



The Determinants of Consumptive Behaviour of Social Studies Students in State Senior High School Salatiga

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| Article Info | Abstract |
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| <p>Article History :</p> <p>Received June 2022</p> <p>Accepted October 2022</p> <p>Published December 2022</p> <hr/> <p>Keywords:</p> <p><i>Consumptive Behaviour,</i></p> <p><i>Electronic Money,</i></p> <p><i>Performance Expectancy, Self</i></p> <p><i>Concept, Economic Literacy,</i></p> <p><i>Lifestyle</i></p> | <p>The development of technology is increasingly changing the order of people's lives in various activities in an effort to meet every need. The use of technology is expected to facilitate the activities of human life to be practical, effective and efficient. This situation encourages Social Studies Students in State Senior High School Salatiga to spend all their pocket money through online shopping applications and payments in excess and not based on need. The purpose of the study was to analyze the effect of using electronic money, performance expectancy, self concept, and economic literacy on consumptive behavior through lifestyle. Data collection used instruments in the form of questionnaires and tests. Data analysis was done by descriptive analysis of research variables, path analysis, and Sobel test. The population in this study was the social studies students of the State Senior High School of Salatiga, which amounted to 1,133 students with a sample of 296 students. The results of data analysis show, 1) there is no effect of using electronic money on lifestyle. 2) performance expectancy has a positive effect on lifestyle. 3) self concept has a positive effect on lifestyle. 4) economic literacy has a positive effect on lifestyle. 5) the use of electronic money has no effect on consumptive behavior through lifestyle. 6) performance expectancy effect on consumptive behavior through lifestyle. 7) self concept effect on consumptive behavior through lifestyle. 8) economic literacy effect on consumptive behavior through lifestyle. 9) lifestyle has a positive effect on consumptive behavior.</p> |

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INTRODUCTION

The human life's development is currently in the industrial revolution 4.0 era. It is marked by the rapid of the technology used in various aspects of life. Technology that is increasingly developed changes the people lives' regulation in various activities to fulfil their daily needs. The using of technology is expected to facilitate the activities of human life to be more practical, effective and efficient. Appropriate technology is expected to help people on their consumption activity so that they could get benefits. This is motivating the progress of technology-based economic or in other words, the society has entered the digital age in the economic field. The digital economy allows new innovations in two very important areas of life, namely technology and the economy. Technology plays a very important role in facilitating the society access to utilize the resources needed maximally in carrying out their daily life. The economy plays a role in applying the money effectively and efficiently in case of fulfilling the daily needs to achieve maximum satisfaction.

Postmodern life generates new consumption designs that are characteristic of postmodern life and allows people or consumers to enjoy the things provided by this era that is caused by fantasy (Heldi, 2009). The theory of consumer behavior applies that in choosing, buying, using goods and services, must be based on needs not on desires (Dewi et al., 2017). The students' consumptive behavior is shown by excessive consumption. This shows that consumptive behavior is not only bring out by parents but also high school students who are entangled by consumptive actions. Consumptive actions done by high school students are caused by the products offered in online market through various shopping applications which stimulate more emotion and interest. It happens because high school students are teenagers who still have emotional instability, both of thinking and acting.

The marketing strategy with this promotion is, in fact, the most effective way to interest high school student consumers, such as free shipping, cashback, discount vouchers, buy two get one free and other promotion distributed by online market users.

Salatiga is a small city part of Semarang Regency. The high school in Salatiga city consists of 3 public schools, including State Senior High School 1 of Salatiga, State Senior High School 2 of Salatiga, and State Senior High School 3 of Salatiga. Senior High Schools in Salatiga are seen on strategic location and access for shopping and food centers. The consumption level of State Senior High students in Salatiga is very high. This is because Salatiga State Senior High School students can easily find places to hangout, go shopping, go to cinemas, eat, and pulse counters. Many fast food places are favorite places for Salatiga Senior High School students to spend their pocket money. Moreover, there are shopping lines from fashion, accessories, make-up, and shoes around the school area. It makes easier for high school students to choose or select the destination based on their needs. In addition, Salatiga Senior High School students are familiar with the using of electronic money. It is because shopping outlets in Salatiga provide electronic payments, such as Dana, Link, Shopeepay, Gopay, and OVO, making easier for students to make payment transactions. This is in line with the results of research conducted by Maida (2019), the development of e-money through technological innovation is able to create a trendless cash society, namely a society's behavior that has become a culture in using non-cash transactions, by taking advantage of the conveniences offered by electronic devices, the electronic transaction device. The fact in the field shows that students have high consumptive behavior. The data results of the students' consumptive behavior based on online shopping motivation viewed by several aspects are presented in table 1.

