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The Impact of Financial Literacy, Emotional Intelligence, and Peer Conformity through Money Attitudes on Consumptive Behavior

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Abstract

This research examines students' consumptive behavior by presenting money attitude as an intervening variable mediated by the relationship between financial literacy and the purpose of emotional intelligence and peer conformity. In addition, ten hypotheses were proposed to ascertain whether the independent variables of financial literacy directly influence each other, emotional intelligence, and peer conformity, through the intervening variable of money attitude on the dependent variable consumptive behavior. The population in the quantitative research was 340 students. A sample of 170 respondents from SMA Negeri in Semarang City was selected using the cluster proportional random sampling method. Data collection using questionnaires, analysis of descriptive statistical data, and path analysis. The results shows: (1) financial literacy does not have a positive and insignificant direct impact on consumptive behavior, (2) a direct effect of emotional intelligence on consumptive behavior in a negative and significant way, (3) a direct impact of peer conformity on consumptive behavior significantly positive and significant, (4) the direct impact of money attitude on consumptive behavior is positive and significant, (5) the direct impact of financial literacy on money attitude is positive and significant, (6) the direct impact of emotional intelligence on money attitude is positive and significant, (7) the direct impact of peer conformity on money attitude is positive and significant, (8) the direct impact of financial literacy on consumptive behavior through money attitude is positive and significant, (9) the impact of emotional intelligence on consumptive behavior through money attitude is positive and significant, (10) direct impact peer conformity on consumptive behavior through money attitude in a positive and significant way.

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INTRODUCTION

Humans are referred to as social beings, so they have different needs in living their lives. Humans are involved in what are known as economic activities carried out to meet their daily needs. The production of goods, often called production, is one of the many requirements for economic activity. There is also a reduction in the value of goods which we often call consumption activities.

According to data from Marketnetter 2013, young people are the driving force of the online buying and selling website market economy. It is supported by these being followed by those aged between 20 and 28 years (27 percent), 28 to 35 years (21 percent), and 35 years and over (21 percent) old (18%). Sumartono (2002: 117) The definition of this behavior is "Buying behavior motivated by irrational desires rather than rational considerations is known as consumerism." The current lack of emotional intelligence among adolescents contributes to this phenomenon, "To control one's behavior, emotional intelligence can regulate and control one's emotions", according to Megawangi (2006). Educational institutions are the most significant institutions in the formation and development of generations of nations, communities and individuals who can respond to today's challenges by providing adequate knowledge and skills. As a result, education becomes very important. Students are better prepared for the future through education. As part of general education, Senior High School (SMA) aims to prepare students to become citizens who can cooperate with their current circumstances and can increase their freedom of action so that students generally believe financial activities to be level-headed.

Natural Sciences, Social Sciences, and Languages are the three majors offered by SMA Negeri in Semarang City. Economics subject matter is given to students of grade XI IPS. They find out what they need and how to meet those requirements. This learning activity is carried out in the classroom for students to get maximum supervision in the school. The existing facilities at SMA Negeri Semarang are quite adequate. Therefore learning becomes effective. It shows that school facilities and infrastructure greatly facilitate learning activities.

According to Nurasyah's research (1014), many teenagers are trapped in a consumptive life. The results showed that in one-month high school students in Bandung City spent pocket money 61% on snacks (drinks and food), 21.26% for personal pleasure (top up, traveling, watching movies in cinemas, and buying new commodities.), for learning needs as much as 16.23% (buying books and stationery), and 0.88% is used for saving. According to this study, high school students in Bandung City spend much money on fun activities, but only 16% is used for school fees.

As for this explanation, the factors influencing student consumptive behavior are diverse. This description can provide an overview of Semarang City High School students' consumptive behaviour because no similar research has been conducted at Semarang City High School. From the Phenomena Gap that has been described above, it can represent the situation that occurs in high school schools, especially in Semarang State High School which states that self-confidence is needed by a Semarang State High School student to always be frugal, such as by making better use of the pocket money they have.

