Factors Influencing Consumptive Behavior of FEBI UIN KHAS Jember Students

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Abstract

Consumptive behavior tends to occur in adolescence, especially among students who can be influenced by motivations for consumptive behavior, lifestyle on campus, and digital wallets that facilitate transactions. The purpose of this study is to provide knowledge whether motivation, lifestyle, and digital wallets have an influence on the consumptive behavior of FEBI KHAS UIN Jember students. Where the approach uses a quantitative approach with the type of associative research which has the nature of asking questions about the relationship between two or more variables. The population used is students who use digital wallets at FEBI UIN KHAS Jember class of 2019. The sample used uses the purposive sampling method to produce a sample of 100 respondents. The results of this study are motivation influencing consumptive behavior, lifestyle does not affect consumptive behavior, digital wallets do not have an influence on consumptive behavior, motivation can encourage consumption behavior while high lifestyle behavior and use of digital wallet applications cannot affect FEBI students at UIN KHAS Jember to live consumptively.

Keywords:
Digital wallets
Lifestyle
Motivation
Student consumptive behavior

1. Introduction

Environmental factors, students' intrinsic and extrinsic drives that have an impact on consumption habits are what motivate them to buy what they need. A digital wallet is server-based software in the form of an application, and requires an internet connection to function like a pocket wallet or a physical wallet, namely storing money in digital form which will later be used to pay for transactions online (Waruwu, 2022). Digital wallets have the advantages of being practical in use, having an extensive network, providing various conveniences, the availability of various promos, various innovations offered, supported by a reliable security system, transaction history, and easier topping up. However, digital wallets also have various weaknesses, namely making users more wasteful, depending on the existence of the internet, prone to errors and many cases of fraud occur.

Consumptive behavior is any form of activity, behavior or psychological form that continuously encourages and influences a person to buy, use and spend a product (Waruwu, 2022). Based on the characteristics of consumptive behavior, it can be seen that today's youth consumptive behavior is no longer driven by needs. The characteristics of adolescent consumptive behavior can be seen from the characteristics of teenage buyers, namely: Teenagers are very easily influenced...
by sellers' seductions, are easily persuaded by advertisements, especially on the tidiness of wrapping paper, do not think sparingly, and are less realistic, romantic, and easily persuaded (impulsive). (Lestari et al 2017). There are aspects of consumptive behavior, namely: Making Impulsive Purchases, Wasteful Buying, Not Worth Needs (Non Rational Buying) and Wanting More Than Others (Satisfaction Seeking).

Individual desires to do certain things to achieve goals can be triggered by motivational conditions (Setyaningsih and Murwatiningsih, 2017). Based on marketing science, purchase motivation is a driving factor and consideration for individuals to buy goods or services. Purchase motivation consists of rational and emotional motivation. Rational motivation refers to purchases driven by factors such as product quality, price, availability, and utility efficiency that are disclosed to consumers and become part of the functional and objective conditions attached to the product until it is accepted. While emotional motivation, namely purchases related to feelings, pleasure that is felt by the five senses, for example buying an item that can increase social status, the function of a brand that is able to identify the economic status of the buyer and is usually subjective and symbolic nature. This is referred to as student motivation to buy because of desire rather than need. Phenomena like this can be a very serious threat, especially for adults and teenagers because a consumption pattern has been engrained since they were teenagers. If the consumption behavior of students using electronic money continues without anyone controlling it, it will have a negative impact.

Consumers' concrete actions and purchases have a direct impact on their lifestyle, which has implications that change preferences, routines and behavior (Nomiasari, 2019). From an economic point of view, lifestyle describes how a person regulates his income and makes decisions to choose other goods or services as an alternative to existing types of products. Conventional lifestyle is a person's way of life, their habits in living life, determining the choice of goods and services, and the use of time in everyday life. Lifestyle analysis is a study of how one's activities, interests, and opinions are reflected in daily life and is abbreviated as AIO (Prasetyaningsih and Astini, 2016). There are two types of factors that can influence a person's lifestyle, namely internal and external factors. Internal factors include attitudes, experiences, and observations, personality, self-concept, motives, and perceptions (Nomiasari, 2019). Meanwhile, external factors include: reference groups, family, culture, self-concept, motives, perceptions (Nugraheni, 2003).