Table 1. Online Shopping Encouragement of Social Studies Students in State Senior High School Salatiga

| No. | Encouragement | Amount | Percentage (%) |
|-----|----------------------------------|--------|----------------|
| 1. | Promos offered | 1 | 3,33% |
| 2. | Practical and save/keep time | 13 | 43,33% |
| 3. | Relatively more affordable price | 7 | 23,33% |
| 4. | Efficient / free shipping | 5 | 16,67% |
| 5. | The model proposed is good | 1 | 3,33% |
| 6. | Many selections of goods | 3 | 10,00% |
| | Total | 30 | 100% |

Source: initial observation data, processed in 2021

Table 2. Payment Methods for Social Studies Students in State Senior High School Salatiga

| No. | Payment method | Amount | Percentage (%) |
|-----|---|--------|----------------|
| 1. | COD | 7 | 23,33% |
| 2. | Transfer by Indomaret, Alfamart, bank, post office | 9 | 30,00% |
| 3. | Electronic money (go pay, shopee pay, OVO, Dana and others) | 14 | 46,67% |
| | Total | 30 | 100% |

Source: initial observation data, processed in 2021

Table 3. Trends in Consumptive Behavior of Social Studies Students in Salatiga State Senior High School

| No. | Indicators | Consumptive Behavior Result | | | | |
|-----|-----------------------|-----------------------------|-----|-----|-----|-----|
| | | SS | S | N | TS | STS |
| 1 | Reward | 40% | 30% | 20% | 10% | 0% |
| 2 | Packing | 33% | 40% | 23% | 3% | 0% |
| 3 | Advertising | 40% | 33% | 23% | 3% | 0% |
| 4 | Spontaneous Purchases | 40% | 23% | 23% | 13% | 0% |
| 5 | Price | 37% | 37% | 17% | 10% | 0% |
| 6 | Conformity | 20% | 33% | 30% | 17% | 0% |
| 7 | Prestige | 17% | 40% | 23% | 13% | 7% |
| 8 | Brands | 33% | 30% | 23% | 10% | 3% |

Source: initial observation data, processed in 2021.

The consumptive behavior meaning is relatively numerous, according to The American Association (in Setiadi, 2003) that consumer behavior is a dynamic interplay between affection and cognition, behavior, and the environment in which humans carry out switch activities in their lives. The fundamental concept of consumptive behavior is that buying goods is not based on rationality, gives more priority to emotions where the desire is greater than the need and expends for excessive consumption. The indicators of

consumptive behavior are: (1) lure, (2) packaging, (3) price list, (4) advertisement, (5) prestige, and (6) brand (Sumartono, 2002).

Electronic money based on Bank Indonesia Regulation No. 16/8/PBI/2014 is the value of money deposited electronically on a media server or chip that can be moved for payment transactions and or grand or fund transfers. Based on Ulayya & Mujiasih (2020) electronic money is cash money that is converted into electronic data stored on cards storage media in chips or server forms. There

are two types of E-money in this case, namely stored in the form of cards and servers. People's motivation in using e-money in payments is based on apprehended usefulness and ease of use. Electronic money indicators are: (1) perceived usefulness and (2) perceived ease of use

Performance expectancy is a section of expectancy theory (expectancy motivation theory) where individuals will behave or act in a certain method because they are motivated to prefer certain behaviors over other behaviors because the result they hope is the behavior they will prefer. This behavior is a person's cognitive process in processing distinct motivational elements that are carried out before making the main choice (Ghozali, 2020). Performance expectancy is the level of an individual in believing that the using of system will help in improving his performance (Venkatesh et al., 2003). Performance expectancy indicators are: (1) beneficial, (2) fast, (3) productivity, and (4) more chances.

