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## **The effect of peer group, economic literacy, and use of social media on the consumption behavior of students social studies major grade XII SMAN 1 Negara in Jembrana**

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**Abstract.** This study describes the research variables which include the influence of peer groups, economic literacy, and the use of social media on the consumptive behavior of students majoring in Social Studies grade XII SMAN 1 Negara in Jembrana. This is explanatory research with a quantitative approach. The population and sample in this study were students of SMAN 1 Negara grade XII with a total population of 98 students and a total sample of 78 students. Data collection techniques used tests and questionnaires. The data analysis technique used multiple linear regression analysis. The results of the multiple linear regression data showed that the peer group had a significant effect of 0.032 on students' consumptive behavior and was evidenced by  $t_{count} 2,190 > t_{table} 1,99254$ . Economic literacy has a significant effect of 0.035 on students' consumptive behavior and is proven by  $t_{count} 2,142 > t_{table} 1,99254$ . Then the use of social media has a significant effect of 0.000 on students' consumptive behavior  $t_{count} 3,725 > 1,99254$ . Peer groups, economic literacy, and the use of social media simultaneously affect the consumptive behavior of students majoring in Social Studies class XII SMAN 1 Negara in Jembrana as evidenced by  $F_{count} 26,759 > F_{table} 2,73$ . The variables of peer group, economic literacy, and the use of social media on consumptive behavior influence 50.1% while 49.9% are influenced by other factors.

**Keywords.** Peer groups, economic literacy, use of social media, and consumptive behavior

### **1. Introduction**

The rapid advancement of technology in the era of globalization as it is now has an impact on everyday human life. Globalization makes it easier for people to meet their needs because the distribution and exchange of goods and services are wider. The higher the social status of the person, the higher their consumption behavior, for example, shopping always follows their desires (Astuti, 2016). This phenomenon in the absence of control can lead to consumptive behavior. According to Gumulyo and Mariyana (2013), consumptive behavior is dominated by

teenagers. It spreads to all circles of society, one of which is teenagers. High school students are included in the category of teenagers (Anggraini, 2017). This is also confirmed by Ernawati and Bowo (2019) who said that teenagers aged 13-21 years old.

According to Sitorus (2013), students refer to a group who are consumptive. Consumptive behavior in the students is interesting to study, because consumptive behavior also often occurs in the lives of students at SMAN 1 Negara, especially students majoring in Social Studies grade XII since it is the most appropriate for the age of teenagers who are looking for identity and experiencing turmoil in behavior, including consumptive behavior. Social studies students from grade X have already received economics lessons, whether the economics they get from grade X to XII can be reflected in everyday life or not, it is more important related to consumptive behavior. SMAN 1 Negara is located in the center of the city so the place for shopping or sightseeing is very strategic. In this area, there are lots of new business places in the form of cafes, trending eating places, distributions, boutiques and others, in addition to having offline stores, boutiques, and distributions also have online stores making it easier for them to shop.

Researchers have made preliminary observations to strengthen the allegations about the consumptive behavior of students majoring in Social Studies grade XII at SMAN 1 Negara with 40 students as respondents including 14 students of class XII IPS 1, 14 students of grade XII IPS 2, and 12 students of grade XII IPS 3. The results obtained of 40 students majoring in social studies grade XII SMAN 1 Negara, 90% of students tend to have pocket money given by their parents between Rp. 15,000 – 20,000 is quite a lot. They usually use their pocket money to buy food, drinks, cellphones, entertainment, shopping online. Nurachma (2017) explains that the students use their money to buy food, clothing, electronic devices, entertainment, and so on. If this attitude does not have good self-control, it will later form an irrational mindset. Teenagers tend to spend things without any control or irrationality (Lestarina et al, 2017). From 40 students, 92.5% of students have shopped online the reason of buying goods not because of necessity but because of discounts and offers on social media with certain promos carried out by online shop sellers. The results of the observations also explain the factors that cause the highest consumptive behavior is the influence of social media or advertising by 55%, students shop not because they meet their needs but because they are influenced by advertisements on social media.

High school students often face situations of peer rejection or acceptance in their peer group. They tend to follow whatever their peers have or use to be accepted in the group, this is what triggers the emergence of consumptive behavior patterns. According to Selvam (2017), a peer group is a group of people who have the same status but usually have the same age. A peer group is an association of children who have the same level of maturity and also carry out the rules of living together and influence other group members (Dewi, 2017). Peer groups will have an influence on choosing social activities that are followed, how to dress, common hobbies, and associations (Amaliya, 2017).

