



## The Influence of Family Economic Education on Consumptive Behavior of Students

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### Abstract

This study aims to analyze the effect of economic education in the family on the consumptive behavior of SMA PUSRI Palembang students. This type of research is quantitative. Data collection techniques used were questionnaires, interviews and documentation. The sample technique in this study used simple random sampling with 86 students of class XI SMA PUSRI Palembang. The results of research on economic education in the family are 83% in the very strong category. The results of the analysis of consumptive behavior are 49% in the medium category. The results of hypothesis testing show that  $t_{count} > t_{table} = 4.352 > 1.988$  with a significance level of  $0.00 < 0.05$  which indicates that there is an effect of economic education in the family on students' consumptive behavior. With the results of a simple regression test, the variable economic education in the family has the ability of 18.4% to explain its effect on the dependent variable, namely consumptive behavior, while the remaining 81.6% is influenced by other variables.

### How to Cite

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## INTRODUCTION

In today's modern society, especially teenagers, the consumption behavior that occurs can be seen from the phenomenon of changes in lifestyle, economic conditions of each, the environment and the increasingly diverse types of individual needs. Where our youth are known as individuals who are less calculating in consuming, not to mention environmental influences that have a strong impact on behavior and tend to follow fashions and trends for a particular product or service (Risnawati, 2018).

Consumption activities in adolescents, namely high school (SMA) students, occur continuously without regard to priority scales (primary, secondary, tertiary). Students sometimes buy not based on needs but merely wants, as the need for luxury goods (tertiary) is considered almost the same as food needs (primary). So that they don't have a separation of which products should be needs and which products are just wants (Novitasari & Septiana, 2021).

In making purchases, teenagers as consumers need to examine in advance whether they have carried out the correct decision-making process so that the goods to be consumed can be beneficial. The decision-making process in Agusta (2020) is the consumer's stage in deciding a particular product which he thinks is the best from various alternatives according to certain interests by making the choice that is considered the most profitable.

Students don't mind how much it costs to get what they want by buying things they don't need. The waste that students do occurs because of a lack of students' understanding of the priority scale of needs, students should pay attention to the priority scale of existing needs so that they can provide an understanding of whether or not an item is important so that students behave in good and economical consumption

In addition, the excessive use of pocket money for an item that is not in accordance with the needs will cause waste that leads to

consumptive behavior. This situation is influenced by the state of the student environment, this is supported by the lack of students' understanding of the priority scale. In addition, there is also a lack of students to understand the habituation of economic activities in the family environment.

Basically, the application of economic activities in the family is very important because it can shape the mindset and mindset of adolescents, such as attitude patterns in behavior will manifest in accordance with the pattern of education instilled by parents in the family environment through habituation. Family economic education can influence children's economic behavior such as how to manage money properly, behave in a wise consumption, save money by saving, it is likely that it will make children have good habits in economic behavior in the future (Novitasari & Septiana, 2021).

Related to the economic behavior of youth which leads to consumptive behavior, economic education in the family is a factor that plays an important role in improving and realizing better human resources. Education provides a process that can result in individual changes in behavior as well as student behavior towards consumptive behavior. Therefore, economic education in student families plays an important role in making student decisions to meet their needs wisely.

With this, students should be aware that a desire does not necessarily make it a need. So it is necessary to understand the priority scale of needs and economic education in students' families that are good enough for students to make students have better consumption behavior. With the knowledge and understanding students get from the habituation that parents give students can act rationally and economically in fulfilling their needs.

Based on the information the researchers obtained through initial observations about the economic conditions of students at SMA PUSRI Palembang, namely, the average amount of student pocket money is around IDR 40,000 per day. With this pocket money,

students tend to use it for personal needs of students that lead to consumptive behavior, such as purchasing weekly quotas that are not in accordance with the needs of the student's school but for other purposes, students tend to be interested in buying fast food in online applications so that the desire for difficult to control, the use of fuel used for vehicles to school exceeds needs, sudden purchases of goods that should have been saved in money.

