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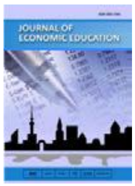

The Effect of Financial Literacy, Social Media, and Social Environment towards The Consumptive Behavior of Students at SMA Negeri Kabupaten Jepara

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Abstract

Consumptive behaviour is a behaviour of consuming products excessively. The aim of this study is to find out the effects of financial literacy, social media, and social environment towards the consumptive behaviour of the students at SMA Negeri Kabupaten Jepara. It is a quantitative research study. The population used was all the eleventh grade students of elective social sciences at SMA Negeri Kabupaten Jepara which amounted to 1315 students, with 307 students as the sample of study. The researcher used questionnaire as the data collection technique. This study used a descriptive percentage and multiple linear regression analysis as the method of analysis. Results of the study showed that financial literacy has a significant negative effect on consumptive behaviour by 20.16%, social media has a significant positive effect on consumptive behaviour by 43.16%, and the social environment has a significant negative effect on consumptive behaviour by 34.45%.

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INTRODUCTION

The development of modern era has an impact on human life. This current development of modernization has changed human life in many aspects. These changes especially happen in the lifestyle of today's society. The lifestyle which is considered worrying is a consumptive lifestyle that leaves the productive lifestyle. In the consumptive lifestyle, the consumer has a behaviour to spend the goods' value and services for their needs and desires through consumption activities.

Consumption activities are economic activities that cannot be separated from how the economic actors carried out their activities properly and wisely. Consumption activities are mainly used to fulfil their maximum needs and satisfaction. Consumers will meet the level of their needs starting from the most basic needs to the highest needs. In essence, the fulfilment of consumption must be in accordance with the needs, not the desire to get the maximum satisfaction.

The consumer behaviour which is educated by economics' principles will make them become a smart consumer in carrying out the consumption activities. Consumers who know financial knowledge will manage their consumption behaviour. Knowledge of future information encourages consumers to consume goods and services according to the information they get. The differences in the kinds of needs between primary needs, secondary needs and tertiary needs tend to be borderless and vague. Hali, et al (2015) explains that consumptive behaviour is a consumption activity that is carried out excessively and not according to need.

Excessive consumptive behaviour is usually found in teenagers. When the teenagers prioritize their primary needs, this will not be a significant problem, but if they did not prioritize their basic needs, this will need more attention so that they do not tend to be consumptive in fulfilling their needs. Sokar, et al (2013) states that teenagers, especially students, behave consumptively because they are supported by facilities and infrastructure such as food stalls, cafes, restaurants and shopping centres in some department stores. In general, shopping centres provide or sell goods and services such as food, clothes, accessories, and gadgets. Shopping centres are considered as the shopping mall lifestyle of teenagers. This consumptive behaviour can take root in the lifestyle of teenagers, and if it is not controlled in their development they will become adults with a consumptive lifestyle, because in this case they do not have a strong foundation or principle to behave, especially in consumption. Without the existence of a strong basis or principle in consuming rationally, this can affect on their attitudes to behave consumptively (Imawati, 2013).

In today's modernization, the consumptive behaviour of teenagers is considered as a natural thing, if it is done continuously it will have serious impacts and tend to be dangerous. The students' consumption is no longer based on need but only on the basis of desires and entering the excessive level. The theory of consumptive behaviour is based on economic theory with the opinion that individuals act rationally to maximize their profits in buying goods and services (Schiff man & Kanuk, 2008). However, what often happens to teenagers in consumptive behaviour is irrational.

Irrational consumptive behaviour is usually found among the senior high school students. This is in accordance with the opinion of Mulyono (2014) which states that high school students tend to have consumptive behaviour, and engage in irrational consumption activities. Senior high school students in economic subjects have learnt about consumption-based learning, the purpose of learning consumer and producer behaviour is that students are expected to be able to carry out consumption activities rationally.

