Determinants of Consumption Patterns in State Senior High School Social Science Department Students in Ogan Komering Ilir District

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Article Info	Abstract
	The consumption pattern is the proportion of an individual's total expenditure in meeting a need. The purpose of this study was to analyze the determinants of consumption patterns of students majoring in social sciences at state senior high school in Ogan Komering Ilir Regency with financial literacy as an intervening variable. The population of this research is high school students in Ogan Komering Ilir Regency, totaling 5281 students. The sample size used in this study was the Slovin formula, which 372 students obtained. Cluster Random Sampling carried out the sampling technique. The data collection method was in the form of a questionnaire. Data analysis used descriptive statistics, path analysis, and Sobel tests. The results showed (1) peers had a positive and significant effect on consumption patterns, (2) the role of the family had a positive and significant impact on consumption patterns, (3) religiosity had a positive and significant impact on consumption patterns, (4) financial literacy had a positive and significant effect on consumption patterns, (5) peers have a positive and significant impact on consumption patterns through financial literacy, (6) the role of the family has a positive and significant impact on consumption patterns through financial literacy, (7) religiosity has a positive and significant impact on consumption patterns through financial literacy, (8) the role of the family has a positive and significant effect on peers, and (9) the part of the family has a positive and significant impact on religiosity.

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INTRODUCTION

Consumption is an activity carried out by a person in meeting the needs of life. Of course, in consumption activities, each individual is differents depending on the required conditions. The development and progress of the times brought many changes that created a variety of economic needs. The level of public consumption in Indonesia has increased, driven by an increasing population, so consumption is also growing. Data from the March 2020 National Socio-Economic Survey (SUSENAS) explained that allocated the Indonesian people's monthly expenditures more for non-food commodities at Rp. 622,449 per capita and food items in one month at Rp. 603,236 per capita (Larasati, 2020). Engel's law states that with the increase in people's income, at a certain point, the community will shift their consumption patterns from food to non-food (Kundang, 2017).

The high number of Indonesian people consuming goods and services is due to the large number of producers who deliberately offer various products with unique methods to attract consumers' attention. In economic analysis, the characteristics of human needs are not limited, and one condition is met; others will need to be completed. Humans are sometimes not aware that the amount of expenditure often exceeds the amount of income. We often encounter people buying things that are not needed because, in general, they want to follow the trend, even though they have to spend a lot of money. This kind of lifestyle shift is what is happening in the current millennial generation. The millennial generation is one of the children who are in high school.

Monks and Knoers (2014:25) argue that adolescence is a transition period from childhood to adulthood. This phase lasts between the ages of 12 and 21. Generally, those at that age do not yet have a basis or principle in making strong choices so that the surrounding environment more easily influences them. Mulyono's research (2014) states that most consumers who often go to the mall are high school teenagers.

Students in Ogan Komering Regency who attend public high schools are mostly financially well off compared to students who participate in private high schools, which causes them to use their pocket money more to consume goods. Ogan Komering Ilir Regency has the potential to develop businesses, especially in agriculture and trade. In Ogan Komering Ilir Regency, malls, shopping centers, and restaurants support consumption activities. Especially in the new year, producers will provide promotions and discounts on a large scale that makes students more tempted to enjoy it. It is also supported by goods delivery services such as J&T, JNE, Tiki, and others that can access villages, making it easier for someone to send and receive goods. But on the other hand, it can lead to higher non-food consumption patterns of students, such as collecting items outside of school needs.

Students majoring in Social Sciences were chosen to be the object of research because they were judged to be most by the criteria, namely obtaining economic subjects related to financial literacy, which are expected to control behavior in consuming goods. It is known from the observation data conducted on 401 students that it can be concluded that most students majoring in social studies allocate their pocket money for shopping with the highest percentage of 47%, and the rate of pocket money allocation the lowest is for transportation of 7%, further can be seen in the following table:
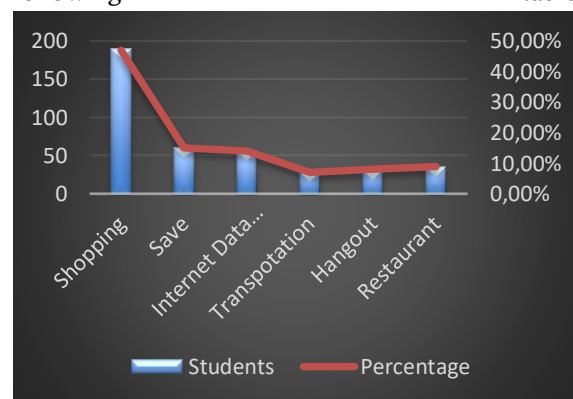

