

CONSUMPTIVE BEHAVIOR ANALYSIS MODEL: THROUGH SOCIAL LEARNING THEORY APPROACH

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Abstract

Consumptive behavior is critical to analyzing in-depth student consumption tendencies to develop relevant and effective educational strategies, helping to identify factors that influence future shopping patterns and controlling more responsible and sustainable consumptive behavior patterns in future generations. **This** study analyzes students' consumptive behavior based on economic literacy, peer teams, lifestyle, and self-control. The sample of this study consisted of 306 respondents obtained from public high school students in Tangerang City, a population of 15,799. The sampling technique uses probability sampling techniques with cluster random sampling designs. Data collection techniques with questionnaire distribution and analysis using structure equation modeling analysis using *the IBM SPSS AMOS V.24 program*. The results showed that economic literacy was proven to have a positive effect on student consumptive behavior, peers had a positive impact on student consumptive behavior, lifestyle hurt student consumptive behavior, and control had a positive and significant impact on student consumptive behavior. This finding is empirical for education unit organizers, providing knowledge about controlling consumptive behavior in every lesson gap, especially lessons that approach economic concepts—scientific contributions for further researchers as a reference in planning research.

Keywords: Consumptive Behavior, Economic Literacy, Lifestyle, Peers, Self-Control, Social Learning Theory.

INTRODUCTION

Desire in excessive product purchases is a picture of the consumptive behavior of an individual or group who continuously buys goods based only on desires, not on what is needed. Consumptive behavior has become a well-known phenomenon and a scourge among people for quite a long time (Zahrawati & Faraz, 2017). This is due to a change in various socio-cultural phenomena, such as multiple rational to irrational human needs for fulfilling daily needs, the increasing number of shopping and shopping centers, and even the mushrooming of online shops in the 21st century.

The results of studies conducted by previous researchers on consumptive behavior, both from an economic and educational perspective, show results from school learning processes. Economics discusses the behavior of consumers and producers so that someone who has studied economics in school will be able to control consumptive behavior correctly (Hopkins, 2007; Sembiring & Ananda, 2019). Someone buys goods with prior planning, consideration of needs when buying a product, and being able to choose and plan the purchase of an item (Gathergood, 2012; Purwaningsih et al., 2017). To find out the consumptive behavior of a student, an indicator is needed to know the measure of it, namely wanting to look different from others, following others (Zahrawati & Faraz, 2017), Impulse buying, price and quality awareness, variety seeker, brand/store loyalty (Hadija, 2017), Not skimming, prioritizing wants instead of needs (Nurjanah, Ilma, & Suparno, 2018a). Buying products is not based on benefits

or utility; buying products only makes a status symbol of a family lifestyle (Mahrunnisya, Indriayu, & Wardani, 2018).

Based on scientists' findings at international conferences (Nielsen & Board, 2018), Indonesia's level of consumptive behavior is ranked highest compared to ASEAN countries. This is confirmed by the increased consumption pattern in Indonesia, showing the level of consumption of the population at the provincial level, especially in Banten Province, which shows irrational expenditure and consumption of food and non-food for both urban and rural residents. Report data (BPS Banten, 2018) shows the pattern of food and non-food expenditure in Banten Province, where Lebak Regency is the district with the most significant food expenditure (62.29%) compared to other regions. At the same time, the most minor food expenditure was in South Tangerang City (36.58%). The higher the spending to meet food needs, the lower the community's welfare. Conversely, the smaller the expenditure on non-food, the more prosperous the community. As shown in the table, South Tangerang City has the lowest poverty rate in Banten Province because of its location close to the capital city of Jakarta; the life of the Jakarta economy supports the economic activities of its people.

The concept of student learning outcomes, especially self-control and self-management, has a significant influence on controlling consumptive behavior (Asni et al., 2021; Usman & Izhari, 2020). This aligns with previous research on a positive relationship between goal orientation, self-regulation, and learning outcomes that ultimately control consumptive behavior (Mckinney, 2014; Paulsen & Feldman, 2005). The role of guidance and counseling services in providing input and education to students is to control their behavior so that students can manage their consumptive behavior (Mitra et al., 2019). In addition, the relationship between student learning experiences and learning behaviors, as well as the impact of effective teacher communication behavior on learning outcomes, further underscores the importance of self-regulation and self-control in influencing consumptive behavior (S. A. Myers et al., 2014; Ning & Downing, 2011).