With this, the average nominal allowance of these students who attend SMA PUSRI Palembang can be said to be at the upper middle level so how should students be wise in using it so that they become economical and responsible human beings. Regarding the explanation above, this research is expected to be able to explain whether economic education in students' families influences consumptive behavior in class XI SMA PUSRI Palembang.

Given the broad scope of the problems in this study so as not to deviate from the actual target, the research limits the problems that occur, namely: (1) Economic education in the family in question is an illustration in the process of teaching and giving good examples by parents so that they can change children's behavior in the economy by showing good economic behavior taught by parents so that children make economic habits in terms of meeting their needs according to what the child gets from the family. (2) The consumptive behavior in question is the act of buying goods that are carried out excessively in terms of priority scales (primary, secondary and tertiary) without thinking rationally and are more concerned with desires than the benefits of these goods or needs which result in a person becoming more extravagant, (3) The objects studied were students of class XI SMA PUSRI Palembang for the 2022/2023 academic year.

Based on the explanation above, the formulation of the problem in this study is is there any influence of economic education in the family on the consumptive behavior of SMA PUSRI Palembang students?

So, the goal to be achieved in this study

is to determine the effect of economic education in the student's family on the consumptive behavior of SMA PUSRI Palembang students.

## METHODS

The research method used in this research is quantitative. According to Sugiyono (2019) the quantitative method can be interpreted as a research method based on the philosophy of positivism, used to research certain populations or samples, data collection uses research instruments, data analysis is quantitative/statistical, with the aim of describing and testing hypotheses that have been set.

Indicators of economic education in the family are: habituation, exemplary, explanation and provision of pocket money, Indicators of consumptive behavior, namely: Impulsive buying, wasting, seeking pleasure, goods out of reach, goods being unproductive, status.

The population element is the entire subject to be measured, which is the unit under study. In this study it can be seen that the population in the Table 1.

**Table 1.** Research Population

No.	Class	Gender n		Amount
		Man	Wonan	
1.	XI IPS 1	16	12	28
2.	XI IPS 2	12	13	25
3.	XI IPA 1	14	14	28
4.	XI IPA 2	17	11	28
Total		59	50	109

Source: PUSRI Palembang High School Economics Subject Teacher, 2022

In this research, the sampling technique used in this study was simple random sampling (random). It is said to be simple (simple) because it takes the members to be studied carried out randomly without regard to the level in the population Sugiyono (2019: 149). The formula used is the formula from Yamane and Isacc and Michale as follows:

$$n = N / (1 + N(e)^2) \text{ (Sugiyono, 2019)}$$

**Table 2.** Research Sample

No	Class	The number of students	Sample
1	X I IPS 1	28	$28/109 \times 86 = 22$
2	XI IPS 2	25	$25/109 \times 86 = 20$
3	XI IPA 1	28	$28/109 \times 86 = 22$
4	XI IPA 2	28	$28/109 \times 86 = 22$
Number of Samples			86

Source: Processed data, 2022

Data collection technique using a questionnaire (questionnaire). The questionnaire used in this study was distributed to respondents to obtain data on variable X, namely the influence of economic education in the family and variable Y, namely consumptive behavior, which was distributed to the sample.

Interviews are used as a data collection technique by submitting a number of questions orally to the subject being interviewed (Rahmadi, 2011). The type of interview used is unstructured interview.

The analysis technique of research instrument testing uses validity and reliability tests. From the validity test of the independent variables and the dependent variable, there are 10 invalid statements, while 40 statements are declared valid. The reliability test using the Split Half technique, the Sperman-Brown formula, obtained the results of the independent variable (X)  $0.871 > 0.381$  and the dependent variable (Y)  $0.896 > 0.381$ , so from these results the independent variable and the dependent variable were declared reliable.

In quantitative research, data analysis is an activity after data from all respondents or other data sources have been collected. Activities in data analysis are: grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to answer

the problem formulation and performing calculations to test the hypotheses that have been proposed (Sugiyono, 2017).