Self concept based on Hurlock's point of view (in Ghufon & Risnawati, 2012) is a person's image of himself which is a combination of physical, psychological, social, emotional aspirational beliefs, and the accomplishment they have accomplished. This self concept explains how consumers view themselves will influence the products they consume. Indicators of self concept are: (1) actual self concept, (2) ideal self concept, (3) private self concept, and (4) social self concept.

Economic literacy according to Mathews (1999) is an individual's capability to recognize and apply economic concepts and economic methods of thinking to gain and improve welfare. This refers to the Theory of Planned Behavior (TPB) which claims that the establishment of strong behavioral motives will influence the process of gaining certain purposes (Ajzen in Ghozali, 2020). The considerations theory of planned behavior consists of attitude toward behavior, subjective norms, and perceived behavioral control. These actions must be based on the concepts of microeconomic theory; therefore, consumer behavior is based on this knowledge called economic literacy. Economic literacy signs are: (1) needs, (2) economic activities,

(3) actions, motives, and economic principles, (4) supply and demand, (5) prices, and (6) income distribution.

Lifestyle based on Setiadi (2003), is recognized as a manner of life by how people spend their time, what they think about themselves and the world around them. Lifestyle according to Susanto (in Yoebrilanti, 2018) is a compound of the need for self expression and group expectations of someone in behaving based on applicable norms. Lifestyle signs are: (1) Fashion consciousness, (2) Leisure orientation, (3) Internet involvement, and (4) E-shopping preference.

RESEARCH METHODS

The research design applied in this research is quantitative research using a correlational approach. Quantitative research uses non experimental research design, explanatory research and ex post facto research. The collecting of data applies a survey method by distributing questionnaires to respondents. The population in this study is the Social Sciences students of the State Senior High School of Salatiga, the total number is 1,133 students. The sampling uses the Slovin alpha formula with a total number of 296 students. The data collection method applies a questionnaire for the variables of electronic money use, performance expectancy, self concept, lifestyle, and consumptive behavior, while the collecting data of the economic literacy variable uses test scores. The analysis method applies descriptive analysis, classical assumption test, path test, hypothesis test, and Sobel test. The outcomes of the normality test using the Kolmogorof-Smirnov method attains a significance value above 0,05, this indicates that the residual data is normally distributed. The outcomes of the linearity test showed that the calculated F result was greater than 0,05. The outcomes of the multicollinearity test with the tolerance value >0,10 and the VIF value of each independent variable <10 is free, so that can be concluded that there is no multicollinearity and no heteroscedasticity happens where the significant value of count is 0,05

RESULTS AND DISCUSSION

Table 3. The Summary of Descriptive Analysis

| Variable | Average | Category |
|------------------------|---------|----------|
| Consumptive Behaviour | 46,23 | Medium |
| Electronic Money | 62,56 | High |
| Performance Expectancy | 24,32 | High |
| Self Concept | 26,79 | Medium |
| Economic Literacy | 43,07 | Medium |
| Lifestyle | 34,00 | High |

Source: initial observation data, processed in 2022

Table 4. The Results of Multiple Regression Analysis Model I Dependent Variable of Lifestyle

| Variable | Stand. Coefficients Beta | t count | F count | Sig. | R Square | Adj. R Square |
|------------------------|-----------------------------|---------|---------|-------|----------|------------------|
| Electronic Money | 0,062 | 1,247 | | 0,213 | | |
| Performance Expectancy | 0,260 | 5,099 | 105,673 | 0,000 | 0,592 | 0,587 |
| Self Concept | 0,609 | 14,837 | | 0,000 | | |
| Economic Literacy | 0,080 | 2,094 | | 0,037 | | |

Source: Processed primary data, 2022

The regression equation is obtained, $X_5 = 0,062X_1 + 0,260X_2 + 0,609X_3 + 0,080X_4 + 0,639$

Table 5. The Results of Multiple Regression Analysis Model II Dependent Variable of Consumptive Behavior

| Variable | Stand. Coefficients Beta | t count | F count | Sig. | R Square | Adj. R Square |
|------------------------|-----------------------------|---------|---------|-------|----------|------------------|
| Electronic Money | 0,023 | 0,424 | | 0,672 | | |
| Performance Expectancy | 0,177 | 3,161 | 75,660 | 0,002 | 0,510 | 0,503 |
| Self Concept | 0,617 | 13,710 | | 0,000 | | |
| Economic Literacy | -0,017 | -0,408 | | 0,684 | | |

