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The Effect of Economic Literature and the Amount of Pocket Money on Students Consumption Behavior Through Self Control

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ABSTRACT

This study aims to determine and analyze the effect of economic literacy and the amount of pocket money on students consumption behavior through self-control. This type of research is descriptive quantitative. The types of research data are primary data and secondary data. The population in this study was 899 students majoring in social studies and a sample of 244 students. The sample uses Arikunto's opinion with a percentage of 25%. Data collection techniques in this study were tests and questionnaires. The data analysis technique in this study used SPSS 25. The results of this study show that Economic literacy and the amount of pocket money have a positive and significant effect on the self-control of students in the Social Sciences Major State Senior High School in Bagan Sinembah District. Economic Literacy and the amount of pocket money have a negative and significant effect on the consumption behavior of students in Social Sciences majoring SMA Negeri in the Bagan Sinembah. This proves that the better the economic literacy, the wiser and more rational in consumption will be and through the self-control that exists in students, especially it will help students in managing their pocket money.

1. Introduction

Humans are basically social beings who have a desire to meet needs, but these needs are inseparable from different economic problems. This is because humans as consumers do not fully have a rational attitude in acting. These problems are a barrier to humans in meeting the needs of their life goals, so they must behave rationally in economic activities, especially in consuming.

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One of the consumers in carrying out consumption activities is teenagers. Teenagers have a high ability to consume because they are more inclined and more enthusiastic to be the trend center in consumption activities. Current consumption activities are no longer to meet the needs of the youth's life, but consumption activities have been carried out to fulfill the desire to fulfill their lifestyle. In this case, high school students are categorized as teenagers who have a fairly high ability to consume as teenagers.

In accordance with the results of interviews that occurred in the field to high school students in one of the Bagan Sinembah sub-districts, they carried out consumption activities or consumption behavior was not based on choice, which one was just a desire or really a need. This is evidenced by the results of a survey conducted on high school students majoring in social studies as many as 77 students, based on the results of a survey of 77 students there are still many who have irrational attitudes as many as 53 because they are interested in goods sold because of famous brands, discounts, many advertisements and bonuses in purchases. . Furthermore, only 24 students have a rational attitude because the products they need are tailored to their needs, quality, and take advantage of the usefulness of the item.

It can be concluded that the consumption behavior of high school students majoring in social studies does not understand or understand what their motives or goals are for purchasing these items. Is the motive that they make in the purchase is a need or just a desire even just to seek recognition from others to look cool, that he can afford these goods and services. The absence of a motive in making a purchase results in an uncontrolled purchase because it is only based on desire.

The occurrence of irrational consumption behavior that occurs in high school students majoring in social studies is due to external factors, namely the low understanding of economic literacy or the learning process, especially in economic subjects. Low understanding of the economy can have an impact on irrational behavior, according to the opinion of Astuti (2016) which states that low economic literacy will have an impact on excessive attitudes in consuming by consumers. In accordance with the results of research conducted by Faidah et al (2018) states that "the influence of positive economic experience will encourage students to behave rationally and will form a rational mindset. Furthermore, research conducted by Fiqriyah et al in their research results (2016) states that there is a partial influence between the basic understanding of economics on the rationality of students' consumption behavior, and explains that when students are able to apply economics/economic principles they will take appropriate consumption actions. because the decisions they take are more rational.

Factors causing irrational consumption behavior are then influenced by income where a student earns income from parents in the form of pocket money. Pocket money that is not used properly will be wasted. Purchases of goods and services that are not based on the right selection will affect their income. According to the opinion of Putra (2010: 20) that "the habit of consuming snacks and others that are popular among school children which has become a habit is very difficult to get

rid of." In accordance with this opinion, the habit of buying snacks that are not controlled will affect their income, namely the pocket money they have.

In accordance with the results of research conducted by Hidayah and Bowo (2018) stated that pocket money has a positive and significant effect on adolescent consumption behavior, where if the amount of pocket money increases, the consumption behavior of adolescents also increases, and vice versa, if the amount of pocket money increases decreases, consumption behavior also decreases. Furthermore, from the results of research conducted by Kurniawan et al (2017) which states that pocket money has a relationship with a person's consumption pattern, the higher their pocket money income, the consumption pattern will also increase. This means that the high school teenager does not yet have the ability to use his pocket money properly.

From the explanation above, the author is interested in researching high school students majoring in social studies because social studies students have studied the basics of economics. The learning process is an option that can be used by high school students to become rational consumers and through understanding, especially in economics learning, they can teach high school students how to make choices and based on certain considerations including making choices.