The results of research conducted by Gulati (2017) states that strong encouragement from peers has a positive influence on purchases in adolescents because they are vulnerable to being influenced in their environment. The results of this study are reinforced by Dewi (2017) who concludes that there is a positive influence of peer groups on students' consumptive behavior. Lou and James (2013) also argue that peers have no significant effect on consumptive behavior.

Economic literacy is needed in everyday life. If the economic literacy of a person is high then he will be able to think more rationally and vice versa if someone's literacy is low then they tend to behave irrationally in consuming goods and services. AS'AD and Zulfikar (2020) argue that the economic literacy of Indonesian students is at a moderate level.

Based on research conducted by Mukarramah (2020) shows that economic literacy has a significant effect on the consumptive behavior of students. This opinion is reinforced by Sina (2012) that high and low economic literacy will affect welfare, so it is necessary to increase economic literacy with continuous learning. Risnawati (2018) states that the results of her research show that most of the students' economic literacy is quite high, while their consumptive behavior is in the moderate category of 57.69%, so the conclusion is that economic literacy does not have a direct influence on consumptive behavior.

A large number of social media users in Indonesia provides an opportunity to optimize social media presence as a means to make online purchases. Carr and Hayes (2015) argue that social media refers to media with the use of internet network where the users can interact and show themselves with many people which encourage perceptions of interaction with others and encourage the value of user-generated content. Social media also can be interpreted as a web-based service that allows someone to develop public or semi-public profiles, communicate with other users, can share connections with anyone, and can view connections made by other users in a system (Boyd and Ellison, 2007).

Anggraeni (2018) states that the influence of social media was 31.1% on consumptive behavior. Anggriyani (2019) also shows the results of the same study that there is a positive and significant influence of social media on consumptive behavior. Meanwhile, Kadeni (2018) concludes the social media influences on the consumptive behavior of students. There is no significant influence between social media on student consumptive behavior (Mustomi & Puspasari, 2020).

## **2. Literature review**

### **2.1. Consumptive behavior**

According to Abadi (2020), the consumptive behavior is a habit of consuming too much and crossing the line without any calculation, where people only see through the pleasure side and prioritize happiness over needs that must be met. Suparti et al, (2017) argue that consumptive behavior is a person towards excessive fulfillment of desires without considering the needs that must be met. Ridhayani (2020) explains that consumptive behavior means tendency to buy goods or services with irrational thoughts. Aprilia & Hartoyo (2014) explains that consumptive behavior is a habit influenced by social interactions in the surrounding environment which are characterized by spending unneeded goods and services, excessively and unplanned.

The indicators used to measure consumptive behavior according to Sumartono's opinion (2002) include (1) buying products because of the lure of gifts, (2) buying products because the packaging is attractive, (3) buying products based on price considerations (not based on the basis of benefits or uses), (4) buying products just to maintain a status symbol, (5) using products because of the element of conformity to the advertising model, (6) there is an assessment that high-priced products cause high self-confidence, (7) try more than two similar products (different brand).

### **2.2. Peer Group**

Behavior is influenced by peer groups and the larger the reference group, the more polarized the behavior is (Wang, et al., 2016). Each individual creates an environment around himself that serves as the basis for social interaction (Oakley & Salam, 2014). Reitz (2014) which explains that peer groups are aspects of a person's life that are widespread, but their role in personality development has a broad role. Peer groups will have an influence on choosing social activities that are followed, how to dress, similar hobbies, and associations (Amaliya,

2017). This statement is reinforced by Mangleburg, et al (2004) that consumption communication with peers affects social motivation of adolescents for consumption, materialistic values and the tendency to use peer preferences in evaluating products.

According to Lim, et al (2016), peer groups, family perceptions, and the media affect students buying interest in certain goods or services. Wang, et al., (2012) states that product characteristics are influenced by peer group communication and proven to increase purchase intention. The indicators used to measure peer groups in this study are following the opinion of Santosa (2009), including; (1) cooperation, (2) competition, (3) conflict, (4) adjustment, (5) integration.

