Dinamika Pendidikan

The Effect of Economic Literacy, Peer Groups, and Parents Socioeconomic Status Towards Students' Consumption Behavior

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DOI: 10.15294/dp.v15i1.23993

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Abstract

The purpose of this study was to explain the effect of economic literacy towards students' consumption behavior, effect of peer groups towards students' consumption behavior and effect of parents sosioeconomic status toward students' consumption behavior. The research location was conducted in SMAN Selong City, East Lombok, NTB. This research uses a quantitative approach because the research data using statistics and SPSS. The population in this study amounted to 308, and the study sample consisted of 174 students taken by proportional area random sampling. Data on research results obtained through questionnaires and tests, data analysis techniques using quantitative descriptive, testing requirements analysis, and testing hypotheses. The results of this study show that there is positive and significant effect of economic literacy towards students' consumption behavior, there is positive and significant effect of peer groups towards students' consumption behavior, and there is significant effect on parents' socioeconomic status towards students' consumption behavior. The conclusion of this study states that there is a positive and significant influence of the variables of economic literacy, peer groups, and parents sosioeconomic status towards students' consumption behavior.

How to Cite

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INTRODUCTION

Humans as economic creatures (homo economicus) always try to meet their economic needs. One of the human efforts to meet their economic needs is the act of consumption. Consumption is an activity to reduce or use up an object (goods and services) in order to meet needs. Setiadi (2015) states that consumption behavior is an action that is directly involved in getting, consuming, and consuming a product or service, including the decision process that precedes this action. Consumption behavior occurs in almost all levels of society (upper class, middle class, and lower class) all involved in this activity. Consumption behavior also occurs in all age groups, both children, adolescents, and adults, albeit to varying degrees.

One of the several vulnerable ages mentioned, adolescence is the most interesting to discuss, especially teenagers at the high school level. This is inseparable from the status of adolescents, which are often defined as a phase towards maturity both physically and emotionally. As disclosed Raharja and Manurung (2010) and Astuti (2016) that the decision in determining choices is not an easy thing. Certain considerations are needed so that the items purchased are in accordance with needs. As a result, adolescents often cannot distinguish between needs and desires (Rafsanjani et al, 2019). This makes it easy for teenagers to get caught up in consumptive behavior by buying something that is not based on rational consideration. Only based on the desire to follow fashion, try new products, and get social recognition.

The indicators of someone categorized as perpetrators of consumptive behavior can be seen from the following points; (1) buying a product because of the lure of gifts, (2) buying a product because it is interesting together, (3) buying a product to maintain one's appearance, (4) buying a product based on price rather than benefits and usefulness, (5) buying a product just because status symbol, (6) using the product because of the element of conformity

to the advertising model, (7) buying the product at a high price to increase self-confidence, (8) trying more than two similar products (Sumartono, 2002).

Consumptive behavior in adolescents is also influenced by several factors, Sumarwan (2011) mentions factors that influence consumption behavior, namely consumer environment, such as culture, demographic, social and economic characteristics, family, reference groups, and technology. Besides these factors, one's consumption behavior is determined by the level of knowledge about the economic literacy (Jappeli, 2010). Economic literacy is the ability to use economic concepts to make decisions about income, savings, spending and allocating money (Pandey & Bhattacharya, 2012). Therefore, economic literacy becomes a very important thing in supporting the lives of adolescents today.

According to Budiwati (2014) economic literacy is important in daily life. Economic literacy as a tool can also be used to change behavior from not intelligent to intelligent. Such as managing income, investment, protection, and meet the needs of life. Inadequate understanding of the economy will make a person make mistakes in spending decisions, tend to have difficulty meeting funds in various activities, consumer attitudes, and low desire to save. Although many things are caused by the low ability of economic literacy, in fact not everyone has a high interest in economic literacy (Sina, 2012). In fact, every individual needs careful consideration of the situation and information with critical and comprehensive analysis to make the right decision.

In addition to economic literacy, consumption behavior by adolescents is actually inseparable from the social environment when adolescents interact with play groups or peer groups, whether at school or at home. Yusuf (2007) says that peer groups as a social environment for adolescents have a significant role in the development of their personality. Santrock (2007) also believes that peers are children or adolescents who have the same age level and have strong bonds of friendship.

Therefore, the tendency of adolescents to meet their needs often depends on who they gather with. This means that peers are very influential on adolescent consumption characteristics both in a positive direction or vice versa.

