



The Influence of Social Media, Peers, and Economic Literacy on the Consumptive Behavior of Grade X Students At Sma Negeri 1 Gedong Tataan

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ABSTRACT

This study aims to analyze: (1) the influence of social media on the consumptive behavior of grade X students at SMA Negeri 1 Gedong Tataan, (2) the influence of peers on the consumptive behavior of grade X students, (3) the influence of economic literacy on the consumptive behavior of grade X students, and (4) the simultaneous influence of social media, peers, and economic literacy on the consumptive behavior of grade X students at SMA Negeri 1 Gedong Tataan. The research uses a descriptive-verificative method with an ex post facto and survey approach. The population consisted of 352 students, with a sample of 187 students selected through probability sampling using the simple random sampling technique. Data were collected through questionnaires, and hypothesis testing was conducted using the t-test and F-test with the SPSS program. The results show that: (1) social media influences students' consumptive behavior, (2) peers influence students' consumptive behavior, (3) economic literacy influences students' consumptive behavior, and (4) social media, peers, and economic literacy simultaneously influence the consumptive behavior of grade X students at SMA Negeri 1 Gedong Tataan in the 2023/2024 academic year.

INTRODUCTION

Technological advancements in the digital era have provided numerous conveniences in various aspects of life, including consumption activities. Consumption, which initially aimed to meet basic needs such as clothing, food, and housing, has now shifted to fulfilling mere desires, which are often irrational. According to Anwar et al. (2020), such behavior can be categorized as consumptive behavior, which refers to purchasing goods that prioritize wants over needs. This phenomenon is increasingly prevalent among teenagers, who are easily influenced by external factors such as social media, peer groups, and low economic literacy.

Social media plays a strategic role in shaping teenagers' consumptive behavior. Lestarina et al. (2017) state that social media is not only a communication tool but also an effective promotional medium for producers. Teenagers' use of social media often drives them to imitate the consumption patterns of celebrities or influencers they idolize. This aligns with the Demonstration Effect proposed by Dusenberry, where an individual's consumption is influenced by the consumption patterns of others with higher purchasing power (Djufri, 2014).

Moreover, peer groups significantly influence teenagers' consumptive behavior. Yusuf (2012) explains that peers tend to influence teenagers' lifestyles in terms of clothing styles, hobbies, and social activities. Teenagers often purchase certain products solely to gain social acceptance from their peer groups or to avoid the fear of missing out (FOMO).

On the other hand, low economic literacy is also a contributing factor to consumptive behavior among teenagers. According to Sina (2012), economic literacy refers to an individual's understanding of how to allocate resources wisely. The lack of this understanding causes teenagers to spend their pocket money on fulfilling temporary desires rather than saving or investing.

A similar phenomenon has been observed at SMA Negeri 1 Gedong Tataan. Preliminary observations revealed that students frequently discuss online shops and social media products, even spending their break time checking notifications from shopping applications. Pre-research interviews with 10 tenth-grade students showed that 70% of students are influenced by social media, and 80% are influenced by peer groups in their consumptive behavior. The most frequently purchased items include fashion products such as clothing, shoes, bags, and cosmetics.

Based on these initial observations, this study aims to determine the extent of the influence of social media, peer groups, and economic literacy on the consumptive behavior of students at SMA Negeri 1 Gedong Tataan. By understanding the factors influencing consumptive behavior, this research is expected to provide appropriate educational recommendations to shape wiser consumption habits among teenagers.

LITERATURE REVIEW

Behaviorism Theory and Its Influence on Consumptive Behavior

Behaviorism theory suggests that the learning process results in changes in behavior influenced by experiences and interactions with the environment. According to Slavin (2000), such changes can be observed through the stimulus and response that occur. J. B. Watson (1913), as the main developer of this theory, stated that human behavior can be predicted and controlled through rules focused on external stimuli. In this context, learning experiences are considered as stimuli that produce visible responses in an individual's attitude and behavior. This theory has two important sub-theories that influence consumer behavior, namely Classical Conditioning and Instrumental Conditioning. Classical Conditioning focuses on the association between secondary and primary stimuli that occur repeatedly. Through this association, a person's behavior can be influenced by repeated experiences that connect specific stimuli to the desired response. Meanwhile, Instrumental Conditioning emphasizes behaviors that serve to determine consumer satisfaction. This satisfaction generates reinforcement, increasing the likelihood that consumers will repeat the same behavior, such as making repeat purchases.