Figure 1. Allocation of Pocket Money

The average results obtained are more students who experience a deficit of 221 students, the surplus is 60 students, and break-even is 78 students. Students who participate in debt because their consumption patterns are more directed towards non-food such as pocket money, are used more for shopping for goods that are not as needed. It can be seen from how some of the students

majoring in social studies dress at state senior high school Ogan Komering Ilir, starting from using shoes, bags, and accessories. Those with high pocket money will spend their pocket money at will without paying attention to the priority scale (Sari, 2019). Several factors influence students' consumption patterns, including the environment of peers, community environment, place of residence, family, and culture. There are 255 students (63.6%) stating that friends more easily influence them in buying goods, and 146 students (36.4%) say that friends do not easily control them. The formation of student consumption patterns is due to the desire to follow habits and imitation of others.

The consumption pattern is the proportion of total expenditure made in meeting needs. Mangkunegara (2013:11) argues that the factors that can influence consumption patterns are the cultural environment (role of family, peer group, and social level) and psychological strength factors (learning experience, personality, attitudes, and self-confidence/religiosity).

Previous research shows that the influence of peer variables, family roles, and religiosity on consumption patterns is still inconsistent, so there is still a research gap. The peer variable in the research of Armagan and Cetin (2013) states that most students share and spend time with their friends, including in terms of shopping; according to them, shopping with friends is more fun than shopping alone. Meanwhile, Widia (2016) found that peers hurt the consumption patterns of class XI social science students at Brawijaya senior high school.

Moschis quoted (Andriyanto, 2014) suggests that family communication is an excellent predictor of purchasing goods. The role of the family is an external factor that can affect the consumption pattern of students. The family is seen as an institution that can meet human needs. When associated with Maslow's theory of conditions, the family is the first institution that can meet the needs of the individual. Previous research has proven that the role of the family influences students' consumption patterns, namely study from Kakati and Ahmed (2015) in their study which states that family members have different roles in controlling

children's consumption patterns, it can be concluded that the part of the family influences consumption patterns. However, it is different from the results of research conducted by Kaukonen et al. (2019), which states that the family environment does not have a direct influence on consumption patterns, the impact of the family environment is not significant because it is caused by advances in communication and information technology such as social media and advertising.

Religiosity can also influence someone in making consumer decisions. Jusmaliani and Nasution (2013) state that religiosity can affect a person's intention to buy and consume an item. Religiosity is one of the psychological factors that can affect consumption patterns. Hasibuan's (2017) research shows that religiosity has a positive and significant effect on consumption patterns. When a person has a high level of religiosity, he will prioritize primary needs compared to tertiary markets. Meanwhile, the results of research from Pranata (2016) show that the results of his study are different from the two studies above, namely in his research stating that the level of religiosity has no significant effect on the level of people's consumption patterns.

The phenomena and conditions described, this study takes the variables of peers, family roles, and religiosity because it is based on previous studies that are still not consistent. A research gap provides an opportunity for researchers to reveal different variables that can determine the fluctuating influence of peers, family roles, and religiosity on students' consumption patterns. Therefore, the researchers added a financial literacy variable that affects consumption patterns as an intervening variable in this study. Financial literacy is a series of processes in activities to increase a consumer's knowledge, confidence, and skills in managing finances well (OJK, 2017). Good financial literacy is determined by the peer environment, family roles, and good religiosity. With peers who have a positive impact, they will have a sense of responsibility in managing finances. This is also driven by the role of the family and religiosity, if the family understands financial management and high individual religiosity, the better the consumption pattern.

RESEARCH METHODS

This research is a quantitative approach with the research design used, namely the study of hypothesis testing, analyzing, and obtaining empirical evidence of the influence between two or more variables that are correlational, causal, or comparative. The population in this study were all-state high school students in Ogan Komering Ilir Regency, totaling 5281 students from 26 schools in Ogan Komering Ilir Regency. This study uses a sample because the population is too large. The Slovin formula determined the sample size from 372 students as the research sample. The sampling technique in this study used Cluster Random Sampling so that in this study, the researchers took schools in each randomly selected area, namely the southern area of Senior High School 1 Lempuing totaling 87 students, the northern region of Senior High School 1 Kayuagung totaling 90 students, the eastern province of Senior High School 1 Tanjung Lubuk has 95 students. The western area of Senior High School 1 Sirah Pulau Padang has 100 students.