Adolescent consumption behavior also seems to be influenced by parents' socioeconomic factors. According to Marmot (2004), the socioeconomic level of parents is the social and economic position of one's family based on income, education, and position with others. Socioeconomic status is a combination of an individual's or family's economic and social position relative to others, based on income, education, and employment. Suryani (2008) and Septiana (2015) in their research results concluded that there was a significant relationship between parents' socioeconomic status and student consumption behavior. Parents with high socioeconomic status often give excess money to their children so that they are more likely to take consumptive actions.

SMAN in Selong City, East Lombok Regency, NTB consist of SMAN 1 Selong, SMAN 2 Selong and SMAN 3 Selong. Based on observations made at three state high schools in Selong City, it is known that the economic status of the students' parents consists of lower socioeconomic status, middle socioeconomic status, and there is also a top socioeconomic status. An Administrative staff member said that almost 60% of parents had livelihoods as farmers, laborers, drivers, the rest were entrepreneurs, traders and a small portion had livelihoods. Minority groups, namely the upper middle class as civil servants, military and police. Therefore the tendency of students to meet their needs depends on the amount of allowance varies and with whom they gather.

Based on observations made on students in SMAN 1 Selong, most students at school form certain groups whose members have the same characteristics, especially viewed from lifestyle. Some examples of these groups are groups of students with luxury vehicles such as the Honda CBR, Yamaha Aerox, NMax

and other latest motorbikes, fashionable student groups and various groups of students who have similar hobbies out of interests and talents at school. The group of students who bring this luxury vehicle is given an average pocket money by their parents in the amount of Rp. 20,000.00 to Rp. 25,000.00 a day. They claimed to spend their pocket money to buy fuel (gasoline), for snacks in the canteen and the rest for other needs outside of school needs.

Researchers also observed, not only at SMAN 1 selong, but also conducted observations and interviews with one of the students at SMAN 2 Selong, students with the initials ZA said that their classmates formed certain groups whose members had the same characteristics, for example groups of students who like to look fashionable, this group is usually given an allowance of Rp 15,000.00 to Rp 20,000.00. Some of these members claimed to be willing to set aside a large portion of their allowance for a collection of beauty or cosmetic devices to support their appearance.

Based on these facts, it can be concluded that the consumption made by these students is an effort made to be accepted in the peer group by following their peers' consumption behavior. According to Effendi (2016) the characteristics of irrational consumption behavior include being very quickly attracted to advertising and promotion, collecting branded or branded products that are widely known, choosing products not based on needs, but prestige. But on the contrary, if the group of peers has a culture of rational behavior, it will also bring a rational influence to students. The purpose of this study was to explain the effect of economic literacy towards students' consumption behavior, effect of peer groups towards students' consumption behavior and effect of parents sosioeconomic status toward students' consumption behavior.

METHODS

The research design in this study is an associative research design to find out causal

or causal relations. Includes variables that influence and variables that are affected, Sugiyono (2015). This research uses a quantitative approach because the research data are numbers and analyzed using statistics. This research is also an ex-post facto research, because there is no direct control or treatment of the independent variables because events have occurred. This research was conducted at a SMAN in Selong City, Selong District, East Lombok Regency, NTB. The population in this study were all students of class XI in SMAN Selong City, amounting to 308 with the details shown in Table 1.

Table 1. Population Research Subjects

No.	School Name	The Number of Students
1.	SMA Negeri 1 Selong	106
2.	SMA Negeri 2 Selong	103
3.	SMA Negeri 3 Selong	99
	Amount	308

Source: Secondary Data (2019)

From the Slovin sample formula at a 5% error level obtained a minimum sample size of 174 students. The distribution of the number of samples can be seen in the following Table 2.

Table 2. Number of Distribution of Research Samples by Class

No.	School Name	Population	The Number of Students
1.	SMA Negeri 1 Selong	106	106/308 x 174 = 60
2.	SMA Negeri 2 Selong	103	103/308 x 174 = 58
3.	SMA Negeri 3 Selong	99	99/308 x 174 = 56
	Amount	308	174

Source: Processed Data (2019)

Based on Table 2, the sample is part of the whole population and has characteristics that represent the population. The sampling technique used is proportional area random sampling because it requires a sampling method for each sub-population by taking into account the size of the sub-population (Narbuko, C. & Abu, 2005). In this research, quantitative descriptive analysis will include the presentation of: (a) the frequency distribution of each variable, (b) the size of the central tendency (mean, mode, median), and (c) the size of the disperse (spread) including standard deviations and variants.