The high and low consumptive behavior of students is influenced by factors that influence it, including emotional enhancement factors (Lins et al., 2013), Economics Literacy, Local Culture, Promotion (Septiana, 2015), Basic personality, lifestyle, impulse purchases, situations, and moods (Herabadi et al., 2009), peers, parental roles, religiosity, financial literacy (Ardyanti & Kardoyo, 2018b) (Mahrunnisya et al., 2018). Hedonic lifestyle (Anggraini & Santhoso, 2017), amount of pocket money, self-control (Lutfiah et al., 2015), Psychological distance, transaction methods (Park, 2019), Price Influence, Economic Literacy, Market Situation (Hopkins, 2007), peers, privacy, security, time-saving, ease of use, convenience, enjoyment, and experience (Kumar, 2018).

Experience and observation can affect a person's learning process and influence their view of knowledge. Economics literacy is one of the factors of consumptive behavior. Economic knowledge has an essential role in life, with which individuals can be selective in determining which products will be consumed, prioritize needs first, and adjust them to abilities commonly called economics literacy (Wulandari et al., 2016). Economic literacy parameters will be measurable if they have clear indicators from experts, indicators include understanding scarcity, individual income (Melina & Wulandari, 2018), understanding needs, understanding economic principles,

understanding economic motives (Oktafikasari & Mahmud, 2017; Nurjanah et al., 2018a), Cost dan benefit (Septiana, 2015). Based on the results of previous studies, the influence between economics literacy and consumptive behavior is still ambiguous because of the results that economics literacy has a direct negative and significant effect on consumption behavior in high school students (Septiana, 2015; Oktafikasari & Mahmud, 2017; Nurjanah et al., 2018a). However, other studies say economic literacy positively and significantly affects consumption behavior (Yeop & Jalil, 2010).

The consumptive behavior of adolescents or students tends to be influenced by their peers other than family. The influence of peers is one of the factors of consumptive behavior furthermore, peers are institutions that play an essential role in life other than in the family and community environment as well as social groups for the search for identity and references (Mahrunnisya et al., 2018; Kurniawan, 2017). Because peers exert significant influence and pressure on students for a long time, togetherness is often done with them (Scully & Moital, 2016).

The hypothesis of changes in adolescents, such as interest in clothing and appearance, is due to the influence of their peers (Estetika, 2015). The indicator in this peer measurement is vulnerability (Hadija, 2017), solidarity, approval (Mahrunnisya et al., 2018), dependence on each other, and having shared goals (D. Myers, 2010). The research results on the influence of peers on student consumption behaviors show that peers partially have a positive and significant effect on student consumption behavior (Hadija, 2017; Nurachma & Arief, 2017). Other studies also found that peer groups influence the consumption behavior of adolescents (Mahrunnisya et al., 2018; Eszter, 2008).

Today, the hedonic lifestyle is one form of lifestyle that has appeal to teenagers. This phenomenon makes teenagers prefer a luxurious, comfortable, and well-off life without working hard. This phenomenon makes lifestyle one of the consumptive factors (Ardyanti & Kardoyo, 2018). The family environment greatly influences A person's lifestyle (Mahrunnisya et al., 2018), according to (Mulyani & Thomas 2018), who consider the culture of consumerism and lifestyle in a society with luxury goods as a standard of life for pleasure. The association at school has a fairly complex environment, so there is a process of communication and mingling between them, and this is a place to show off one's appearance and lifestyle. Sometimes, the penniless are carried away by the lavish lifestyles of their friends (Kurniawan, 2017).

