

The Effect of Social Media Use, Economic Literacy, and Self-Control on Consumptive Behavior Through Online Buying Interest in the Jepara Semarang Student Community (KMJS)

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Article Info	Abstract
<p>Article History : Received December 2021 Accepted March 2022 Published June 2022</p> <p>Keywords: <i>Consumptive Behavior, Economic Literacy, Online Buying Interests, Self-Control, Social Media</i></p>	<p>Consumptive behavior occurs among teenagers today due to the rapidly growing social media for the spread of things and services. The presence of consumptive behavior does not just appear but there are factors that affect it. The aim of this research is to analyze the use of social media, literacy of economic, self-control of consumptive behavior through online buying interest. This research used a quantitative approach. The population of this research was 522 student community of Jepara Semarang (KMJS) with 226 respondents as the sample. Data collection method used questionnaire. Data Analysis used descriptive and path analysis. The result of this research showed that the use of social media has positive affects on online buying interest, economic literacy negatively affects on online buying interest, self-control negatively affects on online buying interest, the use of social media has a positive affects toward consumptive behavior through online buying interest, economic literacy has negative affects to consumptive behavior through online buying interest, the self-control has negative affects to consumptive behavior through online buying interest, online buying interest affect consumptive behavior.</p>

INTRODUCTION

The era of globalization with the modern information technology is growing rapidly in the grip of life's inevitable joint. Social media as one of the technologies and information development that has expanded the space for the flow of things and services transaction that has an impact on the wider spread of things and services, so it makes easier to fill the need of society. Sometimes consumer makes purchasing of things not only to fill their needs but also to follow what they want.

Consumptive behavior is formed because consumptive itself has become part of lifestyle process. Meanwhile, consumptive behavior arises especially after a period of industrialization where the production of things in bulk so it needs a wider consumer. Media, both electronic or mass in this case occupy a strategic position in the build consumptive behavior, namely as a medium that attracts interest. Consumers in buying things, consumptive behavior tends to occur among teenagers nowadays. This can be seen from the phenomenon of lifestyle, socio-culture and the type of human needs that are increasingly diverse. This change will appear behavior to buy something not based on the needs and the abilities, but they buy for other reasons such as just following the trend, just want to try a new product, want to gain social recognition and so on. The review of consumer behavior is closely related to consumer behavior (Narmaditya, 2013).

A person's behavior could not be separated from the factor's affect, also the consumptive behavior in teenagers, among other things, it is determined by psychological, external and internal factors. Psychological factors and internal factors are factors that come from within a person, which has the opportunity to give the effect on the behavior formation: attitude, motivation and engagement interest and self-concept, perception, personality, talent, knowledge, learning outcome and consumer resource. The external factor is factor from outside the individual that affect the attitude and behavior formation, namely culture, social class,

personal effect, family and (Lestarina et al., 2017).

Consumptive behavior should not be left, because it could endanger human survival especially when the consumptive behavior continues to run will have a negative impact on one's economy. This will be worse if experienced not only adults but the teenagers especially in their growth and development in search of their identity. This identity will determine their future life. Teenager is a transitional period in which individual status is unclear and there are doubts about the role to do. In this time, teenager is not a child or adult. On the other hand, this unclear teen status is also advantageous because teenager could try different lifestyle and determine the behavior patterns that best suit them. Nowadays, teenagers have a lot of pressure, such as from environmental condition and the rapid development of technology. Now, teenagers are also stuck in consumptive life, such as willing to spend money to fulfill desires not for needs.

Social media affects students consumptive behavior because of the technology development, there are instagram, facebook and twitter that could make the students easily and practically access online shop accounts such as shopee, tokopedia. Before buying the things, the students will see the review on that social media because the thing will be purchased could be seen clearly and specifically through pictures and videos.

