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ANALYSIS OF FACTORS INFLUENCING THE CONSUMPTIVE BEHAVIOR OF STUDENTS USING SHOPEE IAIN SYEKH NURJATI CIREBON

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KEYWORDS

Consumptive Behavior, Self-Control and Peer Environment

ABSTRACT

Consumptive behavior is the act of someone buying an item without reasonable consideration where a person in buying an item is not based on the need factor. This study aims to determine and analyze whether Financial Literacy, Self-Control and Peer Environment affect the Consumptive Behavior of Students using Shopee IAIN Syekh Nurjati Cirebon. The data used are primary data in the form of questionnaires and secondary data in the form of journals, articles and other sources. The population in this study was IAIN Syekah Nurjati Cirebon students with a sample of 100 respondents and used multiple linear regression model analysis assisted by SPSS 23. The results showed that partially the variables of Financial Literacy had a negative and significant effect on consumptive behavior, Self-Control and Peer Environment had a positive and significant effect on Consumptive Behavior. Then simultaneously, the variables Financial Literacy (X1), Self-Control (X2), and Peer Environment (X3) were simultaneous influences on Consumptive Behavior (Y). As seen from the table of coefficients of determination (R2), it can be seen that the value of R Square shows the number 0.453. This explains that the variables Financial Literacy, Self-Control, and Peer Environment on Consumptive Behavior can affect as much as 45%, while the remaining 55% are influenced by other variables outside the study.

INTRODUCTION

The era of globalization can be said to be the spread of global habits, relationships in social life on a larger scale, including in Indonesia which is still in the category of developing countries. The development of technology is seen from the ease offered in accessing the information. The internet is one form of technological development at this time that has become a necessity for most people. Based on the survey results of the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia reached 215.63 million people in the 2022-2023 period (Sadya, 2023).

Technological advances can affect people's lives. The consumption of Indonesian people is no longer only intended to satisfy a need, but as a means of fulfilling desires. In the modernization era, buying and selling transactions are not only carried out with conventional mechanisms, but can also be carried out through internet media. Indonesia itself has many E-commerce sites that offer products both goods and services, such as Shopee, Tokopedia, Bukalapak, Blibli, Lazada and so on. E-Commerce sites in Indonesia provide sales facilities from consumers to consumers anywhere and anyone can open an online store to serve potential buyers from all over Indonesia (Prabanigtyas, 2022).

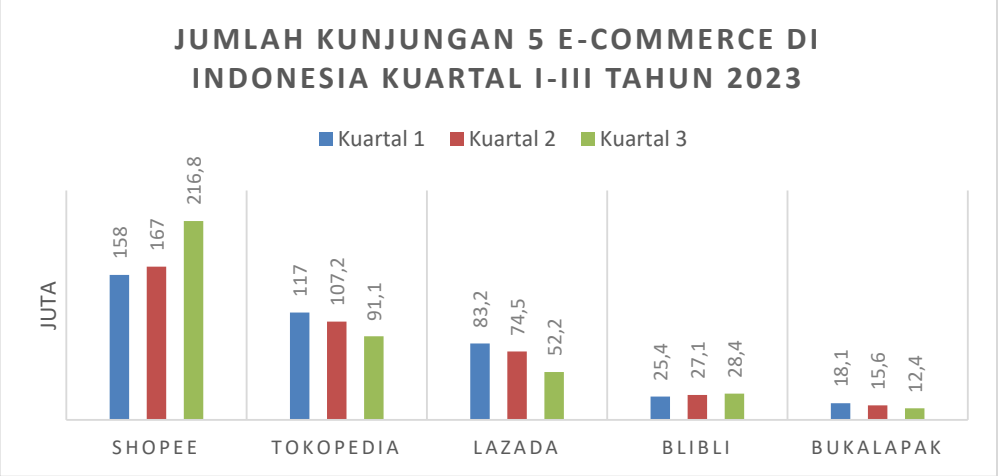

Figure 1.1 Average Shopee Site Visitor

(*Source: Databoks.katadata.co.id*)