This study will use regression analysis. For this reason, it is necessary to test the regression assumptions in the form of normality test, linearity test, multicollinearity test and heterokedasticity test with the following description. According to Sugiyono (2015), the normality test is a test to find out whether the data is normally distributed or not. The criteria used to determine whether a distribution is normal if $p > 0.05$ (5%) is declared normal, and if $p < 0.05$ (5%) the distribution is said to be abnormal.

Linearity test is used to determine whether the relationship between independent variables and the dependent variable has a linear relationship or not. The criterion is if the significance value of F is less than 0.05 then the relationship is not linear, whereas if the significance value of F is more than or equal to 0.05 then the relationship is linear (Muhson, 2015). Multicollinearity test was performed as a condition of multiple regression analysis. To find out whether the relationship between independent variables occurs multicollinearity or not. Multicollinearity between independent variables occurs when the correlation coefficient between independent variables is equal to or greater than 0.800 (Hadi, 2004).

This step is used to test whether the regression model discussed has different residual variances from one observation case to another. If the residual variation from one observation case to another observation case has a

fixed value, it is called homoscedasticity and if it has a difference, it is called heterocedasticity. A good regression model must have homoscedasticity and not have heterokedasticity. Test the significance of the predictor partially by t test. T test is done to test the significance of the constants of each independent variable will affect the independent variable.

Test the Significance of All Predictors Together with the F Test. Furthermore, F_{count} is consulted with F_{table} with degrees of freedom (dk) m versus N-m-1 at a significance level of 5%. If F_{count} is greater than or equal to F_{table}, there is a significant influence between the independent variables on the dependent variable. If the F_{count} is smaller than F_{table}, the influence of the independent variables on the dependent variable is not significant. Look for the value of the coefficient of determination (R^2). To find the coefficient of determination (R^2) which shows the amount of influence between independent variables on the dependent variable.

Look for contributions from independent variables to the dependent variable. Relative Donations (SR%), relative donations indicate the relative contribution of each predictor to the criterion. Effective Contribution (SE), effective contribution is a predictor contribution calculated from the overall effectiveness of a regression called the effective contribution of a regression. Effective contribution is used to determine the effective contribution of each predictor to the criterion while still observing other independent variables not examined.

RESULT AND DISCUSSION

Based on research data processed using SPSS version 21.00 for the economic literacy variable, the lowest score achieved was 25 and the highest score was 100. From the research data, the mean obtained was 63.13, the median value was 65, and the standard deviation value is 15,869. Furthermore, economic literacy is classified into 4 categories of trends, namely very high, high, low and very low. The trend category of economic literacy variables is calculated using the mean ideal (Mi) and standard deviation (SDi). The result calculation of the variable tendency, it can be classified into four categories in the distribution of trends as follows Table 3.

Based on the results of the description of research data it can be seen that the level of economic literacy of students belonging to the category is very high at 31.03% that is as many as 54 respondents, a high category of 33.90% is as much as 59 respondents, low category is 32.75% that is as much as 57 respondents, and the category is very low at 2.29%, as many as 4 respondents. Thus it can be concluded that the tendency of economic literacy is in the high category.

Based on the calculation of the tendency of variables about the influence of peer groups on student consumption behavior, it can be classified into four categories in the distribution of trends as follows Table 4.

Table 3. Distribution of Trends in Economic Literacy

No.	Score Interval	Frequency	Percentage (%)	Category
1.	X ≥ 74	54	31,03	Very high
2.	58 ≤ X < 74	59	33,90	High
3.	26 ≤ X < 58	57	32,75	Low
4.	X < 26	4	2,29	Very low
	Amount	174	100	

Source: Processed Primary Data (2019)

Table 4. Distribution of Peer Group Trends

No.	Score Interval	Frequency	Percentage (%)	Category
1.	$X \geq 76$	22	12,64	Very high
2.	$64 \leq X < 76$	141	81,03	High
3.	$40 \leq X < 64$	8	4,60	Low
4	$X < 40$	3	1,72	Very low
	Amount	174	100	

Source: Processed Primary Data (2019)

Table 5. Distribution of Parents' Socioeconomic Status Trends

No.	Score Interval	Frequency	Percentage (%)	Category
1.	$X \geq 73$	1	0,60	Very high
2.	$64 \leq X < 73$	0	0	High
3.	$45 \leq X < 64$	114	65,51	Low
4	$X < 45$	59	33,90	Very low
	Amount	174	100	

Source: Processed Primary Data (2019)

Based on the results of the description of research data, it can be seen that the influence of peer groups belonging to the very high category is 12.64%, as many as 22 respondents, the high category is 81.03%, as many as 141 respondents, the low category is 4.60%, as many as 8 respondents, and the category is very low at 1.72%, as many as 3 respondents. Thus it can be concluded that the tendency of peer groups is classified in the high category. This shows that the influence of peer groups plays an important role in one's consumption behavior.