### **2.3 Economic Literacy**

According to Dilek (2018), economic literacy is as expertise in utilizing knowledge and skills related to managing income sources effectively. It is the skill in applying economic concepts to obtain a decision regarding financial management (Pandey & Bhattacharya, 2012). Literacy is the ability to create, master, and use texts in a way that is culturally compatible (Virga, 2016). According to Risnawati (2018), the existence of economic literacy obtained in high school through economic lessons can later foster rational behavior of students when consuming a product or goods.

Measuring the level of economic literacy of students in this study using the indicators of The Standards in Economics Survey developed by NCEE as follows:

- 1) Analyzing requests.
- 2) Explaining the role of entrepreneurship.
- 3) Analyzing the effect of interest rates on people tendency to save.
- 4) Explaining individual income.
- 5) Explaining national income.
- 6) Analyzing changes in supply and changes in demand.
- 7) Analyzing the impact of international trade policies.
- 8) Analyzing the impact of government policies on pricing.
- 9) Explaining the role of economic actors, producers, consumers and the government in the economy.
- 10) Explaining the benefits of trade from international trade.
- 11) Analyzing the impact of changes in demand and supply on goods.
- 12) Explaining the use of limited resources.
- 13) Explaining the role of the capital market in the economy.
- 14) Analyzing the costs and benefits of economic transactions.
- 15) Analyzing the costs and benefits of decision making.
- 16) Explaining the role of government in the economy.
- 17) Explaining the state revenue and expenditure budget.
- 18) Analyzing the impact of inflation.
- 19) Analyzing industrial development.
- 20) Explaining the function of money.

### **2.4. Use of Social Media**

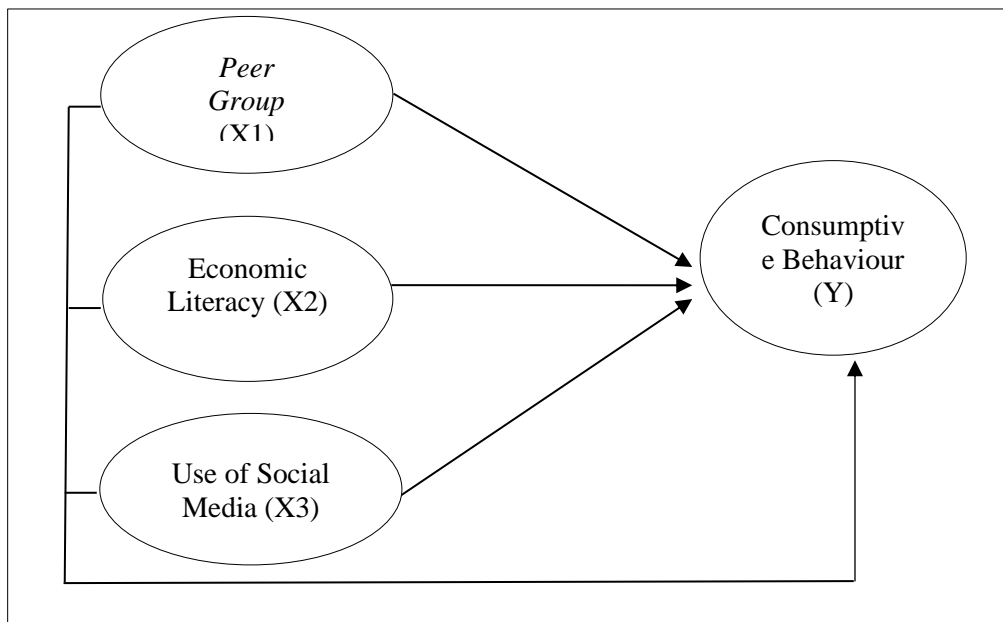
According to Erdogmus and Cicek (2012) social media is a practice, activity, and behavior among people who collect online to participate in information, opinions and knowledge using conversational media. Social media platforms are emerging as a leading digital communication channel where consumers can see new products, learn about usage, share information and interact with brands they think are good to buy (Qualaman, 2013). For consumers, the use of

social media is very much, for example, only getting items posted on social media, and tending to get information about style, beauty, body image, as well as the style of advertisements displayed on social media. Voramontri & Klieb (2018) also states that social media is an important source of information for consumers in making their purchasing decisions, especially in examples of complex buying behavior.

Stojiljkovic (2019) argues that social media is very influential on the development of customer relationships. So indirectly with the existence of a close customer relationship to the use of social media can trigger consumptive behavior from these customers. The indicators used to measure the use of social media in this study follow the opinion of Wibowo and Nurwindasari (2019), namely (1) attention, (2) appreciation, (3) duration and (4) frequency.