Based on Figure 1.1, data on 5 E-commerce sites in the marketplace category with the most visitors in Indonesia in the third quarter of 2023 are Shopee, Tokopedia, Lazada, Blibli, and Bukalapak. Shopee continues to maintain dominance in the Indonesian e-commerce market. It is characterized by more Shoope visitors than other e-commerce. Shopee is superior and experienced as much as 216.8 million. Tokopedia as many as 91.1 million, Lazada 52.2 million, Blibli as many as 28.4 million, and Bukalapak as many as 12.4 million (Ahdiat, 2023). In Data.ai also recorded throughout 2022, shopee was listed as the number one online shopping platform in Indonesia with the highest total number of downloads either on Google Play or Apple Store, and became the number one online shopping platform in the highest number of monthly active users.

Shopee is an online marketplace application for buying and selling on mobile phones easily and quickly. Shopee offers a wide range of products ranging from fashion products to products for daily needs. Shopee excels in facilitating the promotion of goods and interactions (between sellers and buyers) with product video features and bargaining features and also facilitates sellers to sell easily and equips buyers with a secure payment process (Yugra Aprilia, 2023).

So it can be concluded that in Figure 1.1 it can be seen that Indonesian people are more interested and trust in buying and selling transactions using the Shopee application. Shopee offers a variety of products not only as fulfillment of needs but also as an encouragement to satisfy desires. Indirectly, situations like this can trigger individuals to purchase goods continuously and excessively which as a result can cause someone's consumptive behavior (Rahmawati &; Fortune, 2021).

Previously, researchers had conducted a pre-survey, researchers obtained 90 respondents from IAIN students Syekh Nurjati Cirebon. Based on the results of the pre-survey showed that 90 respondents with a percentage of 93.3% used the Shopee application to shop.

Modern technological advances greatly affect the level of communicative power of society. The pattern of consumptive behavior of the community has now changed, from what should prioritize the fulfillment of basic needs (primary) currently leads to the fulfillment of secondary needs, to the fulfillment of tertiary needs (Manalu, 2023).

The phenomenon of consumptive behavior that affects people's lives today. Consumptive behavior is the attitude of someone who tends to show an excessive attitude in shopping for a product and using it unnaturally or in other words buying a product by prioritizing wants rather than needs (Ritonga et al., 2021). This consumptive behavior is a phenomenon that plagues many people's lives, including students who actually do not have enough financial ability to meet their needs (Sutriati et al., 2018).

Students are generally aged between 17-22 years. This age range is included in the category of adolescence. According to Chita, adolescence is a period of transition and excavation of self-image, adolescents face the process of creating a character, adolescents begin to explore and try to reach patterns that are in sync with standards, this causes them to be very easily carried away by various things in their environment (Rahmawati et al., 2022).

The phenomenon of consumptive that often occurs among these students is spending money on less important things such as buying clothes with updated models, and hanging out in cafes until they forget to save or set aside money for unexpected things and other more important needs, thus leading to consumptive behavior or wasteful behavior. This is in accordance with what Hidayah &; Wibowo (2018) explained, students carry out excessive purchasing activities whose purpose is to purchase fashion and entertainment, this is the cause of waste because they are more concerned with wants than needs.

According to Koher in Santosa, factors that influence consumptive behavior can be divided into factors that come from within the individual (internal factors) such as motivation, personality, process, attitude and lifestyle. While factors from outside the individual (external factors) such as culture, social class, family, and reference groups (Arika, 2022). According to (Prime Oskar et al., 2022) There are several factors that influence a person's consumptive behavior including e-commerce, lifestyle and personality, age, occupation, socioeconomic status of parents, income level, peer group and financial literacy.

Financial literacy is a person's ability to manage finances in order to avoid various kinds of difficulties and achieve prosperity in the future. Financial literacy is important because this is related to financial management, especially students who tend to have high consumptive behavior A person's low financial literacy can cause various influences or problems in financial management (Tribuana, 2020). Someone who has low financial literacy will tend not to be able to manage their finances well and prefer to use their money for useless activities such as excessive shopping, and cannot set aside money to save. This is in line with research conducted by Azizah & Rizka (2023) showing that the level of financial

literacy has a positive influence on consumptive behavior, but in contrast to research conducted by Hakim (2021), the results of his research revealed that financial literacy variables have no effect on student consumptive behavior.

