

THE INFLUENCE OF FINANCIAL LITERACY AND RELIGIOSITY ON STUDENT CONSUMPTIVE BEHAVIOR MEDIATED BY LIFESTYLE

Hatta Setiabudhi

Management Lecturer, Faculty of Economics
Universitas Nahdlatul Ulama Al Ghazali Cilacap
hattasb@gmail.com

Abstract

This study was conducted to determine the effect of financial literacy and religiosity on the consumptive behavior of a student with lifestyle as an intervening variable. This type of research is quantitative research. The data used in this study are primary data. Respondents were 54 students at the Nahdlatul Ulama Al Ghazali using a questionnaire. The results of this study indicate that the lifestyle variable and religiosity has an effect on consumptive behavior and also the results of this study indicate that religiosity affects the lifestyle of management students.

Keywords: Financial Literacy, Religiosity, Consumptive Behavior, Lifestyle

Introduction

Along with increasingly modern developments, technology that continues to develop and grow rapidly has become a huge impetus for people's consumer behavior. As we know, people often use social media and tend to get unlimited access to the products or services they want. Society has become individuals who tend to get everything they want easily and instantly. This ultimately has an influence on human consumptive behavior.

Students become one of the actors or part of a community group that has various needs. Human needs and desires develop over time. An individual has various kinds of needs, from primary, secondary, tertiary to complementary needs which ultimately tend to give rise to consumer behavior. However, there is a tendency that students prefer to put aside their needs to fulfill their desires. Fulfillment of human needs and desires has led an individual to a life that is in accordance with his environment. This can result in them behaving consumptively which has negative impacts in the form of wasteful behavior (Pohan et al., 2022).

Students behave consumptively because they do not have a priority scale regarding their desire to consume an item. This can be seen from students who prioritize buying desired items such as the latest clothes, bags, accessories, perfume, make-up, branded shoes and so on to support their appearance. It is important for students to have the knowledge and skills to manage finances effectively in order to improve their welfare. Economics can help students meet their needs well and

avoid wasteful behavior. There are several factors that influence consumer behavior, namely: the first is financial literacy. Financial literacy is knowledge, skills and beliefs that influence attitudes or behavior to improve the quality of decision making and financial management, in order to achieve prosperity.(OJK, 2022). On the financial literacy side, the level of public understanding has reached 49.68%. Even though the value is still less than half, the level of understanding and skills of this community has increased rapidly compared to the percentage of 38.03% in 2019 (OJK, 2022). Like research conducted by Pohan et al. (2022), (Rahmawati & Putri, 2023) which states that financial literacy influences consumer behavior.

The second factor is lifestyle, this includes activities, interests and opinions that individuals have, lifestyle habits that have changed over a relatively short period of time and have made changes towards the excessive, supported again by the development of smartphones, social media and e-commerce, which makes people wastefully buy goods and services to fulfill their lifestyle. Research (Mengga et al., 2023) states that lifestyle influences consumer behavior.

Then the third factor is religiosity. Religiosity is the appreciation of religious values and teachings in one's personality. Appreciation related to belief in religious teachings and values, both originating from the heart and words. This belief is then applied to daily actions (Saidy & Katman, 2022). Religiosity cannot be separated from consumer behavior, where the role of religion becomes important as a control because religiosity provides a perspective on living life that tends to influence human personality (Hartiningsih & Setiyono, 2023). In Research by Saidy & Katman (2022) , (Rosyidah & Handayati, 2022) and (R. Yahya et al., 2022) stated that religiosity influences consumer behavior.

Many studies have been conducted on the influence of financial literacy on consumer behavior such as research conducted by (Rafidah et al., 2020); (Dewi & Darma, 2021); (Perdana Oskar et al., 2022); (Ngampus et al., 2023); (Moyong et al., 2022); (Rahmawati & Putri, 2023); and (Hartati et al., 2023). Likewise, many studies have been conducted that discuss the influence of lifestyle, such as research by (Cahyaningtyas & Gufron, 2023); (Yunita et al., 2023); (Sudiro & Asandimitra, 2022); (Anggraini & Hastuti, 2023); (Selvi et al., 2023); (Sa'idah & Fitrayati, 2022) and (Aprilia & Firmialy, 2022). However, not much research has been done on financial literacy, religiosity, lifestyle and its influence on consumer behavior. The results of this research could be something new (novelty) for research in the field of consumer behavior. Based on the description above, studies on financial literacy, religiosity lifestyle and consumer behavior need to be carried

out. In this research we want to find out whether financial literacy, lifestyle and religiosity influence student consumption behavior.

