

## THE INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE, SELF-CONTROL, AND PEER CONFORMITY ON STUDENT'S CONSUMPTIVE BEHAVIOR

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**Abstract:** This study aims to analyze the effect of financial literacy, lifestyle, self-control, and peer conformity on the consumption behavior of students. The population is FEB students at Universitas Muhammadiyah Purwokerto, Universitas Jenderal Soedirman, and Universitas Islam Negeri KH. Saifuddin Zuhri Purwokerto class of 2019-2021, which have a total of 4.341 students. The sample for this study is 100 students. This study used a purposive sampling technique to collect the data. Then it was processed using SPSS version 26 with the analytical tools were validity test, reliability test, coefficient of determination test, multiple linear regression, and t-test. The result of this study indicates that 1) financial literacy had no significant effect on student consumptive behavior, 2) lifestyle had a positive and significant effect on student consumptive behavior, 3) self-control had no significant effect on student consumptive behavior, 4) peer conformity had a positive and significant effect on student consumptive behavior.

**Keywords:** *financial, lifestyle, self-control, conformity, consumptive*

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### 1. Introduction

The development of digitalization, automation and industrialization in the industrial evolution era 4.0 has had an impact on world trade which is increasing rapidly and causing high levels of public consumption (Hidayati et al., 2021). LIPI, or the Indonesian Institute of Sciences, published research findings demonstrating that Indonesia ranks third out of 106 countries with a population of consumptive behavior used as a research sample (Hasan, 2018). This is because everyone's needs are now increasingly diverse, including not only primary needs but also secondary and tertiary needs (Nisa & Arief, 2019). As time goes by, everyone competes not only to meet their needs but also to try to fulfill their desires as emotional fulfillment and satisfaction (Fariana et al., 2021). This condition causes the growth of habitual attitudes and accelerates lifestyle changes towards an increasingly luxurious and excessive lifestyle, which in turn triggers individuals to behave consumptively (Windayanti & Supriyadi, 2019).

This phenomenon then becomes a serious threat to adolescents, namely someone at the age of 18-21 years, because it is in this phase that a consumption pattern is formed which coincides with a transition period, the search for identity, and the formation of behavior (Fariana et al., 2021). Students who are classified as late adolescents have a tendency to imitate lifestyles that are becoming trends because they want to show themselves and want to be in the spotlight with the hope of being recognized by their environment (Irianti Asisi, 2020).

Consumptive behavior is the behavior of buying a product in excess because it emphasizes desires without being based on rational needs and considerations (Arum & Khoirunnisa, 2021; Saputra & Astiti, 2021; Ridhayani & Johan, 2020). According to Mallinson & Hatemi (2018),

there are several examples of internal factors including self-esteem, self-concept, self-control, self-esteem, motivation, and learning processes, while examples of other items include social, environmental, family, and peer pressure that come from outside the individual.

The first factor is financial literacy. The learning process that takes place in tertiary institutions has contributed to influencing the development of student financial literacy (Zahra & Anoraga, 2021). Students who have been equipped with knowledge related to financial literacy are expected to be able to be wise in purchasing and managing their pocket money (Kumalasari & Soesilo, 2019; Prihatini & Irianto, 2021). Therefore, consumptive behavior can be minimized (Jannah et al., 2021; Sustiyo, 2020). However, in reality, students still experience financial problems that usually arise in their lives, namely mistakes in managing pocket money received from parents; for example money runs out prematurely for buying unnecessary products without making financial plans (Zahra & Anoraga, 2021).

Apart from financial literacy, another factor is lifestyle. Lifestyle is the behavior, pattern, and way of life of individuals in creating self-identities so that they are different from other people (Firdaus & Pusposari, 2022). According to Pulungan & Febriaty (2018), the reason students are consumptive is to maintain appearance and prestige, which then causes new problems, namely the failure of students to manage their finances by being extravagant, following trends, and following desires without considering needs. Prihatini & Irianto (2021) concluded that the good condition of individual financial literacy influences high consumptive behavior, which makes it worse if students do not have financial knowledge. Meanwhile, in the studies of Fatmawati & Harsono (2022); Nurmala et al. (2021); Halimatussakdiyah et al. (2019); Kumalasari & Soesilo (2019), it was concluded that financial literacy had a negative influence on consumptive behavior. Prihastuty & Rahayuningsih (2018) in their research concluded that financial literacy had no effect on consumptive behavior.