Self-control is important before a person decides to make decisions in behavior (Manalu, 2023). Self-control is an action that is able to control yourself and control consumer decisions, considering first before making a purchase to avoid consumptive behavior. Often people and students make purchases without making considerations first, usually this is due to the lure of discounts and others. Even though individuals who have high self-control will be able to reduce their consumptive behavior and vice versa, the lower the self-control possessed by a person, the higher the consumptive behavior (Annafila &; Zuhroh, 2022). This is in line with research conducted by Mengga (2023) showing that self-control has a positive influence on consumptive behavior, but in contrast to research conducted by Ramadhani (2019), the results of his research reveal that self-control variables have a negative and insignificant effect on consumptive behavior.

Peer environment is a group of adolescent children with the same level of maturity and live together and influence each other to their group members. The influence of peer groups is stronger than the influence of family because adolescents are more outside the home together with their peers, causing changes in attitudes, conversations, interests, appearance, and even behavior they have (Nurfita, 2023). This is in line with research conducted by Aini (2023) showing that the financial peer environment has a positive influence on consumptive behavior, but it is different from research conducted by (Pohan et al., 2021) The results of his research revealed that peer environment variables did not affect the consumptive behavior of students.

Based on the problems and gap research described above, consumptive behavior greatly affects student consumption patterns because students among adult adolescents at this time they have the age they have can gather and socialize with their peers in college. Students have a higher level of consumption than others because they are vulnerable to being affected by various contemporary modes, entertainment, vehicles and so on. One of them is IAIN student Syekh Nurjati Cirebon who has a strong economic background, even though having this background does not demand the possibility of IAIN students Syekh Nurjati Cirebon behaving consumptively. Therefore, researchers are interested in conducting a study entitled "**Faktof-Factor Analysis that Influences Consumptive Behavior in Students Using Shopee IAIN Syekh Nurjati Cirebon**"

LITERATURE REVIEW

Theory of Planned Behavior

Theory of Planned Behavior (TPB) was introduced by Icek Ajzen in 1991. This theory is an extension of *Theory of Reasoned Action* (TRA). *Theory of Planned Behavior* (SDGs) is a theory that predicts intentional individual behavior, because behavior can be considered and planned. The SDGs are based on the assumption that man is a rational being and uses information that is possible for him, systematically. Individuals think about the implications of their actions before deciding whether or not to perform certain behaviors (Achmad, 2019). In this theory there are three theoretical concepts, the first is attitude towards behavior which explains a person's level will form both positive and negative evaluations of behavior. The second is subjective norms that explain the perceived social pressure to do or not perform the behavior. The third is behavioral control which explains the perception of an individual's ability to perform certain behaviors.

Consumptive Behavior

Consumptive behavior is the attitude of someone who tends to show an excessive attitude in shopping for a product and using it unnaturally or in other words buying a product by prioritizing wants rather than needs (Ritonga et al., 2021). Consumptive behavior as actions carried out by individuals directly involved in the business of obtaining and using economic service goods, including the decision-making process that precedes and determines these actions (Anggraini, 2019). There are 3 types of consumptive behavior, namely: *Impulsive Buying* or Purchase On-Site *Impulsive*, Irrational Purchases and *Wasteful Buying* or Waste,

According to Adam in (Nurfita, 2023) Consumptive behavior can be measured by several indicators, namely Buying products because of the lure of gifts, Buying products because the packaging is attractive, Buying products to maintain prestige, Buying products for price considerations, Using products because of conformity elements and Trying more than two similar products (different brands)

Financial Literacy

According to Roestanto in research (Tabayun, 2021) Financial literacy is the ability to understand and improve knowledge about finance as well as skills and confidence in managing personal financial resources well in order to obtain maximum prosperity. Financial literacy is the understanding, insight, and fundamental financial skills needed for successful financial management in order to avoid financial problems in the future (Sekarwati &; Susanti, 2020).

According to the Financial Services Authority (OJK), factors that affect the level of financial literacy, namely: Gender, Education Level and Income level. Meanwhile, according to Widayati, the factors that affect the level of financial literacy are: Socioeconomic status of parents, family financial management education and financial learning at state universities. According to Agustina (2021) There are several indicators of financial literacy including: General knowledge about finance, Savings and Loans, Insurance and Investment.