The behaviorism theory has fundamental principles relevant to consumptive behavior, including the Recency Principle, which states that responses to new stimuli will be stronger compared to stimuli that have been repeatedly given, and the Frequency Principle, where the more frequently a stimulus is presented, the stronger the resulting response will be. Conversely, if the stimulus is rarely presented, the response will weaken.

The application of behaviorism theory in the context of consumption shows that consumptive behavior is influenced by various factors related to learning experiences and environmental influences. An individual's behavior in making consumption decisions, such as identifying problems, seeking information, choosing alternatives, as well as purchasing and post-purchasing decisions, can be influenced by learning processes derived from external influences, whether from the past or present. Thus, consumer experiences in interacting with external stimuli will shape repetitive consumptive behavior.

Consumptive Behavior

Consumptive behavior refers to activities performed by individuals based on irrational considerations in choosing goods or services, usually to fulfill desires rather than needs. Wahyudi (2013) defines consumptive behavior as purchasing driven by desire and emotion, without rational considerations. Gumulya (2013) adds that consumptive behavior occurs due to the urge to buy goods solely to satisfy desires. Yuniarti (2015) explains consumptive behavior as a purchasing pattern that prioritizes desires over needs, often influenced by materialistic factors and pleasure.

In general, consumptive behavior involves buying goods or services not based on necessity but to fulfill personal desires, such as following trends, trying

new products, or gaining social recognition, which can ultimately lead to wastefulness.

Social Media

According to Kotler and Keller (2008: 226), consumptive behavior is influenced by environmental stimuli, including technological influence. The rapid development of technology and information has made social media a source of information and a communication tool widely used by society, including students (Kadeni and Srijani, 2018). Social media, as explained by Kotler and Keller (2016: 642), are tools for disseminating information in various formats – images, text, videos, and audio – to others. Kaplan and Haenlein (2009) define social media as application-based networks that allow users to easily create and modify content.

"Usage" refers to the process of individuals using social media, either for communication or sharing information. In Indonesia, consumptive behavior is often triggered by attractive advertisements on social media, leading to excessive purchasing or consumption of products for lifestyle and social image, such as cosmetics, gadgets, and branded items (Agatari, 2014). Sartika and Sugiharsono (2020) indicate that while social media use by students can provide useful information, it can also lead to irrational consumptive behavior when done intensively.

It is important to reduce time spent on social media by providing education on basic economics and filtering information about products promoted through social media. Consumptive behavior triggered by social media usage often involves spending on goods believed to boost self-confidence, such as cosmetics or branded items.

Voramontri and Klieb (2019) state that the phenomenon of Electronic Word of Mouth (E-WOM) and social media marketing further amplifies the influence of social media on students' consumptive behavior.

Peer Groups

According to Willis (in Murniatiningsih, 2017: 137), peers are a group of children or adolescents who share the same social motivation and are of similar age. Peer group interactions play an important role in adolescent life. Pricila (2013: 6) adds that peer associations encompass shared life with those around, such as friends, close companions, family, co-workers, schoolmates, and society, all of whom influence an individual's life. Suryani (2008: 248) states that peer groups are social environments that influence a person's consumption behavior, either directly or indirectly. Hurlock (in Fardhani and Izzati, 2013: 2) explains that peer influence on adolescent behavior can be greater than family influence, particularly regarding personal interests like appearance and clothing. Adolescents often imitate consumptive behavior to be accepted within their social groups.

From the above perspectives, it can be concluded that peers are a group of individuals within a similar age range who share the same social motivations and play a significant role in influencing the development of an individual's social and consumptive behavior.

Coplan & Arbeau (in Santrock, 2011: 122) explain that interactions with peers have long-term impacts, both positive and negative. Children who experience rejection or bullying from peers are at risk of developing social and emotional issues. Desmita (2009: 220-221) details the positive impacts of peers, including controlling aggression, providing emotional support, boosting self-esteem, and learning about sexuality and gender roles. Negative impacts include loneliness, group delinquency, and exposure to deviant behavior.

Economic Literacy

According to Kusniawati and Kurniawan (2016: 3), literacy refers to the ability to read and write or basic literacy skills. In the current context, literacy has expanded to include technological, political, and economic literacy, critical thinking, and awareness of the surrounding environment. The word "economy" originates from the Greek term *Oikonomia*, which means household management. The word *Oikos* refers to a household, and *Nomos* means regulation or law. Thus, *Oikonomia* refers to societal rules that establish how to manage a household properly.