The test instrument in this study is a test of validity and reliability-methods of collecting data using a questionnaire and measured by a 5-point Likert scale. The data analysis technique used is descriptive analysis, classical assumption test including data normality test, linearity test, multicollinearity test, and heteroscedasticity test, and hypothesis testing using path analysis and Sobel test.

RESULTS AND DISCUSSION

Descriptive statistical analysis of the variables in this study used the IBM SPSS Statistic 21 program. Respondents in this study were more dominantly female, namely, 204 respondents, and male respondents, namely 168 respondents. It is known that there are 368 Muslim respondents, 2 Protestant students, and 2 Hindu students, while there are no Catholic, Buddhist, and Confucian respondents. The work of the respondent's parents, both father's and mother's work, is on average as farmers because, in Ogan Komering Ilir Regency in general, the majority of people work as farmers. It can be seen more clearly in the picture below:
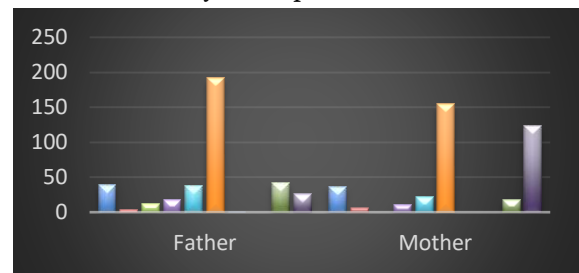

Figure 2. Parents' occupations

Analysis of the classical assumption test for the normality test of data in both equation one and equation two obtained a probability value (Asymp, Sig) 0.05 and the value of the Kolmogorov-Smirnov Test 0.05, so we can conclude that the residual data of the normality test from the two-equation models in this study are typically distributed. Based on the linearity test, the variables in this study have started the variables to have a linear relationship where the significant value was at Linearity 0.05 and the value Deviation From Linearity 0.05. From the results of the multicollinearity test, the tolerance value 0.05 and the VIF value 10, there were no symptoms of multicollinearity, and the heteroscedasticity test results obtained a significant deal of 0.05, so there were no symptoms of heteroscedasticity. From the results of calculations using IBM SPSS Statistics, it is stated that the variables in this study are free from classical assumption tests, both data normality, linearity, multicollinearity, and heteroscedasticity tests so that it can continue it with path analysis and Sobel tests. The results of the multiple regression analysis equations 1 are as follows:

Table 1. Multiple Regression Analysis Equation 1

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	10.031	3.210		3.125	.002
Peer	.163	.044	.193	3.718	.000
Family Role	.213	.040	.272	5.332	.000
Religiousity	.096	.035	.136	2.755	.006

a. Dependent Variable: Financial Literacy

Source: Data Output SPSS21, June 2021

Based on the table above, the regression equation 1 can be obtained as follows:

$$Y=10{,}031+0{,}163 X^1+0{,}213 X^2+0.96 X^3+e^1$$

The above equation can be interpreted (1) the value of the constant ($b0/\alpha$) is 10.031, which means that if the variables of peers, family roles, and religiosity are 0, the financial literacy of students majoring in social sciences at state senior high school in Ogan Komering Ilir Regency is 10,031. (2) The regression coefficient peers variable (X^1) of 0.163 means that if a variable peer increases one unit, then the financial literacy social sciences students of state senior high school in Ogan Komering Ilir increased by 0.163. In comparison, the value of the other independent variables remains. (3) The regression coefficient for the family role variable (X^2) is 0.213, meaning that if the family role variable has increased by one unit, the financial literacy of students majoring in Social Studies at Senior High School in Ogan Komering Ilir Regency has increased by 0.213. The value of the other independent variables remains constant. (4) The regression coefficient of religiosity variable (X^3) is 0.096, meaning that if the religiosity variable has increased by one unit, the financial literacy of students majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency has increased by 0.096, and the value of other independent variables remains constant.

The correlation value of 0.451 means that there is a reasonably strong relationship between the independent variable and the dependent variable and the Adjusted R Square value of 0.197 or 19.7%, which indicates the percentage of influence of the independent variable on the dependent variable and the remaining 80.3% is influenced by other factors, which are not discussed in this model.