According to Engel (Chrisnawati and Abdullah, 2011), factors both internal and external to buyers influence wasteful behavior. Self-concept, personality, learning processes and experiences, economic conditions, attitudes, and lifestyle are internal factors. External factors include cultural factors, social class factors, family factors, and reference groups. The psychological aspect is one of the internal factors influencing consumptive behavior. according to Umar (2002) namely learning process factors, namely various methods for understanding information. Financial literacy is another name for financial knowledge. Financial literacy is a financial ability that consumers must understand. Consumptive behavior is also related to one's financial literacy. (Sari; 2019). Romadliyah's research (2020) explains that financial literacy contributes to adolescent consumptive behavior. Consumptive behavior will increase when financial literacy is low, while a lack of financial literacy will increase consumptive behavior. Imawati, et.al (2013).

The capacity to motivate ourselves is also known as emotional intelligence or EQ, it regulates moods, empathizes, controls the desires of the heart, overcomes frustration, empathizes, and works together to consume a good or service, in addition to financial knowledge, is one of the factors that influence consumptive behavior. "Emotional intelligence is one of the things most frequently studied in the study of human behavior and the traits of people most commonly known to have a significant impact on life, such as their level of education, employment, and health," (Franic et al, 2015). For this reason, emotional intelligence influences students' consumptive behavior. Research conducted by DL Presilia et al., (2013) states that emotional intelligence influences consumption behavior by 31.5 percent through data analysis.

In addition to emotional intelligence, the factors influencing consumptive behavior can be caused by the scope of friendships or groups. Solomon (2013) states, "Conformity is the act of changing one's beliefs or behavior in response to real or imagined group pressure." According to Sarwono (2012), Conformity is a type of social influence in which people change their attitudes and actions to comply with social norms. Pratama Research (2017), Consumptive behavior and conformity have a strong correlation. A negative score indicates that the relationship is negative, meaning that the consumptive behavior score is lower when the conformity score is lower.

Attitudes (opinions, feelings, and general orientation towards a person or object) are not like personality. Attitudes are often influenced by situations, learning, and circumstances.(Fenton-O'Creevy & Furnham, 2020). A person's attitude toward money also influences consumption patterns. Most individuals state that money's psychological value is greater than its financial value, and money has a significant influence on purchasing decisions. The way a person views money as a tool has a significant impact on how they manage money. Money is not only a tool for doing business and exchanging goods and services, but it can also control one's life, leading to happiness or dependence. Today's youth tend to engage in extravagant, ostentatious, and extravagant behavior, believing their money is theirs to spend as they please.

This study aims to analyze the impact of financial literacy on consumptive behavior, analyze the impact of emotional intelligence on consumer behavior, analyze the impact of peer conformity on consumptive behavior, analyze the impact of money attitude on consumptive behavior, analyze the impact of financial literacy on money attitude, analyze the impact of emotional intelligence on money attitude, analyzing the impact of peer conformity on money attitude, analyzing the impact of financial literacy through money attitude on consumer behavior, analyzing the influence of emotional intelligence through money attitude on consumptive behavior, analyzing the influence of peer conformity through money attitude on consumptive behavior of students majoring in Social Sciences at State High School in Semarang.

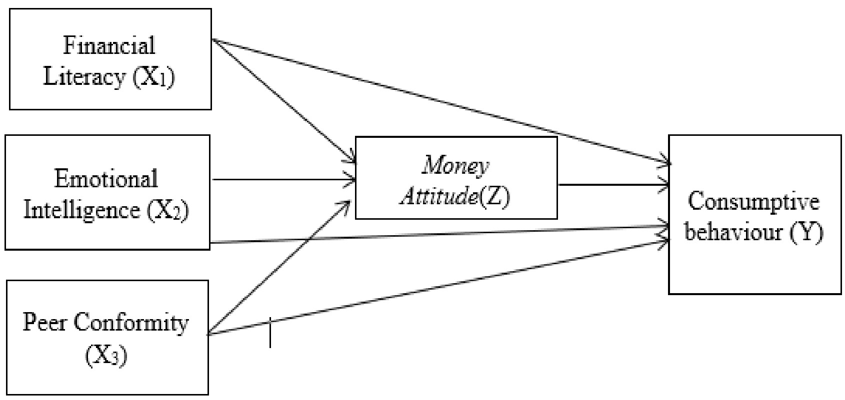


Figure 1. Framework of thinking

RESEARCH METHODS

This quantitative study used correlational methodology to test previously held theoretical hypotheses. Because the data obtained will be measured on a numerical scale (numbers) and processed based on statistics, this study used quantitative and descriptive methods. The primary data used were responses to questionnaires from students who were directly involved.