Rahardja and Manurung (2008: 3) explain that economics is the study of individual and societal behavior in making choices to use limited resources to improve quality of life. Economic literacy refers to the ability to understand economic issues in-depth and make appropriate economic decisions for daily life. The National Council on Economic Education (NCEE) in the United States first introduced the concept of economic literacy. According to NCEE (in Murniatiningsih, 2017: 135), economic literacy describes a person's ability to understand basic economic issues well so that they can engage in economic activities correctly and effectively.

According to Budiwati (2014: 12), low economic literacy has the potential to foster consumptive behavior in individuals. Therefore, economic literacy can help individuals make rational decisions in daily economic contexts, which in turn can reduce harmful consumptive behavior.

Based on these various opinions, it can be concluded that economic literacy is the ability to understand and solve economic problems rationally and intelligently through an understanding of the allocation of limited resources. The economic literacy indicators used in this study refer to the economic literacy theory from the NCEE (National Council on Economic Education). These indicators measure basic understanding of micro and macroeconomics, which are relevant in the Indonesian context. The economic literacy indicators used in this study include:

- (a) the ability to explain individual income or allowance;
- (b) the ability to explain the use of limited resources; and
- (c) the ability to analyze the costs and benefits of economic transactions.

Using these indicators, the study aims to measure how economic literacy influences students' consumptive behavior.

METHODOLOGY

This study uses a descriptive quantitative approach with the ex post facto method, and data collection is carried out through surveys. According to Sukardi (2003: 174), ex post facto research is research that aims to identify the causes that may explain changes in behavior, symptoms, or specific phenomena caused by events or occurrences that have already affected the independent variables.

More specifically, ex post facto research is conducted after differences in the independent variables have emerged as a result of naturally occurring events or developments. Data collection is carried out using surveys, as this study samples from a population and uses questionnaires and tests as the primary tools for data collection (Singarimbun, 1995: 1).

The data collected in this study involves both tests and non-tests. The test itself is directed toward objective questions, while the non-test is based on observations and interviews with students that have already been conducted. Meanwhile, the data processing techniques used include:

- t-test,
- F-test, and
- the determination coefficient (R^2).

RESEARCH RESULT

1. Descriptive Analysis Results

Here are the descriptive analysis results for each research variable:

Variable	Mean	Category
Media Sosial (X_1)	37,06	High
Teman Sebaya (X_2)	37,63	High
Literasi Ekonomi (X_3)	33,42	Medium
Perilaku Konsumtif (Y)	38,62	sufficient

From the table above, it can be explained that in the social media variety, the majority of students (83%) are in the medium to high category in their use of social media. In the peer variable, the majority of students (60%) show peer influence in the high category. Meanwhile, for the economic literacy variable, the majority of students (47.6%) have economic literacy in the sufficient category, and for the consumptive behavior variable, the majority of students (49.2%) are in the sufficient consumptive behavior category.

2. Inferential Analysis Results

Results and Discussion of t-test

a. The Influence of Social Media (X₁) on Consumer Behavior (Y) in Class X Students of SMA Negeri 1 Gedong Tataan

The analysis was conducted using SPSS for the first hypothesis test regarding the influence of social media on the consumer behavior of class X students at SMA Negeri 1 Gedong Tataan.

Hypothesis formulation:

- H₀: There is no positive and significant effect of social media on consumer behavior in class X students at SMA Negeri 1 Gedong Tataan, Pesawaran District.
- H₁: There is a positive and significant effect of social media on consumer behavior in class X students at SMA Negeri 1 Gedong Tataan, Pesawaran District.

The regression equation obtained is: $\hat{Y} = a + b_1X_1$
 $\hat{Y} = 21.238 + 0.385X_1$

Where:

Y = Predicted value for consumer behavior

a = Constant coefficient

b₁ = Regression coefficient for social media

X₁ = Independent variable (social media)

Results of the SPSS analysis:

- The constant coefficient (a) is 21.238, which means that if social media, peer groups, and economic literacy are all 0, the average consumer behavior is 21.238.
- The regression coefficient for X₁ is 0.385, indicating a positive correlation between social media and consumer behavior. This means that for each unit increase in social media, consumer behavior increases by 0.385 units.
- The t-test results show that t-value = 4.479, which is greater than the critical t-value of 1.653 with a significance level of 0.000 (p-value < 0.05). This means that H₀ is rejected, and H₁ is accepted, indicating that social media has a positive and significant effect on consumer behavior.
- The correlation between social media (X₁) and consumer behavior (Y) is 0.746, which is considered a moderate relationship. The coefficient of determination (R²) is 0.573 or 57.3%, meaning that 57.3% of consumer behavior is influenced by social media, and the remaining 42.7% is influenced by other factors.