The normality test is meant to find out which variables in the study have a normal distribution or not. The normality test aims to study whether the selected sample distribution comes from a normal or abnormal population distribution. How to do a data normality test using SPSS ver. 22 with the Kolmogrov Smirnov statistical test. The decision-making criterion in the normality test is that if the significance value is greater than the degree of confidence of 0.05, then the data in the study are normally distributed.

The linearity test is used to determine the linear status of a research data distribution or to say whether the dependent (independent) and independent (dependent) variables are linear and the analysis used to test is ANOVA by analyzing the correlation coefficient of each independent variable with the dependent variable using SPSS.

To find out whether there is a linear relationship or not, it can be seen in the ANOVA table by looking at the calculations on the deviation from linearity, if the deviation from linearity value is  $> 0.05$  then the independent variable and the dependent variable have a linear relationship, and vice versa if the Deviation from Linearity value is  $< 0.05$  then between the independent variable and the dependent variable does not have a linear relationship.

Furthermore, there is a simple regression test based on the functional relationship of the independent variables with one dependent variable (Sugiyono, 2019). The general equation for simple linear regression is:

$$Y = a + bX \text{ (Sugiyono, 2019:317)}$$

Where:

Y = Subject/value in variable predicted dependency

a = Price Y if X = 0 (constant price)

b = Directional number or regression coefficient, which shows numbers increase or decrease dependent variable. If b (+) then

increases, and if b (-) then there is a decrease. X = Subject on the independent variable which have a certain value.

Test the hypothesis in this study with the t test which intends to determine the effect of the significance of the independent variables on the dependent variable, namely economic education in the family on the consumptive behavior of SMA PUSRI Palembang students. Through this test it will be known how far the influence of one independent variable affects the dependent variable. The t test can be obtained with the help of SPSS ver. 22

The decision-making criteria from the results of the t test from this partial test are: (1) If the probability value is  $> 0.05$  then  $H_0$  is accepted, (2) If the probability  $< 0.05$  then  $H_0$  is rejected, (3) If  $t_{table} > t_{count}$  then  $H_0$  is rejected  $H_a$  is accepted, (4) If  $t_{table} \leq t_{count}$ , then  $H_0$  is accepted and  $H_a$  is rejected.

## RESULTS AND DISCUSSION

Percentage description analysis is used to describe the characteristics of each indicator in each variable so that it is easier to understand the measurement of the variable being disclosed. The analysis used to describe the variables of economic education in the family and consumptive behavior.

**Table 3.** Frequency Distribution of Economic Education Questionnaires in Families

Intervals	Frequency	%	Category
80-100	57	66.28	Very Strong
60-80	29	33.72	Strong
40-60	0	0.00	Currently
20-40	0	0.00	Low
$\leq 20$	0	0.00	Very Low
Amount	86	100.00	

Source: Processed data, 2022

The results of the analysis of the percentage distribution of the questionnaire on

the independent variable (X), namely economic education in the family, shows the results of the 86 students who were sampled in this study. It can be seen in table 3 . very strong (66.28%), and 29 respondents in the strong category (33.72).

**Table 4.** Consumptive Behavior Questionnaire Frequency Distribution

Intervals	Frequency	%	Category
80-100	0	0.00	Very strong
60-80	3	3.49	Strong
40-60	77	89.53	Currently
20-40	6	6.98	Low
$\leq 20$	0	0.00	Very Low
Amount	86	100.00	

Source: Processed data, 2022

The results of the analysis of the percentage distribution of the questionnaire frequency on the dependent variable (Y), namely consumptive behavior, shows the results of the 86 respondents who were sampled in this study. It can be seen in Table 4. 77 respondents in the Currently category (89.53%) and 6 respondents in the low category (6.98%).

Based on the results of the normality test in the Table 5, it can be seen that the sig. 0.200, the value is greater than the significant value of 0.05, thus it is concluded that the data is normally distributed or the normality test assumptions have been fulfilled.

It can be seen from the results of the linearity test in the Table 6 that a significance value is obtained, a significance value at linearity is  $0.00 < 0.05$ , so it can be said that there is a linear relationship between economic education in the family and consumptive behavior.

