The Influence of Economic Literacy and Digital Literacy on Consumptive Behaviour of Students

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Abstract

This study aims to determine the influence of economic literacy and digital literacy on the consumptive behavior of Nusantara PGRI University of Kediri students during the COVID-19 pandemic. While the problems contained in this research are how well the level of student understanding related to economic literacy and digital literacy that has been obtained so far in lectures. The method used in this research was quantitative research methods. The sample used in this study was students of the Economic Education Study Program, Nusantara PGRI University of Kediri, totaling 36 students, and used purposive random sampling. Collecting data by distributing questionnaires via Google form to the respondents. The data analysis technique was multiple regression analysis using SPSS version 23 software. From the results of the multiple linear regression test, it is known that partially the economic literacy variable is 0.028 <0.05, showing a significant influence between economic literacy and student consumptive behavior. Furthermore, the digital literacy variable is 0.599 > 0.05, indicating that there is no significant effect between digital literacy and student consumptive behavior. And from the results of the multiple linear regression test simultaneously of 0.034 <0.05, indicating a significant influence between the variables of economic literacy and digital literacy on the consumptive behavior of students

Keywords*: Economic Literacy, Digital Literacy, Consumptive Behavior*

INTRODUCTION

In this globalization era, the use of digital media is very essential, in finding information and news. It can be done through many existing digital media. By having many existing literacy, digital literacy is also felt to provide a lot of convenience nowadays. Due to the amount of digital literacy that exists, it will be easier to find various news sources that can help in every daily activity. Economic literacy provides various benefits in consumer behavior every day. Economic literacy is assessed as having a positive influence in carrying out daily economic activities. In addition, with an understanding of economic literacy, it will provide so many references in carrying out consumption and production activities. The existence of various digital shopping platforms today, it has influenced today's millennial generation in conducting spending transactions through existing e-commerce and marketplaces. Especially during this COVID-19 pandemic, so many activities are supported by digital media. So it is undeniable that digital literacy is very much needed and most in demand at this time.

The aim of the research is to find out the influence of economic literacy and digital literacy on the consumptive behavior of the students Nusantara PGRI University of Kediri during the COVID-19 pandemic. Meanwhile, the problem is how well the level of student understanding related to economic literacy and digital literacy is obtained during lectures so far. Furthermore, with this level of understanding, what are the impacts, especially on changes in behavior, especially consumptive behavior by students. Because it is undeniable that modernization makes it easier for everyone, especially students, to get the things they want, even though sometimes these items are things that are not needed.

Literacy is an ability possessed by a person, especially in reading and writing, and listening to something in his life which is then able to provide input from what is read (Rozaini

& Ginting, 2019). Economic literacy is a science as well as knowledge as a medium that can be used by someone to become smarter in making a decision, especially in the part of the economy that is considered the most appropriate (Oktafikasari & Mahmud, 2017). Economic literacy is a medium that can be used to change habits from not understanding to understanding, as well as using income to invest, increase savings, or carry out precautionary activities and meet needs (Sina, 2012). Economic literacy is a condition that shows how someone is able to understand economic problems correctly, so that they are able to apply economic activities properly (Melina & Wulandari, 2018). Economic literacy is a condition that shows how someone is able to understand economic problems correctly, so that they are able to apply economic activities properly. Economic literacy is something that should be studied first, because it is not something that will appear by itself because it requires a quite long process, starting from the family environment and the surrounding environment (Jannah, 2019). Furthermore, the existence of economic literacy will make a person have the ability to be able to apply concepts and economics, especially in everyday life in making decisions, especially in managing their income and knowing the appropriate way to manage their finances (Widyawati et al., 2020). With a good understanding of economic literacy, it will be easier for someone to plan, analyze, and control everything carefully and as well as possible.

Digital literacy is the ability that a person has, especially in the use of information and communication technology in accessing, analyzing and building new knowledge, as well as communicating with others in order to be able to participate effectively with the community (Setyaningsih, et. Al, 2019) in (Asari et al., 2019). Digital literacy is also the use of internet media as an initial reference in obtaining information, or it can be said as an ability to use the internet in finding information (Zahro, 2019). Digital literacy is a person's ability to use communication tools and technology like smartphones, laptops and other electronic devices that are used to find information, besides that it is also used in communication with other people (Salsabila, 2019). Digital literacy can basically be applied starting from the family, school environment and the wider community environment, where digital literacy can also be developed in electronic-based learning or learning system-based management (Pratama et al., 2019). For this reason, an understanding of digital literacy at this time will be very helpful in many ways, especially in finding information and analyzing everything using advanced technology.