Consumerism exists because of the globalization of outside cultures that enter, affecting people's identity and lifestyle (Umanailo et al., 2018). Some of the above attitude descriptions can be seen that the indicator in determining this hedonic lifestyle is spontaneous desire (Halimatussakdiyah et al., 2019), attitudes, experiences and observations, personality, self-concept, and motives (Melina & Wulandari, 2018). The results of research conducted by previous studies on hedonic lifestyles and consumptive behavior show that lifestyle significantly affects students' consumptive behavior (Melina & Wulandari, 2018). Other researchers say that lifestyle positively and significantly affects consumptive behavior (Halimatussakdiyah et al., 2019; Kanserina, 2015).

According to (Chita, David, & Pali, 2015), Self-control in adolescents is an inner capacity that can be used to control outside variables that determine behavior where unstable emotional conditions make this a factor of consumptive behavior. Someone who has low self-control will be more easily shaken by the conditions and

circumstances around them (DeLisi, 2017). Therefore, someone with high self-control can affect financial management well so that his consumptive behavior is well controlled (Lutfiah et al., 2015). For this reason, there is a need for assessment in determining one's self-control, some indicators are the ability to control behavior (Wallendorf, 2001), anticipate events, and make decisions (Nisa & Arief, 2019). Based on the results of previous research, it can be seen that there is a positive and significant influence of self-control on students' consumptive behavior (Lutfiah et al., 2015; Nisa & Arief, 2019), But there are also studies that show negative and significant self-control affects students' consumptive behavior (Martono & Sudarma, 2019; Wallendorf, 2001).

Based on the search of previous research examining consumptive behavior, there is still a research gap in *economic literacy*, peers, lifestyle, and self-control. Research conducted (Nurjanah et al., 2018a; Oktafikasari & Mahmud, 2017; Septiana, 2015) shows that *economic literacy variables* have a direct negative and significant effect on consumption behavior in high school students. However, according to research (Yeop & Jalil, 2010). *Economic literacy* has a positive and significant effect on consumption behavior. Meanwhile, the peer variable (Hadija, 2017; Nurachma & Arief, 2017) argues that peers partially have a positive and significant effect on students' consumption behavior. However, according to (Eszter, 2008; Mahrunnisya et al., 2018, peers significantly influence students' consumptive behavior.

Furthermore, some lifestyles negatively and significantly influence students' subjective behavior (Halimatussakdiyah et al., 2019); however, lifestyles positively and significantly influence consumptive behavior (Kanserina, 2015). There is also a significant influence between lifestyle and consumptive behavior in research (Melina & Wulandari, 2018). The last variable that exists in the research gap is self-control, where in the study (Lutfiah et al., 2015; Nisa & Arief, 2019), There is a positive and significant influence of self-control on student consumption behavior, while in other studies, self-control has a negative and significant effect on student consumptive behavior (Halimatussakdiyah et al., 2019; Wallendorf, 2001).

Based on the background, the study aimed to examine the consumptive behavior of public high school students in Tangerang City. Economic literacy, peers, lifestyle, and self-control are the independent variables used. Meanwhile, psychological distance and transaction methods become control variables. The results of the study expected that the above variables could have a good influence in dealing with consumptive behavior, especially among high school students in Tangerang City, and provide an overview to the next researcher as an effort to add references and take the development of other variables in studying student consumptive behavior.

Theoretical Framework

As a supporter of consumptive behavior research, the grand theory in this study is Social Learning Theory (SLT). SLT is a versatile and influential framework that is applied in various fields. It has been used to support science teaching and learning (Rumjaun & Narod, 2020), to understand human behavior in the social environment (Thyer & Myers, 1998), and to explain errors and deviations (Akers & Sellers, 2011). Contextually, in human resource development, SLT proves to be very relevant due to its comprehensive nature (Gibson, 2004). It has also been applied to multidisciplinary scientific education, facilitating learning and teaching (Crittenden, 2005). The study of this theory is very developed; a combination of cognitive factors describes the learning

process and can control behavior (Ormond, 2010). (Srivastava, 2020; Ginter & White, 1982). The approach of this research concept can be explained in the following figure.

