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Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa (Studi Kasus Mahasiswa Jurusan Ilmu Pengetahuan Sosial Fakultas Keguruan Dan Ilmu Pendidikan Universitas Lambung Mangkurat Banjarmasin)

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan gaya hidup terhadap perilaku konsumtif mahasiswa pada mahasiswa beasiswa KIP angkatan 2021, Jurusan Ilmu Sosial, Fakultas Keguruan dan Ilmu Pendidikan, Universitas Lambung Mangkurat, Banjarmasin. Analisis deskriptif dengan menggunakan pendekatan kuantitatif adalah metodologi penelitian yang digunakan. 137 siswa merupakan subjek penelitian, Metode analisis data meliputi regresi linier berganda dan analisis deskriptif. Data dikumpulkan menggunakan kuesioner dan Google Form untuk penilaian validitas dan reliabilitas. Temuan menunjukkan bahwa perilaku konsumsi siswa dipengaruhi secara positif dan signifikan oleh literasi keuangan dan gaya hidup. Dapat diamati bahwa persamaan untuk regresi linier berganda adalah $Y = 25,088 + 0,117 X1 + 0,235 X2$. Hubungan yang menguntungkan dan signifikan antara literasi keuangan dan gaya hidup dan perilaku konsumsi siswa dapat disimpulkan dari uji hipotesis. Nilai F yang dihitung adalah $6,988 > \text{tabel } F 0,159$, dan nilai signifikansi (Sig.) diketahui $0,001 < 0,05$. Oleh karena itu, dapat disimpulkan bahwa terdapat hubungan positif dan signifikan antara literasi keuangan dan gaya hidup terhadap perilaku konsumsi mahasiswa Universitas Lambung Mangkurat jurusan Ilmu Sosial Banjarmasin.

Kata kunci: Gaya Hidup, Literasi Keuangan, Perilaku Konsumtif

The Effect Of Lifestyle And Financial Literacy On Student Consumptive Behaviour (Case Study Of Student Of The Department Of Social Sciences, Faculty Of Teacher Training And Education, University Of Lambung Mangkurat Banjarmasin)

ABSTRACT

This study aims to analyze the effect of financial literacy and lifestyle on student consumptive behavior in KIP scholarship student class of 2021, Department of Social Sciences, Teaching and Education Faculty, Lambung Mangkurat University, Banjarmasin. Descriptive analysis using a quantitative approach is the research methodology used. 137 students made up the research subjects, Data analysis methods included multiple linear regression and descriptive analysis. Data was collected utilizing questionnaires and Google Forms for validity and reliability assessments. The findings indicated that student consumption behavior was positively and significantly influenced by financial literacy and lifestyle. It can be observed that the equation for multiple linear regression is $Y = 25.088 + 0.117 X1 + 0.235 X2$. A favorable and significant association between financial literacy and lifestyle and students' consumption behavior may be inferred from the hypothesis test. The computed F value is $6.988 > F \text{ table } 0.159$, and the significance value (Sig.) is known to be $0.001 < 0.05$. Therefore, it can be inferred that there is a positive and significant relationship between financial literacy and lifestyle on the consumption behavior of students at Lambung Mangkurat University in Banjarmasin's Department of Social Sciences

Keywords: Financial Literacy, Lifestyle, Consumptive Behavior.

INTRODUCTION

People's lifestyles today have undergone changes and developments along with the times. In the past people did not attach much importance to appearance and lifestyle, but now it is different in circumstances. Lifestyle has penetrated into all groups, including students. The life of today's students has many conflicts from within themselves, ranging from lifestyles that are not in accordance with their ethics and level of education, and many are also opposed to their family's economy (Pulungan & Febriaty, 2018). Due to social pressures, several other students who are in the middle class also lead a consumptive lifestyle. such that some students are just thinking about their appearance, reputation, and conforming to society

(Pulungan & Febriaty, 2018). Students are more concerned with their pocket money to buy various kinds of branded goods to keep up with the latest trends and be recognized by their friends than to buy more important campus equipment such as lecture support books (Landang et al., 2021). Whereas when in school from an early age they are taught to be able to distinguish which needs are desires and when buying goods are prioritized to prioritize needs not wants, but in reality they prioritize wants over needs as most students will choose to buy credit instead of books, even though books are a basic need for a student (Ritakumalasari & Susanti, 2021).