So it is necessary to do research through self-control, students are expected to be able to control themselves in consumption activities, especially after studying the basics of economics, so that the pocket money obtained from their parents can be better utilized. So based on what has been described above, the author is interested in studying the extent to which "The Influence of Economic Literacy and the Amount of Pocket Money on Consumption Behavior Through Self Control (High School Social Studies Department in Bagan Sinembah District)". The purpose of this study was to determine and analyze the effect of economic literacy and the amount of pocket money on students' self-control either simultaneously or partially and to determine and analyze the effect of economic literacy and the amount of pocket money on students' consumption behavior either simultaneously or partially.

2. Methodology

The object of this research is economic literacy, the amount of pocket money and self control and their influence on consumption behavior. The population in this study was 899 students majoring in social studies and a sample of 244 students. The sample used the opinion of Arikunto (2010) with a percentage of 25%. The data analysis technique in this study used SPSS 25. This type of research was quantitative descriptive. The type of research data is secondary data. Data collection techniques in this study used a questionnaire to measure the variables of the amount of pocket money, self control and consumption behavior of high school students and a test to measure the economic literacy variable of high school students.

3. Results and Discussion

Description of Research Data

Data on economic literacy, the amount of pocket money, consumption behavior and self-control are presented as follows based on the results of research conducted in Social Studies majoring SMA Negeri in Bagan Sinembah District which was obtained from distributing questionnaires to 224 respondents. The description of the data for each of these variables can be seen in the following table 1.

Table 3. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Consumption Behavior	224	47,00	232,00	165,1250	25,52063
Economic Literacy	224	5,56	100,00	51,1914	19,72669
Pocket money	224	1,00	5,00	4,2812	1,09479
Self Control	224	21,00	100,00	58,9196	17,48806
Valid N (listwise)	224				

Source: Processed Data, 2020

Based on Table 1, it can be explained that the variable consumption behavior of high school students majoring in social studies throughout the Bagan Sinembah sub-district has an average score of 165,1250 with the lowest value of 47 and the highest of 232. The variable of economic literacy has an average score of 51.1914. with the lowest value of 5.56 and the highest of 100. The variable amount of pocket money has an average score of 4.2812 with the lowest value of 1.00 and the highest 5.00. The self-control variable has an average score of 58.9196 with the lowest value of 23 and the highest value of 100. From these data it can be seen that consumption behavior is in the highest condition compared to other variables, meaning that consumption behavior that occurs in social studies majoring SMA Negeri students throughout Bagan sinembah sub-district is classified as irrational and the factors that influence it are low.

In connection with the type of statistics used to test the proposed hypothesis is path analysis, the researcher must develop a model of the relationship between variables which is called a path diagram. The following are the results of data processing obtained using SPSS which are presented in the form of a path diagram. In path analysis, it can be proven whether the hypothesized paths are correct because they are supported by data. Therefore, two path analysis structures will be formed, namely structural analysis I and structural analysis II.

Path Analysis of Sub Structure I

In this sub-structure path I, diagrammatically shows the structural form of the variable of economic literacy and the amount of pocket money on self-control in State Senior High School students in Bagan Sinembah District. SPSS result data can be seen in the following table 2:

Table 2. Multiple Regression Analysis of Structure Paths 1

Jalur	Koefisien Path	Signifikan
Literasi Ekonomi (X1)→ <i>Self control</i> (Z)	0,313	0,000
Uang Saku (X2)→ <i>Self control</i> (Z)	0,196	0,002

Source: Processed data 2020

This is followed by the calculation of the coefficient of total determination of the two independent variables. The value of the coefficient of determination R² based on the SPSS results obtained a correlation value of 0.412, so the residual coefficient can be calculated as follows:

$$\begin{aligned}\varepsilon &= \sqrt{1 - R^2} \\ \varepsilon &= \sqrt{1 - (0,412)^2} \\ \varepsilon &= \sqrt{0,830} \\ \varepsilon &= 0,911\end{aligned}$$

Based on the calculation of the path coefficients of the sub structure I in Table 4 and the calculation of the residuals / errors mentioned above, the X1 - Z and X2 - Z path relationships can be described as in Figure 1.

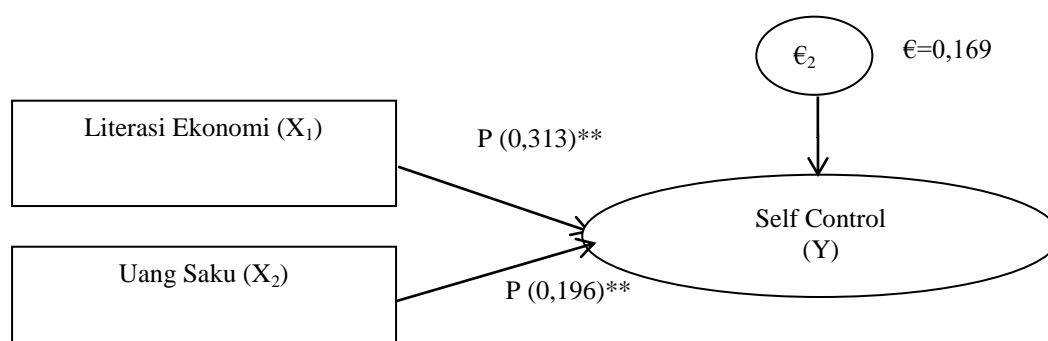


Figure 1 Structure Path Diagram I The Effect of Economic Literacy (X1) and Pocket Money (X2) on Self control (Y)