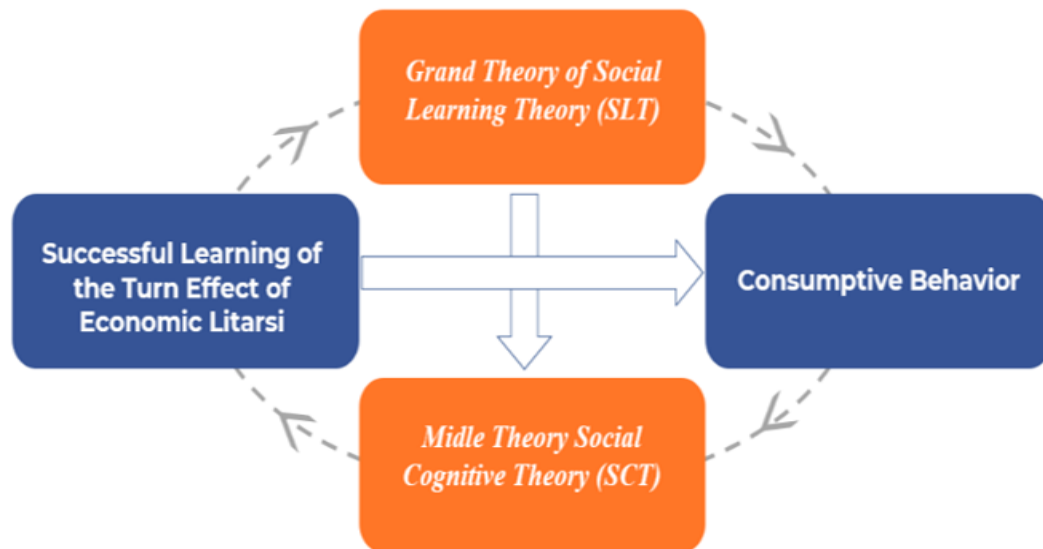


Figure 1: Basic Concepts of Consumptive Behavior

Source: Primary Data Development of New Concepts of Consumptive Behavior

Based on the picture above, as a supporter, researchers use Social Cognitive Theory (SCT) as Middle Theory to support the theory of consumptive behavior as a concept of learning processes and outcomes. SCT is a crucial framework for understanding human behavior, emphasizing the role of personal agency and self-regulation (Bandura & Bandura, 2006). It has been applied to various fields, including mass communication (Bandura, 2001), Social neuroscience (Ochsner & Lieberman, 2001), and second language acquisition (Lantolf & Pavlenko, 1995). SCT argues that individuals are active agents in their development, shaping their behavior through cognitive processes and social interaction (Manis, 1977). It also highlights the role of motivation in shaping social cognition (Dunning, 1999). Overall, SCT provides a comprehensive lens for understanding the complex interactions between cognitive processes, social interactions, and behavior.

SCT is a crucial framework for understanding students' consumptive behavior. It emphasizes the role of personal, behavioral, and environmental factors in shaping behavior (Bandura, 1977; Zimmerman, 1989). (Bandura & Bandura, 2006; Schunk, 1989; Zimmerman, 1989). SCT also underscores the importance of social signals and observational learning in shaping behavior (Frith, 2008). In communication, SCT has been applied to understand social cognition and its role in generating messages and social behavior (Roloff & Berger, 1982). Consumptive behavior is influenced by various factors, including satisfaction, perceived benefits, and habit formation (Chiappetta-Santana et al., 2022; Wood & Neal, 2009). These factors can further be influenced by automated processes, such as perception-action relationships and goal achievement (Wood & Neal, 2009; Zimmerman & Bandura, 1995; Lyu et al., 2019; Ajzen, 1991).

The high and low consumptive behavior of students is influenced by several influencing factors, including emotional enhancement factors (Lins et al., 2013), Economics Literacy, Local Culture, Promotion (Septiana, 2015), Basic personality,

lifestyle, impulse purchases, situations, and moods (Herabadi et al., 2009), peers, parental roles, religiosity, financial literacy (Ardyanti & Kardoyo, 2018b; Mahrunnisya et al., 2018). Hedonic lifestyle (Anggraini & Santhoso, 2017), amount of pocket money, self-control (Lutfiah et al., 2015), Psychological distance, transaction methods (Park, 2019), Price Influence, Economic Literacy, Market Situation (Hopkins, 2007), peers, privacy, security, time-saving, ease of use, convenience, enjoyment, and experience (Kumar, 2018).