Three hundred forty students in eleventh grade at IPS SMA Negeri Semarang made up the population or participants in this study. As many as 170 students will be sampled using the cluster proportional random sampling technique. A questionnaire was used as the study's data source.

In this study, descriptive analysis was used to perform the requirements test, which includes: first, ensuring that the data are normally distributed by performing a normality test on the obtained ones. Second, the research variables have a linear relationship according to the linearity test for all data. Fourth, the heteroscedasticity test does not occur in all data and used path analysis. Third, the data multicollinearity test does not occur in multicollinearity, so the data can be used. The SPSS version 25.0 application processes the data collected for the calculations.

RESULTS AND DISCUSSION

A summary or description of the research variables is what is intended by statistical testing. Finding the mean, maximum, minimum, and standard deviation values for each independent variable constitutes the descriptive statistics used in this study. The classical assumption test was used to check whether the regression estimation results were free of any signs that could compromise the accuracy of the analysis. A path analysis model was used to test the research hypothesis.

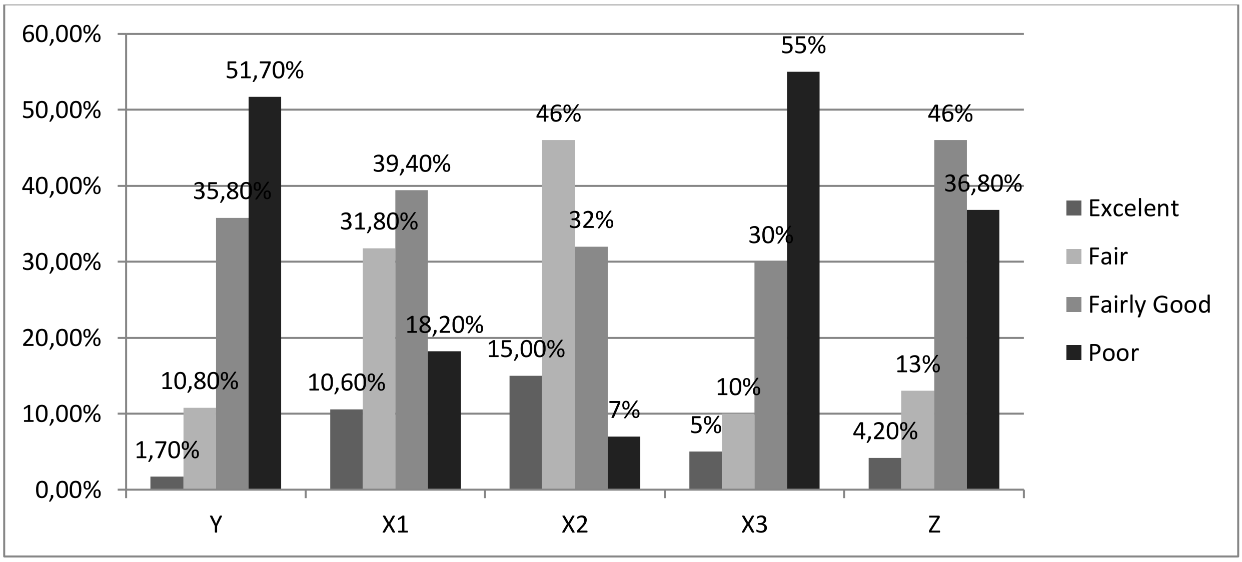
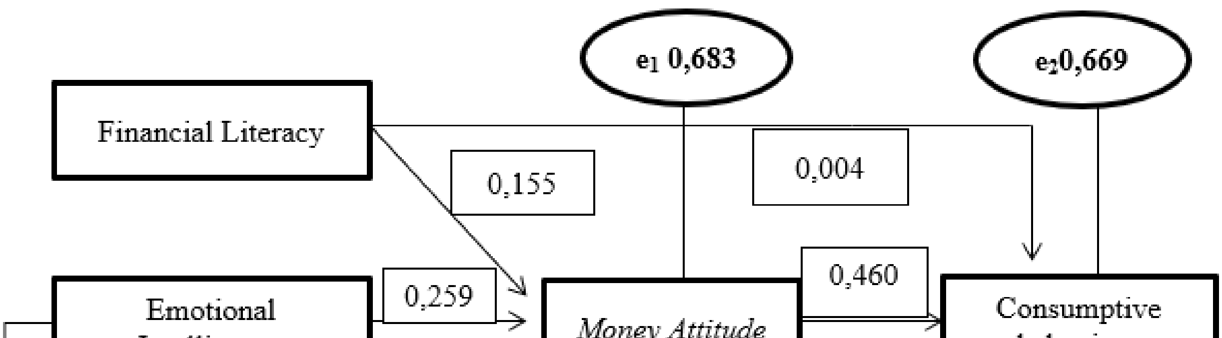