Irrational consumptive behaviour in Senior high school students is the act of consumption in obtaining, using, and making decisions in choosing an item that is not yet a necessity and a top priority, it is because they want to follow lifestyle, try new products, even just to gain social recognition with dominance. Emotional factors might cause the consumptive behaviour, students tend to spend pocket money no longer based on their needs but only on the basis of fulfilling desires. Suminar (2015) found that consumptive behaviour is the behaviour of consuming expensive goods and services with increasing intensity in order to get something newer, better and more and exceed the actual need to show the social status, prestige, wealth and privileges, as well to get the ownership satisfaction.

At SMA Negeri 1 Jepara, the students have obtained the mastery of consumptive behavior that has been given by parents and schools either directly or indirectly but still show a high consumptive behavior. It can be seen from the results of preliminary observations which held on Wednesday, December 2nd 2019, regarding the phenomena related to consumptive behavior that occurs among students by describing the amount of allowance received by students from parents is more used for temporary and desirable purposes, not based on their needs. Students at SMA Negeri 1 Jepara showed that consumptive behavior is very high, this can be seen in terms of the use of student finances. From a total of 20 respondents, the number of respondents who spend their pocket money each month on snacks, shopping, traveling is 14 students or 70% of 20 students. Meanwhile, there were 6 students or 30% of 20 students who saved their pocket money.

It happens because of the weak financial literacy of students to think rationally in utilizing the use of their pocket money. This phenomenon makes students irrational in their purchases, which leads to consumptive purchases. This is in line with the opinion of Sabri and MacDonald (2010) entitled "Saving Behavior and Financial Problems Among Collage Students: The Role of Financial Literacy in Malaysia" which states that a high level of student financial literacy can affect students' saving behavior positively and significantly, so that can prevent excessive consumption. Based on this problem, there is a phenomenon gap, namely learning about good economics will certainly have an impact on rational consumption behavior, while the data above showed that there are still many high school students in Jepara who still have impulsive buying or consumptive behaviour.

This shows a gap between expectations and reality or a phenomenon gap. Based on the theory of "Savings according to Keynes" from Sukirno (2004) stated that the higher the income, the more savings will be. However, in reality, students use or spend more money only for things that satisfy their desires, not for saving. Based on this gap phenomenon, the authors are interested in conducting research on consumptive behavior at SMA Negeri 1 Jepara.

There are two factors that influence the consumptive behavior. The first factor is socio-cultural factors, consisting of culture, special culture, social class, social groups and family references. Other factors that influence consumption are psychological factors which consisting of motivation, perception, learning process, beliefs and attitudes (Umar, 2002). In line with Umar (2002), Nitisusastro (2012) explained that there are two factors that influence consumptive behavior, namely internal factors which consist of perception, personality, learning, motivation, attitudes, and external factors which consist of sub marketer effort and social factors culture.

One of the internal factors that influence consumption behavior that comes from psychological aspects according to Umar (2002) is the learning process factor, which is an individual's process of understanding knowledge. Knowledge about finance is commonly referred to as financial literacy. Financial literacy is financial knowledge that consumers must understand. Imawati, et. al (2013) revealed that good financial literacy enables consumers to choose goods, manage finances properly, and plan for the future, and consumers who have an understanding of financial literacy will be smarter in choosing and complaining about the goods or services they consume. Low financial literacy will have an impact on the low desire to save for future planning and excessive spending habits will cause people become consumptive, it will be difficult to become smart consumers. This is in line with Rasyid (2012) who stated that financial literacy will be very helpful in providing an in-depth understanding of the rules of the game for managing smart finances, and the opportunity to achieve financial freedom is greater. In line with Rasyid, research by Sabri and MacDonald (2010) suggested that a high level of student financial literacy can positively and significantly influence student saving behavior, it is important to prevent the excessive consumption.