Sudiro & Asandimitra (2022) concluded that lifestyle had a significant and positive effect, which means that the higher the lifestyle someone has, the higher the consumptive behavior due to the desire to follow trends without looking at needs. Meanwhile, the research by Atmaja & Susanti (2022), concluded that lifestyle had a negative influence on consumptive behavior.

Consumptive behavior is also influenced by self-control. Self-control is an individual's automatic action of controlling habits, impulses, emotions, and desires to control their behavior (Widiyanti et al., 2022). Prihatini & Irianto (2021) state that the better a person is at controlling himself, the higher his consumptive behavior. In contrast to the results of the studies of Dzakiyyah et al. (2022); Gunawan & Febri Andani (2022); Pradisti et al. (2022); Azizatunnisa & Herdiana (2020); Kumalasari & Soesilo (2019); Nisa & Arief (2019); Tripambudi & Indrawati (2018), self-control has a negative effect on consumptive behavior.

Another factor is peer conformity. According to Mahrurnisya et al. (2018), peer conformity is an individual's ability to adapt and make adjustments with peers or groups in the hope of being accepted and recognized. Khafida & Hadiyati (2020) concluded that conformity has a positive influence on consumptive behavior. The better a person can adapt to his peer environment, the more he consumes. In contrast to the results of research by Wahidah et al. (2018), there is no effect between peer groups and consumptive behavior.

The various findings of various researchers indicate that there is a research gap in this topic. This made the researcher interested in being the first to examine four independent variables together in one study, namely financial literacy, lifestyle, self-control, and peer conformity towards consumptive behavior. The update was carried out in the form of adding two independent variables that differ from Prihatini & Irianto (2021) and more specific subject

characteristics, namely students who are taking or have taken financial management courses. The existence of this research can have a positive impact on students' in implementation of financial literacy skills, lifestyle, self-control, and peer conformity in everyday life.

## **Literature Review**

### **a. Theory of Planned Behavior**

Based on the Theory of Planned Behavior (TPB), an individual's behavior resulted from the appearance of an individual's intention or tendency to perform a behavior by using available information and considering the consequences of his actions before making a decision whether to follow a behavior or not. In other words, behavior is something that has been planned (Ajzen, 1991). Ajzen (1991) states in his research that behavior is determined by elements of attitudes and beliefs about a behavior, subjective norms that come from social pressures and local norms related to things or behaviors, and individual perceptions about the ease or difficulty of carrying out a behavior. TPB is an important basic theory for proving the effect of financial literacy, lifestyle, self-control, and peer conformity on consumptive behavior.

### **b. Consumptive Behavior**

Consumptive behavior is defined as an act in which an individual consumes an unlimited amount of a product because they are more concerned with wants and satisfaction than with needs (Fariana et al., 2021; Ritonga et al., 2021; Rahmatika & Kusmaryani, 2020). Consumptive behavior is caused by the absence of rational considerations before purchasing a product (Hidayati & Indriana, 2022; Putri et al., 2022; Fransisca & Erdiansyah, 2020). It can be concluded that the notion of "consumptive behavior" is unreasonable or irrational buying behavior, impulsive purchases that make a person more wasteful, and excessive purchases of products that are actually only wanted but not needed.

### **c. Financial Literacy**

According to the OECD, or Organization for Economic Co-operation and Development, financial literacy is defined as an individual's knowledge and understanding as a basis for comparison in making and taking a wise financial decision, in order to improve the financial welfare of individuals and communities and participate in the economic sector (Moyong et al., 2022; Nasruddin & Bado, 2022; Yudasella & Krisnawati, 2019). Financial literacy is an individual skill in financial management to achieve a prosperous life (Dzakiyyah et al., 2022; Fariana et al., 2021). It can be concluded that financial literacy is a form of insight and intelligence about financial management in the best way possible to minimize future risks. Prihatini & Irianto (2021) concluded that financial literacy has a significant positive influence on consumption behavior. If a person has good financial literacy, his consumptive behavior will be higher. The opposite also applies: the lower the level of financial literacy, the lower the level of consumptive behavior. This statement is supported by research by Dzakiyyah et al. (2022); Rahma et al. (2022); Pohan et al. (2021); Zahra & Anoraga (2021).