Motivation and lifestyle are two things that are interrelated with consumer decisions to make purchases. Therefore, the purpose of this research is to study the analysis of the impact of motivation, lifestyle, and electronic money on student consumption behavior. FEBI UIN KHAS Jember with the aim of knowing what factors influence the consumptive behavior of FEBI UIN KHAS Jember students.

2. Materials and Methods

This study uses a quantitative approach to the type of associative research. This research is asking the relationship between two or more variables. The population in this study are students who use digital wallets at FEBI, KH University. Achmad Siddiq Jember class of 2019. Because the population is not known with certainty, the number of samples was obtained using the Cochran formula and yielded 96 respondents. In order to make it easier to calculate data, researchers took a sample of 100 respondents. In order for the sample to represent the population, the sample was carried out using a purposive sampling technique with the following criteria: 2019 class students and using a digital wallet. Data analysis used multiple regression with the help of SPSS 26.0.

3. Results and Discussion

This study used a research instrument in the form of a questionnaire containing 20 statements, namely: 5 motivational variables, 3 lifestyle variables, 4 digital wallet variables, and 8 questions on consumer behavior variables. The questionnaire was distributed to 100 respondents from FEBI
UIN KHAS Jember students class of 2019 consisting of 50 Islamic Economics students, 24 Islamic Banking students, 22 Islamic Accounting students and 4 Zakat and Waqf Management students.

**Validity Test and Reliability Test**
Validity test can be done by making a comparison between the value of r count with r table. In this case the researcher used a significance test by comparing r count with r table for degree of freedom (df) = n-2 with a significance of 5%. By using the provisions if r count < r table then it is said to be invalid. Degree Of Freedom (df) = n-2 with a significance of 5% and the number of samples (n) = 100, and the magnitude of df is 100-2 = 98 with a significance of 5%, so we get r table = 0.1966. So if r table > 0.1966 then it can be said to be valid. While the reliability test shows that the data instrument is good or consistent and can be used for other research. In this case the instrument can be said to be reliable if it has a Cronbach’s Alpha coefficient > 0.6. Based on the test results that the value of α for each variable is > 0.6. Motivation variable 0.713, Lifestyle variable 0.834, Digital Wallet 0.769 and Consumptive Behavior variable 0.754.

**Descriptive Statistics Test**
Descriptive statistical measurements of this variable need to be carried out to see a general description of the data such as the average value (Mean), the highest (Max), the lowest (Min), and the standard deviation of each variable, namely Motivation (X1), Lifestyle (X2), Digital Wallet (X3) and Consumptive Behavior (Y). Regarding the results of the research descriptive statistical tests can be seen in the following table:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motivation</td>
<td>6</td>
<td>24</td>
<td>14,290</td>
<td>3,15683</td>
</tr>
<tr>
<td>Life Style</td>
<td>3</td>
<td>13</td>
<td>6,520</td>
<td>2,52854</td>
</tr>
<tr>
<td>Digital Wallet</td>
<td>6</td>
<td>19</td>
<td>11,270</td>
<td>3,26863</td>
</tr>
<tr>
<td>Consumptive Behaviour</td>
<td>12</td>
<td>37</td>
<td>26,890</td>
<td>5,16768</td>
</tr>
</tbody>
</table>

Valid N (listwise)

Source: Data Processing using SPSS (2023)

**Classic assumption test**

*Normality test*
Regression model A good normality test is a regression model in which the residual data is normally distributed. The statistical test using the One Sample Kolmogorov Smirnov test is indicated by a significance value of > 0.05 with a significance value of 0.079 which means that the data tested contains a normal distribution.