Simultaneous submission of hypotheses can be seen by comparing the p-value with. The calculation results as shown in table 3.2 show a p-value of 0.000 which is smaller than = 0.05. because the p-value is smaller than = 0.05, then at an error rate of 5% Ho is rejected and Ha is accepted. So based on the test results with a 95% confidence level, it can be concluded that together (simultaneously) the variables of economic literacy and the amount of pocket money have a positive and significant effect on self-control in high school students, Social Studies Department, Bagan Sinembah District.

Path Analysis Sub Structure II

In this sub-structure II path diagrammatically shows the structural form of economic literacy variables, the amount of pocket money and self-control on the

consumption behavior of high school students, Social Studies Department, Bagan Sinembah District. SPSS result data can be seen in table 3.

Table 3. Multiple Regression Path Analysis Sub Structure II

Jalur	Koefisien Path	Signifikan
Literasi Ekonomi (X1)→ Perilaku konsumsi (Y)	-0,348	0,000
Uang Saku (X2)→ Perilaku konsumsi (Y)	-0,181	0,001
Self Control (Z)→ Perilaku konsumsi (Y)	-0,356	0,000

Source: Processed Data 2020

This is followed by the calculation of the coefficient of total determination. The value of the coefficient of determination R² based on the SPSS results obtained a correlation value of 0.665 R can be calculated the magnitude of the residual coefficient as follows:

$$\begin{aligned}\varepsilon &= \sqrt{1 - R^2} \\ \varepsilon &= \sqrt{1 - (0,665)^2} \\ \varepsilon &= \sqrt{0,5578} \\ \varepsilon &= 0,749\end{aligned}$$

Based on the calculation of table 5 and the calculation of the residuals/errors mentioned above, the path relationship Y – Z, X1 – Z and the X2 – Z relationship or to see the effect of economic literacy (X1), the amount of pocket money (X2) and self control (Y) on consumption behavior (Z) of students can be described as in Figure 2.

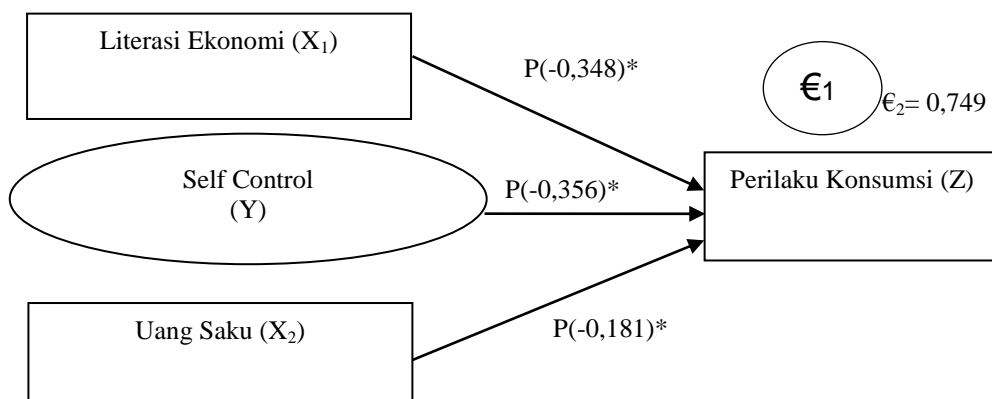


Figure 2. Structure Path Diagram II The Effect of Economic Literacy (X1), Amount of Pocket Money (X2) and Self Control (Y) on Consumption Behavior (Z)

Information :

* = Significantly influential

Simultaneous hypothesis testing can be seen by comparing the p-value with = 0.05. The calculation results as shown in table 3 show a p-value of 0.000 which is smaller than = 0.05. Because the p-value is smaller than = 0.05, then at an error rate of 5% Ho is rejected and Ha is accepted. So, based on the test results with a

95% confidence level, it can be concluded that simultaneously (simultaneous) the variables of economic literacy, the amount of pocket money and self-control have an effect on the consumption behavior of high school students majoring in Social Studies majoring in Sinembah.

The magnitude of the effect simultaneously can be seen from the value of the coefficient of determination (R^2) of 44.30%. This value shows that the simultaneous (simultaneous) effect of economic literacy variables (X_1), the amount of pocket money (X_2) and self control (Y) on students' consumption behavior (Z) is 44.30%, while the rest is 55.70%. ($1-R^2$) is influenced by other factors outside the variables studied.