**H1 = Financial literacy has a positive effect on consumptive behavior.**

### **d. Lifestyle**

Lifestyle is the activities, tastes, and opinions that are expressed as a person's lifestyle (Firdaus & Pusposari, 2022; Sudiro & Asandimitra, 2022; Alamanda, 2018). Lifestyle shows how a person lives in terms of spending and using money and allocating or spending time (Zahra & Anoraga, 2021). In a nutshell, "lifestyle" refers to how people spend their time and money. It can be said that if the level of lifestyle is high, a person is increasingly behaving consumptively;

in other words, lifestyle has a positive relationship with consumptive behavior. This statement is in line with research by Moyong et al. (2022); Fariana et al. (2021); Khaidarsyah & Haruna (2021); Halimatussakdiyah et al. (2019); Alamanda (2018); Sakdiyah & Handayani (2018).

**H2 = Lifestyle has a positive effect on consumptive behavior.**

e. Self-control

Self-control is an individual's way of controlling behavior, cognition or thinking, and decisions (Indriyani et al., 2022; Irianti Asisi, 2020). According to Wijaya et al. (2021), “self-control” is a condition in which a person is always able to control himself in his actions so that he can control himself and his emotions from many kinds of overflowing and excessive desires. Thus, self-control is an individual's ability to read the situation and environment in himself. Prihatini & Irianto (2021) concluded in their research that the better the self-control of an individual is, the higher the level of consumptive behavior will be. The results of this study agree with (Adiputra et al., 2021; Sari et al., 2021; Hayati et al., 2020; Nofitriani, 2020; Usman & Izhari, 2020).

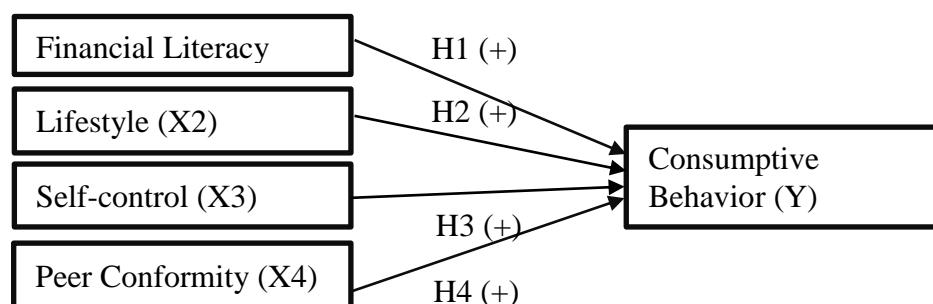
**H3 = Self-control has a positive effect on consumptive behavior.**

f. Peers Conformity

Peers are associations of people of the same age, while conformity is a change and adjustment of one's behavior with others by expecting recognition, so it can be concluded that peer conformity is defined as an attitude taken by someone to be able to adapt and make adjustments with their peers in the hope of being accepted and recognized by the group (Mahrunnisya et al., 2018). Conformity is a change in behavior or action unconsciously due to pressure from a group of friends ( Rahmatika & Kusmaryani, 2020; Perdana & Mujiasih, 2018). Khafida & Hadiyati (2020) concluded from the results of their research that if the level of conformity is high, a person is increasingly behaving consumptively, or, in other words, lifestyle has a positive relationship with consumptive behavior. This positive relationship indicates that the better a person can adapt to his peer environment, the higher his consumptive behavior will be, and vice versa. This statement is in line with research by Isnawati et al. (2021); Pohan et al. (2021); Ramayanti & Musafiri (2021); Khoiriyah & Rusdarti (2020); Ridhayani & Johan (2020).

**H4 = Peer conformity has a positive effect on consumptive behavior.**

In connection with the theoretical framework and hypotheses above, a research framework can be presented as shown in the picture below:



**Figure 1. Framework**

## **2. Research Method**

### **Population and Sample**

This type of research is quantitative by choosing locations in the Faculty of Economics and Business at three universities in Purwokerto, namely Universitas Muhammadiyah Purwokerto, Universitas Jenderal Soedirman, and Universitas Islam Negeri KH Saifuddin Zuhri Purwokerto with a total population are 4,341 students. This study uses a minimum sample of 100 respondents as measured by the Slovin formula. The purposive sampling method was used to take samples with certain characteristics, namely students who are currently or have taught financial management courses.

