

The Effect of Lifestyle on Student Consumptive Behavior

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Abstrak

Perilaku konsumtif merupakan salah satu aktivitas seseorang dalam membeli barang dengan tidak mempertimbangkan kebutuhannya melainkan hanya keinginannya saja. Salah satu hal yang memicu perilaku konsumtif adalah gaya hidup seseorang. Gaya hidup yang tinggi dapat membuat tingkat konsumsi seseorang meningkat. Tujuan dari penelitian ini adalah untuk melihat apakah gaya hidup mempengaruhi perilaku konsumtif mahasiswa. Penelitian ini menggunakan metode kuantitatif dengan data primer dan sampel penelitian melibatkan mahasiswa jurusan Akuntansi di Universitas Lampung. Data yang telah diperoleh diolah dengan menggunakan pendekatan metode Analisis Partial Least Square (PLS). Hasil penelitian ini menunjukkan bahwa gaya hidup berpengaruh positif terhadap perilaku konsumtif mahasiswa jurusan akuntansi Universitas Lampung.

Kata Kunci: Gaya Hidup, Perilaku Konsumtif, PLS



Abstract

Consumptive behavior is one of a person's activities when buying goods by not considering one's needs but only one's desires. One of the things that trigger consumptive behavior is a person's lifestyle. A high lifestyle can make a person's consumption level increase. The purpose of this study was to see whether lifestyle influences student consumptive behavior. This study used a quantitative method with primary data and the research sample involved students majoring in Accounting at the University of Lampung. The data that has been obtained is processed using the Partial Least Square (PLS) Analysis method approach. The results of this study indicate that lifestyle has a positive effect on the consumptive behavior of students majoring in accounting at the University of Lampung.

Keywords: Lifestyle, Consumptive Behavior, PLS

INTRODUCTION

Increasingly advanced technology makes a person's life easier to meet their needs. This is also felt by people who live in urban areas, those who live in cities will find it easier to access online platforms or E-commerce and this can trigger consumptive behavior in someone. Consumptive behavior itself is one of a person's activities when buying goods does not suit his needs but what he wants. According to Arum & Khoirunnisa (2021) Consumptive behavior itself is one of the behaviors of buying goods that are not based on a need but a desire that must be realized.

According to Kusmiati & Kurnianingsih (2022) consumptive behavior has positive and negative impacts, the positive impact is that people get new experiences from buying goods or using services that have never been used before, and can determine and obtain the best goods and services, negative impacts What is obtained is that students will buy goods that are not really needed and assume that these items are a measure of happiness, pleasure and self-esteem. In the research of Sufatmi & Purwanto (2021) states that the habit of shopping based on desire causes people to live extravagantly which affects unstable financial conditions.

Consumptive behavior can be found in various circles, especially among students. At the age of teenagers, especially students, they will compete to present themselves optimally, they want their existence to be recognized by everyone. This is also based on the presence of online applications for shopping and fulfilling one's lifestyle so that people behave very consumptively. From one's lifestyle in using money it can identify the characteristics of an individual (Choirunnisa, 2021).

The student lifestyle which is synonymous with traveling and shopping for goods can trigger high consumptive behavior. Student lifestyles are sometimes not permanent and change quickly, with the aim of adjusting to changes in their lives, it is possible for individuals to quickly change the models and brands of clothing used (Putri et al., 2022). This also happened to students at the University of Lampung. This university is located in the city of Bandar Lampung which is flanked by various shopping centers.

Some time ago, researchers conducted a pre-survey of several undergraduate students in Accounting at Lampung University. The results show that their average monthly expenditure has increased, this is based on those who frequently shop online. Especially now that shopping is greatly facilitated by the existence of the internet and online shops so that one does not need to leave the house to go around the shop to look for the items he wants by shopping online. And many of the accounting students spend their money not for college but for lifestyle needs.

Therefore, the authors are interested in conducting research with the aim of analyzing the influence of lifestyle on student consumptive behavior.

METHODS

This research was conducted at the University of Lampung. The population in this study were students of the Faculty of Economics and Business, University of Lampung, with a sample of students majoring in accounting, class of 2019-2023. This study uses purposive sampling. Purposive sampling is one of the non-random sampling techniques in which the researcher determines sampling by establishing special withdrawals that are in accordance with the research objectives so that they are expected to be able to answer research problems.

To get the number of samples, the researcher used the slovin formula and the results obtained were 90 student respondents. The criteria for respondents who can fill out the questionnaire are Bachelor of Accounting students at the University of Lampung class of 2019, 2020, 2021, 2022, have an online shopping account, have savings, and use E-commerce at least 3-4 times a month.

The analytical method used in this study is a quantitative method with research sources using online questionnaire primary data with variable measurements using a Likert Scale and later will be disseminated to students of S1 Accounting at the University of Lampung class of 2019, 2020, 2021, 2022. The Likert scale itself is useful for measuring a person's response to an object to be studied.

