THE EFFECT OF ECONOMIC LITERATURE, EDUCATION, AND FAMILY ENVIRONMENT ON STUDENTS’ CONSUMPTION PATTERNS

Tri Mega Nur Utami, Kusuma Chandra Kirana and Jajuk Herawati
Sarjanawiyata Tamansiswa University
E-mail: 3meganuta@gmail.com, kusumack@ustjogja.ac.id and jajuk.herawati@yahoo.com

ABSTRACT

This study aims to describe the effect of economic literacy, education, and family environment on consumption patterns. The method used is the quantitative method with variable in research is economic literacy (X1), education (X2), and family environment (X3) on consumption patterns (Y). Population in this study were 100 FE students. Online questionnaire survey and the sampling technique used is probability sampling used to collect data. The data analysis technique used is multiple linear regression analysis. The results showed that (1) Economic literacy had a positive but not significant effect on consumption patterns, (2) Education had a positive and significant effect on consumption patterns, (3) Family environment had a positive and significant effect on consumption patterns.

KEYWORDS

Economic Literacy, Education, Family Environment, Consumption Pattern

INTRODUCTION

Economics is an important factor in an individual's life to allocate limited resources so it can be determined that the daily life of the community is related to economic needs (Yushita, 2017). In urban economics in particular, this increasing interest stems mainly from the fact that QoL affects urban competitiveness and urban growth (Lambiri, Biagi, & Royuela, 2007).

The fundamental center of attention of the economic concept is how to allocate limited...
resources to achieve a diverse goal may be infinite in number, while the economic consideration itself is based on the ability of the budget and management (Arifin, 2013).

According to (Solihat & Arnasik, 2018) Consumption activities are activities aimed at reducing the useful value of a goods or services to meet demand (Kasdi, 2013). This is how man meets his daily needs directly. Everyone and the whole society have a certain tendency to consume. Consumption trends are called consumption patterns. The consumption pattern of each person must be different because of several factors that cause it (Hadayanti, Deliana, & Natawidjaja, 2016).

According to (Nuriyanto et al., 2019) the main factors that affect consumption patterns include: (1) Income (2) Number of Family Members (3) Education Investment. According to (Sina, 2012) economic literacy is a tool to change behavior from non-intelligence to intelligence. Like how to use income to maintain a livelihood. In addition to hard work, individuals also need to understand the correct conditions for everyday economic decision making. According to (Nurjanah, 2019) many factors influence economic literacy, but in his research focused on (1) Needs (2) Scarcity (3) Economic Motives (4) Economic Principles (5) Economic Activity.

According to (Trisnawati & Sugito, 2020) education in the family environment makes parents as the main educators of their children and becomes one of the informal educational processes. Each family has a different strategy, so each keuarga has a process that produces different outputs (Puspitawati, 2012). Lack of family knowledge and understanding causes the child's sense of responsibility for education to decrease. According to (Adawiah, 2017) factors that affect children's education are (1) Family Socioeconomic. (2) Parental Level of Education. (3) The Number of Children.

According to (Yusuf, Natsir, & Kornelius, 2017) the family is the smallest community consisting of father, mother, child, and other family members. The family is the focus of the child's growth and development, which initially has an impact on the formation of personality. From his family, slowly someone will form the concept of himself (Erni, 2017).

Based (Slameto, 2003) indicators of the family environment namely (1) How parents educate their children (2) Huungan between family members (3) Family atmosphere (4) The economic situation of the family (5) Get to know your parents (6) Cultural background. Based on the above phenomenon, this study aims to discuss the influence of economic literacy, education, and family environment on consumption patterns in students of the Faculty of Economics, Sarjanawiyata Tamansiswa University.

**RESEARCH METHODS**

In this study, using a quantitative descriptive method. Online questionnaire survey and the sampling technique used is probability sampling used to collect data. The data analysis technique used is multiple linear regression analysis. Research resource persons are students of the Faculty of Economics, University of Sarjanawiyata Tamansiswa. The sampling technique used probability sampling, which amounted to 100 samples. The data used are quantitative data using a questionnaire. The measurement scale uses a Likert scale.