The previous research conducted by Anggraeni (2018) found that there was positive and significant effect on social media toward the consumptive behavior of the faculty of economic's students of *Universitas Negeri Semarang*. The research of Ninik Srijani (2018) said that there was a relationship between social media and consumptive behavior, this could be seen from the sig. value of 0.006 is less than the probability value of 0.05, it explained that the variable of social media are significantly related to consumptive behavior. In line with the research of Rachmawati (2019) explained that the number of online business e-commerce affected the consumptive lifestyle of students who still have excessive desire or desire to buy the things as online were not transported for their

needs but they bought the things in the online shop just because of the discounts listed on the available things on e-commerce sites were provided by sellers. The research of Setia Wibowo (2018) said that proves the effect of social media e-commerce conformity on consumptive behavior and its impact on the hedonistic lifestyle of students. The research of Indika and Jovita (2017) told that e-commerce variable research showed that it was important in attracting the attention of consumers. The application of social media, instagram that highlight of sharing picture or image that prove to have a strong correlation in influencing consumer buying interest.

In previous research related to consumptive behavior of Nur Solihat and Arnasik (2018) found that economic literacy had an effect on the consumptive behavior of students of the Department of Economic Education, Faculty of Teacher Training and education, *Universitas Siliwangi* found that if there is an increase in economic literacy in students then the more rational the consumptive behavior of students. It needs the existence of economic literacy for making decision in completing the needs of life. Society as consumer need basic knowledge about economic in allocating its income. Society who has economic knowledge will better understand government policies than they who do not have understanding of economic literacy. The most important thing, we are as consumer it's a must to have knowledge and understand of economic literacy in using limited resource to complete unlimited needs. With the existence of economic literacy, consumer could determine some alternative choices in utilizing limited resource in completing their needs.

The research of Tribuana (2020) self-control was affected by consumptive behavior in line with the research of Udayanthi (2013) discussed that self-control of consumptive behavior based on the result of descriptive statistical test could be seen that the variable of self-control (x3) had a minimum score of 14, maximum score of 36, average score of 28.72 with standard deviation of 3.205. This case showed that there was a difference in the value of

self-control to the average value of 3.205. the result of multiple linear regression analysis showed that the regression coefficient of self-control of -0.077 means that if there is an increase in self-control by 1 unit, then consumptive behavior will decrease by 0.077 units.

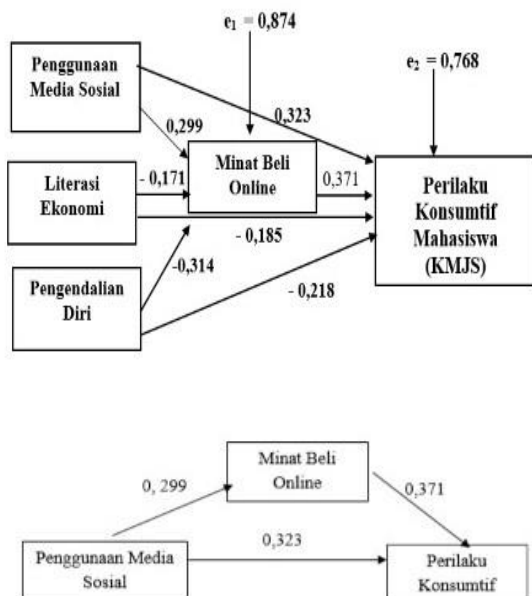
The existence of the research gap above gave an opportunity for researcher to propose a hypothesis by presenting individual factors, it was buying interest as intervening variable. Buying interest is process that exist between alternative evaluation and purchasing decision. After consumer did the evaluation toward the existing alternative, consumer had interest in buying a product or service that offered. According to Abzari, et al. In Sugianto putri (2016) indicators that determine buying interest were transactional interest, refractive interest, preferential interest, and exploratory interest. Schiffman and Kanuk in Lampengan (2019) said that buying interest is one of the psychological aspects that have a considerable influence on behavioral attitude. A consumer's assessment of a product depends on his or her knowledge of the actual function of the product, thus consumer who are interested in buying a product are affected by the information received. The emergence of buying interest variable is supported by Kotler and Keller in Rusdarti (2017) stated that consumer buying behaviour was affected by cultural, social, personal and psychological factor. In the Theory of Planned Behavior (TPB) was proposed by Icek in Ajzen, Icek (1991) Stated that human behavior is first affected by interest (behavior intention). Interest will be affected by three main factors, they are attitude toward behavior, subjective norms, and behavior control (perceived behavior control) which is how consumer have a perception of behavior control.