Based on preliminary observations made by the author to KIP scholarship recipient students in the Lambung Mangkurat University, Banjarmasin. According to data from the Faculty of Teacher Training and Education's Department of Social Sciences, students prefer to spend their scholarship money on items they want rather than necessities for attending lectures. They also prefer to spend their free time shopping and hanging out in cafes rather than studying, which is a requirement of being a student (Pulungan & Febriaty, 2018). Researchers see that many students in the faculty of economics and business still show a lifestyle that is far from sharia. Based on (Asisi, 2020) findings of research participants' observations and conversations with a number of Management study program participants at Pasir Pengaraian University's Faculty of Economics, it can be seen that activities carried out by students prefer to fill their spare time with friends at the Cafe. In addition, students have an interest in using branded goods (clothes, bags, shoes, cosmetics, watches, and gadgets) while on campus. Some students also have the opinion that they must appear to exist, be confident in their appearance, and try to follow current trends to be in harmony with their friends and social environment. Meanwhile, based on the results of preliminary observations from (Risa, 2015) conducted by the author to ten students, it shows that they prefer to spend their free time to go to shopping places and or hang out in

cafes around the city of Semarang than to fill their spare time to study which has become their obligation as a student.

One of the efforts that can be done in overcoming the problems above, the importance of understanding financial literacy also needs to be known by students. Most students manage their finances independently for the first time while attending college. New issues will arise for students, a new environment without direct supervision from parents. Students must therefore be capable of acting independently and responsibly in every situation, including those involving money. Effective and efficient teaching will improve students' ability to grasp, assess, and act in their own financial interests.

METHODS

This study intends to examine how student consumption behavior in the KIP scholarship class of 2021 is influenced by lifestyle and financial literacy. Department of Social Sciences, Faculty of Teacher Training and Education, University of Lambung Mangkurat Banjarmasin. The descriptive method was employed in this investigation. In this study, a quantitative technique and a form of survey research were used in the design. Every member of the class of 2021 majoring in social sciences at the faculty of teacher preparation and education at the University of Lambung Mangkurat Banjarmasin was included in the study's population. This study employed saturated sampling, in which all participants in the population a total of 137 students were used as a sample.

Table 1 Data on Social Studies Department Students receiving KIP Scholarships

No	Study Program	Force	Gender		Sum
			L	P	
1.	History Education	2021	4	12	16
2.	PKN Education	2021	5	27	32
3.	Economic Education	2021	3	11	14
4.	Sociology Education	2021	5	12	17
5.	Geography Education	2021	14	27	41
6.	Social Studies Education	2021	5	12	17
Total Number of Students			36	101	137

Source: Research Data (2023)

The data collection technique uses an angaket questionnaire with google form for instrument validity tests using validity and reliability tests, prerequisite tests in this study using normality tests and linearity tests, analysis of data using multiple linear regression and hypothesis testing for descriptive analysis.

RESULT & DISCUSSION

At Lambung Mangkurat University's college of teacher training and education in Banjarmasin, 137 students who were respondents completed a questionnaire about social science education in order to perform this study on students who were awarded the KIP Scholarship in the class of 2021. The following table shows how responders were distributed by student gender.:

Table 2 Arrangement of Respondents by Gender

No	Gender	Frequency	Percentage (%)
1.	Man	36	26
2.	Woman	101	74
	Sum	137	100

Source: Research Data (2023)

Based on the sex table above, it turns out that there are more women than men. This is because most students of the Department of Social Sciences FKIP ULM tend to be in demand by women.

The following table provides details on Lambung Mangkurat University's Faculty of Teacher Training and Education in Banjarmasin, where the distribution of respondents to this survey was examined from six study programs for Social Science Education students:

Table 3 Distribution of Respondents by Study Program

No	Courses	Frequency	Percentage (%)
1.	History Education	16	12
2.	Pancasila and Civic Education	32	23%
3.	Economic Education	14	10%
4.	Sociology and Anthropology Education	17	12%
5.	Geography Education	41	31%
6.	Social Studies Education	17	12%
	Sum	137	100%

Source: Research Data (2023)

Based on the study program table above, the most respondent respondents were geography education with 41 students with a percentage of 31%.

