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The Influence of Lifestyle on the Consumptive Behavior of Economic Education Students at the University of Lampung

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Abstract

The lifestyle of students today is a driving force in their consumption patterns. As part of the younger generation, students are easily influenced by their surrounding environment, including in shopping habits or consumption of goods. This study focuses on analyzing the influence of lifestyle on the consumptive behavior of students in the 2023 Economic Education Study Program at Universitas Lampung. This study applies a quantitative approach with a descriptive verification method, and uses an ex post facto design and data collection techniques through surveys. The total population in this research consists of 79 students, and the entire population is used as a sample through a saturated sampling technique. Data is obtained through the distribution of a questionnaire designed to measure students' perceptions of each variable, with instruments that have passed validity and reliability tests. Data processing is conducted using simple linear regression analysis, which also includes a t-test and testing classic assumptions. The research findings show that lifestyle significantly and positively influences the consumptive behavior of students, with an influence level of 87.4%. This finding emphasizes that managing lifestyle through strengthening financial literacy is essential to form wise consumption behavior among students today.

INTRODUCTION

The progress of the current era is seen in the rapid development of technology that affects various human life activities, including consumption patterns. Along with this, society now finds it easier to access various products and services offered in the market. This ease not only provides practical benefits, but also encourages changes in a consumptive lifestyle such as buying branded clothing and more. A lifestyle that initially focused more on needs has now shifted to a modern lifestyle that emphasizes self-image, social status, and trends. This is in line with the opinion of Astuti et al. (2022) who state that today's youth have a habit of following trends and adapting their personal style to the social conditions around them. One of the youth generations today is university students.

Students themselves, as the young generation easily influenced by their surroundings, are affected in their shopping habits or consumption of goods. This influence becomes even stronger because in the campus environment, students need to adapt to a lifestyle that is considered appropriate by their peers. This process of adaptation comes not only from direct interactions with peers but also from social media content that showcases certain living standards. This aligns with the views expressed by Susanti and Handayani (2019) that students tend to follow the lifestyle of their peers to demonstrate their identity and existence in their social environment. This is also supported by Aryani et al. (2025) who state that the content presented on social media, such as advertisements and lifestyles displayed by influencers, can influence the purchase intentions and consumer behavior of students. Therefore, students currently believe that their self-image is evaluated based on the items they own, such as the latest gadgets, the places they visit like cafes and other entertainment venues, and the lifestyle they present to the public. When consumption is no longer based on necessity, but rather to meet social demands or standards, the tendency for consumer behavior to emerge becomes even greater.

The tendency for consumptive behavior among students can be seen from the habit of buying items without a planned decision. This habit arises because students follow fleeting desires to purchase things that catch their attention, even if those items are not truly needed. The habit of observing a luxurious and consumptive lifestyle indirectly shapes the perception that keeping up with trends is part of their social life. With this perception, students are encouraged to adjust their consumption behavior to align with the social standards they observe. When this behavior continues to occur, the resulting consumption pattern becomes emotional and tends to neglect functional aspects. This aligns with Lakuy and Sopacua (2025), who state that current consumptive behavior no longer stems from needs but is instead influenced by emotions, fleeting desires, and strong social influences in the digital era.

The lifestyle Economics Education students at Universitas Lampung shows that there is an imbalance between the amount of money received and the lifestyle they lead. The lifestyle they pursue shows a consumptive pattern, where students prioritize desires such as online shopping and hanging out at cafes over needs. Based on the available data, Economics Education students at Universitas Lampung rely on pocket money from their parents as their main financial source, so their expenditures are not proportional to their financial capacity. As a result, they are unable to set aside money for savings because it is all used for consumption. This aligns with Fitri and Sari (2023) who state that student expenditures are more often used to meet lifestyle needs rather than basic needs, making it difficult to set aside money for savings. This situation indicates a difference in priorities in how students manage their daily finances.