In research conducted by Imawati, et. al (2013) concluded that financial literacy has a significant negative effect on adolescent consumptive behavior. In line with Imawati, Putri

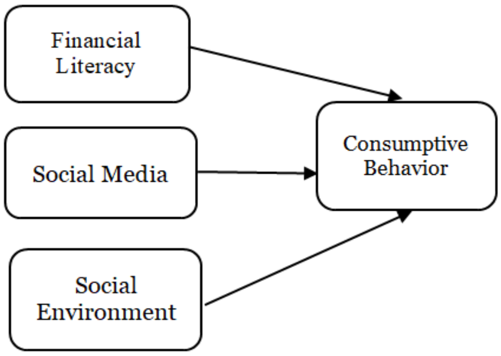
(2016) concluded that financial literacy has a negative and significant effect on the consumptive behavior of senior high school students of social science in Semarang. Furthermore, Dewi (2017) concluded that financial literacy has a negative and significant effect on consumptive behavior by -31.3%, the lower the effect of financial literacy, the higher the consumptive behavior. In addition, Harli, et al (2015) explained that the results of the analysis of financial literacy have a negative and significant effect of -1,262 on consumptive behavior. Meanwhile, according to Suparti (2016), it is concluded that financial literacy has a direct effect on the consumptive behavior of housewives in Malang. However, the results of this study were refuted by Mawo (2017) who concluded that self-concept was the most influential factor in consumptive behavior.

In addition to financial literacy, one of the factors that influence consumption behavior according to Hidayatun (2015) is social media. In the era of globalization, it makes it easier for people to obtain goods and services to meet their daily needs. With increasingly sophisticated technology, it will be easier for producers to package their merchandise to be more attractive and easy to market. Taking advantage of the increasingly sophisticated social media in displaying advertisements, producers can offer their products in more attractive way. These advertisements can easily be found on social media such as Facebook, Instagram, blogs and so on. The use of social media cannot be separated from the use of the internet which is a trend among teenagers, where with social media they can communicate in a more interesting way. Based on the results of Hidayatun's (2015) research, there is a positive and significant influence on the intensity of the use of social media on students' consumptive behavior. The development of information technology causes smartphones to become a very important requirement for students so that sometimes students do not focus on learning because they are complacent about technological advances. Furthermore, Bawono (2018: 1) concluded that the use of social media has an effect on consumption behavior. Anggraeni (2018) explains that social media has a positive and significant effect on consumptive behavior. Thus, if a person often uses social media, his consumptive behavior will be even higher.

Rumingsih (2016: 195) explains that the phenomenon of the tendency of student consumptive behavior in big cities is also influenced by the social environment. The social environment is an environment consisting of a group of social creatures that form a network of social systems for interactions in social life, which play a significant role in shaping a person's personality who has a value order in life. Watung (2018) defines the social environment as a place where individuals (students) interact with each other which gives value. Research conducted by (Watung, 2018) proves that social factors have a positive and significant direct effect on consumptive behavior. Meanwhile, the results of research from Budanti et al (2017) concluded that there was no significant influence between the social environment on student consumption behavior.

From several variables in the study that have been described, there are several research results on financial literacy, social media and the social environment that are still weak between one researcher and another. Where the same variables produce different studies.

Based on the description of the background above, it is important to conduct a research to find out the consumptive behavior of students at *SMA Negeri Kabupaten Jepara* who are influenced by financial literacy, school culture and the social environment. Furthermore, this research is set forth in the form of a thesis entitled "The Effect of Financial Literacy, Social media and Social Environment towards The Consumptive Behavior of Students at *SMA Negeri Kabupaten Jepara*".The purpose of this study is to describe and analyze the effect of financial literacy on student consumptive behavior, then describe and analyze the influence of social media on student consumptive behavior and describe and analyze the influence of the social environment on consumer behavior of students at *SMA Negeri Kabupaten Jepara.*



METHOD

It is a quantitative research study. The population was all students of *SMA Negeri Kabupaten Jepara* which amounted to 1315 students from 10 schools in Jepara. The proportional cluster random sampling was used as the sampling technique, then the researcher got 307 samples, they were the elective Social Sciences students on eleventh grade at SMA Negeri Kabupaten Jepara.