Research data was primary data. The data collected was the result of distributing questionnaires with a Likert scale with a value of 1 to 5, namely strongly disagree (STS), disagree (TS), neutral (N), agree (S), and strongly agree (SS). The collected data was then processed using the SPSS version 26 data processing software.

### **Operational Definition and Variable Measurement**

#### **a. Financial Literacy**

According to Hastings & Mitchell (2020), financial literacy is a person's ability to make financial records and decisions. Financial literacy is measured by five indicators, namely a) insight into financial concepts; b) ingenuity in making financial decisions; c) seriousness in making financial plans; d) ability to dialogue about financial concepts; and e) personal financial management (Fauzi & Sulistyowati, 2022).

#### **b. Lifestyle**

According to Mamurov et al. (2020), “lifestyle” is a series of actions encompassing all forms of human activity. The indicators used are a) activity, b) interest, and c) opinion (Irianti Asisi, 2020).

#### **c. Self-control**

According to Baumeister (2018), self-control is the ability to manage and regulate oneself before making a decision. Self-control is measured by five indicators, namely: a) discipline, b) not being impulsive, c) healthy habits, d) work ethic, and e) ability (Rahmawati et al., 2022).

#### **d. Peer Conformity**

According to Vollmer et al. (2018), conformity is the influence of social groups on a person's attitude and behavior so that they can be accepted by the social norms of the group they follow. Self-control is measured by indicators a) informative or informational influence and b) normative influence (Subagyo & Dwiridotjahjono, 2021).

#### **e. Consumptive Behaviour**

According to Lang & Armstrong (2018), consumptive behavior is a culture of consuming excessively of something that is needed so that waste occurs. Consumptive behavior is measured by five indicators, namely: a) gifts; b) prestige; c) advertising; d) prices; and e) collections (Nasruddin & Bado, 2022).



### 3. Results and Discussion

#### 3.1. Results

##### *Descriptive Statistics*

Following table describes the number of respondents and the characteristics of respondents based on their university, age, gender, and monthly allowance.

**Table 1**  
**Respondent Description**

No	Description	Characteristics	Respondent	Percentage
1	University	Universitas Muhammadiyah Purwokerto	35	35
		Universitas Jenderal Soedirman	27	27
		Universitas Islam Negeri KH. Saifuddin Zuhri Purwokerto	38	38
2	Age	< 20 years old	17	17
		20-23 years old	83	83
		> 23 years old	0	0
3	Gender	Male	26	26
		Female	74	74
4	Monthly allowance	< Rp 1.000.000	69	69
		Rp 1.000.000 – Rp 2.000.000	25	25
		< Rp 2.000.000	6	6

*Source: primary data processed by SPSS 26, 2022*

According to table 1., most of the respondents came from KH. State Islamic University. Saifuddin Zuhri Purwokerto had a percentage of 38%, with the majority of his age being between 20-23 years old (83%). The number of female respondents was more, at 74%. By 69% respondent's monthly pocket money or allowance was < Rp. 1,000,000.

Following table describes the results of the descriptive test analysis.

**Table 2**  
**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	100	1.6	5.0	4.100	.5653
Lifestyle	100	1.0	5.0	3.309	.9592
Self-control	100	2.6	5.0	4.156	.5238
Peer Conformity	100	1.3	5.0	3.169	.8809
Consumptive behavior	100	1.0	5.0	3.412	.8129
Valid N (listwise)	100				

*Source: primary data processed by SPSS 26, 2022*

Based on table 2 above, it is known that the mean value of financial literacy is 4,100, the mean value of lifestyle is 3,309, the value of self-control is 4,156, peer conformity is 3,169, and consumptive behavior is 3,412.

### **Validity test**

The results of the validity test show that each indicator of the independent and dependent variables used was valid. It was proven that the value of  $r_{count} > r_{table}$  (0.1966). Therefore, it was concluded that the questionnaire with statements representing each indicator on each variable was valid or worthy of being used as an instrument for measuring the data of this study.