The results of this study are in line with Dias Kanserina's research which uses a quantitative descriptive method which states that there is a positive influence on economic literacy. Research conducted by (Eka Vidiawan) that there is a positive and significant influence between education on consumption patterns. Nurita's opinion (Nurita Dewi, 2017) which states that there is a positive and significant influence between the family environment on consumption patterns.
RESULTS AND DISCUSSION

A. Research Results
1. The Effect of Economic Literacy on Consumption Patterns

SPSs Test result t states that the test result t if thitungeffectiveness or probability got magnitude 0.05 then Ho is accepted and if thitungility rejected. Thus the result of the significant value of economic literacy influence on consumption patterns is 0.333 factor 0.05 and niai t counted 0.074 sympathetic 1.986. Thus it can be conceded that Ho is "accepted" and H1 is "rejected" which means there is no influence between variable X1 against variable Y.

Table 1 Test Results t Effect of Economic Literacy on Consumption Patterns

| Model               | Unstandardized Coefficients | Standardized Coefficients |
|---------------------|-----------------------------|---------------------------|
|                     | B                           | Std Error | Beta | t    | Sig   |
| (Constant)          | 5.185                       | 1.778     | 2.917 | 0.004 |
| Economic Literacy   | 0.094                       | 0.097     | 0.094 | 0.974 | 0.333 |

2. The Effect of Education on Consumption Patterns

Based on the test result t if thitungility parity or probability 0.05 then Ho is accepted and if thitungility rejected. Based on table 2, the results showed that the significant value of educational influence (X2) on consumption patterns (Y) was 0.017 factor 0.05 and niai t counted 2.419 factor 1.986. Thus it can be conceded that H0 is rejected and H1 is "accepted" which means there is an influence between variable X2 and variable Y.

Table 2 Test Result Effect of Education on Consumption Patterns

| Model         | Unstandardized Coefficients | Standardized Coefficients |
|---------------|-----------------------------|---------------------------|
|               | B                           | Std Error | Beta | t    | Sig   |
| Education     | 0.250                       | 0.103     | 0.239 | 2.419 | 0.017 |

3. Influence of Family Environment on Consumption Patterns

Based on the test result t if thitungility parity or probability 0.05 then Ho is accepted and if thitungility rejected. Based on table 2, the results showed that the significant value of family environment influence (X3) on consumption pattern (Y) was 0.000 factor 0.05 and niai t counted 4.621 factor 1.986. Thus it can be conceded that H0 is rejected and H1 is "accepted" which means there is an influence between variable X3 and variable Y.

Table 3 Result of Test t Effect of Family Environment on Consumption Patterns

| Model         | Unstandardized Coefficients | Standardized Coefficients |
|---------------|-----------------------------|---------------------------|
|               | B                           | Std Error | Beta | t    | Sig   |
| Family        | 0.400                       | 0.083     | 0.465 | 4.621 | 0.000 |

http://eduvest.greenvest.co.id
Table 4 F Test Results Effect of Economic Literacy, Education and Family Environment on Consumption Patterns

| Model  | Sum of Squares | df | Mean Square  | F     | Sig. |
|-------|----------------|----|--------------|-------|------|
| 1 Regression | 400,179 | 3 | 133,393 | 32,517 | .000* |
| Residual | 393,821 | 96 | 4,102 |       |      |
| Total | 794 | 99 |      |       |      |

Multiple Linear Regression Analysis

| Model( Constant) | B5,18 | Std.Error | Beta | t2,91 | Sig. |
|------------------|-------|-----------|------|-------|------|
| Economic Literacy (LE) | 0,094 | 0,097 | 0,094 | 0,974 | 0,333 |
| Education (P) | 0,250 | 0,103 | 0,239 | 2,419 | 0,017 |
| Environment | 0,400 | 0,086 | 0,465 | 4,621 | 0,000 |

Based on the data above known double linear regression value $Y = a + bx$ ie $Y = 5.185 + 0.185 + 0.094 + 0.250 + 0.400 + \mu$. The regression equation model may explain that if independent variables (economic literacy) increase by 1 eve, then it will then fall by 0.094. Furthermore, if the education variable increases by 1 level, it will be followed by a decrease of 0.250, while the family environment-free variable increases by 1 level then it will decrease by 0.400.