Data shows that 60% of pocket money received from parents is used to fulfill desires, such as shopping for fashion or hanging out. Meanwhile, only 40% of the pocket money is allocated for needs and saved if there is any leftover. This consumption pattern reflects a tendency for impulsive behavior that is not based on sound financial planning. This is concerning given that students, as future educators, should be able to apply the principles of wise financial management in their daily activities. This statement is supported by Baskara et al. (2023) who state that it is important for prospective teachers to have adequate knowledge and skills in personal financial management and to instill a wise financial understanding in their students.

Based on the description above, lifestyle plays a significant role in shaping the consumption patterns of students. This arises because lifestyle influences the way students perceive needs and wants in their daily activities. Therefore, this study aims to determine the effect of lifestyle on consumptive behavior Economic Education students at University of Lampung, in order to find a deeper understanding and suitable solutions to encourage wiser financial management among students.

METHOD

This research employs a quantitative approach because the data collected is in the form of numbers and analyzed using statistical methods. This approach is chosen to measure the relationship between variables objectively and systematically (Sugiyono, 2021). The method used is descriptive verification method with an ex post facto approach, where the researcher does not manipulate the variables, but rather observes phenomena that have occurred (Arikunto, 2022). The research was conducted in the Economic Education Study Program, Faculty of Teacher Training and Education, University of Lampung. The population in this study consists of 79 students of the 2023 batch of Economic Education. The sampling technique used is nonprobability sampling with a saturated sample type, meaning the entire population is used as a sample because its number is relatively small and it is still possible to study all of them (Lestari & Yudhanegara, 2020).

Data collection was carried out through the distribution of a questionnaire aimed at measuring students' perceptions regarding the research variables. The questionnaire instrument was developed using a semantic differential scale, which allows respondents to assess statements based on pairs of words with opposite meanings. This scale is considered capable of depicting respondents' attitudes or perceptions in greater detail and with clear nuances (Widyastuti & Ermayani, 2023). Before being used, the questionnaire was tested to determine its validity and reliability levels, in order to ensure that the instrument can provide accurate and consistent results. Validity testing was conducted using the Pearson Product Moment correlation technique, while reliability was tested using Cronbach's Alpha formula (Ghozali, 2018).

After the data is collected, an analysis is performed using multiple linear regression tests to determine the effect of more than one independent variable on the dependent variable, as well as classical assumption tests that include normality tests, multicollinearity, heteroscedasticity, and autocorrelation. The application of classical assumption tests aims to ensure that the regression model used does not violate basic statistical assumptions and produces unbiased estimates (Santosa & Ashari, 2021).

RESULTS AND DISCUSSION

A. Result

Instrument Testing

Validity Test

Validity testing is used to understand whether the instrument questionnaire is able to accurately assess the variables being studied (Sugiyono, 2017). This study involved 79 students Economic Education cohort as respondents. The testing was conducted using SPSS version 24 with the Pearson product-moment correlation method. This test is used to see the relationship between each statement item and the total score of the variable. An item is declared valid if it has a significant correlation value.

Table 1. Validity Test of Consumer Behavior (Y)

Question Item	r_{count}	r_{table}	Condition	Significance	Conclusion
1	0.898	0.220	$r_{count} > r_{table}$	0.000	Valid
2	0.910	0.220	$r_{count} > r_{table}$	0.000	Valid
3	0.911	0.220	$r_{count} > r_{table}$	0.000	Valid
4	0.921	0.220	$r_{count} > r_{table}$	0.000	Valid
5	0.922	0.220	$r_{count} > r_{table}$	0.000	Valid
6	0.923	0.220	$r_{count} > r_{table}$	0.000	Valid
7	0.929	0.220	$r_{count} > r_{table}$	0.000	Valid
8	0.932	0.220	$r_{count} > r_{table}$	0.000	Valid
9	0.932	0.220	$r_{count} > r_{table}$	0.000	Valid
10	0.933	0.220	$r_{count} > r_{table}$	0.000	Valid
11	0.932	0.220	$r_{count} > r_{table}$	0.000	Valid
12	0.907	0.220	$r_{count} > r_{table}$	0.000	Valid
13	0.899	0.220	$r_{count} > r_{table}$	0.000	Valid
14	0.906	0.220	$r_{count} > r_{table}$	0.000	Valid
15	0.896	0.220	$r_{count} > r_{table}$	0.000	Valid