Tabel 1 Lifestyle and Consumptive Behavior Likert Scale

Information	Scor	
	(+)	(-)
Strongly Agree	5	1
Agree	4	2
Disagree	3	3
Don't Agree	2	4
Strongly Disagree	1	5

Source: Data Processed by Researchers, 2023

Data analysis used in this study uses the Partial Least Square approach. Partial Least Square (PLS) is an analytical method that is soft modeling because it is not based on data

assumptions that must be with a measurement scale, data distribution and a certain number of samples or it can be said that it can use a small number of samples.

RESULTS AND DISCUSSION

From the results of the questionnaire that was distributed, the respondents who participated were 109 Bachelor of Accounting students who filled out the research questionnaire. After analyzing the data by changing the results of the questionnaire into numerical items in the Microsoft Office Excel application, the next step is to do the testing. The test was carried out using the SMARTPLS 4 application, using data from a Likert scale obtained from a questionnaire and modified in the Excel application.

The following are test results originating from the Outer Model (discriminant validity, convergent validity and average variance extracted) which were processed in SMARTPLS 4 (crossloading, Average variance extracted (AVE), and cronbach's alpha), then testing the Inner Model (rSquare, fSquare, and Qsquare, and Hypotheses (t-statistics and probabilistic values) Below are pictures of the outer model and the inner model.

Tabel 2 Discriminant Validity (Cross Loading)

Item	Lifestyle (X1)	Consumptive Behavior (Y)
X1.1	0,607	-0,427
X1.2	0,963	-0,882
X1.3	0,879	-0,886
X1.4	0,961	-0,913
X1.5	0,887	-0,796
X1.6	0,911	-0,773
X1.7	0,866	-0,830
X1.8	0,942	-0,934
X1.9	0,929	-0,900
X1.10	0,920	-0,817
X1.11	0,954	-0,855
X1.12	0,950	-0,865
X1.13	0,964	-0,905
X1.14	0,951	-0,868
X1.15	0,969	-0,923
Y1	-0,761	0,736
Y2	-0,727	0,817
Y3	-0,683	0,808
Y4	-0,588	0,737
Y5	-0,758	0,826
Y6	-0,695	0,778
Y7	-0,704	0,750
Y8	-0,642	0,751
Y9	-0,845	0,888
Y10	-0,693	0,779
Y11	-0,749	0,798
Y12	-0,731	0,778
Y13	-0,769	0,836
Y14	-0,797	0,787

Y15	-0,782	0,811
Y16	-0,731	0,716

Source: Data Processed by Researchers, 2023

From the results of the calculation using SMARTPLS 4, lifestyle (X1) there are fourteen items that reach > 0.70 , for items that are ≥ 0.50 are item X1.9 which has a value of 0.607. Then for the fourteen items that are classified as high > 0.70 , namely, item X1.2 is $0.963 > 0.70$, item X1.3 is $0.879 > 0.70$, then item X1.4 is $0.961 > 0.70$, then item X1.5 is $0.887 > 0.70$, then for item X1.6 it is $0.911 > 0.70$, then for item X1.7 it is $0.866 > 0.70$, then for item X1.8 it is $0.942 > 0.70$, then for item X1.9 it is $0.929 > 0.70$, for item X1. 10 of $0.920 > 0.70$, then for item X1.11 of $0.954 > 0.70$, then for item X1.12 of $0.950 > 0.70$, then item X1.13of $0.964 > 0.70$, then for item X1.14 of $0.951 > 0.70$, and in item X1.15 of $0.969 > 0.70$. For items with a cross loading value > 0.70 are items X1.2, X1.3, X1.4, X1. 15, X1.6, X1.7, X1.8, X1.9, X1.10, X1.11, X1.12, X1.13, X1.14, and X1.15 have a greater cross loading value than Y.

Then in consumptive behavior (Y) all items have a cross loading value > 0.70 . In item Y1 of $0.736 > 0.70$, item Y2 of $0.817 > 0.70$, item Y3 of $0.808 > 0.70$, then item Y4 of $0.737 > 0.70$, then item Y5 of $0.826 > 0.70$, then item Y6 of $0.778 > 0.70$, then on item Y7 of $0.750 > 0.70$, then for item Y8 of $0.751 > 0.70$, then item Y9 of $0.888 > 0.70$, item Y10 of $0.779 > 0.70$, then item Y11 of $0.798 > 0.70$, then item Y12 of $0.788 > 0.70$, then for item Y13 it was $0.836 > 0.70$, then for item Y14 it was $0.787 > 0.70$, then for item Y15 it was $0.811 > 0.70$, and for item Y16 it was $0.716 > 0.70$. For items with a cross loading value > 0.70 , items Y1, Y2, Y3, Y4, Y5, Y6, Y7, Y8, Y9, Y10, Y11, Y12, Y13, Y14, Y15, and Y16 have a cross loading value greater than X1.

Then the average variance extracted (AVE) value is at least 0.5, indicating a good measure of convergent validity, the authors use SMARTPLS 4 to obtain the AVE value, the following is the average variance extracted results which have been calculated using SMARTPLS 4 for measurements on the outer model.

Tabel 3 Average Variance Extracted (AVE)

	<i>Average variance extracted (AVE)</i>
Lifestyle (X1)	0.836
Consumptive Behavior (Y)	0.622

Source: Data Processed by Researchers, 2023

Based on table 3 average variance extracted which has been calculated using SMARTPLS 4, the results of lifestyle variables (X1) and consumptive behavior (Y), with an X1 value of $0.836 > 0.50$ and the Y value of $0.622 > 0.50$.