### 3. Method of research

This study uses a quantitative approach. It has independent variables including peer group (X1), economic literacy (X2), use of social media (X3), and the dependent variable is consumptive behavior (Y). The importance of analysis in this study is the researchers know whether or not there is an influence between the variables between peer group variables (X1) on consumptive behavior (Y), the influence of economic literacy (X2) on consumptive behavior (Y), the influence of social media use (X3) on consumptive behavior (Y), and the influence of peer group variables (X1), economic literacy (X2), the use of social media (X3) simultaneously affect consumptive behavior (Y). The research design in this study used to solve the problems are :



Picture 3.1 Research Design

The population in this study is students majoring in social studies grade XII SMAN 1 Negara who have obtained basic economic literacy material. The following are the details of the population data of the research carried out:

**Table 3.1**  
**Number of Research Population**

School	Grade	Quantity
SMAN 1 Negara	XII IPS 1	34
	XII IPS 2	34
	XII IPS 3	30
Total		98

Source : data processed by researchers (2020)

The sampling technique of this study is non-probability sampling. In this study the sampling technique used is purposive sampling. The characteristics of the sample are:

- The sample is limited to students who have received microeconomic subjects covering the main issues of economics, markets and prices, supply and demand, the role of government, income distribution and macroeconomics covering national income, inflation, international trade, monetary policy and fiscal policy, money.
- The sample is limited to students who have social media such as facebook, whatsapp, instagram, line.

According to Bungin (2011) the sampling technique in this study can be done using the Slovin formula as follows along with its calculations;

$$n = \frac{N}{N \cdot d^2 + 1}$$

$$n = \frac{98}{98 \cdot (0,05)^2 + 1} = \frac{98}{1,245} = 78$$

Note :

n = number of samples

N = population

$d^2$  = set precision.

In this study, the researchers used a tolerable error limit of 5%).

The distribution of the sample in this study can be seen in the table below:

**Table 3.2**  
**Distribution of Research Sample**

School	Class	Number of Students in Each Class	Sample Calculation of The Number of Students by Class	Sample
SMAN 1 Negara	XII IPS 1	34	$(34/98) \times 78$	27
	XII IPS 2	34	$(34/98) \times 78$	27
	XII IPS 3	30	$(30/98) \times 78$	24
Total		98	Number of Samples	78

Source: Data processed by researchers (2020)

Based on the calculation of the sample above, the number of samples in this study were 78 respondents. Then the number of samples as many as 78 respondents will be divided into 3 parts, namely class XII IPS 1 as many as 27 students, class XII IPS 2 as many as 27 students and class XII IPS 3 as many as 24 students at SMAN 1 Negara. Questionnaires and tests will be distributed to students who meet the sample criteria. The research instruments used to obtain data in this study were tests and questionnaires. The test was used to obtain data and information regarding students economic literacy and the questionnaire was used to determine the level of peer group, use of social media and student consumptive behavior.

The form of the test that used is multiple choice questions with a total of 20 questions and four answer options, namely A, B, C, D. Each respondent who answers correctly will be given a score of 1 and respondents who answer incorrectly will be given a score of 0. Measurement scale The questionnaire in the research carried out used a 4-scale Likert scale so that the data was collected properly and accurately. The following is the statement score for the questionnaire in this study:

**Table 3.3**  
**Determination of Questionnaire Scale Value**

Criteria	Score
Strongly agree	4
Agree	3
Disagree	2
Strongly disagree	1

Source: Hertanto (2017)

The instrument test in the form of validity and reliability tests must be carried out by researchers before distributing questionnaires. The validity test was tested on 30 respondents with a significant level of 5%, while the validity test in the research carried out used the Pearson Product Moment Correlation formula ( $r_{count}$ ), the instrument was considered valid if  $r_{count} > 0.361$  (Sugiyono, 2017) then the reliability measurement in this study was conducted using the Cronbach's Alpha technique, the instrument is considered reliable by using the Cronbach's Alpha measurement if the reliability coefficient value is  $> 0.6$  (Siregar, 2014).