Economic literacy is essential for individual decision-making and understanding economic principles (Budiwati et al., 2020). However, knowledge in this area is still lacking, as evidenced by the high failure rate in economic literacy tests (Haskell & Jenkins, 2003). Based on the previous explanation, to overcome this, it was suggested that economics be integrated into the school curriculum, using literacy methods to teach economic concepts. This approach is supported by the use of economic models to plan literacy teaching (Boggs et al., 2018). Effective communication of economic concepts is also emphasized (Imazeki, 2011). However, it acknowledges the difficulty in conveying critical economic understanding (Stigler, 1970). The need to introduce students to basic economic facts is highlighted (Wunder et al., 2009), and the factors affecting economic literacy are explored (Dilek et al., 2018).

Research consistently shows that peers are essential in developing self-control and lifestyle choices (Meldrum & Hay, 2011; Pamungkas & Rejeki, 2021). It equally highlights the influence of peer behavior on self-control, emphasizing the role of peers in childhood. Buechel et al. (2014); King et al., (2017) Explore this further, finding that peer interactions can influence multiple dimensions of self-regulation and demonstrating the positive impact of peer self-control on individual performance. Beaver et al., (2009) provide a more distinct understanding that peer similarity and group composition can impact self-control and highlight the role of genetic and environmental factors in self-control and peer affiliation.

RESEARCH METHODS

The study was based on student responses to questionnaires on a Google form, with the survey's introductory page asking for students' consent to participate. Participants were informed of the purpose of the study, data collection practices, and guarantees of anonymity and privacy. The sample of this study consisted of 306 respondents obtained from public high school students in Tangerang City, a population of 15,799. The sampling technique uses probability sampling techniques with cluster random sampling designs.

The study is a preliminary report of a broader dissertation research project, which aims to cover new concepts of variables. Data collection techniques with questionnaire distribution and analysis using SEM (Structure Equation Modelling) analysis and multiple linear regression analysis with the help of *the IBM SPSS AMOS V.24 program*. The following tests were conducted: Outer Model, Inner Model: coefficient of determination, coefficient, model goodness test, relevance of prediction, hypothesis testing, and partial test.

RESEARCH RESULTS AND DISCUSSION

The data analysis used in this study is Structure Equation Modeling (SEM) with AMOS (Analysis of Moment Structures) Version 24 computer program. SEM analysis was

chosen because this model has analytical tools that connect indicators to variables. Because the relationship will be difficult to analyze using regression analysis. The next stage after the model identification process is to evaluate the estimation parameters between variables where the results are presented in the following figures and tables:

