

Student Consumption Level Analysis

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Abstract- *This study aims to determine the effect of income and lifestyle on the level of consumption of students of the Faculty of Economics and Business, University of Technology, Sumbawa. This research is a type of quantitative research. Population In this study, students of the Faculty of Economics and Business Sumbawa University of Technology class of 2017-2018. Retrieval Technique The sample in this study uses Proportionate Stratified Random Sampling. The sample in this study amounted to 50 overseas students. Hypothesis testing is done by using multiple linear regression analysis. The results showed that income and lifestyle had a positive and significant effect on the consumption level of students, indicated by a significant value of F (0.000 <0.05). And obtained the value of determination (R²) of 0.543 or 54.3% the level of consumption is influenced by income, lifestyle.*

Indexed Terms- *Income, Lifestyle and Consumption Level of Sumbawa Technological University Students*

I. INTRODUCTION

Currently, economic growth is experiencing very rapid development. This is accompanied by a higher level of consumption among the public. According to N. Gregory Mankiw (2006: 11) Consumption is a income spending on goods and services by individuals or household to meet their needs. Consumption expenditure that What each student does, of course, is different. There are a lot of factors that can affect the size of student consumption. Factors seen to affect the level of consumption of these students, in Among them are in the form of the size of the disposable income they have (Sukirno, 2016: 47) and the current development and absorption of digital culture that can make changes in the social life of students (CNN Indonesia, 2018).

Income/income is the opportunity for consumption and savings obtained by an entity within a certain

period of time, which generally expressed in monetary terms (Barr, 2004: 121-124). More income is used to fulfill a consumptive lifestyle. As a result, the income obtained is never enough and in the end they will do all kinds of ways to fulfill these desires (Sutriati, Kartikowati, and Riadi, 2018).

Ependi (2013:1) also explains that in everyday life humans always try to meet their needs continuously, because basically humans cannot be separated from needs and will never be satisfied.

Lifestyle or what we usually know as Lifestyle covers all aspects of life including how to dress, the choice of vehicles used, the communication tools used, and the school that parents will choose for their children is one of the lifestyles seen in the current era of globalization this (Fadilla, 2017). Hasibuan (2010) also argues that lifestyle is something that cannot be separated in people's lives because without realizing it, the relationships, environment, and habits of people around us will greatly affect our lifestyle.

Consumption expenditure that What each student does, of course, is different. Especially Overseas students must live separately from their parents and must choose to live in a boarding house or rented accommodation. Boarding students are the same as students in general, classified as not workforce because students are students who are not looking for work (unemployed) or are working unless they are in school and are income earners, so that students have no permanent income of their own.

Boarding student income can be comes from pocket money from parents, and scholarships (if scholarship recipients). What is meant is with pocket money from parents is pocket money received every month or every month week, from this pocket money, the students then use it to fulfill their needs their needs and then they will allocate them to consumption expenditure posts they are either regular or non-routine consumption. In general, the intended routine

consumption here are all expenditures for the purchase of goods and services that are continuously issued. But students who live in boarding houses sometimes can't be controlled consumption due to various factors, for example a feeling of pride because they can having things that other people don't necessarily have, and having free time and space shopping that is felt comfortable by the subject which causes the subject to behave consumptively and intake from friends. Consumers will achieve a high level of total satisfaction maximum at the level of consumption or purchase where the sacrifice for the purchase of units last, which is nothing but the price of the last unit is the same as satisfaction additional gain obtained from the last unit (Boediono, 1980).

II. OBJECTIVES

The purpose of this paper is to determine the effect of income and lifestyle on the level of consumption of students of the Faculty of Business Economics, University of Technology, Sumbawa.

III. METHODOLOGY AND THEORETICAL APPROACH

The research was conducted at the Faculty of Economics and Business, University of Technology, Sumbawa in October-November 2021. There were 50 overseas students. This study is a quantitative study with an associative approach which looks at the relationship between variables and the influence of one variable on other variables. Operational definitions in this study include:

- a) Income is pocket money received by students, both from parental gifts, scholarships and wages/salaries when working which are received monthly.
- b) Lifestyle is a way that is done as deep as life in terms of spending time, value for money through things that are done such as activities, interests and opinions.
- c) The level of consumption in this study is the amount of student spending on goods and services in a certain period (per month) which is measured in currency units (rupiah), such as food, transportation, tuition fees, cosmetics and clothing.