Consumptive behavior is a behavior posed by someone which the behavior shown is not based on a rational consideration and has a high desire for ownership of goods that are considered expensive which is only based on the desire to fulfill his pleasure (Melina & Wulandari, 2018). Consumptive behavior is behavior that is contained in a person which causes a desire to buy products that are not actually needed to fulfill his personal desires (Risnawati et al., 2018). Consumptive behavior is a desire to get a product after seeing an advertisement for the product, but also to be tempted by the advertisement or because it follows trends according to the times (Fariana et al., 2021). Furthermore, consumptive behavior is influenced by: 1) cultural factors, where culture is something that has quite an influence on a person in consumptive behavior, cultural factors such as culture, along with sub-cultures, and a social class; 2) social factors, which are one of the factors that currently have a fairly large impact on consumptive behavior, such as groups that are considered role models, roles, and social status; and 3) psychological factors, which are factors that arise within a person, such as motivation, opinions, learning, beliefs and attitudes (Rangkuti, 2018) in (Melina & Wulandari, 2018). The implications of students who have consumptive behavior, especially in today's modern era, are: 1) self-motivation, where this self-motivation someone feels motivated to compete with each other and improve their achievements; 2) selective, where the selection of goods to be purchased, especially with the modernization, makes branded goods widely circulated in

Indonesia; and 3) spendthrift, is one of the implications that makes a person buy the things he wants regardless of the price or needs (Agusti, 2019).

At this time, Indonesia and the world are at war with the viciousness of the COVID-19 virus, which has not shown a decrease in the number of sufferers, but is increasing every day. The COVID-19 pandemic (corona virus disease 19) was first reported by WHO on 11-3-2020 where the first case occurred on January 31, 2020 in the Wuhan, China (Taufik & Ayuningtyas, 2020). As what happened in Indonesia which is still experiencing a significant number in people exposed to COVID-19, where there are additional positive cases increasing by 6,142 cases so that those who are confirmed positive in Indonesia are 1,517,854 people. Cases recovered from COVID-19 were 7,248 people, so that 1,355,578 patients recovered or experienced an increase of 89.3%. Meanwhile, the number of patients who died due to exposure to COVID-19 nationally also experienced an increase in the number of 196 people, so that the number of patients who died was 41,054 people or an increase of 2.7% (KPCPEN, 2021).

We must remain aware in the face of this covid-19, we must not be careless so that the situation gets better. As we also know that there are many people out there who are still reluctant and seem not to care about the outbreak of the Covid-19 case that hit. This can be proven by the existence of community activities that seem to be still normal as there is no covid-19. There are still a lot of people who are reluctant to apply 3M (using masks, keeping distance by avoiding crowds, washing hands with soap) and 3T (testing, tracing, and follow-up), as well as discipline as has been called for by the government to reduce the spread of COVID-19 (Satuan Tugas Penanganan COVID-19, 2022). However, since the level of awareness from the community is quite low, this has not been carried out properly. The government has even established policies related to awareness against the COVID-19 virus, for example by imposing a lockdown in various areas, implementing PSBB (large-scale social restrictions), and most lately is the implementation of PPKM (implementation of restrictions on community activities). This was also ordered by the authorities to limit the spread of COVID-19 in Indonesia.

RESEARCH METHODS

The research method used was a quantitative research method, a method in which contained numbers as data, and the data analysis used the form of statistical calculations (Sugiyono, 2017). Furthermore, the population of this research was the students of the Nusantara University PGRI of Kediri, and the sample used was the students of the Economic Education Study Program, totaling 36 students. The method used in sampling was purposive random sampling method, which was only obtained in one of the majors at the University of Nusantara PGRI Kediri while data collection using a lift is distributed in the form of an electronic questionnaire via a Google form which was submitted to the respondents via WhatsApp messages.

The data analysis technique used was multiple regression analysis, which was a form of data analysis that showed the existence of two or more independent variables, and was in search of evidence regarding the relationship and influence of these variables (Ridwan, 2006) in (Mediawati, 2010). The multiple regression analysis used in the study was conducted with the help of SPSS software version 23, this aimed to determine the magnitude of the influence of economic literacy and digital literacy on the consumptive behavior of students of the Economic Education Study Program, Nusantara PGRI University of Kediri.