b. The Influence of Peer Groups (X₂) on Consumer Behavior (Y) in Class X Students of SMA Negeri 1 Gedong Tataan

The analysis was conducted using SPSS for the second hypothesis test regarding the influence of peer groups on consumer behavior of class X students at SMA Negeri 1 Gedong Tataan.

Hypothesis formulation:

- H₀: There is no positive and significant effect of peer groups on consumer behavior in class X students at SMA Negeri 1 Gedong Tataan, Pesawaran District.
- H₁: There is a positive and significant effect of peer groups on consumer behavior in class X students at SMA Negeri 1 Gedong Tataan, Pesawaran District.

The regression equation obtained is: $\hat{Y} = a + b_2X_2$
 $\hat{Y} = 21.238 + 0.282X_2$

Where:

Y = Predicted value for consumer behavior

a = Constant coefficient

b₂ = Regression coefficient for peer groups

X₂ = Independent variable (peer groups)

Results of the SPSS analysis:

- The constant coefficient (a) is 21.238, which means that if social media, peer groups, and economic literacy are all 0, the average consumer behavior is 21.238.
- The regression coefficient for X₂ is 0.282, showing a positive relationship between peer groups and consumer behavior. This means that for each unit increase in peer groups, consumer behavior increases by 0.282 units.
- The t-test results show that t-value = 4.462, which is greater than the critical t-value of 1.653 with a significance level of 0.000 (p-value < 0.05). This means that H₀ is rejected, and H₁ is accepted, indicating that peer groups have a positive and significant effect on consumer behavior.
- The correlation between peer groups (X₂) and consumer behavior (Y) is 0.734, indicating a moderate relationship. The coefficient of determination (R²) is 0.452 or 45.2%, meaning that 45.2% of consumer behavior is influenced by peer groups, and the remaining 54.8% is influenced by other factors.

c. The Influence of Economic Literacy (X₃) on Consumer Behavior (Y) in Class X Students of SMA Negeri 1 Gedong Tataan

The analysis was conducted using SPSS for the third hypothesis test regarding the influence of economic literacy on consumer behavior of class X students at SMA Negeri 1 Gedong Tataan.

Hypothesis formulation:

- H_0 : There is no positive and significant effect of economic literacy on consumer behavior in class X students at SMA Negeri 1 Gedong Tataan, Pesawaran District.
- H_1 : There is a positive and significant effect of economic literacy on consumer behavior in class X students at SMA Negeri 1 Gedong Tataan, Pesawaran District.

The regression equation obtained is: $\bar{Y} = a + b_3X_3$

$$\bar{Y} = 21.238 + (-0.317)X_3$$

Where:

\bar{Y} = Predicted value for consumer behavior

a = Constant coefficient

b_3 = Regression coefficient for economic literacy

X_3 = Independent variable (economic literacy)

Results of the SPSS analysis:

- The constant coefficient (a) is 21.238, which means that if social media, peer groups, and economic literacy are all 0, the average consumer behavior is 21.238.
- The regression coefficient for X_3 is -0.317, showing a negative relationship between economic literacy and consumer behavior. This means that for each unit increase in economic literacy, consumer behavior decreases by 0.317 units.
- The t-test results show that t-value = -1.517, which is less than the critical t-value of 1.653 with a significance level of 0.131 (p-value > 0.05). This means that H_0 is accepted, and H_1 is rejected, indicating that economic literacy does not have a significant effect on consumer behavior.
- The correlation between economic literacy (X_3) and consumer behavior (Y) is 0.425, indicating a moderate relationship. The coefficient of determination (R^2) is 0.321 or 32.1%, meaning that 32.1% of consumer behavior is influenced by economic literacy, and the remaining 67.9% is influenced by other factors.

B. Simultaneous Significance Test (F-test)

The simultaneous significance test (F-test) is used to determine whether there is a joint effect of the independent variables, namely social media (X_1), peer groups (X_2), and economic literacy (X_3), on the dependent variable, consumer behavior (Y), among the 10th-grade students of SMA Negeri Gedong Tataan.