The Effect of Economic Literacy on Students' Self-control in SMA Se Sub-District of Bagan Sinembah

Partial test results in this study that have been carried out show that economic literacy has a positive and significant influence on the self-control of high school students majoring in social studies in Bagan Sinembah District, this illustrates that the higher the economic literacy of students, the better their self-control and On the other hand, the lower the economic literacy, the lower the self-control in students.

The results of this study are in accordance with the opinion of Pratiwi (2017) which states in his research that economic literacy through learning materials will provide information and knowledge about personality how to manage finances, especially the income earned by students. The results of this study are also in accordance with the theory which states that an individual's ability to have sensitivity in reading various situations of self and the environment as well as the ability to control and manage behavior according to the situation at hand and can be a reference when acting (Sari, 2019).

The Influence of the Amount of Pocket Money on Self-control in SMA Se Sub-District of Bagan Sinembah

The results of hypothesis testing in this study that have been carried out show that the amount of pocket money has a positive and significant influence on the self-control of high school students majoring in social studies in Bagan Sinembah sub-district, this illustrates that the low amount of pocket money owned by a student will automatically shape their psychology. because the amount of pocket money they have is not much, so it will form self-control within themselves. This can mean that the better self-control owned by high school students majoring in social studies will help in managing the amount of pocket money obtained from their parents, so that they will spend the money according to their needs, no longer on desires or just like that for activities. which do not have benefits for them, such as playing games that the internet needs, or playing social media for online shopping, which many female students do.

The results of this study are in accordance with research and have similarities with those conducted by Mardiana (2020) which states that someone who has a high amount of pocket money and high self-control will affect his behavior in managing pocket money and mentions that someone with pocket money accompanied by high self-control will affect a person's behavior in managing his finances, and vice versa.

The Influence of Economic Literacy on Consumption Behavior of High School Social Studies Students in Bagan Sinembah District

The results of research testing that have been carried out show that economic literacy has a negative and significant influence on the consumption behavior of high school students majoring in social studies in the Bagan Sinembah sub-district. These results can be seen from the analysis of evidence that shows the high consumption behavior of students and the low understanding of economic literacy of students in Social Studies majoring SMA Negeri in Bagan Sinembah District. This illustrates that the economic literacy of students in Social Studies majoring SMA Negeri in Bagan Sub-district is the main factor in the high consumption behavior of Social Studies majoring SMA Negeri students so that there is a negative relationship.

The results of this study are in line with Jappeli's theory that economic literacy is very important for someone to make decisions, namely how to invest properly, how much to borrow in the money market and how to understand the consequences for the overall stability of the economy. The results of this study are in line with the opinion of Suharno and Sutarso (2010) which states that learning can change a person's behavior due to gaining experience, because having an interesting and positive experience will help consumers in choosing products.

The Influence of the Amount of Pocket Money on the Consumption Behavior of High School Students majoring in Social Sciences in Bagan Sinembah District

The results of the research hypothesis testing that have been carried out show that the amount of pocket money has a significant and negative effect on the consumption behavior of high school students majoring in social studies in the Bagan Sinembah sub-district. These results are evidenced based on the description of the respondents' answers which indicate that a decrease in the amount of pocket money will make the consumption behavior of high school students majoring in Social Sciences higher in the Bagan Sinembah District.

The results of this study are also different from research conducted by Hidayah et al (2018) which states that there is a positive and significant effect of pocket money on the consumptive behavior of students of the Faculty of Economics, State University of Semarang. However, the results of this study are in accordance with the theory of Engel et al (in Astuti 2016) which states that a person's socioeconomic status (social class) will affect his consumption pattern.

The Effect of Self Control on Consumption Behavior of High School Students in Bagan Sinembah District

The results of the research hypothesis testing that have been carried out show that the results of the analysis have a negative and significant influence between self-control on the consumption behavior of students in Social Studies majoring SMA Negeri, this means that self-control has a determining factor on the consumption behavior of high school students majoring in Social Studies. Students are more rational in their behavior, especially in consumption behavior or the lower the level of consumption and vice versa, the lower the self-control, the higher the consumption behavior.

The results of this study are also in accordance with the theory according to Borba (in Haryani and Herwanto, 2015) that self-control causes individuals to be able to refrain from lust so that they can behave according to their hearts and minds.

4. Conclusion

Economic literacy and the amount of pocket money have a positive and significant effect on the self-control of students at the Social Sciences State Senior High School, either simultaneously or partially. Economic literacy, the amount of pocket money and self control have a negative and significant effect on the consumption behavior of the Social Sciences State Senior High School students, either simultaneously or partially. In this research we suggest the school leaders related to the results of this study have a contribution to help leaders in order to mobilize and improve literacy activities in the school environment in order to realize a better quality of education, especially in learning activities.

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