RESEARCH METHODS

This research used a quantitative approach. Design of this research used an ex post facto design. Ex post facto research is a systematic empirical search in which the

researcher cannot not directly control free variables because the event has occurred (Sudjana, 2001). So, in this research, researcher is not required to provide the effect of its variables, instead of reviewing facts that have occurred or been done by research subject. The approach taken in this research to find the effect directly and indirectly from variables, namely social media, economic literacy and self-control of consumptive behavior through online buying interest. Population of this research was all undergraduate students of Jepara Semarang Student Community (*KMJS*) as many as 522 students and a sample of 226 respondents. the technique of collecting data used questionnaire.

an online buying interest variable with the mean obtained of 46.3496 with a standard deviation of 5.61323. Further analysis to determine the path, the use of social media, economic literacy and self-control of students together affects consumptive behavior with indirect effect through the online buying interest of *KMJS*' students. Based on the results of multiple regression, the result of overall structure model can be described as the analysis of the path of consumptive behavior with online buying interest as intervening variable described path analysis in Figure 4.5 as follows:



Data analysis technique used descriptive analysis and path analysis.

RESULTS AND DISCUSSION

The result of descriptive analysis of consumptive behavior variable, the descriptive analysis of consumptive behavior variable, totaled 69.7522, with standard deviation of 5.26798, the use variable of social media, mean obtained of 50.5044 with a standart deviation of 3.75854, the variable of economic literacy the meand obtained of 46.3982 with a standard deviation of 4.48611, a variable of self-control, the mean obtained of 48.0354 with a standard deviation of 3.60106, and

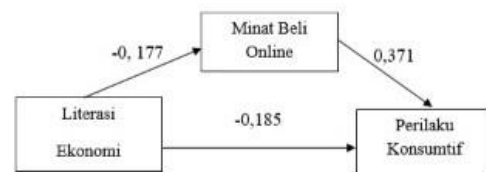
Based on the result of the path analysis test from the figure above it can be known that the direct and indirect effect of the use of social media to consumptive behavior through the online buying interest of *KMJS*' students as follows.

Direct effect = $(0.323) (0.323) = 0.1043$ or 10.43%

Indirect effect = $(0.299) (0.371) = 0.1109$ or 11.09%

Total effect = **0.2152 or 21.52%**

The total effect of the use of social media on consumptive behavior through online buying interest showed the result of 21.52% of *KMJS*' students. It is the positive and significant effect.



Based on the figure above can be known that the direct and indirect effect of economic literacy on consumptive behavior through online buying interest as follows.

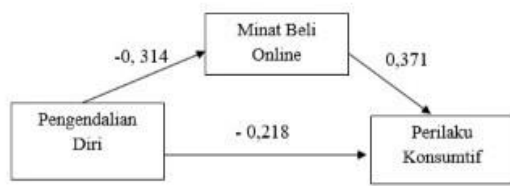
Direct effect = $(-0.185) (-0.185) = 0.0342$ or 3.42%

Indirect effect = $(0.171) (0.371) = 0.0634$ or 6.34%

Total effect = **0.0977 or 9.77%**

The total effect of economic literacy on consumption behavior through online buying

interest showed the result of 9.77% of KMJS' students. It is the negative and significant effect.



Based on the path analysis test from the figure above, it can be known the direct and indirect effect of student self-control on consumptive behavior through online buying interest as follows.

Direct effect = $(-0.218) (-0.218) = 0.0475$ or 4.75%

Indirect effect = $(0.314) (0.371) = 0.1165$ or 11.65%

Total effect = **0.1640 or 16.40%**

The total effect of students' self-control on consumptive behavior through online buying interest showed results of 16.40% of KMJS' students. The effect is negative and significant.

The Effect of Social Media Use on Online Buying Interest of KMJS' Students

Based on the analysis result with multiple regression it can be known that there is positive effect of social media use on online buying interest of 0.299 or 8.94%. it means the direct effect of social media use on online buying interest is 8.94%. The analysis result also proved significant, which can be seen from the value of t-count equal to 2.814. the t-count number proved to be greater than the value of t-table = 1.645. Thus, the hypothesis was accepted, and the null hypothesis was rejected or it can be seen from the significance value (sig) of 0.000 less than 0.05. The result of this research explained that the use of social media by KMJS' students was active and good so as to increase online buying interest tempted by the media online or internet. The use of social media is something that is often used by teenagers including the students in buying something easily using application and the internet. The result of this study in line with the research conducted by Anggraeni (2018) that there are positive and significant effect of social media on the consumptive behavior of

students of the faculty of economics of *Universitas Negeri Semarang*. The result showed that the use of social media has positive effect on online buying interest.