Self-Control

According to Ghufron &; Risnawati defines self-control regarding the ability of each individual to adjust their behavior to other individuals so that other individuals can feel happy through the ability to read environmental conditions, self-conditions, control and manage several behavioral factors to be more in accordance with conditions. Self-control is the ability of individuals to control emotions to consider or decide on an action by considering any impact or consequence that will occur (Hutagalung, 2023).

According to Zulkarnain and Almas in (Nurfita, 2023) self-control indicators are as follows: Ability to control behavior, Ability to control stimulus, Ability to anticipate an event, Ability to interpret events and Ability to make decisions

Peer Environment

According to Santrock Peers are children or adolescents of the same age and maturity level, the primary function of peers is to provide a means and source of information for social comparison and a source of information about the world outside the family, so that relationships with bad peers can lead the child to bad behavior and vice versa (Kurnia &; Hakim, 2021).

According to Conny R. Semiawan mentioned the factors that affect peer association, namely: Age Similarity, Situation, Familiarity and Group Size. According to Santosa in

(Kurnia &; Hakim, 2021) Peer indicators include the following: Cooperation, Competition, Opposition, Compatibility or Accommodation and Fusion or Assimilation.

Shopee

Shopee was founded by Chris Feng in 2015. Shopee is an e-commerce platform that operates in a number of countries in Southeast Asia. The company is a subsidiary of Sea Limited, an internet company based in Singapore. Shopee is an e-commerce platform or online shopping site that provides various products and services for users. Shopee allows customers to make purchases online, sell goods, and interact in the user community. Shopee offers various promotions, discounts, and ease of making payments which are to improve the online shopping experience. Shopee has become one of the leading e-commerce platforms in various countries that facilitates buying and selling transactions between sellers and buyers efficiently.

RESEARCH METHODS

The location used in this study was IAIN Sykah Nurjati Cirebon. The implementation time will be held from December 2023 to May 2024. The method used in this study is a quantitative research method with the aim of testing a predetermined hypothesis. While the approach used in this study is a survey research approach with the aim of obtaining appropriate and real information. Data sources in this study, the author uses primary data obtained directly from respondents by distributing questionnaires to IAIN students Syekh Nurjati Cirebon Shopee users and secondary data derived from journals, articles, and websites related to variables. The population in this study was IAIN Syekh Nurjati Cirebon students totaling 15,136 with a sample of 100 students. Data collection techniques through questionnaires.

The data analysis technique used is multiple linear regression analysis using SPSS program version 23. The classic assumption tests in this study are normality test, multicollinearity test and heteroscedasticity test. While the hypothesis test used in this study is the t test (Partial), F test (Simultaneous) and determination coefficient test (*R Square).*

RESULTS AND DISCUSSION

Analysis Results

1. **Classical Assumption Test**
   a. **Normality Test**

Table 1 Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.67628028
Most Extreme Differences	Absolute	.049
	Positive	.043
	Negative	-.049
Test Statistics		.049
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

Source: SPSS 23 processed data

Based on table 1 of the normality test results, it can be seen that the Asymp. Sig. value of 0.200 means greater than 0.05. So it can be concluded that the data is normally distributed.

b. Multicollinearity Test

Table 2 Multicollinearity Test Results

Coefficientsa

Type	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta		Sig.	Tolerance	VIF
(Constant)	3.183	3.723		855	395		
Financial Literacy	-.208	.087	-.205	2.401	018	757	.322
Self-Control	.326	.102	.274	.182	002	746	.340
Peer Environment	.591	.082	.605	.238	000	792	.262

a. Dependent Variable: Consumptive Behavior

Source: SPSS 23 processed data

Based on table 3.9, the results of the multicollinearity test show that all variables have a VIF value of < 10, namely the financial literacy variable (X1) of 1.344; self-control (X2) of 1.340; and peer environment (X3) of 1.262. Then, for the tolerance value of all variables showed a tolerance value of > 0.10, namely financial literacy (X1) of 0.757; self-control (X2) of 0.746; and peer environment (X3) of 0.792. So it can be concluded that all variables meet the VIF value of < 10 and tolerance > 0.10. This means that it is stated that multiple linear regression models do not occur symptoms of multicollinearity.