The distribution of research respondents in terms of KIP scholarship recipients based on the entrance path can be seen from the following table:

Table 4 Respondent Distribution by Inbound Path

No	Line	Courses						Frequency	%
		History	PKN	Economics	Sociology	Geography	IPS		
1.	SNM PTN SELF	11	29	13	16	38	14	121	88%
2.	SUFF ICIE NT	5	3	1	1	3	3	16	12%
Sum								137	100%

Source: Research Data (2023)

According to the entrance path table, the entry path with the greatest percentage value among the four responses, SNMPTN 88%, had 121 students as participants.

The following table shows how research participants were distributed according to where KIP scholarship recipients resided:

Table 5 Respondent Distribution by Residence

No	Residence	Courses						Frequency	%
		History	PKN	Economics	Sociology	Geography	IPS		
1.	House	2	3	2	5	9	3	24	18%
2.	Kos	14	29	12	12	32	14	113	82%
Sum								137	100%

Source: Research Data (2023)

Based on table 4.4 seen from the respondent's residence, the respondents with the highest number of students were 113 students out of 137 students with a percentage score of 82% whose residences used boarding houses / ngontrak.

Table 6 Frequency Distribution

		Descriptive Statistics		
		Financial Literacy	Lifestyle	Consumptive Behavior
N	Valid	137	137	137
	Missing	0	0	0
Mean		36.36	49.20	40.89
Std. Deviation		5.195	5.963	5.361
Variance		26.983	35.561	28.745
Range		26	31	35
Minimum		24	34	25
Maximum		50	65	60

Source: Research Data (2023)

The literacy variable has a range of 26 with a minimum value of 24 and a maximum value of 50, a mean of 36.36, and a standard deviation of 5,195, according to the aforementioned data. The lifestyle variable ranges from 34 to 65, with a minimum value of

34 and a maximum value of 65, and has a mean of 49.20 and a standard deviation of 5,963. With a minimum value of 25 and a maximum value of 60, the consumptive behavior variable has a range of 35, a mean of 40.89, and a standard deviation of 5,361.

Variable data on financial literacy were obtained from the results of the distribution of questionnaires or questionnaires with 10 questions. Based on the data obtained from the distribution of questionnaires in the field and data processing using the SPSS statistical 26 program, it can be known that the assessment level data of financial literacy can be seen from high, medium, and low financial literacy can be described in the research results.

Table 7 Financial Literacy Category Results

No	Interval	F	%	Category
1	$X \geq (41.33)$	19	13,9%	Tall
2	$(33) < X < (41.33)$	53	38,7%	Keep
3	$X \leq (33)$	65	47,4%	Low
	Sum	137	100,0	

Source: Research Data (2023)

This shows that the level of financial literacy among students receiving social studies major scholarships is rather low, with a total of 65 students receiving a percentage score (47.4%). Thus, it may be inferred that pupils' literacy levels need to be raised as they are now quite low.

Lifestyle variable data were obtained from the results of the distribution of questionnaires or questionnaires with 14 questions. Based on the data obtained from the distribution of questionnaires in the field and data processing using the SPSS statistical 26 program, it can be known that data on the level of assessment of financial literacy can be seen from high, medium, and low lifestyles can be described in the research results.

Table 8 Lifestyle Category Results

No	Interval	F	%	Category
1	$X \geq (55.16)$	29	21,2%	Tall
2	$(45) < X < (55.16)$	78	56,9%	Keep
3	$X \leq (45)$	30	21,9%	Low
	Sum	137	100,0	

Source: Research Data (2023)

This means that the lifestyle of students receiving scholarships majoring in social studies is classified as moderate with a total frequency of 78 students with a percentage value of 56.9%, so it can be concluded that the overall lifestyle of students is moderate.

Variable data on consumptive behavior were obtained from the results of the distribution of questionnaires or questionnaires with 11 questions. Based on data obtained from the distribution of questionnaires in the field and data processing using the SPSS statistical 26 program, it can be known that data on the level of assessment of financial literacy can be seen from high, medium, and low consumptive behavior can be described in the research results.

Table 9 Consumptive Behavior Category Results

No	Interval	F	%	Category
1	$X \geq (49)$	5	3,6%	Tall
2	$(37) < X < (49)$	99	72,3%	Keep
3	$X \leq (37)$	33	24,1%	Low
	Sum	137	100,0	

Source: Research Data (2023)

This means that the impulsive actions of students receiving majors in social studies is classified as moderate with a total of 99 students with a percentage value of 72.3%, Consequently, it can be said that the consumerist behavior of social studies students is classified as moderate.