Seeing the significance value of Deviation from Linearity  $0.753 > 0.050$ , it can be concluded that there is a linear relationship between economic education in the family and consumptive behavior.

**Table 5.** Normality Test

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistics	Df	Sig.	Statistics	df	Sig.
Economic Education in the Family	.070	86	.200 *	.987	86	.533
Consumptive behaviour	.078	86	.200 *	.979	86	.174

Source: Processed data, 2022

**Table 6.** Linearity Test

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Consumptive Behavior *	Between	(Combined)	1283.521	28	45.840	1.385	.148
	Groups	Linearity	583.406	1	583.406	17.624	.000
Economic Education in the Family		Deviation from	700.115	27	25.930	.783	.753
	Within Groups	Linearity	1886.817	57	33.102		
Total			3170.337	85			

Source: Processed data, 2022

**Table 7.** Simple Regression Test

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Betas	t	
1	(Constant)	20.825	6.589		3.161	.002
	Economic Education in the Family	.344	.079	.429	4.352	.000

Source: Processed data, 2022

It can be seen that the constant value (a) is 20.825, while the value of economic education in the family (b) is 0.344, so the regression equation can be written as follows:

$$Y = \alpha + bX = 20.825 + 0.344X$$

So it can be concluded that this shows the relationship between economic education in the family and student consumption behavior is positive for every 1% addition of economic education, it will increase good consump-

tion behavior by 0.344 so that children do not behave consumptive.

The results of a correlation/relationship (R) value of 0.429 were obtained. The R number here is 0.429, which means the correlation between economic education variables in the family and consumptive behavior is 0.429. From the value obtained the determinant coefficient (R Square) of 0.184 will then be converted into a percentage form, meaning that

**Table 8.** Determinant Coefficient Test ( $R^2$ )

Summary Model <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.429 <sup>a</sup>	.184	.174	5.549

Source: Processed data, 2022

**Table 9.** Test t

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	20.825	6.589	3.161		.002
	Economic Education in the Family	.344	.079	.429	4.352	.000

a. Dependent Variable: Consumptive Behavior

Source: Processed data, 2022

the independent variable of economic education in the family has the ability of 18.4% to explain its effect on the dependent variable, namely consumptive behavior. While the rest is explained by other variables not included.

Based on the above data processing in the third column, namely  $4.352 > 1.988$  and a significance of  $0.00 < 0.05$ , then  $H_0$  is rejected. It can be concluded that economic education in the family has a positive and significant effect on consumptive behavior.

Economic education in the family is informal education that can be obtained from within the family, the better the education that parents give to children, the wiser the child will be in fulfilling their needs. What should be the rational use of resources to make students behave economically well. How economic education provided by parents in the family can help children not to behave consumptively so as to improve the quality and consumption patterns of students in a better direction.

Factors that can influence consumptive behavior of class XI SMA PUSRI Palembang, namely economic education in the family is one of the factors that can influence a person's

consumptive behavior. Because basically economic education in the family is a very useful tool for changing how a person's behavior from bad to good in the field of implementing economic activities. The better the economic education given by arents, the better their consumption behavior will be.

From direct distribution of questionnaires by class XI SMA PUSRI Palembang with a sample of 86 students, it shows that the data obtained is in the analysis of variable data (X) economic education in the family, the first indicator is habituation to save money, the result is 85.25 with a very strong category, this shows that the habit of saving has a very good pattern of using pocket money. The second indicator, namely exemplary saving, is 81.91 in the very strong category. This shows that the good example set by parents for children has a very good pattern in children's decisions about money. In the third indicator, namely the explanation of needs, it was obtained at 80.79 with a very strong level indicating that the explanation of needs has a very good pattern for making a child's decision based on a priority scale. In the fourth indicator, namely the

provision of pocket money, it was obtained at 83.14 which was very strong. This also shows that the provision of pocket money given by parents to children is in accordance with the needs of the child. So, it can be concluded that in the variable (X) economic education in the family, an average value of 83.14 is obtained with a very strong category so that the role of education given by parents to children has an important role as a material consideration for children in decision making.