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c. Heterocedastasis Test

Table 3 Heteroscedasticity Test Results

Coefficientsa

Type	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		Sig.
(Constant)	.987	2.251		438	662
Financial Literacy	.033	.052	.072	624	534
Self-Control	.095	.062	.178	.539	127
Peer Environment	-.072	.049	-.165	1.468	145

a. Dependent Variable: ABS_RES

Source: SPSS 23 processed data

Based on table 3, heterokedasticity tests have shown that all variables have a significance of > 0.05. Among them, the financial literacy variable (X1) has a significant value of 0.534, self-control (X2) has a significant value of 0.127; and peer environment (X3) has a significant value of 0.145.

2. Multiple Linear Regression Analysis

Table 4 Multiple Linear Regression Analysis Test Results

Coefficientsa

Type	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	3.183	3.723		.855	.395
Financial Literacy	-.208	.087	-.205	-2.401	.018
Self-Control	.326	.102	.274	3.182	.002
Peer Environment	.591	.082	.605	7.238	.000

a. Dependent Variable: Consumptive Behavior

Source: SPSS 23 processed data

Based on table 3.14 the results of the multiple linear regression test can be drawn multiple linear regression equations between the variables of financial literacy (X1), self-control (X2), and peer environment (X3) on Consumptive Behavior (Y), which are as follows:

$$\mathbf{Y = a + b1\ X1 + b2\ X2 + b2\ X3 + e}$$

$$\mathbf{Y = 3.183 + (-0.208\ X1) + 0.326\ X2 + 0.591\ X3 + e}$$

From the regression equation above, it can be explained as follows:

a. The value of the constant (a) obtained is 3.183. If the value of the coefficient of financial literacy (X1), self-control (X2) and peer environment (X3) does not increase or is zero, then the value of the coefficient of consumptive behavior (Y) is 3.183.
b. The value of b1 obtained is -0.208, with the value of the regression coefficient for the financial literacy variable (X1) is negative, this shows that there is a counter-directional relationship between financial literacy (X1) and consumptive behavior (Y), every increase of 1 value in the financial literacy variable (X1) and other variables remains, then the consumptive behavior variable (Y) will decrease by 0.208.
c. The value of b2 obtained is 0.326, with the value of the regression coefficient for the self-control variable (X2) is positive, meaning that if every increase of 1 value in the self-control variable (X2) and other variables remains, then the consumptive behavior variable (Y) will increase by 0.326.
d. The value of b3 obtained is 0.591, with the value of the regression coefficient for the peer environment variable (X3) is positive, meaning that if every increase of 1 value in the peer environment variable (X3) and other variables remains, then the consumptive behavior variable (Y) will increase by 0.591.

3. Test the hypothesis

a. Test T (Partial)

Table 5 Test Results T (Partial)

Coefficientsa

Type	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		ig.
(Constant)	3.183	3.723		855	395
Financial Literacy	-.208	.087	-.205	2.401	018
Self-Control	.326	.102	.274	.182	002
Peer Environment	.591	.082	.605	.238	000

a. Dependent Variable: Consumptive Behavior

Source: SPSS 23 processed data

Based on table 5 of the t test above, it can be seen that:

1) The influence of financial literacy on the consumptive behavior of Shopee users

   The results of the t test for the Financial Literacy variable (X1) obtained a t-count value of -2.401 and a significant value of 0.018, with a negative sign meaning that hypothesis testing was carried out on the left side. so that t-count 2.401 > t-table 1.985 with a significant value of 0.018 < 0.05, therefore there is a conclusion that partially financial literacy has a negative and significant effect on consumptive behavior.

2) The effect of self-control on the consumptive behavior of Shopee users

   The results of the t-test for the self-control variable (X2) obtained a t-count value of 3.182 and a sig value of 0.002. It can be known that t-count 3.182 > t-table 1.985 with sig values 0.002 < 0.05, therefore there is a conclusion that partially peers have a positive and significant effect on consumptive behavior.