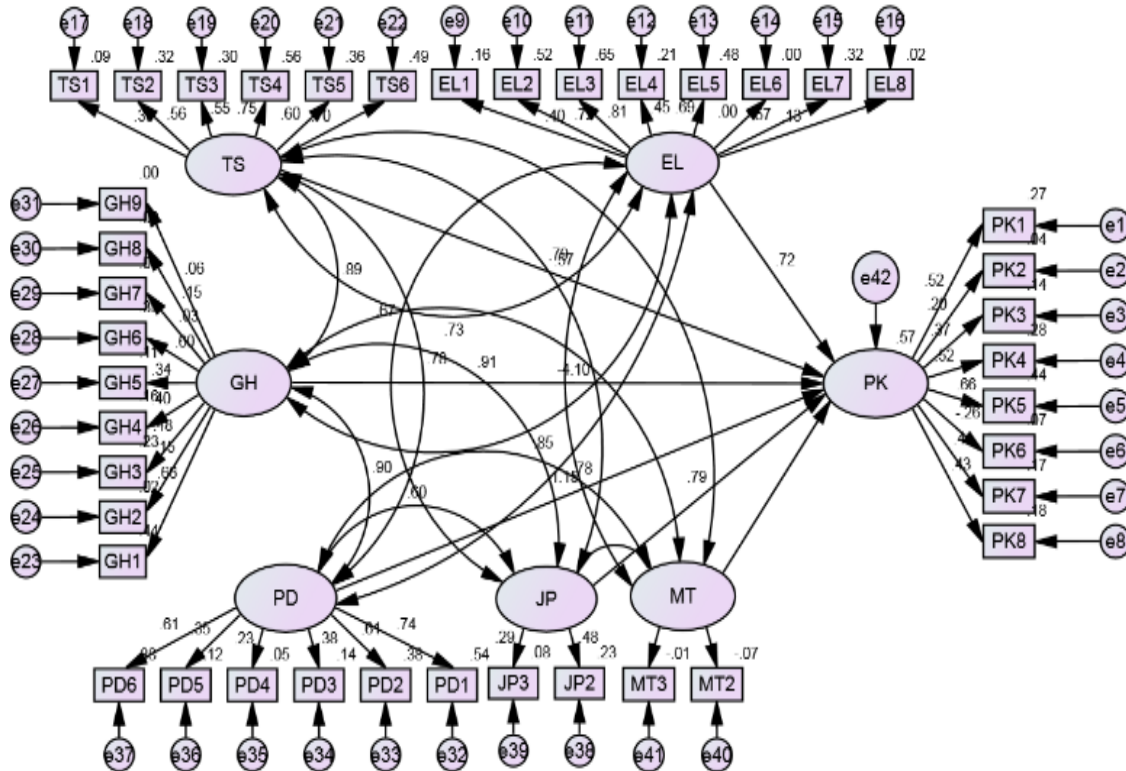


Figure 2: Test Results on Research Analysis

Source: Primary Data Processing

Information:

PK = Consumptive Behavior

PD = Self-Control

EL = Economic Literacy

JP = Psychological Distance

TS = Peer

MT = Transaction Method

GH = Lifestyle

The figure above shows the construct results between indicators and their respective variables, which have significant results exceeding the limit of 0.05. However, in EL1, GH7, and GH9, some outliers cause these items not to be reused, which have their respective results below the significant limit of EL6 of 0.00, GH7 of 0.03, and GH9 of 0.00. To get more effective results from each construct, the researchers decided to recalculate the data, and the following is presented: a picture of the SEM calculation with AMOS 24 after removing outliers.

