The Influence of Pocket Money, Lifestyle and Self-Control on Student Consumption Behavior
(Study on management students at the University of Muhammadiyah Gresik)

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ABSTRAK
Perilaku konsumtif adalah tindakan individu dalam mengkonsumsi secara berlebihan tanpa berpikir rasional dan lebih mementingkan keinginan daripada kebutuhan. Hasil pra survei yang dilakukan peneliti menunjukkan bahwa mahasiswa manajemen Universitas Muhammadiyah Gresik angkatan 2018 dinilai mencerminkan perilaku konsumtif dan masih kurang memanfaatkan uang jajan yang diterimanya. Penelitian ini bertujuan untuk mengetahui pengaruh uang saku, gaya hidup dan pengendalian diri terhadap perilaku konsumtif pada mahasiswa manajemen Universitas Muhammadiyah Gresik. Metode penelitian menggunakan metode penelitian kuantitatif dengan sampel sebanyak 142 responden. Data yang diperoleh dianalisis menggunakan analisis regresi linier berganda dengan menggunakan program SPSS 16. Hasil penelitian menunjukkan bahwa uang saku berpengaruh positif dan signifikan terhadap perilaku konsumtif, gaya hidup berpengaruh positif dan signifikan terhadap perilaku konsumtif, dan pengendalian diri berpengaruh negatif dan signifikan terhadap perilaku konsumtif.

Kata Kunci: *Uang Saku, Gaya Hidup, Pengendalian Diri, dan Perilaku Konsumtif*

ABSTRACT
Consumptive behavior is an individual act in consuming excessively without thinking rationally and more concerned with wants than needs. The results of the pre-survey conducted by researchers show that management students of the University of Muhammadiyah Gresik class of 2018 are considered to reflect consumptive behavior and are still lacking in utilizing the pocket money they receive. This study aims to determine the effect of pocket money, lifestyle and self-control on consumptive behavior in management students at Muhammadiyah University of Gresik. The research method uses quantitative research methods with a sample of 142 respondents. The data obtained were analyzed using multiple linear regression analysis using the SPSS 16 program. The results showed that pocket money had a positive and significant effect on consumptive behavior, lifestyle had a positive and significant effect on consumptive behavior, and self-control had a negative and significant effect on consumptive behavior.

Key words: *Pocket Money, Lifestyle, Self Control, and Consumptive Behavior*

INTRODUCTION

We are currently living in an era of globalization. The era of globalization is an era of progress in various aspects of life which is marked by the rapid development of economic and social technology. Supported by the 4.0 era which makes a person closer to digital technology where the online shopping system is getting easier that can be visited via smartphones and the increasing number of shopping centers (malls), famous hangout places around the University of Muhammadiyah Gresik. The impact of the globalization era can result in a shift in the consumptive behavior of most Indonesian

people, especially students. However, with the impact of the Covid-19 pandemic, the government has imposed social distancing restrictions , causing students do their learning online or it can be interpreted as learning from home.

Septyaningrum & Handayani (2022) stated that Coronavirus Disease (Covid-19) is an infectious disease caused by a new type of virus. The impact felt by students affects the income and expenses of each student's pocket money because of the PSBB. Apart from this, the consumption pattern of students who used to shop only for temporary needs, has now drastically changed to become very consumptive because they have been staying at home for almost a year which makes students tend to be active in cyberspace which makes students become consumptive.

The results of research conducted by Mahida (2019) on students of the Management Study Program at the University of Muhammadiyah Gresik stated that management students have consumptive behavior, many of whom prioritize their desires rather than fulfilling their needs. Student considered reflecting consumptive behavior and still lacking in managing the finances they receive.

According to Santoso & Handayani (2019: 187) managing finances is an action to help planning, problem solving and decision making. Managing finances well will help students to make plans in the short term and in the long term.

LITERATURE REVIEW
Consumptive behaviour

Ajzen (2012: 449) suggests that the intention reflects the individual's desire to perform a certain behavior. The higher the individual's intention to perform a behavior, the more likely the individual displays the behavior. According to Sari (2019) Consumptive behavior is the act of consuming expensive goods and services with increasing intensity in order to get something newer, better and more

and at the same time expressing the current need for current needs for social status, prestige, wealth and privileges, also to get satisfaction with ownership.