3) The influence of peer environment on the consumptive behavior of Shopee users

   The results of the t test for peer environment variables (X3) obtained a t-count value of 7.283 and a sig value of 0.000. It can be known that t-count 7.283 > t-table 1.985 with sig values 0.000 < 0.05, therefore there is a conclusion that partially peers have a positive and significant effect on consumptive behavior.

b. F Test (Simultaneous)

Table 6 F (Simultaneous) Test Results

ANOVAa

Type	Sum of Squares	f	Mean Square		ig.
Regression	191.858	3	63.619	8.319	000b
Residuals	216.892	96	22.551		
Total	408.750	99			

a. Dependent Variable: Consumptive Behavior

b. Predictors: (Constant), Peer Environment, Financial Literacy, Self-Control

Source: SPSS 23 processed data

Based on table 6, the results of the f test show that the f-count is 28.319 while the f-table is 2.699. This means that (28.319 > 2.699) is significantly smaller than 0.05 (0.000 < 0.05). So the variables of financial literacy, self-control, and peer environment simultaneously affect consumptive behavior.

c. Coefficient of Determination (R Square)

Table 3.17 Test Results of Coefficient of Determination ($R2^2$)

Model Summary

ype	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.685a	.469	.453	4.74879

a. Predictors: (Constant), Peer Environment, Financial Literacy, Self-Control

Source: SPSS 23 processed data

Based on the table of R 2 test results above, that the Adjusted R Square value is 0.453. It can be interpreted if financial literacy (X1), self-control (X2), and peer environment (X3) have an influence of 45% on Consumptive Behavior (Y), while the remaining 55% are influenced by other variables from outside this study.

DISCUSSION

The results of data analysis conducted using SPSS version 23 are then presented as follows:

1. The Effect of Financial Literacy on Consumptive Behavior

With the results of calculations that have been carried out using the IMB SPSS 23 application through a t test with a calculated t value of -2.401. In this case the calculation is done on the left side of the curve because the value is negative, so it can be known that t-count 6.833 > t-table 1.988 with a significant value of 0.000 < 0.05. So it can be concluded that partially Financial Literacy has a negative and significant effect on the Consumptive Behavior of Shopee IAIN users Syekh Nurjati Cirebon.

The results of this study are in accordance with *Theory of Planned Behavior* which shows that individuals can achieve certain goals along with a strong determination to gain knowledge and hone skills in independent financial management in order to achieve economic welfare goals and avoid impulsive behavior. The effect of financial literacy on consumptive behavior is also based on: *Theory of Planned Behavior,* who belong to the group of information they get from a knowledge of finance. (Princess, 2019).

The results of this study are in line with previous research conducted by Sudiro &; Asandimitra (2022) and Rahmawati (2022) Which says that financial literacy has a negative and significant effect on consumptive behavior. This means that the better financial literacy applied, the lower one's consumptive behavior will be, and vice versa, the lower one's understanding in finance, the higher one's level of consumptive behavior.

2. The influence of self-control on consumptive behavior

With the results of calculations that have been carried out using the IMB SPSS 23 application through a t test with a calculated t value of 3.182. It can be known that t-count 3.182 > t-table 1.985 with sig values 0.002 < 0.05, therefore there is a conclusion that partially peers have a positive and significant effect on consumptive behavior. So it can be concluded that partially Self-Control has a positive and significant effect on the Consumptive Behavior of Shopee IAIN users Syekh Nurjati Cirebon.

The results of this study are related and supported by *Theory of Planned Behavior* What is included in behavioral control is how a person's response is related to the ability to control himself in carrying out transactions. Self-control is the ability to control emotions to consider or decide on an action by considering all the impacts or consequences that will occur (Hutagalung, 2023). Therefore, individuals are required to be able to control emotions in making transactions so that consumptive nature does not appear in them.

The results of this study are in line with previous research conducted by Mengga (2023) and Aini (2023) which says that self-control has a positive and significant effect on consumptive behavior. Means The higher the self-control, the easier it is to make good decisions, good self-control such as being able to minimize spending on less important purchases and be more able to set priority scales and make students have a rational mind before making purchases, it will reduce consumptive attitudes in students.