RESULTS AND DISCUSSION

The results of the study are divided into several aspects, including the age range of the respondents, the level or class of the respondents, then the contents of each questionnaire that has been filled out by the respondents.
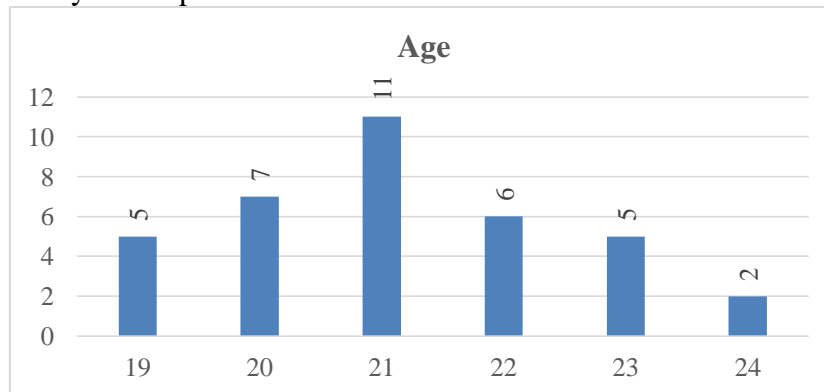

Figure 1. Respondent Age Data

From the questionnaire distributed to respondents of students of the Economic Education Study Program, totaling 36 students, it was known that the age range of the respondents was between the ages of 19 years to 24 years.
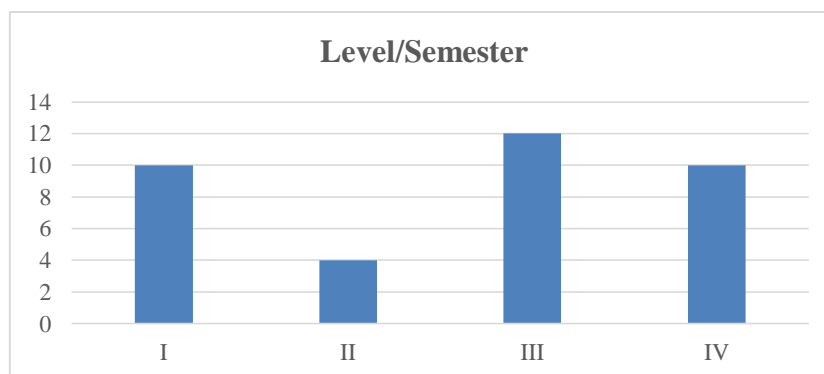

Figure 2. Data Level / Semester Respondents

From the table above, it can be seen that students of the Economics Education Study Program filled out the questionnaires that had been distributed which from level 1 it is known that 10 students who filled out questionnaires from 23 students. At level 2 students, 4 students filled out questionnaires from 5 students. In semester 3 students, it is known that 12 students filled out questionnaires from 18 students, and at level 4 students as many as 10 students filled out questionnaires from 12 students.
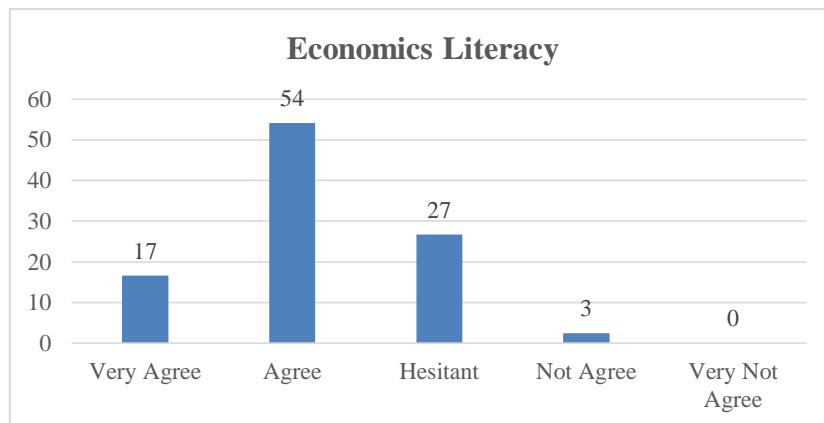
Economics Literacy