Figure 2. Distribution of Consumptive Behavior (Y), Financial Literacy (X1), Emotional Intelligence (X2), Peer Conformity (X3), and Money Attitude (Z) of State High School Students in Semarang City.



Based on Figure 1, the consumption behavior variable has a lower score of 51.70% (88 students), for the financial literacy variable in the fairly good category it is 39.40% (67 students), for the emotional intelligence variable in the good category it is 46% (78 students), for the peer conformity variable in the 55% category (94 students), while for the money attitude variable in the fairly good category, 46% (78 students).

rom the picture above, it can be concluded that financial literacy does not significantly affect consumptive behaviour by 0.0042 = 0.001%. Financial literacy influences consumptive behavior indirectly through a positive and significant money attitude of 0.155 x 0.460 = 7%. Emotional intelligence directly affects consumptive behavior negatively and significantly at -0.1372 = 18%. Emotional intelligence influences consumptive behavior indirectly through a positive and significant money attitude of 0.259 x 0.460 = 11.9%. Peer conformity directly affects consumptive behavior at 0.2662 = 7%. Peer conformity influences consumptive behavior indirectly through a positive and significant money attitude of 0.375 x 0.460 = 17.25%. while the calculation of error 1 obtained several 0.683 and the calculation of error 2 obtained several 0.669.

The explanation above can provide a statement in which it is impossible to say that a person's financial literacy is directly correlated with the level of knowledge and financial ability in applying financial aspects, one of which is basic financial knowledge about income, expenses and assets. (Karmila, 2022). Students' conspicuous behavior is unaffected in a significant way. Additionally, emotional intelligence has a bad impact on consumption. Students' impulsive purchasing and consumption behavior will continue to rise when they lack self-control and awareness when using or purchasing a product (Mahrunnisya, 2017).

Furthermore, peer conformity has a positive influence on student consumptive behavior; if students make changes in behavior and beliefs to adapt to the norms and demands of their peer groups, the better the consumer behavior, the better the consumer behavior and vice versa if peer conformity students are not good enough, students' consumptive behavior will also be poor (Maris, 2021). Meanwhile, from another point of view, students are also required to be able to instill the values of a good money attitude any time they spend their pocket money or consume goods and services in an uncontrolled manner (Fenton-O'Creevy, 2020). Understanding the correct money attitude will help students control their feelings or desires in consuming goods or services excessively. It is hoped that with a money attitude, students can be wiser and understand the priority needs and expected to be able to change the mindset in consuming an item or service based on exchange rates or use values so that their consumptive behavior can be well-directed and projected on the benefits.

CONCLUSION

Based on the results, it can be concluded that (1) there is no significant impact and financial literacy on consumptive behavior, (2) there is a negative impact of emotional intelligence on consumptive behavior (-13.7%), (3) there is a positive impact on peer conformity peers on consumptive behavior (26.6%), (4) there is an impact of money attitude on consumptive behavior (46%), (5) there is a positive impact of financial literacy on money attitude (15.5%), (6) there is an impact of intelligence emotional attitude towards money (25.9%), (7) there is a positive impact of peer conformity on money attitude (37.5%), (8) there is a positive impact of financial literacy on consumptive behavior through money attitude (6.7%) with the Sobel test a significant level of 0.039 <0.05 (5%), (9) there is a positive impact of emotional intelligence on consumptive behavior through money attitude (13.8%) while with the Sobel test a significant level of 0.009 <0.05 (5%), (10) there is a positive impact of peer conformity yes to consumptive behavior through money attitude (24.2%) with a Sobel test with a significant level of 0.000 <0.05 (5%).

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