The results of the simultaneous hypothesis testing on the effect of social media (X_1), peer groups (X_2), and economic literacy (X_3) on the dependent variable of

consumer behavior (Y) in the 10th-grade students of SMA Negeri Gedong Tataan will be presented in the following table:

Table 2. Results of the Influence Test of Social Media (X1), Peer Influence (X2), and Economic Literacy (X3) on Consumptive Behavior of Grade X Students at SMA Negeri 1 Gedong Tataan (Y)

Model Summary (R²)				
Model	R	R Square	Adjusted R Square	Std Error of the estimate
1	0,746	0,573	0,558	2,685

Predictors: (Constant), Social Media, Peer Influence, Economic Literacy

Source: Data processing results, 2024

Table 3. Regression Coefficients for the Influence of Social Media (X1), Peer Influence (X2), and Economic Literacy (X3) on Consumptive Behavior of Grade X Students at SMA Negeri 1 Gedong Tataan (Y)

Coefficients^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	21,238	4,988		4.653	.000
	Social Media	.385	.086	.326	4.479	.000
	Peer Influence	.282	.063	.325	4.462	.000
	Economic Literacy	-.317	.214	-.104	-1.517	.131

Dependent Variable: Consumptive Behavior

Source: Data processing results, 2024

Analysis of Multiple Linear Regression Results Using SPSS 20

The multiple linear regression model formed is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 21.238 + 0.385X_1 + 0.282X_2 - 0.317X_3$$

$$Y = 21.238 + 0.385X_1 + 0.282X_2 - 0.317X_3$$

This indicates that if there are no scores for social media (X_1), peer influence (X_2), and economic literacy (X_3) (i.e., $X=0$), the average consumptive behavior (Y) will be 21.238.

Explanation of Variables and Regression Analysis Results:

1. Correlation Analysis:

There is a low but significant correlation between social media (X_1), peer

influence (X_2), and economic literacy (X_3) on consumptive behavior (Y), with a correlation coefficient of 0.746.

2. Determination Value (R^2):

The contribution of social media (X_1), peer influence (X_2), and economic literacy (X_3) in determining the consumptive behavior (Y) is 57.3%, while the remaining 42.7% is influenced by other factors not studied.

3. Coefficient and Hypothesis Testing:

○ Social Media (X_1):

Each one-unit increase in social media (X_1) increases consumptive behavior (Y) by 0.385, assuming other variables remain constant. The t-value of 4.479 > t-table value of 1.653 with a significance of 0.000 (<0.05) leads to rejecting H_0 and accepting H_a .

○ Peer Influence (X_2):

Each one-unit increase in peer influence (X_2) increases consumptive behavior (Y) by 0.282, assuming other variables remain constant. The t-value of 4.462 > t-table value of 1.653 with a significance of 0.000 (<0.05) leads to rejecting H_0 and accepting H_a .

○ Economic Literacy (X_3):

Each one-unit increase in economic literacy (X_3) decreases consumptive behavior (Y) by 0.317, assuming other variables remain constant. The t-value of -1.517 < t-table value of 1.653 with a significance of 0.131 (>0.05) leads to accepting H_0 and rejecting H_a .

DISCUSSION

Based on the results of the conducted research, which examined the influence of social media (X_1), peer influence (X_2), and economic literacy (X_3) on the consumptive behavior of Grade X students at SMA Negeri 1 Gedong Tataan for the 2023/2024 academic year, the following can be outlined:

1. **The Influence of Social Media (X_1):**

○ **Results:** Social media has a positive and significant influence on students' consumptive behavior (tcount = 4.479 > ttable = 1.653, Sig. = 0.000).

○ **Meaning:** Every one-unit increase in social media usage raises consumptive behavior by 0.385.

○ **Explanation:** Students spend more than three hours daily on social media, making it a primary platform for advertisements and promotions. This drives consumptive behavior through eWOM and viral content, aligning with the S-O-R theory and J. B. Watson's stimulus-response theory.

2. The Influence of Peer Influence (X2):

- **Results:** Peer influence also has a significant effect on consumptive behavior ($t_{count} = 4.462 > t_{table} = 1.653$, Sig. = 0.000).
- **Meaning:** A one-unit increase in peer influence results in a 0.282 increase in consumptive behavior.
- **Explanation:** Strong social interactions lead students to mimic their peers' consumptive behaviors to gain group acceptance, in line with Albert Bandura's social development theory and the social conformity theory.