Data analysis includes descriptive analysis, classical assumption test, multiple linear regression analysis, and significant test. Descriptive analysis aims to describe and provide an overview of the values of the respondents answers to each independent variable and the dependent variable. Classical assumption test includes normality test, multicollinearity test, heteroscedasticity test, linearity test. The normality test used the Kolmogorov-Smirnov (KS) method. The data is considered normal if the Kolmogorov-Smirnov (KS) value shows a number  $> 0.05$ . The independent variables can be said to have no multicollinearity and used to predict the dependent variable if the value of the variance inflation factor (VIF)  $< 10$ . The heteroscedasticity test uses the Spearman Rank correlation test, provided that the value of sig  $t > 5\%$  can be said that there is no heteroscedasticity. The linearity test aims to identify whether the distribution of research data has a distribution that matches the linear line or not, if the deviation from linearity value is  $> 0.05$  then there is a linear correlation between the independent variable and the dependent variable.

The equations of the multiple linear regression model in this study are as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

In which:

Y = Consumptive behaviour

$\alpha$  = Constant Coefficient

$\beta_1$  = Financial literacy regression coefficient

$X_1$  = Peer Group

$\beta_2$  = Digital literacy regression coefficient

$X_2$  = Economic Literacy

$\beta_3$  = Regression coefficient of entrepreneurship learning outcomes

$X_3$  = Use of Social Media

e = Error

According to Sugiyono (2012) the correlation coefficient (R) is the relationship or correlation between two or more independent variables with one dependent variable. The value

of R ranges from 0 to 1. The following table interprets the correlation coefficient (R) to show the relationship between the independent variable and the dependent variable:

**Table 3.4**  
**Correlation Coefficient Interpretation (R)**

Coefficient Interval	Relationship Level
0,00 – 0,19	Very low
0,20 – 0,399	Low
0,40 – 0,599	Strong enough
0,60 – 0,799	Strong
0,80 – 1,000	Very strong

Source: Sugiyono (2012)

Significant tests in this study include t test (partial effect significant test), F test (simultaneous test) and coefficient of determination test (R<sup>2</sup>). The t test serves to determine the level of significant influence of each independent variable on the dependent variable. The formula used is:

$$t = \frac{b-B}{S_b}$$

Note:

- t : The value to be compared with the table
- b : Regression coefficient
- B : Represents a certain B value, according to the hypothesis
- S<sub>b</sub> : Standard deviation of regression coefficient b

The F test serves to determine the level of significance of the influence of the independent variables together (simultaneously) on the dependent variable using the F test. The formula used is as follows:

$$F_{\text{count}} = \frac{R^2(n-m-1)}{m.(1-R^2)}$$

Note:

- R<sup>2</sup> : Multiple correlation coefficient
- n : Number of members
- m : Number of independent variables

The coefficient of determination test (R<sup>2</sup>) is intended to measure the relationship between the 4 variables used in this study, namely X1, X2, X3, and Y. The calculation of the coefficient of determination is calculated in the following way.

$$R^2 = \frac{JK(\text{Reg})}{JK(T)} = \frac{JK(\text{Reg})}{\Sigma Y^2}$$

Note :

- R<sup>2</sup> = Coefficient of determination
- JK(Reg) = Sum of regression squares = b<sub>1</sub>ΣX<sub>1</sub>Y + b<sub>2</sub>ΣX<sub>2</sub>Y + b<sub>3</sub>ΣX<sub>3</sub>Y
- JK(T) = Sum of total squares = ΣY<sup>2</sup>

## 4. Results and discussion

### 4.1. Result

#### 4.1.1. Descriptive Analysis

Measurement of peer group variables, use of social media and consumptive behavior in this study used a questionnaire, while the economic literacy variable used a test that was distributed to 78 respondents. The descriptive analysis of each variable in this study is described below :

**Table4.1**  
**Description of Data for Each Variable**

Variabel	Mean	Category
Peer Group	44,37	High
Economic Literacy	66,73	Good
Use of Social Media	30, 97	High
Consumptive behaviour	66,58	High

Source: data processed by researchers (2021)

Table 4.1 above explains that the peer group of students majoring in Social Studies class XII SMAN 1 Negara in Jembrana is included in the high category with an average of 44.37. This indicates the students have good interactions with their peers and have an important role in their development, especially in consuming or buying goods and services. Economic literacy variable in the good category with an average of 66.73, this explains that students have a good understanding of economics. The explanation also above shows that the level of students social media use is included in the high category with an average of 30.97. Consumptive behavior of students is included in the high category with an average of 66.58.