In the frequency distribution of the questionnaire variable (X) economic education in the family, there were 57 respondents who were included in the very strong category (66.28%), and 29 respondents in the strong category (33.72). Older people in the family have a very good pattern of consumption decisions. This result is supported by the following interview results, namely a good understanding class XI SMA PUSRI Palembang towards economic education given by parents through habituation to thrifty, buying based on needs, saving, wise use of pocket money, giving pocket money according to needs and providing facilities to students according to needs during adolescence (SMA), with this, students will get used to the things that parents give to children which makes children think more critically about the choices that will be made.

This is in accordance with Lermite's theoretical view (in Yuliana, 2021) that economic education can be instilled in students by getting used to and being healthy towards money which is education about money management which can have a positive side related to spending, investing and saving. This is in line with Siswoyo (in Novitasari AT, 2021) which was used as a reference in the questionnaire saying that family economic education can influence habituation behavior, exemplary and explanation which will form a mindset, in which parents provide non-formal education to early childhood.

From direct distribution of questionnaires by class XI SMA PUSRI Palembang with a sample of 86 students, it shows that the data obtained is in the analysis of variable data (Y)

consumptive behavior, the first indicator of impulsive buying is obtained at 49.84 in the moderate category, this shows that purchases goods that are not too important have sufficient patterns of consumption behavior so that they can have a good effect on the use of pocket money. on the second indicator that is looking for pleasure at 50.23 with a moderate level, this shows that buying goods just to look for pleasure has an adequate pattern of consumption behavior. on the third indicator, namely goods out of reach, it was obtained at 47.50 in the moderate category, this shows that buying goods not on the list plan according to the needs has an adequate pattern of student consumption behavior so that they are wiser in choosing goods. on the fourth indicator, namely goods becoming unproductive, it was obtained at 49.69 in the moderate category. This shows that purchasing goods only to try the latest models and brands that are currently popular has an adequate pattern of consumption behavior. In the fifth indicator, status is obtained at 49.38 in the moderate category, this shows that students prefer to use goods according to comfort rather than following the current trend. So it can be concluded that in the variable (Y) Family Economic Education an average value of 49.83 is obtained in the moderate category, so that students as consumers play a wise and rational role in fulfilling a need.

In the distribution of the variable frequency questionnaire (Y) consumptive behavior, there are 3 respondents who are included in the strong category (3.49%), 77 respondents who are included in the medium category (89.53%) and 6 respondents in the low category (6.98%). This is supported by the results of interviews with students XI SMA PUSRI Palembang wise use of pocket money in fulfilling needs by buying based on the existing priority scale prioritizing needs rather than wants, students do not tend to follow existing trends but are more concerned with convenience and needs, wise in the use of pocket money and the provision of facilities provided by parents to students are needs that are in ac-



cordance with the needs of a student, with this making student rational in fulfilling needs so that consumptive behavior does not occur.

This is in accordance with the theoretical views of Schiffman and Khanuk (in Yuliana, 2021) saying that consumer behavior is a way for individuals to make decisions to utilize their available resources (money) to choose goods related to consumption as wisely as possible, so that wise choices in consuming an item, the further the individual will be from consumptive behavior. This is also in accordance with (Lina, and Rosyid (Nurhaini, 2018) and Erich Fromm (in Yuliana, 2021) which is used as a reference in a questionnaire that describes student consumptive behavior can be seen from aspects namely impulsive buying, seeking pleasure, goods out of reach, goods become unproductive and status. So, in this case how is a person responsible for selecting a need for oneself so as to make a rational and economical individual.

Based on the results of normality test calculations using the chi square data formula on variable (X) economic education in the family is  $X^2 \text{ count} = 2.918 < X^2 \text{ table} = \alpha 0.05$  and degrees of freedom (dk) =  $k - 1 = 7 - 1 = 6$ , then look for the chi-square table and get  $X^2 \text{ table} = 12.59$  and it can be shown that the data is normally distributed. And for the dependent variable (Y) consumptive behavior is  $X^2 \text{ count} = 4,800 < X^2 \text{ table} = \alpha 0.05$  and degrees of freedom (dk) =  $k - 1 = 7 - 1 = 6$ , then look for the chi- table squared in  $X^2 \text{ table} = 12.59$  and it can be concluded that the data is normally distributed.