3. The Influence of Economic Literacy (X3):

- **Results:** Economic literacy has a negative but not significant effect on consumptive behavior ($t_{count} = -1.517 < t_{table} = 1.653$, Sig. = 0.131).
- **Meaning:** An increase in economic literacy does not automatically reduce students' consumptive behavior.
- **Explanation:** Students' economic literacy is still in the moderate category, so its impact on consumptive behavior has not been optimally observed.

4. Simultaneous Influence:

- **Results:** Social media, peer influence, and economic literacy simultaneously influence consumptive behavior by 57.3% ($R^2 = 0.573$), with the remaining 42.7% influenced by other factors.
- **Variable Contribution:** Social media contributes the most (28%), followed by peer influence (27%), and economic literacy (7.2%).

Based on the explanation above, it can be concluded that social media and peer influence are the main factors increasing students' consumptive behavior. Economic literacy has the potential to reduce consumptive behavior, but its implementation needs to be strengthened. Intensive economic literacy education can help students cope with the influence of social media and social pressures.

CONCLUSIONS AND RECOMMENDATIONS

Based on the analysis of data and hypothesis testing conducted on the variables of social media, peer influence, and economic literacy regarding the consumptive behavior of SMA Negeri 1 Gedong Tataan students, the following conclusions can be drawn:

1. Social Media Influence:

Social media has a positive and significant influence on the consumptive behavior of Grade X students at SMA Negeri 1 Gedong Tataan, Pesawaran

Regency, for the 2023/2024 academic year. The calculated t-value ($t_{count} = 4.479$) is greater than the t-table value ($t_{table} = 1.973$). This indicates that the more frequently students access social media, the higher their consumptive behavior becomes.

2. Peer Influence:

Peer groups also have a positive and significant influence on the consumptive behavior of Grade X students at SMA Negeri 1 Gedong Tataan, Pesawaran Regency, for the 2023/2024 academic year. The calculated t-value ($t_{count} = 4.462$) is greater than the t-table value ($t_{table} = 1.973$). This suggests that stronger peer influence correlates with higher consumptive behavior among students.

3. Economic Literacy Influence:

Economic literacy has a negative but significant effect on the consumptive behavior of Grade X students at SMA Negeri 1 Gedong Tataan, Pesawaran Regency, for the 2023/2024 academic year. The calculated t-value ($t_{count} = -1.517$) is less than the t-table value ($t_{table} = 1.973$). This shows that students' economic literacy negatively affects their consumptive behavior.

4. Simultaneous Influence:

Social media, peer influence, and economic literacy simultaneously have a significant effect on the consumptive behavior of Grade X students at SMA Negeri 1 Gedong Tataan, Pesawaran Regency, for the 2023/2024 academic year. The calculated F-value ($F_{count} = 21.879$) exceeds the F-table value ($F_{table} = 2.65$), with a probability value (Sig.) of $0.000 < 0.05$. This indicates that all three variables together significantly affect students' consumptive behavior.

5. Coefficient of Determination (R^2):

The R^2 value of 0.558 explains that 55.8% of consumptive behavior is influenced by social media usage, peer influence, and economic literacy, while the remaining 44.2% is influenced by other factors not examined in this study.

6. Effective and Relative Contributions:

- a) The effective contribution of the social media variable (X_1) to consumptive behavior (Y) is 28%, with a relative contribution of 45%.
- b) The effective contribution of the peer influence variable (X_2) to consumptive behavior (Y) is 27%, with a relative contribution of 43.4%.
- c) The effective contribution of the economic literacy variable (X_3) to consumptive behavior (Y) is 7.2%, with a relative contribution of 11.6%.

Suggestions:

Based on the conclusions and implications of this research, the following suggestions are made:

1. For Students

- Use social media wisely, focusing on beneficial activities such as online learning and gaining knowledge.
 - Choose friendships that encourage positive behaviors and avoid consumptive habits.
 - Apply economic concepts in daily life to reduce consumptive behavior.
2. For Schools
- Develop a more comprehensive curriculum on economic literacy, including personal finance management.
 - Organize workshops on budgeting, money management, and smart shopping.
 - Collaborate with parents to raise awareness about healthy social media usage.
 - Create discussion forums for students to share insights on financial management and the influence of peers.
3. For Future Research
- Conduct further studies to explore other factors affecting consumptive behavior and assess the effectiveness of economic literacy programs.
 - Monitor changes in students' consumptive behavior through regular surveys.

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