Literature Review and Hypothesis Development

Theory of planned behaviour (TPB)

Theory of planned behaviour (TPB) states that attitudes, subjective norms and perceived behavioral control can form intentions which then encourage behavior (Ajzen, 1991). This theory is also defined as a concept of thought that describes the determination of certain behavior in general. This theory can explain why an individual performs certain actions (Dilasari et al., 2021). Theory Of Planned Behaviour found that human actions are guided by three kinds of factors, namely beliefs (behavioral beliefs), beliefs about normative expectations from other people, motivation to comply with these expectations (normative beliefs) and beliefs about the presence of factors that facilitate or hinder behavior, as well as perceptions of the existence of power. on these factors (control beliefs).

Consumptive behaviour

Consumptive behavior can arise in all areas of society, especially in student environments. Consumptive behavior that occurs among students occurs because students spend their money excessively. A student prefers to spend his money on things he doesn't need for the sole reason of satisfying himself. According to (Solihat & Arnasik, 2018) Consumptive behavior is the activity of spending the use value of goods or services not based on need, but rather on prestige factors. The phenomenon of consumer behavior often occurs among students, because when they are teenagers and adults, someone is still looking for their identity. During adolescence, individuals will tend to like various new things that are quite challenging for themselves, this is because teenagers are trying to achieve independence and find their identity. (A. Yahya, 2021). Consumptive behavior is behavior when purchasing goods or services that is not based on rational thinking (with careful consideration) but is only based on the desire to fulfill one's desires. Indicators of consumer behavior according to (Nainggolan, 2022) include: (1) shopping for products based on trends, (2) shopping for products based on attractive covers, (3) shopping for goods or services because of discounts or the lure of gifts, (4) buying goods or services to show social status and (5) buying goods or services because they idolize certain figures.

Financial literacy

Financial literacy is knowledge, skills and beliefs that influence attitudes or behavior to improve the quality of decision making and financial management, in order to achieve prosperity (OJK, 2022). According to Nainggolan (2022) the level of financial literacy of individuals or groups can be measured through various aspects such as: (a) general understanding of finance, (b) financial management skills, (c) knowledge of the value of goods, (d) retirement planning, (e) understanding related risks.

Lifestyle

Lifestyle is the way a person carries out his life to survive and can be seen through his activities, interests and opinions which are then channeled through the use of money and time which leads to pleasure and self-satisfaction alone (Ngampus et al., 2023).

Religiosity

Religiosity is defined as how much knowledge, how strong one's beliefs are, how much worship and rules are implemented and how deep one's appreciation for the religion one adheres to is. For a Muslim, religiosity can be determined from the extent of knowledge, belief, implementation and appreciation of the Islamic religion (Yafiz et al., 2020).

The aim of this research is to determine the influence of financial literacy and religiosity on consumer behavior with lifestyle as a mediating variable. Based on the theoretical objectives and previous research, the hypothesis that can be formulated for this research is as follows:

H1: Financial literacy has a significant effect on consumer behavior.

H2: Religiosity has a significant effect on consumer behavior.

H3: Lifestyle has a significant effect on consumer behavior.

H4: Financial literacy has a significant effect on lifestyle.

H5: Religiosity has a significant effect on lifestyle.

H6: Lifestyle is able to mediate financial literacy on consumer behavior.

H7: Lifestyle is able to mediate religiosity on consumer behavior.

Research Methods

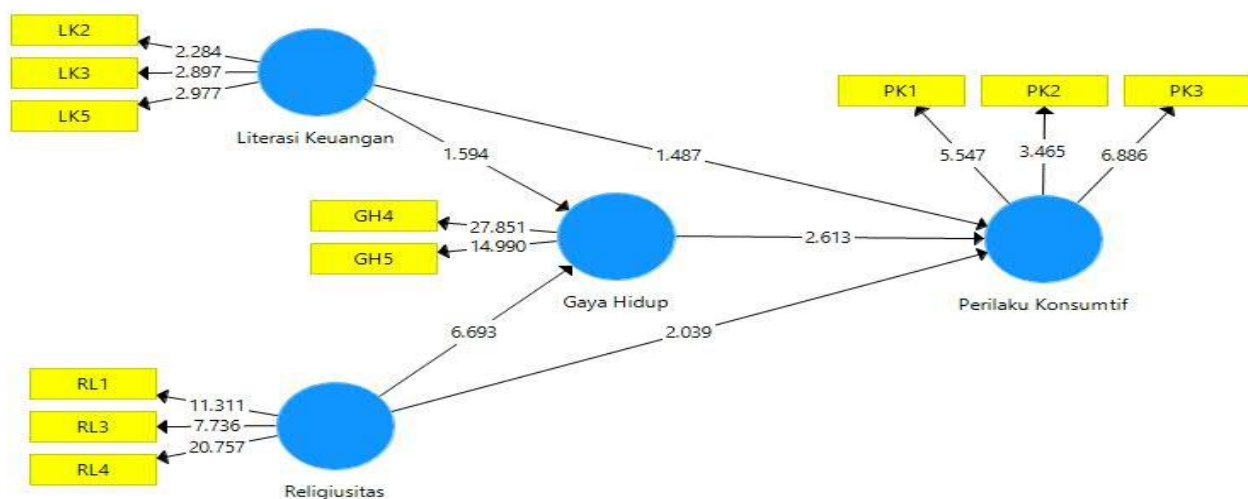
The research method is a method used to collect data, process data and convey or present the results (Muzaki, 2023), (Setiawan, 2023). The research used is quantitative research with a