Based on the above definition, it can be concluded that Consumptive Behavior is an individual act in consuming excessively without thinking rationally and more concerned with wants than needs. The factors that influence consumptive behavior according to Armelia & Irianto (2021) , there are 2 factors, namely pocket money and lifestyle , while other actors that influence student consumptive behavior according to Udayanthi , et al (2018) are self-control.

Pocket money

Ajzen (2012:449) in Theory of Planned Behavior there is an attitude toward behavior factor , which includes an internal factor in this study is pocket money . This indicates that pocket money is one of the factors for behavior. According to Armelia & Irianto (2021), pocket money is a sum of money received by a person at a certain time and sourced from family, scholarships and/or income from work/business. According to Novita, et al (2022) Income is income from work within a certain time (annually, monthly, weekly or daily).

Lifestyle

Ajzen (2012:449) in the theory of planned behavior there is a subjective norm factor (subjective norm) which in this study is a lifestyle . Subjective norms are used to explain how lifestyle affects the consumptive behavior of students. Social pressure is usually created by attitudes, activities, opinions, family, and social status which are components of lifestyle. Therefore, lifestyle is considered to have a significant effect on consumptive behavior.

According to Jayanti & Handayani (2022) Lifestyle is a person's pattern of life which is reflected in activities, interests and perceptions including spending money and allocating time.

Self-control

Ajzen (2012:449) in the theory of planned behavior there is a perceived behavior control factor , which in this study is self-control . Students with a high level of self-control will have a positive attitude towards their consumption behavior, because they have the ability to regulate desires, self-discipline and suppress impulse buying. According to Udayanthi, et al (2018) Self-control is an individual skill in sensitivity to reading one's own situation and environment.
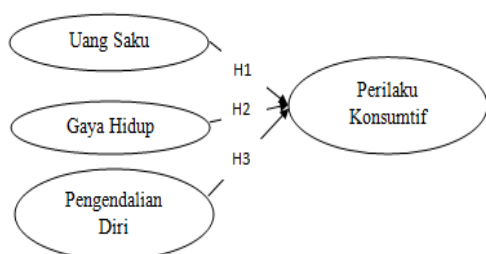
Conceptual Framework

Figure 1: Conceptual Framework

Hypothesis

H1 : Allegedly Pocket Money has an influence on the Consumptive Behavior of University Students of Muhammadiyah Gresik

H2 : It is suspected that Lifestyle has an influence on the Consumptive Behavior of University of Muhammadiyah Gresik students

H3 : It is suspected that self-control has an influence on the consumptive behavior of students at the University of Muhammadiyah Gresik

METHOD
Research Approach and Location
The research approach used in this study is a quantitative method. According to (Sugiyono, 2019:16) quantitative research is research based on the philosophy of positivism, which is used in studying certain populations or samples, using research tools to collect data, and conducting quantitative data analysis to test a predetermined hypothesis. The research location is at the Faculty of Economics and Business, University of Muhammadiyah Gresik, which is located at Jl. Sumatra No. 101, Randuagung, Gresik District, Gresik Regency, East Java 61121.

Population and Sample
The population in this study were students majoring in Management, Faculty of Economics and Business, University of Muhammadiyah Gresik, batch 2018, who were still active, with a total population of 221 students. The sampling technique that will be used in this study is purposive sampling , so the number of samples obtained is 142.

Data Types and Sources
The type of data that will be used is primary data obtained based on respondents' answers to questions related to pocket money, lifestyle, self-control, and consumptive behavior submitted by researchers through questionnaires . The primary data source that will be used is through a questionnaire given by the researcher to the respondents.

Data Collection and Analysis Techniques
The data collection technique that will be used is to spread a questionnaire response from each indicator using a Likert scale measurement scale strongly agree (5), agree (4), hesitate (3), disagree (2), strongly disagree (1) (Sugiyono, 2019:146). The method used in this study is multiple linear regression, to determine the effect of pocket money (X1), lifestyle (X2), self-control (X3) on consumptive behavior (Y). The formula used in multiple linear regression is as follows:

$$Y = a + b1X1 + b2X2 + b3X3$$

RESULTS
Validity Test

Table 1: Validity Test Results

Variable	Items	r_{count}	r_{table}	Note:
Consumptive Behavior (Y)	1	0.832	0.1648	Valid
	2	0.842	0.1648	Valid
	3	0.809	0.1648	Valid
	4	0.901	0.1648	Valid
Pocket Money(X_1)	1	0.862	0.1648	Valid
	2	0.859	0.1648	Valid
	3	0.805	0.1648	Valid
Lifestyle(X_2)	1	0.778	0.1648	Valid
	2	0.844	0.1648	Valid
	3	0.810	0.1648	Valid
	4	0.686	0.1648	Valid
	5	0.670	0.1648	Valid
Self Control (x_3)	1	0.860	0.1648	Valid
	2	0.826	0.1648	Valid
	3	0.896	0.1648	Valid
	4	0.840	0.1648	Valid
	5	0.810	0.1648	Valid

Source: SPSS Data Processed

Based on the results of the validity test in table 1, it shows that all questionnaire items on all dependent and independent variables are declared valid because r count > r table, so all research statements can be used as research instruments.