### **Reliability Test**

According to Sujarweni (2015), if  $\text{Alpha} > 0.60$ , then it is reliable. Based on the test results, it is evident that each variable, both independent and dependent, had a Cronbach's Alpha value  $> 0.60$ . In conclusion, all variables were said to be appropriate or reliable.

### **Normality test**

The test results show that the Asymp.Sig value is  $0.189 > 0.05$ , so it can be concluded that the data is normally distributed.

### **Multicollinearity Test**

The test results show that VIF (Variance Infloating Factor) for each variable, namely financial literacy, lifestyle, self-control, and peer conformity, is  $< 10$ , which means there are no multicollinear symptoms.

### **Heteroscedasticity Test**

It is proven that there were no symptoms of heteroscedasticity, judging from the analysis of the value of Sig. each variable  $> 0.05$ .

### **Multiple Linear Regression Analysis**

The results of multiple linear regression analyses are presented in the table below.

**Table 3**  
**Multiple Linear Regression Analysis**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	.014	.292		.047	.962
Financial Literacy	.045	.065	.031	.698	.487
Lifestyle	.202	.043	.239	4.714	.000
Self-control	.100	.068	.065	1.469	.145
Peer Conformity	.671	.047	.727	14.256	.000

a. Dependent Variable: Consumptive Behavior

Source: primary data processed by SPSS 26, 2022

Looking at table 3., the linear regression is explained.

$$Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + \beta_4.X_4 + e$$

$$= 0.014 + 0.045X_1 + 0.202X_2 + 0.100X_3 + 0.671X_4 + e$$

The results of the equation above are explained in the following explanatory sentences:

- 1) The regression coefficient on the effect of financial literacy (X1) on consumptive behavior (Y) has a value of 0.031, meaning that if financial literacy is improved, the effect on consumptive behavior increases by 0.31%.
- 2) The regression coefficient on the influence of lifestyle (X2) on consumptive behavior (Y) has a value is 0.239, meaning that if the lifestyle is improved, the effect on consumptive behavior increases by 23.9%.

- 3) The regression coefficient on the effect of self-control (X3) on consumptive behavior (Y) has a value of 0.065, meaning that if self-control is improved, the effect on consumptive behavior increases by 0.65%.
- 4) The regression coefficient on the influence of peer conformity (X4) on consumptive behavior (Y) has a value of 0.727 meaning that if peer conformity is improved, the effect on consumptive behavior increases by 72.7%.

### ***T test***

Hypothesis testing, or t-test, ensures that separately or partially, the independent variables have an influence on the related variables. Based on table 3 above, it is then described as follows:

- 1) Financial literacy has no effect on consumptive behavior. It is shown by the t-count value of  $0.698 < t\text{-table } 1.660$  ( $0.698 < 1.660$ ) and a significance value greater than 0.05 ( $0.487 > 0.05$ ) then H1 is rejected.
- 2) Lifestyle has a positive influence on consumptive behavior. It is shown by the t-count value of  $4.714 > t\text{-table } 1.660$  ( $4.714 > 1.660$ ) and the significance value of less than 0.05 ( $0.000 < 0.05$ ) indicate that H2 is accepted.
- 3) Self-control has no effect on consumptive behavior. It is shown by the t-count value of  $1.469 < t\text{-table } 1.660$  ( $1.469 < 1.660$ ) and a significance value greater than 0.05 ( $0.145 > 0.05$ ) then H3 is rejected.
- 4) Peer conformity has a positive effect on consumptive behavior. It is shown by the t-count value of  $14.256 > t\text{-table } 1.660$  ( $14.256 > 1.660$ ) and the significance value is less than 0.05 ( $0.000 < 0.05$ ) indicate that H4 is accepted.

### ***Coefficient of Determination Test (Adjust R<sup>2</sup>)***

The results of R<sup>2</sup> analyses are presented in the table below.