#### 4.1.2. Classic Assumption Test

The data is considered normal if the Kolmogrov-Smirnov (KS) value shows a number  $> 0.05$ . The test results show a significant value of asymp. sig. (2-tailed) of 0.200. This indicates that the value of sig  $> 0.05$  which means that the variables studied in this study are normally distributed. The independent variables in this study can be said to have no multicollinearity and can be used to predict the dependent variable if the tolerance value is  $> 0.10$  and the VIF value is  $< 10$ . the results of the multicollinearity test, it is known that the tolerance value of each variable is  $> 0.10$  and the VIF value is  $< 10$ . So it can be concluded that in the multiple linear regression model there is no multicollinearity and there is a correlation between the independent variables studied. Multiple linear regression model is considered good if there is no heteroscedasticity of each variable studied including peer group, economic literacy, use of social media has a sig t value  $> 0.005$ . So it can be concluded that there is no heteroscedasticity.

This test aims to identify whether the distribution of research data has a distribution that matches the linear line or not. If the value of deviation from linearity  $< 0.05$  then there is no linear correlation and vice versa if the value of deviation from linearity  $> 0.05$  then there is a linear correlation between the independent variable and the dependent variable. Deviation from Linearity value of peer group variable is 0.646 which means  $0.646 > 0.05$ , Deviation from Linearity value of economic literacy variable is 0.548 which means  $0.548 > 0.05$ , Deviation from Linearity value of social media use variable is 0.459 which means  $0.459 > 0, 05$ . So it can be concluded that there is a linear relationship between peer group variables, economic literacy, use of social media with consumptive behavior variables.

#### 4.1.3. Multiple Linear Regression Test

The equation of the multiple linear regression model in this study is as follows  $Y = + 1X_1 + 2X_2 + 3X_3 + e$ . The results of the multiple linear regression test are  $Y = 5.689 + 0.533X_1 + 0.124X_2 + 0.934X_3 + e$ , from the equation it is described that the constant ( $\alpha$ ) value of 5.689 means, if there is no change in peer group variables, economic literacy, use of social media (the value of  $X_1, X_2, X_3$  is equal to 0) then consumptive behavior is 5.689. The peer group coefficient value ( $\beta_1$ ) 0.533 means, if the peer group variable ( $X_1$ ) increases by 1% with the assumption that the economic literacy variable ( $X_2$ ), social media use variable ( $X_3$ ) and constant ( $\alpha$ ) is 0, then consumptive behavior increases by 0.533. The value of the economic literacy coefficient ( $\beta_2$ ) 0.124 means, if the economic literacy variable ( $X_2$ ) increases by 1% with the assumption that the peer group variable ( $X_1$ ), social media use variable ( $X_3$ ) and constant ( $\alpha$ ) is 0, then the rationality of consumptive behavior increases of 0.124. The coefficient value of social media use ( $\beta_3$ ) 0.934 means, if the variable of social media use ( $X_3$ ) increases by 1% with the assumption that the peer group variable ( $X_1$ ), economic literacy variable ( $X_2$ ) and constant ( $\alpha$ ) are 0, then consumptive behavior increases of 0.934.

The value of the coefficient ( $R$ ) is 0.721 so it can be concluded that the relationship between peer group, economic literacy, use of social media on consumptive behavior is included in the strong category.

#### 4.1.4. Significant Test

The t-test aims to explain the significant level of influence of each independent variable on the dependent variable. The results of the analysis test with the help of SPSS are as follows:

**Table 4.2**

**TTest**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,689	7,647		,744	,459
	Peer Group	,533	,244	,250	2,190	,032
	Economic Literacy	,124	,058	,193	2,142	,035
	Use of Social Media	,934	,251	,417	3,725	,000

a. Dependent Variable: consumptive behavior

Source: data processed by researchers(2021)

From the results of the t-test in table 4.1 above, the t-count of each independent variable is as follows:

1. The peer group variable has  $t_{count}$  is 2,190  $> t_{table}$  1,99254, so that  $H_0$  rejected and  $H_a$  accepted indicates that there is a peer group influence on consumptive behavior.
2. The variable of economic literacy has  $t_{count}$  is 2,142  $> t_{table}$  1,99254, thus  $H_0$  rejected and  $H_a$  accepted indicates that there is an influence of economic literacy on consumptive behavior.
3. Variable use of social media has  $t_{count}$  is 3,725  $> t_{table}$  1,99254, so that  $H_0$  rejected and  $H_a$  accepted indicates that there is an effect of using social media on consumptive behavior.