Reliability Test
Table 2: Reliability Test Results

Variable	Cronbach's Value Alpha	Cronbach Alpha	Note:
Consumptive behaviour (Y)	0.868	0.7	Reliable
Pocket money (X_1)	0.795	0.7	Reliable
Lifestyle (X_2)	0.816	0.7	Reliable
Self-Control (X_3)	0.900	0.7	Reliable

Source: SPSS Data Processed

Based on the results of the reliability test in table 2, it shows that the variables of consumptive behavior (Y), pocket money (X1), lifestyle (X2), and self-control (X3) have a Cornbach's Alpha value greater than 0.7 then it can be said to be reliable , so that all statements can be used as a reference measuring tool.

Normality Test
Table 3: Normality Test Results

Model	Kolmogorov-Smirnov Z	Information
1	0.721	Data is normally distributed

Source: SPSS Data Processed

Based on the results of the normality test in table 3, the Kolmogorv-Smirnov Z value produces an Asymp Sig of 0.721 which is greater than 0.05, thus the data being tested is normally distributed .

Multicollinearity Test
Table 4: Multicollinearity Test Results

Variable	*Tolerance*	VIF
Pocket money (X_1)	0.486	2,060
Lifestyle (X_2)	0.970	1.031
Self-Control (X_3)	0.476	2.103

Source: SPSS Data Processed

Based on the results of the multicollinearity test in table 4, it is known that the value of Tolerance on the pocket money (X1), lifestyle (X2), and self-control (X3) variables is greater than 0.10 and the VIF value indicates that the pocket money (X1), style life (X2), and self-control (X3) is less than 10.00, it can be said that there is no multicollinearity in the variables in the regression model.

Heteroscedasticity Test
Table 5: Heteroscedasticity Test

Variable	Sig
Pocket money (X_1)	0.377
Lifestyle (X_2)	0.233
Self-Control (X_3)	0.129

Source: SPSS Data Processed

Based on table 5 the results of the heteroscedasticity test calculation using the Glaster test show that the sig value on the pocket money variable (X1), lifestyle (X2), and self-control (X3) is greater than 0.05, so it

can be said that all independent variables used there are no symptoms of heteroscedasticity.

Model Feasibility Test

Table 6: Model Feasibility Test

Model	Sig	Information
1	0.000	Worthy

Source: SPSS Data Processed

Based on table 6 it can be seen that the significance value is 0.000 <0.05 so it can be concluded that the model in the study is said to be feasible.

Multiple Linear Regression Test

Table 7 : Multiple Linear Regression Test

Model	Unstandardized Coefficients B
Constant	-0.812
Pocket money (X$_1$)	0.252
Lifestyle (X$_2$)	0.808
Self-Control (X$_3$)	-0.126

Source: SPSS Data Processed

$Y = + 1X1 + 2 X2 + 3X3 + e$

$Y = - 0.812 + 0.252X1 + 0.808X2 - 0.126X3$

1. The constant value (a) is negative, which is -0.812, meaning that if the pocket money, lifestyle and self-control are equal to zero (0) then the student's consumptive behavior has decreased.
2. The value of 1 = regression coefficient X1 (pocket money) is 0.252, meaning that there is a positive relationship between pocket money (X1) with consumptive behavior (Y), the higher the pocket money students, the higher the consumptive behavior of students.
3. Value 2 = regression coefficient X2 (lifestyle) of 0.808, meaning that there is a positive relationship between lifestyle (X2) with consumptive behavior (Y), the higher the lifestyle students, the higher the consumptive behavior of students.
4. The value of 3 = regression coefficient X3 (self-control) is -0.126, meaning that there is a negative relationship between self-

control (X3) and consumptive behavior (Y). This means that if the self-control variable increases by 1%, then conversely the consumptive behavior variable will decrease by 0.126 with the assumption that the other variables are constant. The higher the student's self-control, the lower the student's consumptive behavior.