Table 2. Multiple Regression Analysis Equation 2

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6.019	1.795		3.354	.001
Peer	.133	.025	.265	5.381	.000
Family Role	.108	.023	.231	4.692	.000
Religiousity	.045	.019	.107	2.308	.022
Financial Literacy	.099	.029	.168	3.445	.001

a. Dependent Variable: Consumption Pattern

Source: Data *Output* SPSS21, June 2021

From the table above, regression equation two is obtained as follows:

$$Y=6.019+0.133X^1+0.108X^2+0.045X^3+0.099 Z+e^2$$

The regression equation, namely (1) constant ($b0/\alpha$) of 6.019, which means that if the variables of peers, family roles, religiosity, and financial literacy are 0, then the consumption pattern of students majoring in social studies at state senior high school in Ogan Komering Ilir Regency is worth 6,019. (2) The regression coefficient variable peer (X^1) of 0.133 means that if a variable peer increases one unit, then the consumption patterns of Social Sciences students of state senior high school in Ogan Komering Ilir increased by 0.133. In contrast, the value of the other independent variables remains constant. (3) The regression coefficient for the family role variable (X^2) is 0.108, meaning that if the family role variable has increased by one unit, then the consumption pattern of students majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency has increased by 0.108.

In contrast, the value of the other independent variables remains constant. (4) The regression coefficient of the religiosity variable (X^3) is 0.045, meaning that if the religiosity variable has increased by one unit, the consumption pattern of students majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency has increased by 0.045 with the value of the other independent variables remaining constant. (5) The regression coefficient of the financial literacy variable (Z) is 0.099, meaning that if the financial literacy variable has increased by one unit, the consumption pattern of students majoring in Social Studies at state senior high school in Ogan Komering Ilir Regency has increased by 0.099. The value of other independent variables remains constant.

The correlation value of 0.556 means that there is a reasonably strong relationship between the independent variable and the importance of Adjusted R Square, which shows the percentage of influence of the independent variable on the dependent variable, which is 0.301 or 30.1% and the remaining 69.9% is influenced by factors-other factors not discussed in this research model.
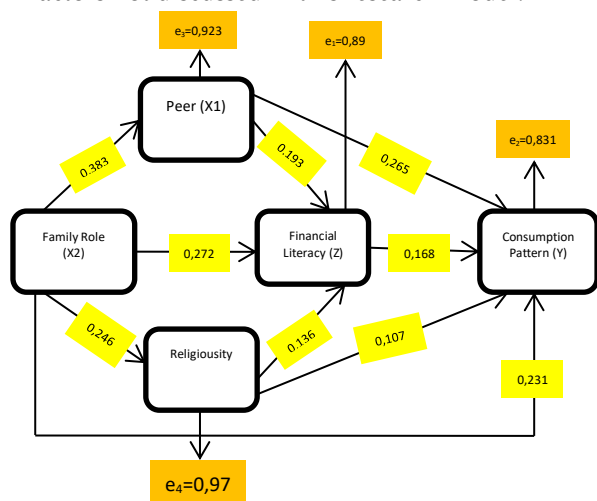

Figure 3. *Path Analysis* **Model**

The Influence of Peers on Consumption Patterns of Social Studies Department Students at State Senior High Schools in Ogan Komering Ilir Regency

Peer variables were measured using six indicators, namely social interactions carried out by individuals, peer habits, desire to imitate, solidarity attitudes, providing knowledge and experience, and encouragement and social support. The results of the descriptive analysis state that the variable peers included in both criteria with an average value of 63.33 and an unknown value t variable of 5.381 peers with significant value 0.000 < 0.05 means there is a positive and considerable influence of peers variable to variable consumption patterns of students majoring in social studies at a state high school in Ogan Komering Ilir Regency, which shows that the better the peer environment, the better the consumption pattern of students. The peer environment has a vital role in influencing students' consumption patterns. Opinions and choices of peers are a significant influence in determining the product or brand that consumers want to choose (Schiffman and Kanuk, 2008:297).

The results of this study are in line with the socio-cognitive theory of the opinion of Santrock (2011:52), which states that behavior, environment, and people are essential factors in a person's development. The peer environment has a role in providing stimulation or stimulus to influence fellow group members. The results of this study are in line with research from Samantray and Riccaboni (2020), which found that peers have a positive and significant effect on consumption patterns.