The F test serves to determine the level of significance of the influence of the independent variables simultaneously (simultaneously) on the dependent variable. The results of the F test are described in the table below:

**Table 4.3**  
**F Test**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2580,335	3	860,112	26,759	,000 <sup>b</sup>
	Residual	2378,536	74	32,142		
	Total	4958,872	77			
a. Dependent Variable: consumptive behavior						
b. Predictors: (Constant), useof social media, economic literacy, Peer Group						

Source: data processed by researchers(2021)

Table 4.2 above explains the results of the F test, it can be seen in the table that  $F_{count} 26,759 > F_{table} 2,73$  so  $H_0$  rejected and  $H_a$  accepted which indicates that there is an influence of peer group, economic literacy, and the simultaneous use of social media on consumptive behavior. The value of the coefficient of determination ( $R^2$ ) is a correlation coefficient (R Square) of 0.520 or 52%. So it can be concluded that the relationship between consumptive behavior is influenced by peer groups, economic literacy and use of social media by 52% and the remaining 48% is influenced by other factors.

After analyzing the data and obtaining the research results, the answers to the hypotheses that have been proposed in this study can be obtained as follows :

1. Peer groups affect the consumptive behavior of students in the Social Sciences Department of grade XII at SMAN 1 Negara in Jembrana as evidenced by the value of  $t_{count} 2,190 > t_{table} 1,99254$  so that if there is an increase in peer group, consumptive behavior will also increase.
2. Economic literacy affects the consumptive behavior of grade XII Social Studies majors at SMAN 1 Negara in Jembrana as evidenced by  $t_{count}$  sebesar 2,142  $> t_{table} 1,99254$ , so that if there is an increase in economic literacy, the rationality of consumptive behavior will also increase.
3. The use of social media affects the consumptive behavior of students in the Social Studies Department of grade XII at SMAN 1 Negara in Jembrana as evidenced by  $t_{count}$  is 3,725  $> t_{table} 1,99254$ , so that if there is an increase in the use of social media, consumptive behavior will also increase.
4. Peer groups, economic literacy, and the use of social media simultaneously affect the consumptive behavior of students of the Social Sciences Department of class XII at SMAN 1 Negara in Jembrana as evidenced by  $F_{count}$  is 26,759  $> F_{table}$  is 2,73. This means that the increase in peer groups, economic literacy, and the simultaneous use of social media will increase consumptive behavior.

## 4.2. Discussions

### 4.2.1. The Influence of Peer Groups on Consumptive Behavior

The results of data analysis in this study indicate that partially peer group has a significant effect on consumptive behavior. The research results obtained are  $t_{count} 2,190 > t_{table} 1,99254$  and also the significant value is  $0.032 < 0.05$ , meaning that there is a unidirectional influence, if the peer group level increases, consumptive behavior will also increase, and vice versa, if the peer group level decreases, consumptive behavior will also decrease. The results

of this study are strengthened by Gulati's research (2017) explaining that strong encouragement from peers has a positive influence on purchases in adolescents because they are vulnerable to being influenced in their environment, and Dewi's research (2017) concludes that there is a positive influence of peer groups on students' consumptive behavior. However, the results of this study are not in line with or reject the results of research by Lou and James (2013) which shows that peers have no significant effect on consumptive behavior.

The findings stated that the peer group of students majoring in social studies class XII at SMAN 1 Negara in Jembrana was classified as high. This indicates that students in peer groups have a high level of interaction that encourages members in the group to interact about many things, ranging from cooperation and competition in obtaining something for example buying clothes, food, drinks, make-up and other trending products, similar hobbies, certain activities, ways of overcoming conflicts when there are differences of opinion on a matter, adjustment and also the combination of individuals to be accepted in the peer group. Thus the first hypothesis in this study which states that peer groups affect the consumptive behavior of students majoring in Social Studies class XII at SMAN 1 Negara in Jembrana can be accepted.

#### **4.2.2. The Effect of Economic Literacy on Consumptive Behavior**

After analyzing the data, the results obtained that partially economic literacy has a significant effect on the consumptive behavior of students majoring in Social Studies class XII at SMAN 1 Negara in Jembrana as evidenced by the results of the study, namely  $t_{count} 2,142 > t_{table} 1,99254$  with a significant result of  $0.035 < 0.05$ . The results of this study are reinforced by research by Mukarramah, et al (2020) that economic literacy has a positive effect on student consumptive behavior, as well as research by Sina (2012) that high and low economic literacy will affect welfare, so it is necessary to increase economic literacy with continuous learning. On the other hand, the results of this study differ or reject the research conducted by Risnawati (2018) that economic literacy has no direct influence on consumptive behavior.