The reliability test aims to determine the reliability level of valid question items. Testing was carried out using Cronbach's alpha with the following criteria: If the Cronbach's alpha value is > 0.60 , it is said to be reliable. if the Cronbach's alpha value is <0.6 then it is said to be unreliable. The test was carried out at SMARTPLS 4, the following are the results of the reliability test in the table below:

Tabel 4 Cronbach's Alpha

Variabel	Cronbach's Alpha	Keterangan
Lifestyle (X1)	0.985 >0.60	Reliabel
Consumptive Behavior (Y)	0.959 >0.60	Reliabel

Based on the test results in table 4 it can be seen, the results of reliability testing on four variables namely lifestyle (X1) and consumptive behavior (Y). The results show that the

financial literacy variable the lifestyle variable instrument (X1) is reliable and the consumptive behavior variable instrument (Y) is reliable.

In testing the inner model or structural testing, here the authors test using SMARTPLS 4. The inner model here is to determine the strength of the relationship between variables, by measuring through R-square and f-square. R-square can be determined with a value of 0.67 (strong), 0.33 (moderate), and 0.19 (weak), then for f-square can be determined with a value of 0.35 (large), 0.15 (medium), and 0.02 (small). The following is a table of results from testing the inner model using SMARTPLS 4.

Tabel 5 R-square

	R-square	R-square adjusted
Consumptive Behavior (Y)	0.885	0.881

Source: Data Processed by Researchers, 2023

After testing the structural model using SMARTPLS 4, the R-square value was obtained with a value of 0.885, so the result was that $0.885 > 0.67$, thus the strength of the relationship between consumptive behavior (Y) and lifestyle (X1) is included in the strong category or > 0.67 .

The coefficient of the dependent variable can be seen in table 5 Goodness of fit using Q2 makes the coefficient of determination for all dependent variables the basis. The value of the Q2 range is $0 < Q2 < 1$, Q2 can be said to be good with values that tend to be closer to number 1 (Supriyanto & Maharani, 2013: 101).

$$Q^2 = 1 - (1 - R^2)$$

$$Q^2 = 1 - (1 - 0.885)$$

$$Q^2 = 1 - (0.115)$$

$$Q^2 = 0.885$$

Based on the results of the Q2 calculations above, the results obtained were 0.885 or 88.50%, it can be concluded that the value of the data contribution can explain the information contained in this study of 88.50%, and for other percentages it can be explained by variables outside this study.

Then in structural testing with effect size (f-square) to determine the goodness or relationship of the model. With conditions, if the value is 0.02 (small), 0.15 (medium) and 0.35 (large). The following is the f-square table calculated using SMARTPLS:

Tabel 6 f-square

	Lifestyle (X1)	Consumptive Behavior (Y)
Lifestyle (X1)		3.830
Consumptive Behavior (Y)		

Source: Data Processed by Researchers, 2023

Based on the test results using SMARTPLS on the structural model test, the results are as written in table 6, where the relationship between lifestyle (X1) with behavior consumptive (Y) with a value of 3.830 has a large relationship.

After calculating at SMARTPLS, the results are shown in table 2 so that the criteria for accepting/rejecting the hypothesis are that H_a is accepted and H_0 is rejected when the t-statistic is > 1.96 . To reject/accept the hypothesis using probability, H_a is accepted if the probability value is < 0.05 . The following is the calculation of the first hypothesis test.

Tabel 4.17 Path Coefficients

	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics (O/STDEV)</i>	<i>P values</i>
Lifestyle (X1) -> Behavior Consumptive (Y)	-1,121	-1,128	0,088	12,706	0,000

Source: Data Processed by Researchers, 2023

The influence of lifestyle (X1) on consumptive behavior (Y), based on the table, the t-statistic value is 12,706 > 1.96, and the probability value is 0,000 < 0.05, so the conclusion is that it has a significant effect. Then lifestyle (X1) influences consumptive behavior (Y).

The results of the second hypothesis test stated that lifestyle significantly influences the consumptive behavior of students majoring in accounting at the University of Lampung. The results of this study strengthen the results of research from Sudiro & Asandimitra (2022) which states that lifestyle also has a significant effect on the consumptive behavior of the millennial generation in the city of Surabaya.

This result is also in line with Sampoerno & Asandimitra (2021) which states that other results prove that there is an influence between lifestyle variables on financial management behavior variables.

Based on the statistical analysis shown in table 4.12 above, this second hypothesis is accepted.

These results indicate that a person's lifestyle greatly influences consumptive behavior, the higher a person's lifestyle, the higher his consumptive behavior.

CONCLUSION

The influence of lifestyle (X1) on consumptive behavior (Y) of students majoring in Accounting at the University of Lampung, has an influence. This is because lifestyle (X1) has a significant effect on student consumptive behavior (Y). This is because students have a lifestyle that tends to lead to consumptive behavior by spending time outside hanging out or shopping at the mall.

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