The Influence of Family Roles on Consumption Patterns of Social Studies Department Students at State Senior High Schools in Ogan Komering Ilir Regency

The variables of family roles in this study were measured using six indicators. Namely, the way parents educate, relationships between family members, home atmosphere, family economic conditions, understanding of parents, and background cultural background. The results of the descriptive analysis stated that included the family role variable in good criteria with an average value of 66.98. It is known that the t-value count of the family role variable is 4.692 and a significant deal of 0.000 < 0.05. It can be concluded that there is a positive and significant effect of the family role variable on the consumption patterns of students majoring in Social Studies at state senior high school in Ogan Komering Ilir Regency. Wulandari

et al, (2016) stated that someone buys books for school needs for achievement reasons, which means that the better the role of the family and supporting children in success, the better students' consumption patterns and vice versa. The family has a vital role in developing an individual, both in fulfilling physical and psychological needs. Parental involvement is more visible in selecting a more specific type of product or service (Neulinger and Boglarka, 2014). Although parents are not always involved in every decision, parents can influence children in considering decisions to be taken, both in shopping decisions and others. The results of this study are in line with the results of research from Brown and Wenrich (2012) namely, the family environment has a positive and significant effect on consumption patterns.

The Influence of Religiosity on Consumption Patterns of Social Studies Department Students at State Senior High Schools in Ogan Komering Ilir Regency

The religiosity variable in this study was measured using five indicators, namely intellectual, ideology, public practice, private practice, and religious experience. The results of the descriptive analysis stated that included the religiosity variable was in the perfect criteria with an average value of 64.02. It is known that the t-value is count 2.308, and the significant matter is 0.022, so it can be concluded that there is a positive and significant influence of the religiosity variable on the variable consumption patterns of students majoring in social studies at state senior high school in Ogan Komering Ilir Regency. The better a person's religiosity will prioritize immediate needs over tertiary needs, by the opinion of Hess (2012), which states that religiosity is an attitude or awareness that arises based on a person's beliefs and beliefs about a religion that encourages them to behave by the level of obedience to their faith as shopping decisions. The results of this study are relevant to the research of Mochis and Ong (2011) who found that religiosity had a positive and significant effect on consumption patterns.

The Effect of Financial Literacy on Consumption Patterns of Social Studies Majoring Students at State Senior High Schools in Ogan Komering Ilir Regency

Financial literacy variables were measured using three indicators, namely knowledge, attitudes, and economic behavior. The results of the descriptive analysis are included in the good criteria with an average value of 40.81. It is known that the t-value count of the financial literacy variable is 3.445 with a significant deal of 0.001 which means that there is a positive and significant effect of the financial literacy variable on the consumption patterns of students majoring in social studies at state senior high school in Ogan Komering Ilir Regency. Someone who has a high level of financial literacy is getting more competent in managing finances well. The results of this study are relevant to the research conducted by Dwiningsari (2016) finding the results of research that there is a positive and significant influence of financial literacy variables on consumption pattern variables.

The Influence of consumption Patterns Through Financial Literacy of Social Studies Majoring Students of State Senior High Schools in Ogan Komering Ilir Regency

Peer environment can have positive and negative impacts on an individual. Students' consumption patterns can be influenced by their peer environment and students' financial literacy. Individuals usually learn from experience in their social environment; if the social environment has a positive influence followed by good financial literacy, they can make good and wise decisions in spending money so that their consumption patterns are good. Based on the results of the Sobel test, the Sobel Test Statistic value was 3.497, and the Two-Tailed Probability value was 0.000 <0.05. In this case, the financial literacy variable could mediate the peer variable on the consumption pattern variable, in line with the research results of Rahman et al, (2020), which stated that financial literacy could mediate scholarship variables on consumption patterns.

It is also known that the results of the regression analysis of the peer variable on the financial literacy variable are 0.163 and a significant value of 0.000 < 0.05, meaning that the peer variable has a positive and significant effect on the financial literacy variable. In line with Sukmawati's (2016) research, peer variables have a positive and considerable influence on financial literacy variables.

The Influence of the Role of the Family on Consumption Patterns through Financial Literacy of Social Studies Department Students at SMA Negeri in Ogan Komering Ilir Regency The

The family has a vital role in developing a child's personality, socializing consumption, and forming the ability to manage finances because the family is the first institution that can meet the needs of a child so that the family can, directly and indirectly, influence in teaching children about good consumption patterns. Based on the results of the Sobel test, the Sobel Test Statistic value was 4.409, and the Two-Tailed Probability value was 0.000 < 0.05. the conclusion that the financial literacy variable can mediate peer variable to consumption pattern variable. The results of this study are relevant to Rahman et al, (2020) research which found that financial literacy can mediate the variable of residence on consumption patterns. It is also known from the results of the regression analysis that the regression coefficient value of the family role variable on the financial literacy variable is 0.213 and a significant deal of 0.000 < 0.05, meaning that there is a positive and significant effect of the family role variable on the financial literacy variable. Is relevant to the results of research conducted by Kartikaningsih (2020) which shows that the family environment variable has a positive and significant effect on financial literacy.