Interaction done with peers and the amount of time spent together makes students affected by the peer group. These conditions can affect student consumption behavior and lead to irrational consumption behavior. Based on the calculation of the tendency of variables about the influence of parents' socioeconomic status on student consumption behavior, it can be classified into four categories in the distribution of trends shown in Table 5.

This is indicated by the magnitude of the t value of 3.724 with a significance value of 0.000 and a regression coefficient (b3) of 0.413. Because the value of t <0.05, it can be concluded that there is a significant influence of parents' socioeconomic status on student consumption behavior. This result proves that the third hypothesis which reads "There is a negative influence of parents' socioeconomic status on the students' consumption behavior in SMAN Selong City " is not accepted.

Based on the results of the description of research data, it can be seen that the socioeconomic status of parents belonging to the very high category is only 0.60%, namely only 1 respondent, the high category is 0% because there are no respondents included in the high category, the low category is 65.51 % as many as 114 respondents, and very low category of 33.90%, namely as many as 59 respondents. Thus it can be concluded that the tendency of parents' socioeconomic status of students belongs to the low category.

Based on simultaneous research data, economic literacy, peer groups, and parents' socioeconomic status have a significant influence jointly on the students' consumption behavior in SMAN Selong City. This is indicated by the F test results obtained at 10,782 with a significance value of F 0,000. Because of the significant value of F <0.05, it can be said that economic literacy, peer groups, parents' socioeconomic status simultaneously influence and significantly influence consumption behavior variables. So that it can prove the fourth hypothesis that has been stated before.

The magnitude of the influence of the three variables on consumption behavior is shown at R^2 value of 0.160. This value indicates that 16.0% of the students' consumption behavior in SMAN Selong City is influenced by economic literacy, peer groups, and socioeconomic status of parents while the remaining 84% is influenced by other variables not examined in this study. In this study, students' consumption behavior variables are in fact not only influenced by economic literacy, peer groups, and socioeconomic status of parents, but there are still many other variables that can influence student consumption behavior.

The Effect of Economic Literacy Towards Students' Consumption Behavior

Economic literacy or commonly referred to as economic literacy is an understanding/ mastery of basic economic concepts that influence economic behavior, especially consumption behavior. The results of a study of 174 samples of students in SMAN Selong City showed that the economic literacy of students had a positive and significant effect on consumption behavior. This is indicated by the magnitude of the t value of 2.011 with a significance value of 0.046 and a regression coefficient (b_1) of 0.381.

Due to the value of t <0.05 and the regression coefficient has a positive value, it can be concluded that there is a positive and significant effect on economic literacy on student consumption behavior. These results prove that the first hypothesis which reads "There is

a positive effect of economic literacy on the consumption behavior of students in SMAN Selong City" is accepted. Thus the higher the level of economic literacy students have, the more rational consumption behavior of students.

Based on the results of the description of research data, it can be seen that the level of economic literacy of students belonging to the very high category is 31.03%, namely 54 respondents, the high category is 33.90%, namely 59 respondents, the low category is 32.75%, which is 57 respondents, and the category is very low at 2.29%, as many as 4 respondents. Thus it can be concluded that the tendency of economic literacy is in the high category.

The results of this study are in line with research conducted by Kusniawati, M. (2016) which states that economic literacy has a significant effect on consumption behavior. Someone who has high economic literacy, is able to make good consumption decisions. As Mathews (1999) states that economic literacy is the ability of individuals to recognize and use economic concepts and ways of thinking economically to improve and obtain prosperity. Thus students who have high economic literacy can make wise decisions in managing finances well so that students' consumption behavior is more rational.

The Effect of Peer Groups Towards Students' Consumption Behavior

Peer group is a group of individuals who have the same age and social status position that interact with one another. The results of the 174 samples of students in SMAN Selong City showed that peer groups had a positive and significant effect on consumption behavior. This is indicated by the magnitude of the t value of 2.842 with a significance value of 0.005 and a regression coefficient (b_2) of 0.180. Because the value of t <0.05 and the regression coefficient has a positive value, it can be concluded that there is a positive and significant influence of peer groups on student consumption behavior.

