarding learning with an understanding of economic literacy. The following is a score per indicator to find out which indicator is the highest and the lowest in influencing students' economic literacy.

Based on the distribution Table 2, the average calculation of economic literacy indicators shows that the highest value of 22.5% is in the indicators of understanding about money. While the lowest indicator is in the indicator of understanding about economic motives of 11.5% which indicates that students' understanding of economic motives is still relatively low.

Student conformity data can be concluded that there is still a high level of student conformity to the group of friends, and one of them is the level of student consumption. Because of this, students become consumptive. The following is the score per indicator to find out which indicator is the highest and lowest affects student conformity.

Table 3. Average Distribution of Calculation Conformity

Indicators	Total	Mean	Percentage
1. Individuals conform to act as same as their group so as not to be exiled	1279	319.8	22.3%
2. Individuals try to equate group opinions and adjust existing norms	1451	290.2	25.3 %
3. Individuals always ask group opinions because they are considered to be broader group information than themselves.	1094	364.7	19.1%
4. Individuals follow consumption behaviour by the thoughts of the group	959	319.7	16.7%
5. Individuals trust the members of the group.	954	318	16.6%

Source: Processed Primary Data (2018)

Based on the average distribution table calculation of conformity indicators, the highest value of 25.3% is in the indicator individuals try to equate group opinions and adjust existing norms. This indicates that students always want to be as same as their friends, and also try to adjust their opinions between themselves and their group of friends. While the lowest indicator is in the indicator of individual trust in group members of 16.6%.

Tests for normality using the kolmogrov smirnov test with a significance level of 5% or 0.05. The result is the significant if the score of significance is > 0.05, it means the data is normally distributed, and if the significance is <0.05, the data is not normally distributed. The significance of all three variables is more than 0.05, so it can be concluded that the data are normally distributed.

Linearity at ANOVA table is > 0.05, the data do not have a linear relationship, and if the significance of test using the test of linearity with a significance level of 0.05. The test criteria are if the significance Linearity in the Linearity in the ANOVA table is <0.05, then the data has a linear relationship. Economic literacy (X1) with consumptive behaviour (Y) obtained significance value on Linearity of 0.010, Conformity (X2) with consumptive behaviour (Y) obtained significance value on Linearity of 0.000, because the significance is less than 0.05, then it can be concluded that both have linear relationships.

The t-test is conducted to determine whether the independent variable partially has

a significant effect or not on the dependent variable. The way to find out the size of the t table is by looking at the statistics table with a significance level of 5% or 0.05, $df 2 = no-1$ (n is the number of data and k is the number of independent variables) or $105-2-1 = 102$ then will get the value table of 1.987. The results of the calculation of the t-test using SPSS can be seen as follows in Table 4.

According to the Table 4, it can be seen that of economic literacy of -2,086. These negative numbers do not mean minus (count) but have a meaning, namely that hypothesis testing is done on the left side and there is a negative influence. Based on the table above, it is known that arithmetic of economic literacy is $2.086 >$ table of 1.987 (count > table). It can be concluded that economic literacy has a significant negative influence on the results of consumptive behaviour. Also, it can be seen that counts from the conformity of 5,672. Based on the table above, it is known that the arithmetic of conformity is $5.672 >$ table of 1.987 (count > table). It can be concluded that conformity has a significant positive effect on consumer behaviour.

Multiple regression analysis obtained the equation $\bar{y} = 23.908 - 0.430 X1 + 0.648 X2$, the constant value (α) 23.908 which means that if students' economic literacy is low and student conformity is high, then the equivalent of 0 is 23,908. Negative value coefficient between economic literacy and consumptive behaviour, the lower the students' economic literacy, the higher the level of stu-

Table 4. Results of SPSS 24.0 Test of the Effect of Inter Variables

Dependent Variable: consumptive behaviour

Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
1	(Constant)	23 908	7037		3397	.001
	Economic Literacy	-.430	.206	-.177	-2086	.039
	Conformity	.648	.114	.480	5,672	.000

Source: Processed Primary Data (2018)