descriptive approach. This research was conducted online by distributing questionnaires to active Management Students in 2022 in the time frame of November 2023. The population of this research was all Management Students who were active until 2023 with a total of 465 students. Sampling in this study used a probability sampling technique, namely simple random sampling, so that 54 research samples were taken. The data collection technique in this research is the questionnaire method. The data analysis used in this research starts from Inferential Statistics analysis, Partial Least Square (PLS) Specification Model, Evaluation of the Partial Least Square (PLS) Model which consists of a Measurement Model or Outer Model (Convergent Validity, Discriminant Validity, Reliability), Model Inner, Hypothesis Testing, and Intervening Testing.

Discussion

Convergent Validity is tested based on the relationship between indicators and constructs, the outer loading value is said to be very good if it is >0.70 and is said to be adequate if it is in the range 0.50-0.60.

Figure 1. Convergent Validity Test Results



Source: processed data (2023)

Construct Reliability and Validity is a test to measure the reliability of a construct. A construct variable is said to be reliable or consistent if the Cronbach's Alpha value is >0.6 . The results of the Cronbach's Alpha test in Table 1 show that the overall construct is reliable and has a

high level of consistency because it has Composite Reliability values: >0.6, namely 0.892, 0.842, 0.811 and 0.895; with Cronbach's Alpha values >0.6, namely 0.758, 0.733, 0.652 and 0.821, and with Average Variance Extracted (AVE) values: >0.5, namely 0.805, 0.640, 0.590 and 0.741. The results of the inner model test in Figure 1 show an R-Square Lifestyle value of 0.392, which means a large influence of the financial literacy and religiosity variables on consumer behavior of 39.2%. Meanwhile, the R-Square value for the consumptive behavior variable is 0.217, which means that the influence of the financial literacy, lifestyle and religiosity variables on consumptive behavior is 21.7% and the rest is explained by other variables outside these variables.

Table 1. Outer Model Test, Validity Test, and Reliability Test

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Lifestyle	0,758	0,892	0,805
Financial Literacy	0,733	0,842	0,640
Consumptive behaviour	0,652	0,811	0,590
Religiosity	0,821	0,895	0,741

Source: processed data (2023)

Tabel 2. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Lifestyle -> Consumptive behaviour	0,427	0,404	0,163	2,613	0,009
Financial Literacy -> Lifestyle	-0,243	-0,231	0,153	1,594	0,112
Financial Literacy -> Consumptive behaviour	0,428	0,386	0,288	1,487	0,138
Religiosity -> Lifestyle	-0,602	-0,584	0,090	6,693	0,000
Religiosity -> Consumptive behaviour	0,251	0,241	0,123	2,039	0,042
Financial Literacy -> Lifestyle -> Consumptive behaviour	-0,104	-0,097	0,077	1,353	0,177
Religiosity -> Lifestyle -> Consumptive behaviour	-0,257	-0,237	0,107	2,394	0,017

Source: processed data (2023)

H1 : Financial literacy has a significant effect on consumer behavior.

Table 2 shows that between financial literacy and consumer behavior has an Original Sample value of 0.428, a T-Statistics value of $1.48781 < T\text{-table value}$ (T-table significance 5% = 1.978) and a P-Value value of 0.138, so it can be interpreted as literacy Finance has no effect and is not significant on consumer behavior so H1 is rejected.

H2 : Religiosity has a significant effect on consumer behavior.

Table 2 shows that between religiosity and consumer behavior has an Original Sample value of 0.251, a T-Statistics value of $2.039 > T\text{-table value}$ (T-table significance 5% = 1.978) and a P-Value value of 0.042, so it can be interpreted that religiosity has an influence and significant for consumer behavior so that H2 is accepted.

H3 : Lifestyle has a significant influence on consumer behavior.

Table 2 shows that between lifestyle and consumer behavior has an Original Sample value of 0.427, a T-Statistics value of $2.6139 > T\text{-table value}$ (T-table significance 5% = 1.978) and a P-Value value of 0.009, so it can be interpreted as style life has a significant and significant influence on consumer behavior so that H3 is accepted.