The Effect of Economic Literacy on Online Buying Interest of KMJS' Students

Based on the result with multiple regression can be known that there is negative effect of economic literacy on students' online buying interest of -0.171 or 2.92%. It means the direct effect effect of economic literacy on online buying interest is 2.92%. The result analysis also proved significant; it can be seen from the value of t-count same with 1.845. the number of t-count proved to be greater than the value of t-table = 1.645. Thus, the hypothesis was accepted and the null hypothesis was rejected or it can be seen from the value of significant (sig) = 0.044 less than 0.05. In this condition illustrates with the desired theory, namely economic literacy is the ability to use basic economic concept and critical way of thinking in making economic decision. Economic literacy can make a person intelligent in managing economic resources to achieve prosperity by applying the economic concept. Research's finding of the effect of economic literacy on online buying interest was negative and significant effect. Negative sign means that the increasing of economic literacy off KMJS' students, so online buying interest will decrease and vice versa. The effect of economic literacy on online buying interest is a direct effect. In this model, there is a change in online buying interest due to changes in economic literacy owned by students in doing online buying.

The Effect of Self-Control on Online Buying Interest of KMJS' Students

Based on the result with multiple regression it can be known that there was a negative effect of self-control on students' online buying interest, which is -0.314 or 9.86%. This means that the direct effect of self-control on online buying interest is 9.86%. The analysis result also proved significant, which can be seen from the value of t-count same with 2.925. the number of t-count proved to be greater than the value of t-table = 1.645. thus,

hypothesis was accepted and the null hypothesis was rejected or seen from the value of significant ($\text{sig} = 0.004$ less than 0.05). This condition illustrated with the desired theory, which is that self-control is an ability to control and manage behavior. The result of this research in line with Rusdarti (2017) told that self-control has negative effect on consumptive behavior. The research's finding of self-control on online buying interest was negative and significant effect. Negative sign means that the KMJS' students increase of self-control, the more online buying interest will decrease and vice versa. The effect of self-control on online buying interest is direct effect.

The Effect of Social Media Use on Consumptive Behavior through Online Buying Interest of KMJS' Students

The analysis result with multiple regression and path analysis can be known that there was a positive effect of social media use on consumptive behavior. The effect of social media use on consumptive behavior is a direct effect while the effect is 0.1043 or 10.43% . It means that the direct effect of social media use on consumptive behavior is 10.43% . The analysis result also proved significant, the analysis result that can be seen from the help of computational output 24.0 obtained a value of t -count equal to 3.463 . The number of t -count proved to be greater than the value of t -table $= 1.645$. thus, the hypothesis can be accepted, and rejected the null hypothesis or can be seen from the significant value ($\text{sig} = 0.000$ less than 0.05). This also proved with the desired theory, it stated that better the use of social media by students will increase consumption behavior.

The effect of social media use on consumptive behavior by 10.43% is a direct effect, while the effect of social media use on consumptive behavior indirectly through online buying interest by 11.09% . Thus, the effect the use of social media on students' consumptive behavior with total $(10.43\% + 11.09\%) = 21.52\%$. The finding of this research showed that positive and significant result. The direction of the relationship marked positively the social media use is better or higher the more consumptive behavior of KMJS' students. If there

is a change in the social media use or online buying interest there will be changes in consumptive behavior in the same direction.