Table 5. SPSS Results F Test Effect of Economic Literacy and Conformity

Dependent Variable Consumptive Behaviour: Consumptive Behaviour

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1405,895 20,813	2		.000	2811,790 ^b
	Residual	6890.057	102	67 550		
	Total	9701.848	104			

Predictors: (Constant), Conformity, Economic Literacy

Source: Processed Primary Data (2018)

dents' consumptive behaviour. Coefficient value (b1) of -0.403 is negative which means that if economic literacy has decreased by 1 unit and permanent conformity, the consumptive behaviour will increase by -0.403. Coefficient value (b2) of 0.648 is positive, meaning that if the conformity has increased by 1 unit and economic literacy remains, the consumptive behaviour increases by 0.648. Positive coefficient between conformity with consumptive behaviour, the higher the student's conformity, the higher the level of students' consumptive behaviour.

Based simultaneous test obtained F count equal to 20.813. Ftable value can be seen in the statistical table with a significance level of 5% or 0.05, df 1 (number of variables-1) or 3-1 = 2, and df 2 = no-1 (n is the number of data and k is the number of variables free) or 105-2-1 = 102 it will get Fvaluetable of 3.93. Can be known Fcount 20.813 > Ftable 3.93

(Fcount > Ftable). Thus it can be concluded that economic literacy and conformity simultaneously affect consumptive behaviour. The results of the calculation of the coefficient of determination using SPSS 24.0 can be seen in the Table 6.

Based on Table 6, it can be seen that the value of R Square (R²) is 0.290. So it can be concluded that the ability of economic literacy variables (X1) and conformity to explain consumptive behaviour simultaneously is 29%, while 71% is influenced by other factors not examined. To measure the degree of relationship between economic literacy variables (X1), conformity (X2) and consumptive behaviour (Y) can see the value of R in the table is 0.538, its means that the R value includes the categories 0.40 - 0.59, the closeness of the relationship between economic literacy, conformity and consumptive behaviour are quite strong.

Table 6. Test of Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. An error of the Estimate
1	.538 ^a	.290	.276	8,219

a. Predictors: (Constant), Conformity, Economic Literacy

b. Dependent Variable: Consumer Behaviour

Source: Processed Primary Data (2018)

Effect of Economic Literacy on Consumer Behaviour

The results of multiple regression analysis, the effect of economic literacy on the consumer behaviour of students through t-test, obtained from the economic literacy of -2,086. Negative numbers do not mean minus (count) but have a meaning that is that hypothesis testing has a negative influence. Based on the table above, it is known that arithmetic of economic literacy is $2.086 > \text{table of } 1.987$ (count $> \text{table}$), which means that economic literacy partially has a negative and significant effect on students' consumptive behaviour. Oktafikasari & Mahmud (2017) says that knowledge of economics has an important role in shaping one's consumption behaviour. Individuals with a good level of economic literacy can be selective in determining which products to consume, prioritise needs first and adjust them to the ability and importance of economic literacy to minimize consumption and consumptive lifestyles in consumption

This research was also strengthened by previous research conducted by Kanserina, D., Haris, I. A., & Nuridja (2015). The research result indicates that economic literacy (X1) has a negative effect on the consumptive behaviour (Y) of Undiksha Economic Education Students at -2.470. The conclusion of the research is that economic literacy influences students' consumptive behaviour, where when economic literacy is declining, consumer behaviour increases, and vice versa. Students as consumers, especially in the age range of adolescents, that having learning experience and economic literacy is important to keep away from consumptive behaviour. In addition, the results research are also reinforced by Septiana (2015) stated that the level of economic literacy has a significant direct and negative influence on consumption behaviour.

Effect of Conformity on Consumptive Behaviour

The results of multiple regression analysis, the effect of conformity on students' consumptive behaviour through t-test obtained

count $(5.672) > \text{table } (1.986)$ so that the H_0 hypothesis is rejected. Then it can be concluded partially that there is a positive and significant influence on conformity with students' consumptive behaviour. And it can be interpreted that the higher the tendency of adolescents towards the group, the higher the level of consumptive behaviour.