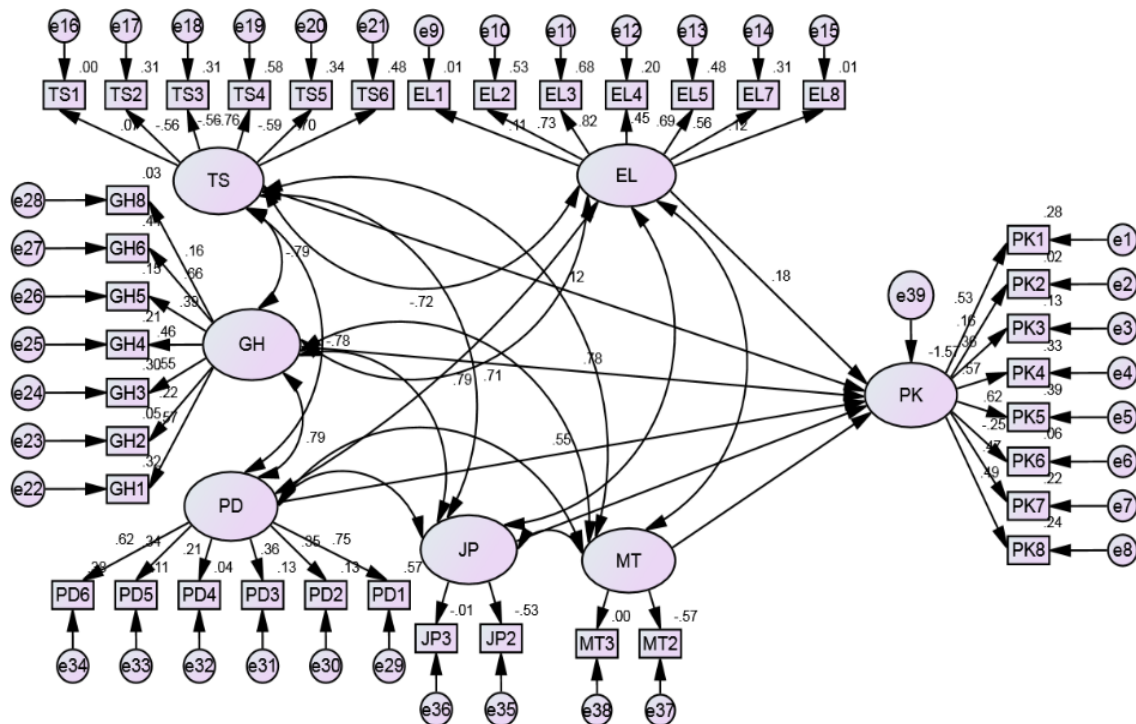


Figure 3: Test Results in No Outliers Research Analysis

Source: Primary Data Processing

Based on the figure above, data calculations have been presented without outliers, where each construct can be known to have significance exceeding the limit of 0.05. In the construct variables, results are also already valid and reliable. After testing the SEM assumption and model suitability (model fit), the hypothesis of the relationship between causality of research variables is tested, as in the following table.

Table 1: Regression Weight

Variable			Std. Estimate	Estimate	S.E.	C.R.	P
EL	→	PK	.078	.104	.448	.233	.816
TS	→	PK	.105	.094	.838	.112	.911
GH	→	PK	-.093	-.286	4.278	-.067	.947
PD	→	PK	.590	.576	.966	.596	.551
JP	→	PK	.931	1.871	3.947	.474	.635
MT	→	PK	-.814	-2.643	6.672	-.396	.692

Source: Primary Data Processing

Based on the data in Table 1, the results of testing against research hypotheses can be presented:

Based on the table above, the influence between economic literacy and consumptive behavior is shown by a CR of 0.233 with a probability of 0.816. Therefore, the CR value generated from the calculation is smaller than the critical value at a significant level of 0.05, which is 1.998, and the resulting probability value (0.816) is >0.005. It can be concluded that the economic literacy variable has proven to affect student consumptive behavior positively. Many studies have explored the influence of economic literacy on students' consumptive behavior, with mixed findings. Aviani & Hardinto, (2020); and Surindra, (2022) Both found a significant favorable influence of

economic literacy on consumption behavior, while Firdaus & Pusposari, (2022); and Widiyanti et al., (2022) found significant negative influences. While Fariana et al., (2021); Romadloniyah & Setiaji, (2020) found that economic literacy indirectly influences consumption behavior through local cultural values and lifestyles. But the findings of Nurjanah et al., (2018b); Suparno et al., (2022) Finding the negative influence of economic literacy on consumption behavior, Nurjanah also highlighted the role of conformity. These mixed findings suggest that the relationship between economic literacy and consumptive behavior is complex and may be influenced by various factors.

Social cognitive theory, as proposed by Bandura, (1977); and Bandura, (2006), Emphasizes the role of personal, behavioral, and environmental factors in shaping behavior. This theory has been applied to various educational contexts, particularly in managing student behavior (Pamungkas et al., 2023). While the results of the study by Schunk, (1989); Schunk & Mullen, (2012); Zimmerman, (1989); Zimmerman & Bandura, (1995) have highlighted the importance of self-regulation and self-efficacy in academic learning, both critical components of social cognitive theory. The effectiveness of this theory in improving students' self-efficacy and motivation. Therefore, social cognitive theory provides a comprehensive framework for understanding and managing student behavior, including the management of consumption behavior, so that economic literacy becomes a consideration for student consumptive control (Van Dinther et al., 2011).