The Effect of Economic Literacy on Consumptive Behavior through Online Buying Interest of KMJS' Students

The analysis result of multiple linear regression showed the regression coefficient of economic literacy variable was negative to consumptive behavior of -0.185 . It means that if the economic literacy variable is increased by 1 point, then consumptive behavior decreased by -0.185 assuming other free variable are of fixed value. The direct effect of economic literacy on consumptive behavior of -0.185 or $(-0.185) (-0.185) = 3.24\%$ and indirect effect of 6.43% so the total effect of $(3.24\% + 6.43\%) = 9.77\%$. this effect showed the negative and significant result. However, the effect of economic literacy on consumptive behavior totally was the least effect in the research's finding. A negative sign can be interpreted that if students' economic literacy increase, there will be a decrease in online buying and consumptive behavior and vice versa. It is caused by economic literacy of KMJS' students who are getting better and more rational in using their money and more rational in buying something. Online buying makes the consumer easier to do buying over the internet. The level of understanding and application of economic literacy negatively effect the consumptive behavior of these result in with the desired theory that the better economic literacy applied in daily life of students. With a better understanding of economic literacy, so the consumptive behavior will decrease.

The Effect of Self-Control on Consumptive Behavior through Online Buying Interest of KMJS' Students

The analysis result of linear regression showed the regression coefficient of self-control variable was negative to the consumptive behavior of students by (-0.218) or by $(-0.218) (-0.218) = 4.75\%$. It means if the variable of self-control increased by 1 point, then the students' consumptive behavior decrease by a coefficient of -0.218 or 4.75% with assuming other free variable fixed of the value. Direct effect of self-control of $(-$

0.218) or $(-0.218) (-0.218) = 4.75\%$ and indirect effect of 11.65%, so the total effect of 16.40%. The results are accordance with the theory that the better students' self-control, the more consumptive behavior will decrease. So that the better self-control in daily life of KMJS' student, consumptive behavior will be decreased and thi finding is also significant.

The finding results of this research in line with the research of Rusdarti (2017) that self-control negatively effect on consumptive behavior. The students who have less self-control will have high consumptive behavior. This case can be happened because the students are easily effectd by things that encourage them to consume. For the sake of social recognition, students can behave consumptively, buying a good or service not because of needs but based on desir or fulfilling their satisfaction.

The Effect of Online Buying Interest on Consumptive Behavior of KMJS' Students

Based on the path analysis result it can be explained that there is a positive effect of online buying interest in consumptive behavior which is 0.371 or $(0.371) (0.371) = 13.8\%$. this means that the effect of online buying interest on students' consumptive behavior is 13.8%. The analysis result also proved the significant that seen from the value of t-test equal 5.900. The number of t-count proved to be greater from t-table value = 1.645. Thus, the hypothesis was accepted and rejected the null hypothesis or judging by the significant value ($\text{sig} = 0.000$) smaller than 0.05. The effect of online buying interest on students' consumptive behavior by 13.8% is a direct effect. Thus, the effect of online buying interest on the consumptive behavior of KMJS' students by 13.8%.

The finding of this research on the effect of online buying interest on consumptive behavior in line with *Yuping Liu, Old Dominion University, USA* (2010) resulted in the conclusion that the unternet is a medium that cannot be denied to be one of the good marketing communitacion tool. If there is change in the students' buying online interest will result in a change in the students' consumptive behavior in the same direction.

CONCLUSION

Based on the research's result and diacussion that have been spelled out, it can be concluded that the use of social meida in the category is good. The effect of social media use on online buying interest by 8.94%, the effect was positive and significant. The effect of economic literacy on online buying interest by -0.171 or by 2.92% was negative and significant. The effect of self-control on online buying interest by -0.314 or by 9.8%. the effect of social media use on consumptive behavior through online buying interest was 10.43%, indirectly 11.09%. The total effect of 21.52%, the effect is positive and significant. Positive sign means that if the use of social media is higher then consumptive behavior is higher. The effect of economic literacy on consumptive behavior through interest was 3.42%, indirectly 6.34%. The total effect of 9.77%. The negative and significant effect, the negative sign means that the better or higher the economic literacy, the more consumptive behavior will decrease in KMJS' students. The effect of self-control on consumptive behavior through direct online buying interest by 4.75% indirectly 11.65%. The total effect of 16.40%. The negative and significant effect, the negative sign means that the better or the higher the self-control, the more consumptive behavior will decrease in KMJS' students. The variable of online buying interest and consumptive behavior of KMJS' students in the category are good. The effect of online buying interest on consumptive behavior was 13.8%. As for the positive and significant effect, positive sign means the better interest in buying online, the more consumptive behavior increases in KMJS' students.

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