Source: Processed primary data, 2022

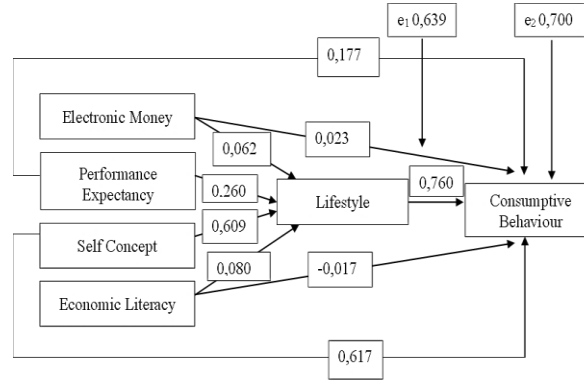
The regression equation is obtained, $Y = 0,023X_1 + 0,177X_2 + 0,617X_3 - 0,017X_4 + 0,700$

Table 6. The Results of Multiple Regression Analysis III Lifestyle Variables as Mediation on Consumptive Behavior as Dependent Variable

| Variable | Stand. Coefficients Beta | t count | F count | Sig. | R Square | Adj. R Square |
|-----------|-----------------------------|---------|---------|-------|----------|------------------|
| lifestyle | 0,760 | 20,074 | 402,950 | 0,000 | 0,578 | 0,577 |

Source: Processed primary data, 2022

The regression equation is obtained, $Y = 0,760X_5 + 0,650$.



Picture 1. The Results of Path Analysis

Table 7. The Summary of Hypothesis Testing Results

| Hypothesis | Statement | % | | | Decision |
|------------|--|-------|-------|-------|---|
| | | DE | IE | TE | |
| H1 | The using of electronic money has a significant and positive effect on lifestyle. | 0,38 | - | 0,38 | Declined t = 1,247 t = 1,968 Sig. = 0,213 |
| H2 | The performance expectancy has a significant and positive effect on lifestyle. | 6,76 | - | 6,76 | Accepted t = 5,099 t = 1,968 Sig. = 0,000 |
| H3 | The self concept has a significant and positive effect on lifestyle. | 37,09 | - | 37,09 | Accepted t = 14,837 t = 1,968 Sig. = 0,000 |
| H4 | The economic literacy has a significant and positive effect on lifestyle. | 0,64 | - | 0,64 | Accepted t = 2,094 t = 1,968 Sig. = 0,037 |
| H5 | The lifestyle mediates the effect of using electronic money on consumptive behavior. | 0,05 | 4,71 | 4,76 | Declined t _{hitung} = 1,920 t _{tabel} = 1,968 Sig. = 0,05 |
| H6 | The lifestyle mediates the effect of performance expectancy on consumptive behavior. | 3,13 | 19,76 | 22,89 | Accepted t _{hitung} = 2,728 t _{tabel} = 1,968 Sig. = 0,006 |

| | | | | | |
|----|---|-------|-------|-------|--|
| H7 | The lifestyle mediates the effect of self concept on consumptive behavior. | 38,07 | 46,28 | 84,35 | Accepted $t_{hitung} = 9,696$ $t_{tabel} = 1,968$ Sig. = 0,0 |
| H8 | The lifestyle mediates the effect of economic literacy on consumptive behavior. | 0,03 | 6,08 | 6,11 | Accepted $t_{hitung} = 4,479$ $t_{tabel} = 1,968$ Sig. = 0,000 |
| H9 | The lifestyle has a significant and positive effect on consumptive behavior. | 57,7 | - | 57,7 | Accepted $t_{hitung} = 20,074$ $t_{tabel} = 1,968$ Sig. = 0,000 |

Source: Processed primary data, 2022.