This research also strengthens theories which state that there is an influence between conformity and consumptive behaviour in accordance with the results of Haryani, I., & Herwanto (2016) research which suggests that one of the causes people to take consumptive actions is conformity. As expressed by Artledia that one of the psychological factors that play a role in shaping buying behaviour is the level of conformity. The more conforming a student is to his group, the easier it is for him to be affected by consumer behaviour.

The result research was also reinforced by previous research conducted by Yuliantari, M. I., & Herdiyanto (2015) who stated that there was a significant relationship between conformity and self-esteem with consumptive behaviour in young women in Denpasar City ($R = 0.407$; $r^2 = 0.165$), using analysis multiple regression. Partially, there is a significant positive relationship between conformity and consumptive behaviour in young women in Denpasar City. Conformity has a positive effect on student consumptive behaviour, when the level of conformity is higher, consumptive behaviour is also high, and vice versa.

Effect of Economic Literacy and Conformity on Consumptive Behaviour

The results of F test output with SPSS 24.0 it can be seen that $F_{\text{count}} = 20,813$ while the F_{table} can be seen in the statistical table with a significance of 0.05 or 5% where $df_1 = k-1$ or $2-1 = 1$ and $df_2 = nk$ is $105-2 = 103$, it can be seen that F_{table} is 3.93. Then it is known that $F_{\text{arithmetic}} (20,813) > F_{\text{table}} (3,93)$, meaning that H_0 is rejected so that it can be concluded that economic literacy and conformity simultaneously affect the consumptive behaviour of students.

Based on the research hypothesis, it can be concluded that there is a negative and significant effect of economic literacy on student consumptive behaviour, and together economic literacy and conformity significantly influence student consumptive behaviour. Based on the findings of this study, it is still very limited to the consumptive behaviour of students who are influenced by economic literacy and conformity of MAN students, so that further research can be conducted on high school students with a broader scale of research and aspects outside the students as forming consumer behaviour.

Results of research on the effects of economic literacy and conformity on consumptive behaviour of students of MAN 3 Central Jakarta, the researchers found that the lower the level of economic literacy of students, the higher the consumptive behaviour students will have. The higher the level of conformity, the higher consumptive behaviour of students is. Thus it can be seen that the implication are firstly, the lack of students' understanding of basic economic concepts such as the difficulty of students managing their finances because they prioritise their wants rather than needs. Students who are more concerned with desire, tend to have a wasteful lifestyle that can spend money to meet their wants. Even students do not consider the function of goods when they want to consume. So the student's consumptive status is getting bigger, because it is supported by both. If the consumptive behaviour is attached to the student, it is not uncommon for students to use all means to have money, to fulfill the desires that must be fulfilled.

Secondly, students in the process of interaction with their environment always have a different group of friends and able to make him comfortable. A friendship group should provide positive direction for each other in it. But not all friendship groups also have a good impact on their members. For example, high levels of conformity can also affect one's consumption patterns, because someone always wants to look the same as the group members, in terms of both consumption and other

things. Thus, conformity can be a determining factor for student consumptive behaviour.

Lastly, students who often spend time with their friends, easily get influenced by their friends and have low economic knowledge and understanding, will tend to be easier to have a high level of consumer behaviour. One of the things that occurs in a student's mind is when they have desire to be the same as what his group wants, and makes students in the group consume goods so that they are not excluded and shunned by the group. A student with a high level of conformity and lack of knowledge about managing his finances will easily spend his money not based on the priority scale of needs, but based on the information and desires expected by the group of friends.

CONCLUSION

The result research shows that: (1) there is a negative and significant influence between economic literacy to student consumptive behaviour. The lower the level of knowledge and understanding of students about the economy, the higher level of consumptive behaviour. Conversely, if knowledge about the economy can be increased it will reduce the level of students' consumptive behaviour. (2) There is a positive and significant influence between conformity to student consumptive behaviour. The higher the level of student conformity which is to make the individual behave the same and in accordance with the wishes of the group, the higher the students' consumptive behaviour. (3) There is a simultaneous influence between economic literacy and conformity on student consumptive behaviour. Conformity in a student's friendship can affect his economic literacy, when one individual can influence money management, priority scale and other individual consumption patterns.

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