Based on the known regression equation, namely  $Y = \alpha + bX = 20.825 + 0.344x$ , it can be concluded that a constant value of 20.825 states that the results of the regression coefficient are positive, meaning there is a positive relationship. Each additional 1% of economic education will affect consumption behavior by 0.334. Meanwhile, it is obtained from the results of the coefficient of determination that first makes a table and calculates the correlation value obtained by using the "t" test at a significance level of 0.05% =, tcount is

to find out whether  $h_0$  is rejected or accepted based on the test above, then  $t_{\text{count}} > t_{\text{table}}$  is  $4.352 > 1.988$  then  $h_1$  is accepted and  $h_0$  is rejected, meaning that there is a significant influence and economic education in the family on consumptive behavior.

Based on the hypothesized determinant coefficient value in this study there is an influence of the economic education variable in the family (X) on consumptive behavior (Y) obtained by R-Square which is equal to 0.184 meaning that the independent variable of economic education in the family has the ability of 18.4% to explain its effect on dependent variable consumptive behavior. While the remaining 81.6% is explained by other factors.

The better the economic education given by parents, the better the consumption behavior of students will be, such as habituation to be frugal, exemplary given by parents to be wise in choosing goods/services, explanations for managing money properly and giving pocket money according to needs so that they can students apply it in everyday life, especially making decisions in purchasing goods so that students get wise and rational economic behavior and avoid consumptive behavior.

This research is in accordance with research conducted (Novitasari, 2021) entitled "The Influence of Economic Education in the Family Environment on Student Consumptive Behavior." This type of research is explorative with a quantitative approach. Based on the results of the study, it was obtained regression analysis and significant test through the t test. The regression equation obtained showed that there was a positive influence between economic education in the family environment on students' consumption behavior.

This research is in line with research conducted (Risnawati, 2018) entitled "The Influence of Family Economic Education, Lifestyle, Individual Modernity, and Economic Literacy on Student Consumptive Behavior) this method uses a quantitative approach. it was found that economic education had a significant positive effect on consumptive behavior.

This research is in line with research conducted (Irene Dinda, 2021) entitled "The Influence of Economic Education and Financial Management on Consumptive Behavior of FITK UIN Maulana Malik Students." This type of research uses a quantitative approach. Based on the results of the study, it was found that economic education had a significant positive effect on student consumptive behavior. This was indicated by the results of the T analysis that the probability magnitude (sig) was  $0.040 > 0.005$  and tcount was  $2.061 > t_{table}$ , 1.645.

## CONCLUSION

Based on the results of research and data analysis in this study, namely about the effect of economic education in student families on the consumptive behavior of SMA PUSRI Palembang students, the conclusions are obtained: (1) Economic education in the family has an average value of 83% with a very strong category so that it can also provide a good explanation to students how to habituate to save, habituate to buy based on needs, exemplary to buy goods with full consideration, habituation to save, explanation of use pocket money wisely and giving pocket money according to the needs with this, students avoid wasting. (2) Student consumption behavior has an average value of 49% in the moderate category so that students behave economically well such as buying based on a priority scale prioritizing needs rather than wants, students tend not to follow trends so as to avoid wasting pocket money with this, students are rational and wise in making decisions as a consumer.

The results obtained from testing the "t" test hypothesis, namely  $t_{count} > t_{table} = 4.352 > 1.988$ , then  $H_0$  is accepted and  $H_a$  is rejected with a significance level of  $0.00 < 0.05$ , then  $H_0$  is rejected to accept  $H_a$ . So it can be concluded that there is a significant positive effect of economic education in the family on the consumptive behavior of SMA PUSRI Palembang students for the 2022/2023 academic year. With a large influence of 18.4% and the

remaining 81.6% is influenced by other factors.

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