The Influence of the Using Electronic Money on Lifestyle

The using of electronic money is an independent variable which becomes the first hypothesis (H1). This hypothesis claims that the using of electronic money has a positive and significant impact on the lifestyle of Social Studies Students of State Senior High School Salatiga. The results show that the use of electronic money does not have a significant effect on the lifestyle of Social Studies Students of State Senior High School Salatiga. This is showed by the results of $t_{count} < t_{table}$ that is $1,247 < 1,968$. In addition, the significance value (sig.) is $0,213 > 0,05$. The results of this study indicate that the first hypothesis (H1) is declined. The direct effect of using electronic money on the lifestyle of Social Science Students of State Senior High School Salatiga is only 0,062 or $(0,062) (0,062) = 0,003844$ or 0,38%. These results interpret that the high and low use of electronic money will not necessarily urge the lifestyle of Social Studies Students of State Senior High School Salatiga to increase. This hypothesis is not supported because the use of electronic money by students is only restricted to facilitate the access or ingress of transportation. Based on Yahya (2021), explaining that the use of electronic money has no effect on the consumptive behavior of the third diploma student of accounting at Pelita Bangsa University.

The Influence of Performance Expectancy on Lifestyle

Performance expectancy is an independent variable which becomes the second hypothesis (H2). This hypothesis claims that performance expectancy has a positive and significant effect on the lifestyle of Social Studies Students of State Senior High School Salatiga. The results of the research with multiple regression analysis can be seen or viewed that there is a positive and significant influence on performance expectancy on the lifestyle of Social Science students of State Senior High School Salatiga. This is proven by the results of $t_{count} > t_{table}$ that is $5,099 > 1,968$. Moreover, the significance value (sig.) is $0,000 < 0,05$. The results of this study indicate that the second hypothesis (H2) is accepted. These results mean that the increased performance expectancy that is felt after using online shopping applications will urge the lifestyle of Social Science students of State Senior High School Salatiga to increase. The magnitude of the regression coefficient of the effect or impact of performance expectancy on the lifestyle of Social Science students of State Senior High School Salatiga is 0,260 or $(0,260)(0,260) = 0,0676$ or 6,76% with a positive regression coefficient. The results of this study encourage the results of research conducted by (Mardikantoro et al., 2020; Muslim, 2018; Hendika et al., 2011).

The Influence of Self-Concept on Lifestyle

Self concept is an independent or unaccompanied variable which becomes the third hypothesis (H3). This hypothesis states that self-concept has a positive and significant effect on the lifestyle of Social Science Students of State Senior High School Salatiga. The results of the research with multiple regression analysis can be seen that there is a positive and valuable effect of self-concept on the lifestyle of Social Science students of State Senior High School Salatiga. This is proven by the results of $t_{\text{count}} > t_{\text{table}}$ that is $14,837 > 1,968$. Moreover, the significance value (sig.) is $0,000 < 0,05$. The results of this study show that the third hypothesis (H3) is accepted. These results imply that increasing self concept will urge the lifestyle of Social Science Students of State Senior High School Salatiga to increase. Self concept is one of the indicators that influence people's consumption behavior. The magnitude of the regression coefficient of the effect of self concept on lifestyle in Social Studies students of State Senior High School Salatiga is 0,609 or $(0,609)(0,609) = 0,371$ or 37,1% with a positive regression coefficient. The results of this study reinforce the results of research conducted by Muis et al. (2019), which states that there is a positive and significant relationship between self esteem and hedonic lifestyle.

The Influence of Economic Literacy on Lifestyle

Economic Literacy is an independent variable which becomes the fourth hypothesis (H4). This hypothesis claims that economic literacy has a positive and significant effect on the lifestyle of Social Studies Students of State Senior High School Salatiga. The results of the research with multiple regression analysis can be viewed that there is a positive and significant effect of economic literacy on the lifestyle of Social Science students of State Senior High School Salatiga. This is proved by the results of $t_{\text{count}} > t_{\text{table}}$ that is $2,094 > 1,968$. Moreover, the significance value (sig.) is $0,037 < 0,05$. The results of this study show that the fourth hypothesis (H4) is accepted. These results imply that increasing economic literacy will encourage a positive or good lifestyle of social studies students of State Senior High School Salatiga. The magnitude of the regression

coefficient of the effect of economic literacy on the lifestyle of social studies students of State Senior High School Salatiga is 0,080 or $(0,080)(0,080) = 0,0064$ or 0,64% with a positive regression coefficient. The results of this study reinforce the results of research conducted by Setyowardani (2018), which claims that there is a positive and significant influence between economic literacy on student lifestyles, it means that the economic literacy increases, the lifestyle will increase to a more comfortable lifestyle good or positive. In addition, according to Isnawati et al. (2021), the results of hypothesis test indicate that the variable of economic literacy affects lifestyle, the coefficient of influence is positive, it means that the more economic literacy increases, the more the lifestyle will increase.