*Heteroscedasticity Test*
The heteroscedasticity test is used to provide a test on the regression model whether there are differences in variance from the residuals of a number of observations. The Heteroscedasticity test using the Glejser test method produces a significance value of > 0.05 for the variables Motivation, Lifestyle and Digital Wallet, each with a value of 0.369, 0.557, 0.133 which has a significant value. Thus, it was concluded that this study did not have heteroscedasticity in the independent variables.

*Multicollinearity Test*
Multicollinearity testing aims to provide knowledge of the relationship between the independent variables in the regression model. In general, studies explain that there is no multicollinearity if the Tolerance Value is > 0.1 and VIF < 10. The multicollinearity test produces tolerance values of 0.840, 0.947, 0.802 and VIF values of 1.190, 1.056, 1.246 for each variable Motivation, Lifestyle
variable and Digital Wallet variable. Thus fulfilling the conditions for the absence of multicollinearity.

**Multiple Linear Regression Analysis Test**

Multiple linear regression analysis is a tool used to test and analyze the effect of the independent variables on the dependent variable. Based on the results of the analysis it can be concluded that the multiple linear regression model is as follows:

\[ Y = 19.084 + 0.753X_1 + 0.191X_2 + (-354)X_3 + e \]

The equation above is that if the independent variable = 0 then the magnitude of the consumptive behavior variable is worth 19.084. The regression coefficient value of the motivation variable \((b_1)\) is 0.753 stating that the motivation variable \((X_1)\) has a positive influence on consumptive behavior, which means that every 1 unit increase in the motivational variable will affect consumptive behavior by 0.753 assuming that other variables are not examined in this study. The regression coefficient value of the lifestyle variable \((b_2)\) is 0.191 stating that the lifestyle variable \((X_2)\) has a positive influence on consumptive behavior, which means that every increase of 1 unit of lifestyle variable will affect consumptive behavior by 0.191 assuming that other variables are not examined in this study. This research. The regression coefficient value of the digital wallet variable \((b_3)\) is -354, indicating that the digital wallet variable has a negative (opposite) effect on consumptive behavior, which means that for every 1 unit increase in the digital wallet variable \((X_3)\), the consumptive behavior variable will decrease by 354 assuming that other variables are not examined in this study.

**Determination Coefficient Test (R2)**

Based on the Determination Coefficient Test, it can be concluded that the coefficient value R Square (R²) is 0.154 which indicates consumptive behavior in FEBI KHAS Jember 2019 students of 15.4% influenced by motivation, lifestyle, and consumptive behavior. The remaining 84.6% of consumptive behavior is influenced by other factors outside of this study.

**Hypothesis testing t test (Partial)**

Researchers used 100 respondents as a sample so that it can be determined for the t table value is 1.985. Based on the results of multiple linear regression analysis, it can be seen that: The significance value of the motivational variable \((X_1)\) is 0.000 <0.05 and the t value is 3.870 > 1.985. So it can be concluded that H0 is rejected and H1 is accepted. This means that there is a significant influence between the motivational variables on the consumptive behavior of FEBI UIN KHAS Jember students class of 2019. The significance value of the lifestyle variable \((X_2)\) is 0.577 > 0.05 and the t value is 0.559 <1.985. So it can be concluded that H0 is accepted and H2 is rejected. This means that there is no significant influence between lifestyle variables on consumptive behavior of FEBI UIN KHAS Jember students class of 2019. The significant value of the digital wallet variable \((X_3)\) is 0.102 > 0.05 and the t-count value is 1.651 <1.985. So it can be concluded that H0 is accepted and H3 is rejected. This means that there is no significant effect between the digital wallet variable on the consumptive behavior of FEBI KHAS UIN Jember students class of 2019.