The results of the calculation of the significance test of multiple regression coefficients are listed below. They include a t test (partial) on the impact of lifestyle and financial literacy on consumption-related behaviors as well as a F test (simultaneous), which shows the results of the test on the impact of lifestyle and financial literacy on consumption-related behaviors.

Table 10 Multiple linear regression analysis findings

Coefficients ^a					
Unreliable Coefficients			Normative Coefficients		
Type	B	Std. Error	Beta	T	Sig.
1 (Constant)	25.088	4.335		5.787	.000
Financial Literacy	.117	.087	.113	1.343	.181
Lifestyle	.235	.076	.261	3.092	.002

a. Dependent Variables: Consumptive Behavior

Source: Research Data (2023)

Considering the above table, the calculation outcomes of the SPSS 26 program by looking at the coefficient table obtained the resulting regression equation model, namely $Y = 25,088 + 0.117 X_1 + 0.235 X_2$. The equation shows that the direction of the line is linear and is a positive relationship. In more detail the model of the equation means that the constant is 20,261 which means that if financial literacy and lifestyle are zero (0), then consumptive behavior is 25,088.

To ascertain how financial literacy affects consumer behavior in this study using SPSS 26 to perform multiple linear regression analysis. Following is a list of the outcomes of multiple regression analysis.

Table 11 Results of t X1 Test Against Y On Multiple Regression

Coefficients ^a					
Unreliable Coefficients			Normative Coefficients		
Type	B	Std. Error	Beta	T	Sig
1 (Constant)	34.405	3.214		10.705	.000
Financial Literacy	.178	.087	.173	2.038	.043

a. Dependent Variable: CONSUMPTIVE BEHAVIOR

Source: Research Data (2023)

As shown in the previous table, the t value that was established is 2,038 and the sig value for the relationship between financial literacy (X1) and cognitive behavior (Y) is 0.043 0.05. $t = 1.977$ in table We can therefore conclude that H1 is true, supporting the hypothesis that there is a connection between financial literacy (X1) and consumption behavior (Y).

Table 12 Multiple regression t X2 test results against Y

Coefficients ^a					
Unreliable Coefficients			Normative Coefficients		
Type	B	Std. Error	Beta	T	Sig
1 (Constant)	28.203	3.674		7.676	.000
Lifestyle	.258	.074	.287	3.478	.001
a. Dependent Variable: CONSUMPTIVE BEHAVIO				R	

Source: Research Data (2023)

As can be seen in the table above, the computed t value is 3,478 > t table 1.977, and the sig value for the relationship between lifestyle (X2) and consumer habit (Y) is 0.001 0.05. Therefore, it can be concluded that H1 is valid, indicating that there is a relationship between consumption behavior and lifestyle (X1) (Y).

It was feasible to determine how the study participants' consumption patterns were influenced by their lifestyle and financial literacy by using multiple linear regression analysis with the SPSS 26 program. The results of multiple regression analysis are listed below:

Table 13 Results of the F Test for Multiple Regression

ANOVA						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	369.226	2	184.613	6.988	.001 ^b
	Residual	3540.131	134	26.419		
	Total	3909.358	136			

a. Dependent Variables of Consumptive Behavior
b. Predictors (Constatnt), Financial Literacy, Lifestyle

Source: Research Data (2023)

It is possible to infer from the preceding table that H3 is valid, which indicates that consuming behavior is simultaneously influenced by financial literacy (X1) and lifestyle (X2) factors. The determined F value is 6,988 > F table 0.159, and the signifikansi value is 0.001 0.05 for the influence of financial literacy (X1) and lifestyle (X2) simultaneously on consumption behavior (Y). The results of this study support the findings of prior investigations by (Kusumaningtyas & Sakti, 2017) The study reveals that the lifestyle, consumption, and financial literacy of class XI social studies students are positively and significantly correlated.

The consumption habits of KIP Scholarship Students at the Department of Social Sciences, Teaching and Education Faculty, Lambung Mangkurat University,

Banjarmasin, are significantly improved by financial literacy. In other words, students' consumer behavior tends to be higher the less financially literate they are. The converse is also true; the more financially literate a student is, the less impulsive their behavior. A positive regression coefficient value indicates that if the relationship is inversely proportionate, student consumption is high when financial literacy is low, and vice versa when financial literacy is more important, consumption is lower.