Source of data: Processed by Researchers (2025)

An instrument is considered valid if it can accurately measure what it is intended to measure. Based on the results of the validity test using SPSS, the instrument is declared valid if the value (sig.) < 0.05 and the calculated rcount > r table. Item number 15 has a value of 0.896, while the r table is 0.220. Since 0.896 > 0.220, this item is valid. All 15 items in the questionnaire have a calculated r greater than the r table. Therefore, all items in this instrument can be declared valid.

Table 2. Validity Test of Lifestyle (X)

Question Item	r_{count}	r_{table}	Condition	Significance	Conclusion
1	0.901	0.220	$r_{count} > r_{table}$	0.000	Valid
2	0.910	0.220	$r_{count} > r_{table}$	0.000	Valid
3	0.928	0.220	$r_{count} > r_{table}$	0.000	Valid
4	0.934	0.220	$r_{count} > r_{table}$	0.000	Valid
5	0.928	0.220	$r_{count} > r_{table}$	0.000	Valid
6	0.917	0.220	$r_{count} > r_{table}$	0.000	Valid
7	0.904	0.220	$r_{count} > r_{table}$	0.000	Valid
8	0.902	0.220	$r_{count} > r_{table}$	0.000	Valid
9	0.896	0.220	$r_{count} > r_{table}$	0.000	Valid
10	0.896	0.220	$r_{count} > r_{table}$	0.000	Valid
11	0.899	0.220	$r_{count} > r_{table}$	0.000	Valid
12	0.893	0.220	$r_{count} > r_{table}$	0.000	Valid

13	0.889	0.220	$r_{count} > r_{table}$	0.000	Valid
14	0.887	0.220	$r_{count} > r_{table}$	0.000	Valid
15	0.889	0.220	$r_{count} > r_{table}$	0.000	Valid

Source of data: Processed by Researchers (2025)

An instrument is declared valid if the significance value (sig.) < 0.05 and the calculated r > table r. Item number 14 has a calculated r of 0.887, greater than the table r of 0.220, thus it is valid. With the calculated r > table r for all 15 items, all items in the questionnaire are valid and suitable for use in the research.

Reliability Test

Reliability testing is conducted to determine how consistent an instrument is in measuring or producing the same data under the same conditions. An instrument is declared reliable if it provides stable results even when tested by different researchers, at different times, or if the items are divided into two parts (Rusman, 2024). In this study, reliability is tested using the Cronbach's Alpha formula, which is suitable for multi-item instruments such as Likert scales. Data processing is carried out using SPSS version 24 to obtain the reliability coefficient value as a basis for assessing the consistency of the instrument.

Table 3. Results of the Instrument Reliability Test Reliability Statistics

Variable	Alpha Cronbach's	Reliability coefficient	Explanation	Conclusion
Consumptive Behavior	0.986	0.60	0.986 > 0.60	Reliable

Source of data: Processed by Researchers (2025)

The output of the Reliability Statistics shows a Cronbach's Alpha value of 0.986 > 0.60. Thus, this research instrument is said to be reliable, as it is able to obtain consistent and trustworthy data to measure consumptive behavior.

Table 4. Results of the Instrument Reliability Test Reliability Statistics

Variable	Alpha Cronbach's	Reliability coefficient	Explanation	Conclusion
Lifestyle	0.984	0.60	0.984 > 0.60	Reliable

Source of data: Processed by Researchers (2025)

Based on the output results of the reliability statistics, the total reliability value for all items is 0.984 > 0.60. Thus, it can be concluded that the measurement instrument for consumer behavior used in this study has high reliability and can be relied upon for data collection.