H4 : Financial literacy has a significant effect on Lifestyle.

Table 2 shows that between financial literacy and lifestyle has an Original Sample value of -0.243, a T-Statistics value of $1.594 < T\text{-table value}$ (T-table significance 5% = 1.978) and a P-Value value of 0.112, so it can be interpreted that financial literacy has no effect and is not significant on lifestyle so H4 is rejected.

H5 : Religiosity has a significant effect on Lifestyle.

Table 2 shows that between religiosity and lifestyle has an Original Sample value of -0.602, a T-Statistics value of $6.693 > T\text{-table value}$ (T-table significance 5% = 1.978) and a P-Value value of 0.000, so it can be interpreted as religiosity influential and significant on lifestyle so that H5 is accepted.

H6 : Lifestyle is able to mediate financial literacy on consumer behavior.

Lifestyle cannot mediate between literacy and consumer behavior with an Original Sample value of -0.104, T-Statistics of $1.353 < T\text{-table value}$ and P-Value of 0.177 so H6 is rejected.

H7 : Lifestyle is able to mediate religiosity on consumer behavior.

Lifestyle can mediate between literacy and consumer behavior with an Original Sample value of -0.257, T-Statistics of $2.394 > T\text{-table value}$ and P-Value of 0.017 so that H7 is accepted.

Financial literacy has a significant effect on consumer behavior.

Table 2 shows that between financial literacy and consumer behavior has an Original Sample value of 0.428, a T-Statistics value of $1.48781 < T\text{-table value (T-table significance } 5\% = 1.978)$ and a P-Value value of 0.138, so it can be interpreted as literacy Finance has no effect and is not significant on consumer behavior so H1 is rejected. The results of this research are in line with research conducted by (Mengga et al., 2023); (Samhudi & Pardani, 2023) in their research showed that financial literacy had no effect on consumer behavior.

Religiosity has a significant effect on consumer behavior.

Table 2 shows that between religiosity and consumer behavior has an Original Sample value of 0.251, a T-Statistics value of $2.039 > T\text{-table value (T-table significance } 5\% = 1.978)$ and a P-Value value of 0.042, so it can be interpreted that religiosity has an influence and significant for consumer behavior so that H2 is accepted. The results of this research are in line with research conducted by (Syafitri & Rusni, 2023) whose research showed that religiosity influences consumer behavior.

Lifestyle has a significant influence on consumer behavior.

Table 2 shows that between lifestyle and consumer behavior has an Original Sample value of 0.427, a T-Statistics value of $2.6139 > T\text{-table value (T-table significance } 5\% = 1.978)$ and a P-Value value of 0.009, so it can be interpreted as style life has a significant and significant influence on consumer behavior so that H3 is accepted. The results of this research are in line with research conducted by (Perdana Oskar et al., 2022); (Moyong et al., 2022) in their research showed that lifestyle influences consumer behavior.

Financial literacy has a significant effect on Lifestyle

Table 2 shows that between financial literacy and lifestyle has an Original Sample value of -0.243, a T-Statistics value of $1.594 < T\text{-table value (T-table significance } 5\% = 1.978)$ and a P-Value value of 0.112, so it can be interpreted that financial literacy has no effect and is not significant on lifestyle so H4 is rejected.

Religiosity has a significant effect on Lifestyle

Table 2 shows that between religiosity and lifestyle has an Original Sample value of -0.602, a T-Statistics value of 6.693 > T-table value (T-table significance 5% = 1.978) and a P-Value value of 0.000, so it can be interpreted as religiosity influential and significant on lifestyle so that H5 is accepted.

Lifestyle is able to mediate financial literacy on consumer behavior

Lifestyle cannot mediate between literacy and consumer behavior with an Original Sample value of -0.104, T-Statistics of 1.353 < T-table value and P-Value of 0.177 so H6 is rejected.

Lifestyle is able to mediate religiosity on consumer behavior.

Lifestyle can mediate between literacy and consumer behavior with an Original Sample value of -0.257, T-Statistics of 2.394 > T-table value and P-Value of 0.017 so that H7 is accepted.

Conclusion

Based on research using Structural Equation Modeling- Partial Least Square (SEM-PLS) to test the relationship between variables, it can be concluded that:

1. Financial literacy does not have a significant effect on consumer behavior.
2. Religiosity has a significant effect on consumer behavior.
3. Lifestyle has a significant effect on consumer behavior.
4. Financial literacy does not have a significant effect on Lifestyle.
5. Religiosity has a significant effect on lifestyle.
6. Lifestyle is not able to mediate financial literacy on consumer behavior.
7. Lifestyle is able to mediate religiosity on consumer behavior.

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