The feasibility test of this study uses classic hypothetical test which is normality test, multicollonierity test and heteroskedastisity test.
1) Normality Test

Table 5 Normality Test

| NormalParameters* | Unstandardized |
|-------------------|----------------|
| Mean. | 0 |
| Std.Deviation | 1,99449 |
| Most Extreme Differences. | Absolute. |
| Positive | 0,077 |
| Negative | -0,044 |
| Test Statistic | Asymp.Sig.(2-tailed) |
| 0,077 | 0,153* |

It is known that the significance value of Asymp Sig (2-tailed) is 0.153mitd00000. Thus the decision in kolmogrov-smirnov normality test above can be used to conclude that the data is normal. The ability of normality requirements in the regression model has been met.
Table 6 Multicollinearity Test

| Model, (Constant) | Tolerance | VIF   |
|-------------------|-----------|-------|
| Economic Literacy | 0.556     | 1.798 |
| Education         | 0.529     | 1.89  |
| Economic Literacy | 0.51      | 1.962 |

Known tolerance value factor 0, 10 and VIFility summed up the multicollonierity.

![Figure 1 Heteroskedastisity Test Results](image)

From the picture above scatterplot chart above known points spread randomly above and below the Y axis.

**B. Discussion**

Based on the results of the study, it is known that economic literacy variables have a positive but insignificant effect on the consumption patterns of students of the Faculty of Economics. Based on the form of multiple linear regression equations $Y = a + bx$ ie $Y = 5.185 + 0.185 + 0.094 + 0.250 + 0.400 + \mu$. It can be explained if the variable economic literacy increases by 1 level will be followed by a decrease of 0.094. In addition, when viewed from the results of the calculation of t test shows that the significant value of economic literacy influence on consumption patterns is 0.333 literacy factor * 0.05 and niai t count 0.074mistreat 1.986. Thus it can be conceded that Ho is "accepted" and H1 is "rejected" which means there is no influence between variable X1 and variable Y.

Education has a positive and significant effect on the consumption patterns of students of the Faculty of Economics, Sarjanawiyata Tamansiswa University. Based on table 5 can be known form of multiple linear regression equation $Y = a + bx$ ie $Y = 5.185 + 0.185 + 0.094 + 0.250 + 0.400 + \mu$. The multiple linear regression equation model can explain that, if the free variable is education increases by 1 level will be followed by a decrease of 0.250. In addition, when viewed from the calculation of t test shows that the significant value of education influence on consumption patterns is 0.017mistreat 0.05 and niai t count 2.419 diploma 1.986. Thus it can be con wherever H0 is rejected and H1 is "accepted" which means there is an influence between variable X2 and variable Y.

Family Environment has a positive and significant influence on the consumption
patterns of students of the Faculty of Economics. It can be known the form of the equation is \( Y = a + bx \) i.e \( Y = 5.185 + 0.185 + 0.094 + 0.250 + 0.400 + \mu \). From the equation, it is explained that if the free variable is a family environment, a 1-level increase will be followed by a decrease in consumption pattern of 0.400 levels. In addition, when viewed from the calculation of t test in table 3 shows that the significant value of family environment influence (X3) on consumption pattern (Y) is 0.000 mistreat 0.05 and niai t count 4.621 factor factor 1.986. Thus it can be con wherever H0 is 'rejected' and H1 is “accepted” which means there is an influence between variable X3 and variable Y.

**CONCLUSION**

The results of this study can be concluded as follows; (1) Economic literacy has a positive but not significant effect on student consumption patterns. (2) Education has a positive and significant effect on student consumption patterns. (3) Family environment has a positive and significant effect on students' consumption patterns. Based on the calculation results of the simultaneous significance test, the f test explains that economic literacy (X1), Education (X2), Family Environment (X3) simultaneously affect consumption patterns (Y).

