THE EFFECT OF ECONOMIC LITERATURE AND LIFESTYLE ON THE CONSUMPTION BEHAVIOR OF ECONOMIC EDUCATION STUDENTS AT PASUNDAN UNIVERSITY

By,

Maudina Nurjanah
175020052

ABSTRACT

This study aims to determine: (i) How is the economic literacy of students of Economics Education class 2017, 2018, 2019, and 2020 at Pasundan University. (ii) What is the lifestyle of the 2017 2018, 2019, and 2020 Economic Education students at Pasundan University. (iii) How is consumptive behavior for fashion products among students of Economics Education class 2017, 2018, 2019, and 2020 at Pasundan University. (iv) How is the influence of economic literacy on consumptive behavior for fashion products among students of Economics Education class 2017, 2018, 2019, and 2020 at Pasundan University. (v) How is the influence of lifestyle on consumptive behavior for fashion products in Economics Education students class 2017, 2018, 2019, and 2020 at Pasundan University. (vi) How is the effect of economic literacy and lifestyle on consumptive behavior for fashion products in Economics Education students class 2017, 2018, 2019, and 2020 at Pasundan University. (vii) How to implement economic literacy in education, especially in economics courses. The research method used is a quantitative approach with a survey method. Data collection techniques using a questionnaire instrument with data analysis techniques using multiple linear regression with the help of the IBM SPSS 26.0 for windows program. The research results are as follows: (i) Economic literacy of Economics Education Students class 2017, 2018, 2019, and 2020 at Pasundan University, the average result is 4.05 which states that the understanding of economic literacy in Economics Education Students is in the very good category. (ii) The lifestyle of Economics Education Students class of 2017, 2018, 2019, and 2020 at Pasundan University is an average of 3.23 which shows that the lifestyle of Economics Education Students is included in the high category. (iii) Consumptive behavior for fashion products among students of Economic Education class 2017, 2018, 2019, and 2020 at Pasundan University is an average of 3.10 which states that the consumptive behavior of Economic Education students is categorized as high. (iv) There is an effect of economic literacy on the consumptive behavior of Economic Education students class 2017, 2018, 2019, and 2020 at Pasundan University by 20.1%, with statistical
(v) There is a significant influence of lifestyle on the consumptive behavior of Economic Education students class 2017, 2018, 2019, and 2020 at Pasundan University by 70.7%, with statistical analysis tcount of 23,647 > from ttable of 1,972 significance 0.000 < 0.05(5%).

(vi) There is a significant effect of lifestyle and economic literacy on the consumptive behavior of students of Economic Education class 2017, 2018, 2019, and 2020 at Pasundan University by 70.6%, with statistical analysis Fcount of 226.313 > from Ftable of 3.04 with a significance of 0.000 <0.05(5%), and with multiple linear regression results, namely Y = 3.651 - 0.105X1 + 0.339X2, and the conclusion is acceptable.

(vii) Implementation of economic literacy, namely in introductory courses in economics, microeconomics, and Macroeconomics, especially in the matter of producer and consumer behavior, can be said to be one part of the learning process of a consumer. As the end of the research, the author conveys suggestions (i) that students are expected to be able to further improve their understanding of economic literacy and practice it in behaving as consumers in everyday life, and should be able to choose a lifestyle that suits their abilities, by distinguishing which needs and desires, so as not to behave consumptively. (ii) for educational institutions, it is hoped that the results of this study can be a reference to provide more direction and pay attention to the patterns of consumptive behavior of students in the campus environment. (iii) for other researchers, it is hoped that it can be used as a new reference material and can be a reference for future research in addition to existing journals and books, and to be more careful in determining other variables in influencing consumptive behavior.

**Keywords:** Economic Literacy, Lifestyle, Consumptive Behavior.