The estimation parameter for testing peer influence on consumptive behavior showed a CR value of 0.112 with a probability of 0.911. Because the CR value produced from the event is smaller than the critical value at the significance level of 0.05, which is 1.998, and the resulting probability value (0.911) is >0.05 , it can be concluded that peer variables are statistically proven to have a positive effect on students' consumptive behavior. Research on peer influence on students' consumptive behavior presents a complex picture. Although some studies show that students are not influenced by their peers in decision-making (Salleh, 2011), Other research highlights the significant impact peer groups have on behavior, particularly in bullying (Ryzin & Roseth, 2018). This influence extends to educational preferences, where peers determine students' choices. However, the influence of peer culture on identity development can also have a positive impact, facilitating a process of exploration and commitment (Renn, 2020). Findings Buechel et al., (2014) The role of self-control in moderating peer influence is also evident, with high self-control and gifted friends improving performance. The influence of peers on educational decisions is further complicated by factors mediating expectations of self-achievement and peers (Rosenqvist, 2018). However, the impact of peers in college enrollment may vary by racial and ethnic group, so students of Latino descent potentially face more significant barriers, peer presence can improve risk-taking behavior by increasing reward sensitivity (Smith, 2018). (Alvarado & Turley, 2010; Smith et al., 2018)

The estimation parameter for testing the effect of lifestyle on consumptive behavior shows a CR value of -0.067 with a probability of 0.947. Because the CR value produced from the event is smaller than the critical value at the significance level of 0.05, which is 1.998, and the resulting probability value (0.947) is >0.05 , it can be concluded that lifestyle variables are statistically proven to affect students' consumptive behavior negatively. Various studies show that lifestyle factors, including attitudes, interests, and habits, can significantly influence student behavior and

academic success (Afari & Khine, 2016; Cascia et al., 2019; Delaney et al., 2013; Dubuc et al., 2019; Park et al., 2015; Xiu-ying, 2005). These factors can influence students' consumption behavior, and a healthy lifestyle is associated with academic success.

The estimation parameter for statistical testing shows the influence between self-control and consumptive behavior with a CR of 0.596 and a probability of 0.551. Therefore, the CR value resulting from the calculation is greater than the critical value at a significant level of 0.05, which is 1.998, and the resulting probability value (0.551) is >0.005 , it can be concluded that the self-control variable is proven to have a positive and significant effect on students' consumptive behavior. Research on the impact of control on student behavior yielded mixed results. Findings Ernawati, (2021) found that self-control decreased consumptive behavior, while Buechel et al., (2014); Schweder, (2018) have similar findings, which state that control and self-control strategies positively affect learning behavior and performance. However, perceived control and success can hinder or increase achievement, and personal self-control positively impacts the educational process (Schönwetter et al., 1993; Гогицаева & Кочисов, 2014). Studies conducted by Zettler, (2011) found that self-control positively impacts academic performance and reduces counterproductive behavior. Teacher behavior, including psychological control and autonomy support, relates to students' personal goal orientation (Madjar et al., 2013).

CONCLUSION

Based on the results of the study, it can be concluded that economic literacy is proven to have a positive effect on student consumptive behavior, peers have a positive impact on student consumptive behavior, lifestyle harms student consumptive behavior, and control has a positive and significant impact on student consumptive behavior. The findings indicate that a good understanding of economic concepts can help students manage their finances more wisely. In addition, influences from the surrounding environment, such as peers and lifestyle, also play an important role in shaping student consumptive behavior. Self-control was also shown to be a positively correlated factor with more responsible consumptive behavior.

Of course, as a researcher, it still has limitations in its implementation that can affect the results of the research among its limitations: this research instrument is in the form of a questionnaire and taken online, so the author cannot control one by one respondent in filling out questionnaires by the provisions, and has many references that are not fixed in determining the variables, so there are difficulties when combining the influence between one variable to the variable Other. Nevertheless, researchers hope that the findings of this study contribute empirically to the organizers of education units. Knowledge about controlling consumptive behavior should be provided in every lesson gap, especially lessons that approach economic concepts. Scientific contributions for further researchers as a reference in planning research. It is expected to add and replace indicators on each variable while still using the analysis used by researchers, but with a broader population and sample in each province, adding comparative studies or even data nationally.

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