Test Classic Assumptions

Linearity Test

The linearity test is performed to determine whether the relationship between the independent variable (X) and the dependent variable (Y) is linear, meaning that changes in X will be followed by proportional and consistent changes in Y. This test is crucial to ensure that the linear regression model used meets the necessary basic assumptions. In this study, the linearity test was conducted using analysis of variance (ANOVA) through SPSS version 24. If the test results show a linear relationship, then the regression model is suitable for further analysis.

Table 5. Test Results of the Linearity of Lifestyle on Consumptive Behavior Anova Table

			Sum of Squares	Df	Mean Square	F	Sig.
Consumptive Behavior * Lifestyle	Between Groups	(Combined)	2444.458	30	81.482	.765	.781
		Linearity	157.994	1	157.994	1.483	.229
		Deviation from Linearity	2286.464	29	78.844	.740	.805
	Within Groups		5114.757	48	106.557		
	Total		7559.215	78			

Source of data: Processed by Researchers (2025)

The results of the linearity test in Table 5 show that the significance value is 0.229 and the deviation from linearity is 0.805 (> 0.05), which means that the relationship between lifestyle and consumptive behavior is linear. Therefore, the regression model is suitable for further analysis.

Multicollinearity Test

Multicollinearity testing is conducted to detect the existence of a very strong correlation between independent variables in the regression model. A too high relationship among inependent variable can interfere with the accuracy of estimating the effect on the dependent variable, making the analysis results less valid. In this study, the multicollinearity test was performed using SPSS version 24. Using Tolerance and Variance Inflation Factor (VIF) values, with criteria Tolerance > 0.10 and VIF < 10. The results of this test ensure that no multicollinearity occurs, allowing each independent variable to stand alone and can be analyzed accurately.

Table 6. Results of the Multicollinearity Test

Variable	Tolerance	VIF	Condition	Conclusion
Lifestyle	0.916	1.092	0.916 > 0.10 1.092 < 10.00	No multicollinearity occurs

Source of data: Processed by Researchers (2025)

Based on the results of the multicollinearity test, the lifestyle variable has a tolerance value of 0.916 (> 0.10) and a VIF of 1.092 (< 10), indicating the absence of multicollinearity in the regression model. This means that the independent variables in the model do not have a high correlation, allowing the regression model to be used for further analysis.

Test for Heteroskedasticity

The test for heteroskedasticity is conducted to determine whether the residual variance in the regression model is constant (homoskedasticity) or not (heteroskedasticity). If the residual variance is not constant, it can affect the accuracy of the model. This study uses the Spearman's rho method with SPSS version 24 to detect heteroskedasticity. If there is no significant relationship between the residuals and the independent variable, then the regression model is free from heteroskedasticity.

Table 7. Results of Heteroskedasticity Test

Variable	Sig. (1-tailed)	Condition	Conclusion
Lifestyle	0,101	0,101 > 0,05	Accept H_0

Source of data: Processed by Researchers (2025)

Based on the results of the heteroscedasticity test, the lifestyle variable has a significance value of 0.101 (> 0.05), indicating the absence of heteroscedasticity in the regression model. Thus, the regression model meets the assumption of heteroscedasticity and can be used for further analysis.

Simple Linear Regression Analysis

Simple linear regression is used in this study to analyze the relationship between lifestyle and consumptive behavior. Data processing is carried out with the help of SPSS version 24 to determine the magnitude and direction of the influence that occurs as well as the level of significance. The results of this analysis serve as the basis for assessing whether lifestyle plays a significant role in shaping consumptive behavior.

Table 8. Results of Simple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.086	.869		-.099	.922
	Lifestyle	989	.019	.987	53.296	.000

a. Dependent Variable: Consumptive Behavior

Source of data: Processed by Researchers (2025)

Test the Influence Partially

The t-test is conducted to determine whether the independent variable (lifestyle) has a significant partial effect on the dependent variable (consumptive behavior). In this study, the t-test uses SPSS version 24 by looking at the calculated t-value and significance. If the significance value is < 0.05, then lifestyle has a significant effect on consumptive behavior. Conversely, if it is > 0.05, then the effect is not significant.