The data analysis used in this research is descriptive quantitative. The data from the field findings are arranged systematically which shows the effect of income and lifestyle on the level of consumption of students. The analytical tools used are:

Normality test aims to find out the data obtained is normally distributed or not. The statistical analysis is done by doing the Kolmogorovsmirnov statistical test, namely if the significance value is > than 0.05 then the data normally distributed and if the significance value < 0.05 then the data not normally distributed. (Gozali Imam, 2006).

The multicollinearity test aims to test whether the model regression found a correlation between the independent variables (independent). Test multicollinearity can be seen from the tolerance value and the opposite is variance *inflation factor (FIV)*. *If the tolerance value is > 0.10 or with a value of VIF < 10 then it can be said that there is no multicollinearity and if tolerance < 0.10 and VIF > 10 then it can be said that there is multicollinearity.* (Muhson, 2012: 24-26).

Multiple linear regression test is to find out whether the independent variable has an effect on the dependent variable. With the provision that if the significant value of $F < 0.05$, it can be said to have an effect. (Sugiyono, 2018: 252)

In this study, the variables consist of income, lifestyle and consumption level which will be categorized as very low, low, high and very high. This categorization is based on on the mean and standard deviation of each variable, by means of following:

$M - 1.5 SD > X = \text{Very Low}$

$M > X M - 1.5 SD = \text{Low}$

$M + 1.5 SD > X M = \text{Height}$

$X M + 1.5 SD = \text{Very High}$ (Mardapi, 2018: 123).

The results of the analysis and description of the data on the influence of income and lifestyle on the level of consumption can be described as follows:

- Based on the results of the normality test in this study, it is known that the significance value of Asymp, sig (2-taile) of 0.571 is greater than 0.05, so it can be concluded that the residual value is normally distributed.
- "There is no multicollinearity in the research data,

as seen from the VIF value for the income variable (X1) of 1.004 which means less than 0.20 and the tolerance value of 0.996 which means more than 0.10. Likewise for the lifestyle variable (X2), the VIF value is equal to 1.004 which means less than 10 at a tolerance value of 0.996 which means more than 0.10 so that it is free from multicollinearity symptoms.

- Description of Income Analysis Results

Table 1. Income Categories

Category	Rupiah Interval	Number of Respondents
Very high	2,000 0000 - 3.300.00	8
Tall	1.360,000 - 1,800,000	13
Low	900,000 - 1.250,000	11
Very low	500,000-800,000	18
Total		50

Source: Primary Data Output processed, 2021

It can be concluded in the table above, that some Most students have very low-income categories as many as 18 people. It happened so because student income still comes from parents them and have not worked or have not had their own income.

- Description of Lifestyle Analysis Results

Table 2. Lifestyle Categories

Category	Value Interval	Number of Respondents
Very high	60.817-65.00	14
Tall	45,25-60,816	16
Low	29,683-45,24	14
Very low	21.00-29.682	6
Total		50

Source: Primary Data Output processed, 2021

It can be concluded in the table above, that some Most of the students have a lifestyle with a low category as many as 14 people and very high category 14 people. It can be concluded that students' lifestyles are not always prioritized.

- Description of Consumption Level Analysis Results

Table 3. Consumption Level Category

Category	Rupiah Interval	Number of Respondents
Very high	1.150.000 - 1.4000.00	14
Tall	970,000- 1,100,000	13
Low	700,000 -920,000	7
Very low	4.700.000 - 6.70.000	16
Total		50

Source: Primary Data Output processed, 2021

It can be concluded in the table above, that some Most students have a consumption level with a very low category as many as 16 people and very high category 14 people. From this number, the comparison is not too far away. It can be concluded that there are some students whose income they get only from their parents, and there are some students who earn income not only from their parents but from their own business such as working.

- Based on the results of multiple regression analysis, income and lifestyle affect the level of student consumption, seen from the significant value of F is 0.000 < 0.05.

CONCLUSION

Based on the results of research and discussion, it can be concluded:

- Based on the results of the multiple linear regression test that income and lifestyle affect the level of consumption because the significant value of $F < 0.05$,
- Income analysis results that 18 students earn very low income with total income between Rp 5000000-800000. It happened so because student income still comes from parents them and have not worked or have not had their own income.
- The results of lifestyle analysis that some Most of the students have a lifestyle with a low category as many as 14 people and very high category 14

people. It can be concluded that students' lifestyles are not always prioritized.

- d) The results of the consumption level analysis show that some Most students have a consumption level with a very low category as many as 16 people and very high category 14 people. From this number, the comparison is not too far away. It can be concluded that there are some students whose income they get only from their parents, and there are some students who earn income not only from their parents but from their own business such as working.

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