**F Test (Simultaneous)**

F test (simultaneous) aims to prove or test whether the independent variables \((X)\) jointly affect the dependent variable \((Y)\). Based on calculations from multiple linear regression analysis to produce a calculated F value of 5.829 with a significant value of 0.001. So that it can be written F count 5.829 > F table 2.465 and a significant value of 0.001 <0.05 it can be concluded that H0 is rejected.
and H4 is accepted. This means that simultaneously there is a significant influence between motivation, lifestyle, and digital wallets on the consumptive behavior of FEBI KHAS Jember students class of 2019.

Discussion

The Effect of Motivation on Consumptive Behavior of Students of the Faculty of Economics and Islamic Business Islamic State University of Kiai Haji Achmad Siddiq Jember

The first hypothesis results in the finding that the motivational variable has a significant effect on the consumptive behavior of students of the Faculty of Economics and Islamic Business, State University of Kiai Haji Achmad Siddiq Jember. This is evidenced by the results of the analysis showing (Standardized Coefficient) beta of 0.378 is positive with Sig. Amounting to 0.000 <0.05 then H1 is accepted while the t-count is 3.870 > t-table 1.985. So it can be concluded that the H1 hypothesis is accepted, in other words there is a significant influence between motivation on consumptive behavior. Motivation is stated to have a significant effect on the consumptive behavior of FEBI UIN KHAS Jember students, this is because consumers at this time, especially students, think that the number of product purchases is based on desire not based on need, the higher the motivation of students themselves, the higher to shop consumptively.

The Influence of Digital Wallets on Consumptive Behavior of Students of the Faculty of Economics and Islamic Business Islamic State University of Kiai Haji Achmad Siddiq Jember

In the third hypothesis mentioned in the data test above, it results in findings that the digital wallet variable does not have a significant effect on the consumptive behavior variable of FEBI UIN KHAS Jember students. This is evidenced by the results of the analysis showing (Standardized Coefficient) beta of -1.81 is negative with Sig. 0.102 > 0.05, then H3 is rejected, while the t-count is -1.651 < t-table 1.985. So it can be concluded that the hypothesis H3 is rejected, in other words there can be no significant influence between digital wallets on consumer behavior. Students of the Faculty of Economics and Islamic Business UIN KHAS Jember based on research results the majority of students use digital wallets because digital wallets do not affect the frequency of shopping for an item, from the results of this study age affects the level of student control in transactions, the presence of sophisticated technology does not always affect a person's consumptive nature in making transactions.

The Influence of Lifestyle on Consumptive Behavior of Students of the Faculty of Economics and Islamic Business Islamic State University of Kiai Haji Achmad Siddiq Jember

In the fourth hypothesis mentioned in the data test above, it results in findings that the variables Motivation, Lifestyle, Digital Wallet have a significant effect on the consumptive behavior of students at the Islamic Faculty of Economics and Business, Kiai Haji Achmad Siddiq State Islamic University Jember. This is proven from the results of the path analysis which shows the value of Sig. 0.001 < 0.05 then H4 is accepted, while f-count is 5.829 > t-table 1.985 so that it can be
concluded that hypothesis H4 is accepted and H0 is rejected, in other words there is a simultaneous influence between Motivation, Lifestyle and Digital Wallet on Behavior Consumptive. From the data the respondents collected in this study were mostly women. This is also in line with FEBI UIN KHAS Jember students who are more dominated by women.

4. Conclusion and Suggestions
Variable motivation can encourage the consumption behavior of FEBI UIN KHAS Jember students, so the higher the student’s enthusiasm, the higher the consumption behavior. For high lifestyle behavior does not affect students to live consumptively. This is because the older you get, the more you can control yourself not to buy things excessively. For the variable, the use of digital wallet applications does not encourage students to behave consumptively. For students, not all are sure about using e-wallets in transactions. For further research, you can add other variables or methods, for example by adding the religiosity variable which is differentiated by gender and so on.

References

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