The instrument test in this study was the validity and reliability test. Validity is a measure that shows the level of validity or validity of an instrument and an instrument is said to be valid if it can reveal the variable data under study accurately. Reliability shows the understanding that an instrument can be trusted to be used as a data collection tool because the instrument is good.

The data collection method used a questionnaire and measured by a Likert scale with 5 points. The data analysis technique used is descriptive analysis, classical assumption test and hypothesis testing. Descriptive analysis was carried out so that the raw data obtained from respondents has meaning. The classical assumption test carried out was the normality test to see whether the data is normally distributed or not, the linearity test was carried out to determine whether two variables have a linear or not significant relationship, the multicollinearity test was carried out to test whether the regression model finds a correlation between independent variables, namely financial literacy, social media and social environment, heteroscedaticity test was conducted to test whether in the regression model there was an inequality of variance from the residuals of one observation to another.

The hypothesis was carried out with the simultaneous test (F test), which is to determine the effect together, and T-test or partial test, which is to test the effect of independent variables on the dependent variable separately or collectively (Ghozali, 2013).

RESULT AND DISCUSSION

The Effect of Financial Literacy towards The Consumptive Behaviour

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	81.317	2.574		31.589	.000
	Literasi Keuangan	-.254	.029	-.282	-8.740	.000
	Media Sosial	.586	.039	.456	15.169	.000
	Lingkungan Sosial	-.732	.058	-.398	-12.606	.000

a. Dependent Variable: Perilaku Konsumtif

Source : Data Primer processed in 2020

Based on the results of statistical tests with SPSS on the financial literacy variable (x1) showed the t value = -8.740 with sig. = 0.000 <0.05, which means that H1 is accepted, which stated that there was a negative effect of financial literacy on the consumptive behavior of students of *SMA Negeri Kabupaten Jepara*. Moreover, there was a negative and significant direct effect of financial literacy on consumptive behavior by 20.16%.

The higher the student's financial literacy, the students understand about how the function and role of money for themselves and students are able to manage and utilize their finances well, so that students can distinguish between primary needs and wants.

One of the things that underlie financial literacy is management, knowledge and skills. Based on the results of descriptive analysis, the most dominant indicator is knowledge, but if it is not supported by good management and skills in financial management it will also make students rational in using their allowance. This means that with an understanding of knowledge, adequate financial literacy concepts and good personal finance management, students can become wiser in managing finances so that students can make rational financial decisions.

Financial literacy has a negative and significant influence on consumptive behaviour, this is because an understanding of high financial literacy in students will suppress students' excessive consumptive attitudes and reduce consumptive behaviour. This is supported by the theory of financial literacy explained by Suparti (2016: 116) that financial literacy is a process or activity of understanding and knowledge and skills about how personal financial management is not only understood but also applied in the life of his personality.

The results of the study reinforce the results of research conducted by Imawati et.al (2013) which stated that financial literacy has a significant negative effect on student consumptive behaviour by -0.464. In line with Imawati, Harli, et.al (2015) stated that financial literacy has a negative and significant effect on the consumptive behaviour of students of the Faculty of Economics and Non-Economics. In addition, Manongko et al (2017) revealed that financial literacy has a significant effect on consumptive behaviour by 54.4%. Putri (2016) states that financial literacy affects consumptive behaviour negatively and significantly by 48.5%, which means that the higher the student's financial literacy, the lower the student's consumptive behaviour. Dewi (2017), concluded that financial literacy has a negative and significant effect on consumptive behaviour by -31.3%. Based on the description above, it can be concluded that the lower the financial literacy of students at *SMA Negeri Kabupaten Jepara* will make students make unproductive financial decisions and increase their consumptive behaviour. Meanwhile, the higher the financial literacy knowledge of students at *SMA Negeri Kabupaten Jepara* will make them smart in making finance decision and reduce his consumptive behaviour.