The Influence of the Using Electronic Money on Consumptive Behavior within Lifestyle

The results of hypothesis test using Sobel Test are obtained the value of $t_{\text{count}} = 1,92069664 < t_{\text{table}} = 1,9682$. Based on the results of this comparison, it can be concluded that lifestyle does not intercede the effect of using electronic money on the consumptive behavior of Social Science Students of State Senior High School Salatiga. The results of this study show that there is a direct influence between the use of electronic money on consumptive behavior with a contribution of 0,05% and the magnitude of the indirect effect of the using electronic money on consumptive behavior through lifestyle is 4,71%. The results of this study verify that indirectly the level of use of electronic money by Social Science students of State Senior High School Salatiga could not influence the level of consumptive behavior of Social Science students of State Senior High School Salatiga.

Non cash payment instruments, such as electronic money (e-money), is able to regulate lifestyles to be more efficient and more consumptive (Dwi Sari et al., 2020). Yahya (2021), conclude that electronic money has no significant effect on the consumptive behavior of Diploma Three Accounting students at Pelita Bangsa University. In addition, the results of the study are also supported by Maula & Kustanti (2020), concluding that there is a significant negative

relationship between psychological well being and the tendency to consumptive behavior in Gopay user students who apply cashback promos at State Senior High School 2 Semarang. This proves that, in fact, both of the use of electronic money and lifestyle are indicators that specify the level of a person's consumptive behavior. The expectation of the researcher that the magnitude of the influence of the use of electronic money on consumptive behavior would increase if mediated by lifestyle variables is declined, this is rational because the first hypothesis (H1) which claims the effect of using electronic money on lifestyle is also declined.

The Influence of Performance Expectancy on Consumptive Behavior within Lifestyle

The results of hypothesis test using Sobel Test are gained the value of $t_{\text{count}} = 2,71771744 > t_{\text{table}} = 1,9682$. Based on the results of the comparison, it can be concluded that lifestyle significantly correlates the effect of performance expectancy on the consumptive behavior of Social Science Students of State Senior High School Salatiga. So that the sixth hypothesis (H6) which states the magnitude of the effect of performance expectancy on consumptive behavior will raise if mediated by lifestyle variables, is accepted. The results also indicate that the indirect effect of lifestyle mediating performance expectancy on consumptive behavior is 19,76%. The number of this indirect effect is down from the direct effect of 3,13%. The results of Gunawan (2019), concluded that performance expectancy has a positive and valuable influence on behavioral intention in the Hijabenka application. It means that the respondent's performance expectancy of the hijabenka application can lead to behavioral intention. The results of this study are in line with research by Widyanto et al. (2021), conclude that performance expectancy has a positive effect on purchase motive. If we view more deeply at the results of the descriptive analysis, the average of performance expectancy variable is in the high category, the average of lifestyle variable is high, and the average of variable for consumptive behavior is moderate. This proves that the mediating effect of lifestyle will raise performance expectancy on consumptive behavior.

The Influence of Self Concept on Consumptive Behavior Within Lifestyle

The result of hypothesis test using Sobel Test is obtained the value of $t_{\text{count}} = 9,69571019 > t_{\text{table}} = 1,9682$. According to the results of this comparison, it can be concluded that lifestyle significantly mediates the influence of self concept on the consumptive behavior of Social Science Students of State Senior High School Salatiga. So the seventh hypothesis (H7) which claims the magnitude of the influence of self concept on consumptive behavior will increase if mediated by lifestyle variables, is accepted. The results also indicate that the indirect effect of lifestyle mediating self concept on consumptive behavior is 46,28%. The number of this indirect influence is down from the direct effect of 38,07%. The magnitude of the indirect effect compared to this direct influence indicates a perfect form of mediation. So that this lifestyle variable is evident to be an intervening variable between self concept and consumptive behavior in Social Studies students of State Senior High School Salatiga.