These results prove that the second hy-

pothesis which reads "There is a positive influence of peer groups on the consumption behavior of students in SMAN Selong City" is accepted. Thus the greater the influence of peer groups, the higher or more irrational student consumption behavior. Based on the results of the description of research data, it can be seen that the influence of peer groups belonging to the very high category is 12.64%, as many as 22 respondents, the high category is 81.03%, as many as 141 respondents, the low category is 4.60%, as many as 8 respondents, and the category is very low at 1.72%, as many as 3 respondents.

Thus it can be concluded that the tendency of peer groups is classified in the high category. This shows that the influence of peer groups plays an important role in one's consumption behavior. Interaction done with peers and the amount of time spent together makes students affected by the peer group. These conditions can affect student consumption behavior and lead to irrational consumption behavior.

The results of this study are in line with research conducted by Yasin'ta A. N. & Sandy, A. (2017), and Alhulaniyah, R. (2018) which states that peer group literacy has a significant effect on consumption behavior. The influence of peer groups among students or teenagers is unavoidable because they often gather to spend free time to share information and experiences both with school friends or organizations. The results of this study are consistent with the opinion of Schiffman and Kanuk (2008), who say that in terms of family influence, friends are most likely to influence their purchasing decisions.

The Effect of Parents Socioeconomic Status Towards Students' Consumption Behavior

The socioeconomic status of parents is the position or status of parents in the community based on economic, educational, income, and social power or positions held by parents in the community. The results of a 174 sample of students in SMAN Selong City showed that the parents' socioeconomic status had a positive and significant effect on consumption behavior. This is indicated by the magnitude of the t value of 3.724 with a significance value of 0.000 and a regression coefficient (b_3) of 0.413. Because the value of t <0.05, it can be concluded that there is a significant influence of parents' socioeconomic status on student consumption behavior.

This result proves that the third hypothesis which reads "There is a negative influence of parents' socioeconomic status on the consumption behavior of students in SMAN Selong City" is not accepted. Based on the results of the description of research data, it can be seen that the socioeconomic status of parents belonging to the very high category is only 0.60%, namely only 1 respondent, the high category is 0% because there are no respondents included in the high category, the low category is 65.51 % as many as 114 respondents, and very low category of 33.90%, namely as many as 59 respondents.

Thus it can be concluded that the tendency of parents' socioeconomic status of students belongs to the low category. The results of the data description show that in this study although the socioeconomic status of parents is low, students' consumption behavior tends to be irrational. This is in fact caused by a very strong environmental influence. The environment that is close to students can be sourced from the environment of peers, social media, and it can be suspected that the family environment is less directing children to use money wisely.

The results of this study are in line with research conducted Imansari et al (2016), and Kusniawati, M. (2016) which states the socioeconomic status of parents has no effect on student consumption behavior. Even though their parents' social status is high, some parents teach their children to use money wisely. Vice versa, although some parents have low socioeconomic status, students can have irrational consumption behavior.

The Effect of Economic Literacy, Peer Groups, and Parents Socioeconomic Status Towards Students' Consumption Behavior

Based on simultaneous research data, economic literacy, peer groups, and parents' socioeconomic status have a significant influence together on the consumption behavior of students in SMAN Selong City. This is indicated by the F test results obtained at 10,782 with a significance value of F 0,000. Because of the significant value of F <0.05, it can be said that economic literacy, peer groups, parents' socioeconomic status simultaneously influence and significantly influence consumption behavior variables. So that it can prove the fourth hypothesis that has been stated before.

The magnitude of the influence of the three variables on consumption behavior is shown at R^2 value of 0.160. This value indicates that 16.0% of the consumption behavior of students in SMAN Selong City is influenced by economic literacy, peer groups, and socioeconomic status of parents while the remaining 84% is influenced by other variables not examined in this study. In this study, students' consumption behavior variables are in fact not only influenced by economic literacy, peer groups, and socioeconomic status of parents, but there are still many other variables that can influence student consumption behavior.

CONCLUSION

The conclusion from the results of this study states that economic literacy has a positive and significant effect on student consumption behavior, peer groups have a positive and significant effect on student consumption behavior, socioeconomic status of parents has a positive and significant effect on student consumption behavior. The results of this study reinforce the results of previous studies which separately stated that there was a significant influence between economic literacy, peer groups, and social status of parents on student consumption behavior. In addition, researchers suggest further research that uses quantitative approaches to determine the re-lationship between adolescent consumptive behavior with other variables. Research that uses a qualitative approach is recommended to clarify the results of this study by exploring information in depth and in detail.

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