The Effect of Social Media towards The Consumptive Behaviour

Coefficients[a]

Model		Correlations			Collinearity Statistics	
		Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)					
	Literasi Keuangan	-.650	-.449	-.238	.711	1.406
	Media Sosial	.699	.657	.413	.820	1.219
	Lingkungan Sosial	-.687	-.587	-.343	.742	1.347

a. Dependent Variable: Perilaku Konsumtif

Based on the results of processing and testing the partial determination coefficient (r2) showed that social media partially has a positive effect on consumptive behaviour in students at *SMA Negeri Kabupaten Jepara*. The magnitude of the influence of social media on consumptive behaviour was (0.657) 2 x 100% = 43.16% with the assumption that the variables of financial literacy and social environment were fixed. This means that if the variable use of social media is increased by 1 point, then student behaviour will increase by 0.593 assuming the other independent variables are of fixed value. This is because students have easy access to shopping for products online. This must begin to get guidance from parents and student teachers, so that in using social media students can use it in moderation.

This finding is in line with the development of technology that offers various kinds of products with various convenience facilities, namely attractive prices and the ease of getting them without having to leave the house, with the development of social media, a student will use social media not only to establish information but to shop. or buy products online. This will be able to influence students' consumptive behaviour in meeting their needs.

The results of this study are in line with Hideout's (2015) research which states that there is an influence of social media on consumptive behaviour in eleventh grade students of *SMA Muhammadiyah 3 Yogyakarta* in the academic year of 2014/2015. In addition, Amaliya's research (2017) concluded that there was a positive effect of social media on student consumptive behavior partially 11.28%. Hidayanti et al (2017) concluded that the use of social media has a positive and significant effect on student consumptive behavior by 36.1%. In line with Hidayanti, the results of research conducted by Kadeni (2018) concluded that social media has an effect on consumptive behavior. This means that the higher the use of social media, the higher the student's consumptive behavior. This shows that the higher the social media used by students, the higher the student's consumptive behavior. Conversely, the lower the social media used by students, the lower the student's consumptive behavior.

The Effect of Social Environment towards The Consumptive Behaviour

Coefficients[a]

Model		Correlations			Collinearity Statistics	
		Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)					
	Literasi Keuangan	-.650	-.449	-.238	.711	1.406
	Media Sosial	.699	.657	.413	.820	1.219
	Lingkungan Sosial	-.687	-.587	-.343	.742	1.347

a. Dependent Variable: Perilaku Konsumtif

The result of the partial determination coefficient analysis (r2) showed that the social environment variable (X3) is negative to Y, which is 34.45%. This means that if the social environment variable is increased by one point, the student's consumptive behavior will decrease by 34.45%, assuming that the other independent variables are of fixed value. The results showed negative means that if the social environment of the students at *SMA Negeri Kabupaten Jepara* is getting better, the student's consumptive behavior will decrease. Conversely, if the student's social environment is getting lower, the student's consumptive behavior will be higher.

The social environment is one of the factors that can influence a person or group to be able to take action as well as changes in the behavior of each individual. The social environment that we know includes the family environment, peer environment, and the neighbourhood environment. The social environment for students has an important role for the development of their personality. The influence of social environment makes students tend to be more consumptive and irrational in consuming behavior, this is because students are easily influenced.

The results of this study are in line with previous research conducted by Research results (Watung, 2018) showing that social environmental factors are related, influence, and contribute to the consumption behavior of students at the Faculty of Economics, *Universitas Negeri Manado*.

CONCLUSION

Based on the research results, it can be concluded that (1) financial literacy has a negative and significant direct effect on the consumer behavior of *SMA Negeri Kabupaten Jepara* students; (2) Social media has a positive and significant direct effect on the consumptive behavior of students of *SMA Negeri Kabupaten Jepara*; (3) The social environment has a negative and significant effect on the consumptive behavior of students of SMA Negeri Jepara Regency. Suggestions that can be given to students of *SMA Negeri Kabupaten Jepara* are to increase their knowledge and understanding of financial literacy so that the higher the knowledge and ability of students in managing finances, the wiser they will be in making financial decisions later.

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