The Influence of Religiosity on Consumption Patterns Through Financial Literacy of Social Studies Majoring Students of State Senior High Schools in Ogan Komering Ilir Regency

A person's religion is manifested by how he worships and how a person performs activities to meet daily needs. Someone who has a good level of religiosity followed by a good level of financial literacy then spends money based on a priority scale and reduces behavior that leads to consumption. The opinion of Pratama (2015) states that it cannot be separated from one's consumption patterns because it is a benchmark in shaping one's behavior, style, and personality. From the results of the Sobel test, the Sobel Test Statistic value was 3.227, and the Two-Tailed Probability value was 0.001 < 0.05. the conclusion is that the financial literacy variable can mediate religiosity variable on the consumption pattern variable. These results are relevant to Rahman et al, (2020) research which states that his research on financial literacy can intervene the pocket money variable on student consumption patterns. It is known that the results of the regression analysis of the religiosity variable on the financial literacy variable obtained a regression coefficient value of 0.096 with a significant deal of 0.006 <0.05, meaning that there is a positive and significant influence between the religiosity variable on the financial literacy variable. The results of this study are relevant to those carried out by Defiansih (2021), who stated that there was a positive and significant influence of religiosity on financial literacy.

The Influence of the Role of the Family on Peers of the Social Studies Department of SMA Negeri in Ogan Komering Ilir Regency

The family has a role in controlling children's social interaction with the surrounding environment to not fall into negative associations. The social climate very quickly affects an individual, especially in terms of consumption activities. Adolescents from families who have problems tend to need more attention in the social environment where they learn social norms and grow self-confidence. Based on the regression coefficient of the family role variable on the peer variable of 0.275 and a significant value of 0.000 < 0.05, it means that the family role variable has a positive and significant effect on the peer variable. The results of this study are in line with Losa et al, 2016) namely, the role of the family has a positive and significant effect on peers.

The Influence of the Role of the Family on the Religiosity of the Social Studies Department of State Senior High School in Ogan Komering Ilir Regency

Families, especially parents, should instill a good personality and attitude of religiosity in a child, both in consumption and other activities. The family is a mirror for a child in behavior. The child will imitate everything his family teaches them because the family for a child is the first institution that teaches them about education. The regression analysis results obtained that the coefficient value of the family role variable on the religiosity variable was 0.275 and a significant deal of 0.000 < 0.05, meaning that the family role variable had a positive and significant effect on student religiosity. In line with relevant research from Karimah (2017) the role of the family is influential and effective on children's religiosity both in instilling character education, responsibility, and managing finances.

CONCLUSION

Based on the results of research and discussion that have been described regarding the determinants of consumption patterns of students majoring in Social Studies at state senior high school in Ogan Komering Ilir Regency by using path Analysis and Sobel test, concluded that (1) peer variables have a positive and significant effect on pattern consumption of students majoring in social studies at a public high school in Ogan Komering Ilir Regency. (2) The family role variable has a positive and significant effect on the consumption pattern of students majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency. (3) The religiosity variable has a positive and significant effect on students' consumption patterns majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency. (4) The financial literacy variable has a positive and significant effect on the consumption pattern of students majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency. (5) The peer variable has a positive and significant effect on consumption patterns through the financial literacy variable of students majoring in Social Studies at SMA Negeri in Ogan Komering Ilir Regency. (6) The family role variable positively affects consumption patterns through the financial literacy variable of students majoring in Social Studies at SMA Negeri in Ogan Komering Ilir Regency. (7) The religiosity variable positively affects consumption patterns through the financial literacy variable of students majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency. (8) The family role variable has a positive and significant effect on the peer variable of students majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency. (9) The family role variable positively affects the religiosity of students majoring in Social Studies at the State Senior High School in Ogan Komering Ilir Regency.

The suggestions that can give from the results of this study are that schools can provide lessons about rational and irrational consumption patterns that students in daily life can apply, families should control children more in consumption activities, instill personality, good character, and teaches children to manage finances and students must choose a peer environment that can have a positive impact and apply financial literacy materials in daily life.

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