The results of Murwanti research (2017), conclude that the self concept partially has a significant effect on consumptive behavior. Wardhani & Wibowo (2018) concluded that self concept (prestige) influence consumptive behavior. Purwaningsih et al. (2017), conclude that self concept has an indirect influence on consumptive behavior with microeconomic knowledge as an intervening variable. It means that the low self concept of economic education students will raise their consumptive behavior, while the higher the self concept, it will raise their knowledge of microeconomics. Mawo et al. (2017), conclude that self concept has a positive effect on consumptive behavior of the State Senior High School Students of Bajawa. If we view more deeply at the results of the descriptive analysis, the results indicate that the average of self concept variable is in the medium category, the average of lifestyle variable is in the high category, and the consumptive behavior variable is in the medium category.

The Influence of Economic Literacy on Consumptive Behavior Within Lifestyle

The results of hypothesis testing using Sobel Test gained the value of $t_{\text{count}} = 4,47941238 > t_{\text{table}} = 1,9682$. Based on the results of this comparison, it can be concluded that lifestyle significantly intercedes the effect of economic literacy on the consumptive behavior of Social Science Students of State Senior High School Salatiga. So the eighth hypothesis (H8) which states the magnitude of the effect of economic literacy on consumptive behavior would increase if mediated by lifestyle variables, is accepted. The results also indicate that the indirect or circumstantial effect of lifestyle mediating economic literacy on consumptive behavior is 0.03%. The number of this indirect effect is down from the direct effect of 6,08%. The magnitude of the indirect effect compared to this direct effect shows a perfect style of mediation. So that this lifestyle variable is evident as an intervening variable between economic literacy and consumptive behavior in Social Studies students of State Senior High School Salatiga.

The results of Kanserina research (2015), conclude that economic literacy had a negative influence on the consumptive behavior of students majoring in Economics Education at Undhiksa. The higher the economic literacy of advanced students, the lower the level of consumptive behavior, and conversely. Kusniawati & Kurniawan (2016), concluded that economic literacy had a one-sided effect on students' consumption behavior. Pratiwi (2017), conclude that economic literacy has a positive influence on the buying behavior of fashion products. Murniatiningsih (2017), sum ups that there is a positive and significant effect between economic literacy variables on consumption behavior, so that students' consumption behavior will increase if economic literacy increases. Mukarramah et al. (2020), gave conclusion that there was a positive effect of economic literacy on consumptive behavior in students of the Makassar State University Economic Education Study Program.

The Effect of Lifestyle on Consumptive Behaviour

Lifestyle is an unaccompanied or independent variable which becomes the ninth hypothesis (H9). This hypothesis claims that lifestyle has a positive and significant influence on the consumptive behavior of Social Science Students of State Senior High School Salatiga. The results of the study with multiple regression analysis could be seen that there is a positive and significant effect of lifestyle on the consumptive behavior of Social Science students of State Senior High School Salatiga City. This is showed by the results of $t_{\text{count}} > t_{\text{table}}$ that is $20,074 > 1,968$. Furthermore, the significance value (sig.) is $0,000 < 0,05$. The results of this study show that the ninth hypothesis (H9) is accepted. These results define that an increase of lifestyle would urge the consumptive behavior of Social Science students of State Senior High School Salatiga to increase. Lifestyle is one of the indicators that effect people's consumption behavior. The results of this study are in the same way with research by (Kanserina, 2015; Melina & Wulandari, 2018). The results of this study do not support the study by Risnawati et al. (2018), which concludes that lifestyle has a negative influence on consumptive behavior, so this finding is reversely proportional to the theory. This is based on the results of the questionnaire, the majority of students' lifestyles are moderate, but the majority of consumptive behavior is low.

CONCLUSION

The conclusion of this research is: 1) there is no effect or influence of using electronic money on lifestyle. 2) the performance expectancy has a positive and significant effect or influence on lifestyle. 3) the self concept has a positive and significant effect or influence on lifestyle. 4) the economic literacy has a positive and significant influence on lifestyle. 5) the using or application of electronic money has no effect on consumptive behavior through lifestyle. 6) the performance expectancy has an effect or influence on consumptive behavior through lifestyle. 7) the self concept effect or influences consumptive behavior on lifestyle. 8) the economic literacy has an effect

on consumptive behavior on lifestyle 9) the lifestyle has a positive and significant effect on consumptive behavior. The suggestion given is that Social Studies Students in State Senior High School Salatiga use shopping applications and electronic money according to their needs and pocket money.

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