**REFERENCES**

Adawiah, Rabiatul. (2017). Pola Asuh Orang Tua Dan Implikasinya Terhadap Pendidikan Anak: Studi Pada Masyarakat Dayak Di Kecamatan Halong Kabupaten Balangan. *Jurnal Pendidikan Kewarganegaraan*, 7(1), 33–48.

Arifin, Zainal. (2013). Relasi Ekonomi Dan Pendidikan. *Al Qodiri: Jurnal Pendidikan, Sosial Dan Keagamaan*, 4(1), 38–47.

Erni, Amina. (2017). Komunikasi Interpersonal Keluarga Tentang Pendidikan Seks Pada Anak Usia 1-5 Tahun. *Jurnal Dakwah Dan Komunikasi*, 2(1).

Hadayanti, Didit, Deliana, Yosini, & Natawidjaja, Ronnie Susman. (2016). Faktor Dominan Dari Preferensi Konsumen Dalam Pemilihan Jenis Mangga (Mangifera Indica): Suatu Kasus Di Supermarket Di Kota Bandung. *Agrikultura*, 27(2).

Kasdi, Abdurrohman. (2013). Tafsir Ayat-Ayat Konsumsi Dan Implikasinya Terhadap Pengembangan Ekonomi Islam. *Jurnal Equilibrium*, 1.

Lambiri, Dionysia, Biagi, Bianca, & Royuela, Vicente. (2007). Quality Of Life In The Economic And Urban Economic Literature. *Social Indicators Research*, 84(1), 1.

Nuriyanto, Muhammad Zaid, Abidin, Zaenal, Syahfiar, Alif, Firmansyah, Fahmi Agil, Rianto, Wawan Juli Fajar, Prasetyono, Ica, Pahlevi, Fahrizal Novan, Ikhsan, Fahrudi Ahwan, & Kurnianto, Fahmi Arif. (2019). Analisis Pola Konsumsi Dan Gaya Hidup Mahasiswa Pendidikan Geografi Universitas Jember Angkatan 2018. *Majalah Pembelajaran Geografi*, 2(2), 171–183.

Nurjanah, Siti. (2019). Pengaruh Literasi Ekonomi Dan Self Control Terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomi Universitas Negeri Jakarta. *Parameter: Jurnal Pendidikan Universitas Negeri Jakarta*, 31(2), 124–133.
Puspitawati, Herien. (2012). *Gender Dan Keluarga: Konsep Dan Realita Indonesia*. Pt Penerbit Ipb Press.

Sina, Peter Garlans. (2012). Analisis Literasi Ekonomi. *Jurnal Economia*, 8(2), 135–143.

Slameto, Belajar. (2003). Faktor-Faktor Yang Mempengaruhinya Cet. Iv. *Jakarta: Rineka Cipta*.

Solihat, Ai Nur, & Arnasik, Syamsudin. (2018). Pengaruh Literasi Ekonomi Terhadap Perilaku Konsumtif Mahasiswa Jurusan Pendidikan Ekonomi Universitas Siliwangi. *Oikos: Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi*, 2(1), 1–13.

Trisnawati, Wahyu, & Sugito, Sugito. (2020). Pendidikan Anak Dalam Keluarga Era Covid-19. *Jurnal Obsesi: Jurnal Pendidikan Anak Usia Dini*, 5(1), 823–831.

Yushita, Amanita Novi. (2017). Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi. *Nominal: Barometer Riset Akuntansi Dan Manajemen*, 6(1), 11–26.

Yusuf, Muhammad, Natsir, Syahrir, & Kornelius, Yoberth. (2017). Pengaruh Kepribadian Dan Lingkungan Keluarga Terhadap Minat Berwirausaha Mahasiswa Manajemen Fakultas Ekonomi Universitas Tadulako. *Jurnal Ilmu Manajemen Universitas Tadulako*, 3(3), 299–308.