Research (Asisi, 2020) on the significant impact of financial literacy on students' consumption behavior in management study program students, Faculty of Economics, Pasir Pangaraian University (Moyong et al., 2022), also found that financial literacy has a significant impact on behavior. The findings of this study are also consistent with these findings. This study is consistent with studies (Yudasella & Krisnawati, 2019) and (Kusumaningtyas & Sakti, 2017), which revealed that financial literacy has a limited impact on students' consumption patterns.

The consumption habits of KIP Scholarship Students in the Department of Social Sciences at Lambung Mangkurat University in Banjarmasin are greatly influenced by their student lifestyle. The positive regression coefficient value indicates that, if the relationship is unidirectional, a low-consumptive lifestyle will also result in a low level of consumption. On the other hand, if students live a high-class lifestyle, their consumption tendencies will be similar.

Based on the research results, these results are in accordance with research (Dzawammadani et al., 2022) which found results that lifestyle has a significant effect on consumptive behavior of students of management study program, faculty of economics and business, Islamic University of Bandung Indonesia. The research results (Pulungan & Febriaty, 2018) also found the same results, namely lifestyle has a significant effect on consumptive behavior.

The results of this study are the same as the results of research found by (Kusumaningtyas & Sakti, 2017) in which the findings are that financial literacy, lifestyle and consumptive behavior of class xi ips students have a positive and significant effect on consumptive behavior. This shows that the higher the financial literacy, lifestyle and consumptive behavior possessed, the higher the consumptive behavior of these students. Based on the results of existing research, KIP Scholarship Students in the Department of Social Sciences, Teaching and Education Faculty, Lambung Mangkurat University, Banjarmasin should learn about financial literacy knowledge by applying learning that has been done at school or college level taught by teachers or lecturers, which is to increase knowledge about financial literacy and also be able to control a more normal lifestyle so that students avoid consumptive behavior especially for KIP

Scholarship Students in the Department of Social Sciences, Faculty of Teaching and Education, University of Lambung Mangkurat, Banjarmasin, should always adopt a normal lifestyle and have an understanding of literacy finance as a consideration in financial management.

CONCLUSION

Based on data from a study done to determine the effect of financial literacy and lifestyle on the consumption behavior of KIP Scholarship students by the Department of Social Sciences, Faculty of Teacher Training and Education, University of Lambung Mangkurat Banjarmasin.

The percentage of KIP Scholarship Students who are financially literate at Lambung Mangkurat University in Banjarmasin's Faculty of Teacher Training and Education is rather low, at 47.4%, or 65 students. 38.7% of students fell into the middle category, or 53, while 13.9%, or 19 students, fall into the high category. It may be argued that H1 is accepted and that there is a relationship between the two because the relationship between financial literacy (X1) and students' consumption behavior (Y) has a significant value of 0.043 0.05 and an estimated t value of 2,038 > t table 1.977. (Y).

While the poor lifestyle group has 21.9%, or 30 students, and the good lifestyle category has 21.2%, or 29 students, the lifestyle of KIP Scholarship Students at the University of Lambung Mangkurat Banjarmasin's Faculty of Teacher Training and Education is still currently regarded as moderate. H 1 is accepted, indicating that there is a relationship between lifestyle (X1) and consumption behavior, with a computed t value of 3,478 > t table 1.977 and a significant value of 0.001 0.05 for the influence of lifestyle (X2) on consumption behavior (Y).

The consumption behavior of KIP Scholarship Students majoring in Social Sciences at the Faculty of Teacher Training and Education, Lambung Mangkurat University, Banjarmasin, is still regarded as moderate with a percentage of 72.3%, or 99 students. The percentage for a low group is 24.1%, or 33 students, while the percentage for a high group is 3.6%, or 5 students. The H3 conclusion is acceptable because the calculated F value is 6.988 > F table 0.159 and the simultaneous influence of financial literacy (X1) and lifestyle (X2) on consumption behavior (Y) is 0.001 0.05. This indicates that there is an influence between financial literacy (X1) and lifestyle (X2) simultaneously on consumption behavior (Y).

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