3. The influence of peer environment on consumptive behavior

With the results of calculations that have been carried out using the IMB SPSS 23 application through a t test with a calculated t value of 7.238. It can be known that t-count 7.238 > t-table 1.985 with sig values of 0.000 < 0.05. Therefore, partially peers have a positive and significant effect on consumptive behavior. So it can be concluded that partially Self-Control has a positive and significant effect on the Consumptive Behavior of Shopee IAIN users Syekh Nurjati Cirebon.

The results of this study are related and supported by *Theory of Planned behavior* Where one of the factors that influence a person's interest in something is social factors, in this study is the peer environment. Peer environment variables are included in *normative belief* which is a belief or belief in a person obtained from the views or opinions of other people or their peer environment. The peer environment is A group of individuals who have similar interests and experiences, interact with each other, have goals and adhere to the same rules (Khairunnisa, 2023).

The results of this study are in line with previous research conducted by Kurnia &; Hakim (2021) and Rahmawati (2022) Yang said in his research peers had a positive and significant effect on the variables of student consumptive behavior. Student social relations in the peer environment create relationships between individuals, so that students work together and interact with each other. This means that the higher the peers, the higher the consumptive behavior. Conversely, the lower the peers, the lower the consumptive behavior.

4. The Effect of Financial Literacy, Self-Control and Peer Environment on Consumptive Behavior

Based on the results of research and multiple linear regression testing that the variables Financial Literacy (X1), Self-Control (X2) and Peer Environment (X3) on Consumptive Behavior (Y) affect consumptive behavior with an f-count value of 28.319 and a Sig. value of 0.000 while f table is 2.699 so that f-count > f-table (28.319 > 2.699) or Sig. value < of 0.05. This means that Financial Literacy, Self-Control, and Peer

Environment simultaneously or together affect Consumptive Behavior. With an *Adjusted R Square* value of 0.453. So it can be interpreted that the magnitude of the influence of Financial Literacy, Self-Control, Peers, Socioeconomic Conditions of Parents on Consumptive Behavior is 45%, while the remaining 55% is influenced by other variables outside the study.

Financial literacy knowledge that is very important will allow students to manage and control expenses so that they can save time and costs and maximize profits. Someone who is able to control purchases can control themselves are those who are able to see purchases that should avoid consumptive behavior. The existence of a peer environment among students is an important part of a person's growth and development. Students tend to avoid peer rejection so they follow the same things as their peer group in order to be well accepted.

CONCLUSION

Based on the results of the analysis of data calculations and the discussion described above, conclusions can be drawn, including:

1. The Financial Literacy variable (X1) partially has a negative and significant effect on Consumptive Behavior. (Y) students using Shopee IAIN Syekh Nurjati Cirebon.
2. The Self-Control Variable (X2) partially has a positive and significant effect on Consumptive Behavior. (Y) students using Shopee IAIN Syekh Nurjati Cirebon.
3. Peer Environment Variables (X3) partially have a positive and significant effect on Consumptive Behavior. (Y) students using Shopee IAIN Syekh Nurjati Cirebon.
4. It can be seen that the variables Financial Literacy (X1), Self-Control (X2) and Peer Environment (X3) have a joint or simultaneous effect on Consumptive Behavior (F) of students using Shopee IAIN Syekh Nurjati Cirebon. The value of the coefficient of determination (R2) is 0.453. This shows that Financial Literacy, Self-Control, Peer Environment on Consumptive Behavior can affect 45% while the remaining 55% is influenced by other variables outside this study.

RECOMMENDATION:

Based on the results of the study and the conclusions above, there are several suggestions that can be made regarding the results of this study, including:

From the results of the research that has been carried out, there are several suggestions submitted here more as recommendations or considerations for further research.

1. For students, especially IAIN Syekh Nurjati Cirebon students to find information first, especially in doing online-based shopping or sorting before consuming, increasing financial literacy, considering the goods to be purchased and prioritizing needs, so it is expected that students are expected to be wiser in purchasing goods or products so as not to cause consumptive behavior.
2. For further researchers, it is expected to expand variables so that they can widely know the factors that influence student consumptive behavior.

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