The results of the descriptive analysis explain the level of economic literacy of students majoring in Social Studies class XII at SMAN 1 Negara in Jembrana is classified as good, meaning that students can understand economic knowledge well. However, the current economic literacy of students needs to be improved to be very good so that they are better able to reflect the economic knowledge they have in everyday life so that they can think more rationally in deciding economic problems, both in shopping or consuming goods and services. Thus the second hypothesis in this study which states that economic literacy affects the consumptive behavior of students majoring in Social Studies class XII at SMAN 1 Negara in Jembrana can be accepted.

#### **4.2.3. The Effect of Social Media Use on Consumptive Behavior**

According to the results of data analysis that has been done that partially the use of media has an effect on consumptive behavior as evidenced by the result  $t_{count} 3,725 > t_{table} 1,99254$  and significant results of  $0.000 < 0.05$ . The positive influence shows that the higher the use of social media, the higher the consumptive behavior. The results of this study are reinforced by Wilcox & Stephen (2013) that the intensity of the use of social media can lead a person to make irrational choices by increasing spending to buy items that are not needed. Kyriakopoulou & Kitsios (2017) state that the use of social media can influence decision making and customer desire to buy something.

The results of the descriptive analysis explained that the use of social media for students majoring in Social Studies class XII at SMAN 1 Negara in Jembrana was relatively high. This means that students cannot be separated from using cellphones and also always open social

media in which there are advertisements that attract students' attention and appreciation to buy them, also the duration of use is quite long and the frequency is used 3 times or even more a day so that it can trigger consumptive behavior. Thus the third hypothesis in this study which states the use of social media affects the consumptive behavior of students majoring in Social Studies class XII at SMAN 1 Negara in Jembrana can be accepted.

#### **4.2.4. Influence of Peer Group, Economic Literacy, Use of Social Media on Consumptive Behavior**

According to the results of the F test that has been carried out, the results obtained simultaneously are  $F_{count} 26,759 > F_{table} 2,73$ . This means that peer groups, economic literacy and the use of social media simultaneously (together) affect the consumptive behavior of students majoring in Social Studies class XII at SMAN 1 Negara in Jembrana. There is a significant influence between the independent variables on the dependent variable in this study. This shows that if there is an increase in peer group variables, economic literacy, use of social media, the consumptive behavior of students will also increase. This is reinforced by the results of multiple linear regression, where the Coefficient of Determination value explains that the R Square value is 0.520 which indicates that 52% of the dependent variable in this study can be explained by independent variables, then the remaining 48% is explained by other variables not examined in this study. this research.

The results of the descriptive analysis explain that the average value of all independent variables including the peer group variable of 44.37 is included in the high category, supported by Fitriani (2020) that peers influence the consumptive behavior of students giving a positive influence. Then the economic literacy variable has an average value. an average of 66.73 belongs to the good category, supported by Muslim research (2020) that economic literacy with consumptive behavior has a positive relationship. The variable use of social media gives the most dominant influence on the consumptive behavior of students majoring in Social Studies class XII at SMAN 1 Negara in Jembrana, looking at the responses from respondents, the use of social media gets an average of 30.97 including in the high category, supported by Kadani's research (2018) that the use of social media affects consumptive behavior.

## **5. Conclusion**

In accordance with the results and discussion of the research that has been described, the conclusions obtained are:

1. Peer groups have a positive and significant influence on the consumptive behavior of students majoring in Social Studies grade XII at SMAN 1 Negara in Jembrana. The higher the peer group level, the student's consumptive behavior will also increase.
2. Economic Literacy has a positive and significant effect on the consumptive behavior of grade XII social studies majors at SMAN 1 Negara in Jembrana. If the economic literacy of students is getting better, then the level of students rational thinking increases, so that consumptive behavior can be avoided.
3. The use of social media has a positive and significant influence on consumptive behavior. This indicates that the higher the level of use of social media owned by students majoring in Social Studies grade XII at SMAN 1 Negara in Jembrana, the consumptive behavior will also increase.
4. Peer group, economic literacy, use of social media have a positive and significant influence simultaneously on the consumptive behavior of grade XII social studies majors at SMAN 1 Negara in Jembrana.

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