Table 9. Results of Partial Influence Testing on Lifestyle

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.874[a]	.874	.836	1.416
a. Predictors: (Constant), Lifestyle				

Source of data: Processed by Researchers (2025)

The results of the regression analysis show an R value of 0.987, indicating a very strong relationship between lifestyle and consumer behavior. With an R Square of 0.874, lifestyle can explain 87.4% of the variation in consumer behavior, while the remaining 12.6% is influenced by other factors outside the model. This proves that lifestyle has a significant impact on consumer behavior.

B. Discussion

This discussion presents an analysis of the influence of independent variables on the dependent variable. The method used is simple linear regression for one independent variable and multiple linear regression for more than one independent variable. The main objective of this analysis is to measure the contribution and level of importance of each independent variable in affecting the dependent variable. The results will identify the most influential variable, supporting variables, and less significant variables, in order to strengthen the validity of the research findings.

The Influence of Lifestyle on the Consumptive Behavior of Students

Hypothesis testing proves that lifestyle has a significant influence on consumptive behavior Economic Education Students, with a calculated t value of 53.296 > t table 1.991 and a significance value of 0.000 < 0.05. Thus, H_0 is rejected and H_1 is accepted, confirming the impact of lifestyle on consumptive behavior.

The analysis shows that the regression coefficient of lifestyle is 0.947, indicating that each increase of one unit in lifestyle will increase consumptive behavior by 0.947 units. This indicates a positive correlation between lifestyle and consumptive behavior, where a higher lifestyle tends to increase consumptive behavior.

This research is in line with Manalu (2024), who also found a positive influence of lifestyle on the consumptive behavior of students from the Psychology Faculty at Medan Area University in online shopping activities on Shopee. In Manalu's study, lifestyle contributed 39.9% of the variation in consumptive behavior, as indicated by the coefficient of determination (R^2) of 0.399. Additionally, research by Sari et al. (2023) from UIN Suska Riau supports this finding. They reported a calculated r value of 0.356, which exceeds the r table value at the significance levels of 5% and 1%, with a significance value of 0.000 (< 0.05). This proves that there is a significant influence of lifestyle on the consumptive behavior of students in the Economic Education Study Program at the Tarbiyah Faculty of UIN Suska Riau.

Furthermore, the research conducted by Sari et al. (2023) at Tadulako University reveals that the consumptive behavior of students in the Faculty of Economics is reflected in their lifestyle patterns, such as the habit of spending time outside the home and a lack of ability to set priorities when using money. The lifestyle of students is the result of the interaction of various factors, both internal from the individual and external from the social environment. These factors trigger adaptations in daily living patterns. The tendency of students to follow trends and meet social expectations often drives them to purchase items that are actually non-essential. Thus, this finding suggests that an uncontrolled lifestyle can lead to excessive consumptive behavior.

Based on the analysis that has been conducted, it can be concluded that lifestyle influences the consumption behavior of students Economic Education Study Program. Therefore, a strong self-awareness and the ability to manage lifestyle are needed so that students can avoid the tendency to behave excessively consumptively.

CONCLUSION AND SUGGESTIONS

A. Conclusion

The findings of this study indicate a significant and positive correlation between lifestyle and the consumptive behavior Economic Education Study Program students at University of Lampung. Based on linear regression testing, 87.4% of the changes in students' consumptive behavior are related to the lifestyle they lead. This finding emphasizes that an increase in students' lifestyle is directly proportional to their tendency to make unplanned or impulsive purchases. These results indicate the importance of balanced lifestyle management and financial awareness among students, especially for those studying economics. An uncontrolled lifestyle has the potential to hinder students' ability to manage their personal finances healthily, which can ultimately affect long-term financial stability and individual well-being.

B. Suggestion

Students are expected to enhance their self-awareness in managing their lifestyle and to apply the principles of rational and responsible consumption. It is important for students to prioritize essential needs over mere consumptive desires.

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