Coefficient of Determination Test

Table 8: Coefficient of Determination Test Results (R2)

R	R Square	Adjusted R Square
0.846	0.715	0.709

Source: SPSS Data Processed

Based on table 8 the results of the coefficient of determination test obtained an R Square value of 0.709 , meaning that the variables of pocket money (X1), lifestyle (X2), and self-control (X3) have an effect of 70.9% on the consumptive behavior variable (Y) and 29.1 % influenced by other variables outside this research model.

t Test

Table 9: t test results

Significant	Significant t
Pocket money (X$_1$)	0.005
Lifestyle (X$_2$)	0.000
Self-Control (X$_3$)	0.035

Source: SPSS Data Processed

Based on table 9 it can be seen that:

1. The pocket money variable (X1) has a sig value of 0.005 <0.05 so it can be concluded that H0 is rejected and H1 is accepted, which means that pocket money has a significant effect on consumptive behavior .
2. The lifestyle variable (X2) has a sig value of 0.000 <0.05 so it can be concluded that H0 is rejected and H2 is accepted, which means that lifestyle has a significant effect on consumptive behavior.
3. The self-control variable (X3) has a sig value of 0.001 <0.05 so it can be

concluded that H0 is rejected and H3 is accepted, which means that self-control has a significant effect on significant to consumptive behavior.

Discussion

Allowance for Consumptive Behavior

The first hypothesis in this study is that pocket money has a positive and significant effect on consumptive behavior. The results of this study are supported by research conducted by Hidayah & Bowo (2018) and Rismayanti & Oktapiani (2020) which state that pocket money has a significant positive effect on student consumptive behavior. The test results show the value of the b1 coefficient of 0.252 with a significance value of 0.005 <0.05, which means that there is a positive and significant effect of the pocket money variable on consumptive behavior. This means that students who receive a large amount of pocket money every month have a high level of consumption, in addition to buying what they need, they will also fulfill their desires such as buying clothes, accessories, or favorite products.

Pocket money is one of the factors of a person's behavior. This is in accordance with the opinion of Fauzziyah & Widayati (2020) which states that generally students who get more pocket money, their consumptive behavior in fulfilling their wants and needs will also increase.

Lifestyle on Consumptive Behavior

The second hypothesis in this study is that lifestyle has a positive and significant effect on consumptive behavior. This is supported by research from Wahyuni, et al (2019) which states that lifestyle has a significant influence simultaneously on consumptive behavior. The test results show the b2 coefficient value of 0.808 with a significance value of 0.000 <0.05, which means that there is a positive and significant influence of lifestyle variables on consumptive behavior.

Social pressure is usually created by attitudes, activities, and opinions, family, therefore lifestyle is considered to have an effect on consumptive behavior. If consumption continues without consideration, it will result in wasteful actions where a person will not be able to distinguish between what is really needed and what is just a desire. This is in accordance with the opinion of Pulungan & Febriaty (2018), Melina & Wulandari (2018) which say that the more luxurious and hedonistic the student's lifestyle is, the more their consumptive behavior will be.

Self-Control of Consumptive Behavior

The third hypothesis in this study is that self-control has a negative and significant effect on consumptive behavior. The test results show the coefficient of b3 is -0.126 with a significance value of 0.035 <0.05, which means that there is a negative and significant effect of self-control variables on consumptive behavior. This means that the higher the self-control that students have, the lower the level of consumptive behavior. This can be interpreted that students are able to fulfill the aspects of self-control proposed by Widyawati, et al (2020) which include (1) behavioral control, namely the individual's ability to take action, (2) cognitive control, namely the individual's ability in terms of thought processes and (3) decision control, namely the opportunity to choose.

This result is in accordance with the opinion of Assisi (2020) which says that individuals who have a high level of self-control will consider first whether the purchase to be made is a purchase that is really needed or not.

CONCLUSSION

Based on the results of data analysis and interpretation of the results, in this study the following conclusions can be drawn:1) Pocket money has a positive and significant effect on consumptive behavior in management students at the University of Muhammadiyah Gresik; 2)

Lifestyle has a positive and significant effect on consumptive behavior in management students at the University of Muhammadiyah Gresik; 3) Self-control has a negative and significant effect on consumptive behavior in management students at the University of Muhammadiyah Gresik.

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