

THE INFLUENCE OF ECONOMIC LITERACY AND LIFE STYLE ON CONSUMPTIVE BEHAVIOR

(Survey of Class X and XI High School Students in SMA Pasundan 1 Bandung)

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ABSTRACT

This research aims to know: (i) Knowing the influence of economic literacy on consumptive behavior of students of Pasundan 1 Bandung High School. (ii) knowing the influence of lifestyle on consumption behaviour of students. (iii) Know the influences of economics literacy and lifestyle on consumptive behaviours of students from Pasundan 1. Bandung High school. The research method used is a descriptive quantitative approach to the survey method. (i) There is a partial influence of economic literacy on consumer behaviour in students of Pasundan 1 Bandung, this is in accordance with the result of the test t is counting $(-3,809) < t$ table $(1,650)$ with a value $(\text{Sig } 0,000 < 0,05)$ it can be concluded that the variable $(X1)$ economics literacy has a significant influence on the consumer (Y) behavioural variable. (ii) Partially there is an influence upon lifestyle consumer conduct in high school students in Pasundan 1, Bandung, that according to the test result of t counting $(10,055) > t$ table $(1,650)$ with the value $(\text{sig } 0,00 < 0,055)$ it is possible to conclude that the variant $(X2)$ lifestyle influence significantly on the variabel (Y) , consumer-behaviour. (iii) Simultaneously there is a literacy impact on the economic lifestyle and the value of consumer life, and the result indicates that $FT > 73,940$ is consistent with the trial. So it can be concluded that both variables, economic literacy and lifestyle, together have an influence on the consumer behavior of SMA Pasundan 1 Bandung high school students. As a conclusion of the study, the author suggests that (i) for Pasundan 1 Bandung high school is expected to give a hint about the importance of economic literacy, or by facilitating library books on economic literature. (ii) For students of Pasundan 1 Bandung high school, it is expected to deepen economic literacy skills and apply them in everyday life to be more rational in consumer behavior. (iii) For future researchers it is anticipated to be a reference and reference, and also the author suggests to expand the sample not just one major.

Keywords: *Economic literacy, lifestyle, consumptive behavior.*