<b>Table 4</b>			
<b>Determinant Coefficient</b>			
<b>Model Summary</b>			
R	R Square	Adjusted R Square	Std. Error of the Estimate
.925 <sup>a</sup>	.855	.849	.3163

a. Predictors: (Constant), Financial literacy, Lifestyle, Self-control, Peer Conformity

Source: primary data processed by SPSS 26, 2022

Based on table 4., the coefficient of determination is seen in the adjusted R square with a value of 0.855 or 85.5%, which means that the consumptive behavior of students in Purwokerto can be explained by several variables, namely financial literacy (X1), lifestyle (X2), self-control (X3), and peer conformity (X4), of 85.5% while there are other independent variables outside the study that affected it by 14.5%.

## **3.2.Discussion**

### ***The Effect of Financial Literacy on Consumptive Behavior***

Based on the results of the analysis, it is concluded that financial literacy has no effect on consumptive behavior because it is based on the magnitude of the significance value  $> 0.05$ , then H1 is rejected. The conclusion is drawn that students with good financial literacy still cannot control their consumptive behavior. This situation is due to the incessant advertising that causes students to be unwise with their money. This is consistent with the research results of Pratiwi & Susanti (2022); Yahya (2021); Prihastuty & Rahayuningsih (2018), namely that financial literacy variables have no effect on consumptive behavior.



### *Influence of Lifestyle on Consumptive Behavior*

Considering the results of the analysis, it is concluded that lifestyle has a significant positive effect on consumptive behavior because the magnitude of the significance value is  $< 0.05$ , then H2 is accepted. In line with the Theory of Planned Behavior (TPB) supporting the results of this study, namely behavior is formed by behavior, subjective norms, and individual perceptions that then forming intentions. This can be seen from the answers from the statements of respondents who like to spend their free time hanging out and shopping, from the way they dress according to trends, and from their agreement with the opinion that wearing expensive and branded products can reflect high taste and social status. As educated individuals, students are advised to try to reduce hedonic lifestyles. One way is by minimizing shopping activities that are only based on desire and pleasure and being able to prioritize which purchases should be prioritized to avoid consumptive behavior. This is consistent with the results of research from Indriyani et al. (2022); Khaidarsyah & Haruna (2021); Sakdiyah & Handayani (2018), who concluded that lifestyle has a positive and significant effect on consumptive behavior.

### *The Effect of Self-Control on Consumptive Behavior*

Based on the results of the analysis, it is concluded that self-control has no effect on consumptive behavior because the magnitude of the significance value  $> 0.05$  means that H3 is rejected. That is, students in the final adolescent phase cannot be a benchmark for whether or not someone is good at controlling himself. Students, whether they have a high level of self-control or not, are unable to control their consumption. Several studies, namely Rahmawati & Surjanti (2021); Sufatmi & Purwanto (2021); Anjani & Astiti (2020), state that self-control has no effect on consumptive behavior.

### *The Effect of Peer Conformity on Consumptive Behavior*

Based on the results of the analysis, peer conformity has a significant positive influence on consumptive behavior because it is based on a significance value  $< 0.05$ , which means H4 is accepted. That is, peer conformity in college students has a high influence on high consumptive behavior. Normative and informational social influences affect students' consumptive behavior. This social influence is based on the desire to be accepted and liked and the fear of being rejected in the social environment. Students conform to gain a sense of security because, in general, individuals feel much more comfortable when they do or have things in common with friends than when they are different. Students are advised to be able to sort out which purchases should be prioritized and not buy products because they just want to exist. The results of this study are in line with Putri & Syafitri (2021); Ramayanti & Musafiri (2021); Khafida & Hadiyati (2020); Perdana & Mujiasih (2018), which state that peer conformity has a positive effect on consumptive behavior.

## **4. Conclusion**

Based on the results of this study, the researchers summarized the conclusion that financial literacy and self-control have no effect on student consumptive behavior, while lifestyle and peer conformity have a positive and significant effect on student consumptive behavior. Students are expected to be able to reduce the hedonistic lifestyle caused by the influence of their peers, for example shopping for goods just to appear to exist and be recognized by their social circles, so that later students will not behave consumptively. Students are advised to give some consideration before making a purchase, be able to distinguish between needs and wants, and

understand the benefits and uses of the goods to be purchased before deciding to make a purchase.

For those who are interested and are interested in conducting research on a similar topic, the researchers provides suggest including increasing the sample size, conducting interviews, and making more in-depth observations whose purpose is to find more accurate information that will later be needed in the research process, as well as including other independent variables have not been included in this study, such as electronic money and demography.

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