Figure 3. Results of the Questionnaire for Economic Literacy Variables

From the data presented above about economic literacy, it can be seen that from 36 respondents an average of 17% students chose strongly agree, 54% students chose agree, 27% students chose hesitant, 3% students chose not agree, and there was no students who voted strongly disagreed. So it can be concluded that more than 50% of economic education students chose to agree that economic literacy is needed for the consumptive behavior of students.
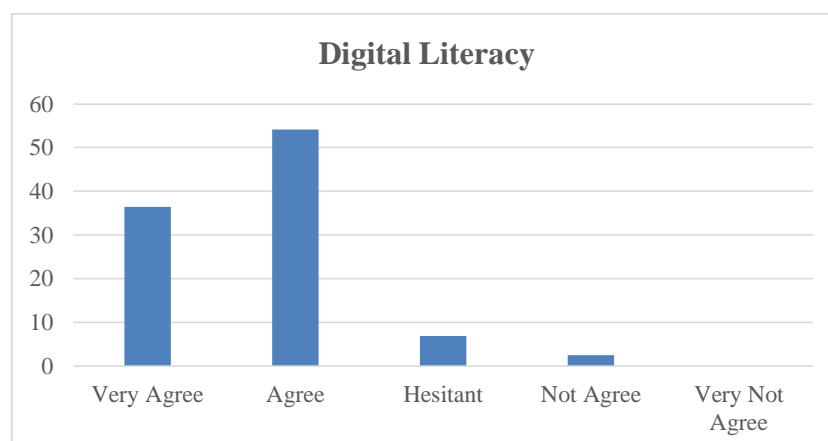
Digital Literacy

Figure 4. Results of the Digital Literacy Variable Questionnaire

From the data presented above regarding digital literacy, it can be seen that of the 36 responses, an average of 36% of students chose strongly agree, 54% of students chose to agree, 7% of students chose to hesitate, 3% of students chose to disagree, and there was no students who voted strongly disagreed. So it can be concluded that more than 50% of economic education students chose to agree that digital literacy is also needed for the consumptive behavior of students.
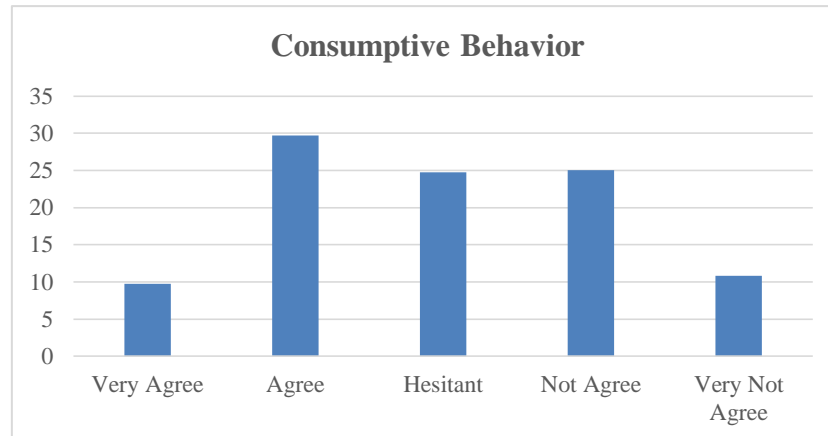
Figure 5. Results of the Consumptive Behavior Variable Questionnaire

From the data presented regarding consumptive behavior above, it can be seen that from the 36 responses, an average of 10% of students chose strongly agree, 30% of students chose to agree, 25% of students chose to hesitate, 25% of students chose to disagree, and 11% of students choose strongly disagree. So it can be concluded that about 30% of economic education students chose to agree that consumptive behavior is influenced by knowledge about economic literacy and knowledge about digital literacy.

Next, multiple regression analysis was performed using SPSS version 23, the data are as follows:

Table 1. Results of Partial Hypothesis Testing

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.616	7.412		3.456	.002
	Economics Literacy	.375	.164	.388	2.291	.028
	Digital Literacy	.078	.146	.090	.530	.599

a. Dependent Variable: Consumptive Behavior

From the results of the table above, it can be seen that the partial hypothesis test on the economic literacy variable is 0.028 lesser than 0.05, thus indicating that there is a significant influence between economic literacy and student consumptive behavior. Such as research conducted by (Syamiya, 2020), where the result is that students' economic literacy has a positive influence on a consumptive behavior shown by students with a significance level of $0.000 < 0.05$. Furthermore, for the digital literacy variable, which is 0.599 more than/greater than 0.05, it shows that there is no significant effect between digital literacy and student consumptive behavior.

Table 2. Results of Simultaneous Hypothesis Testing

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.157	2	25.578	3.742	.034[b]
	Residual	225.593	33	6.836		
	Total	276.750	35			

a. Dependent Variable: Consumptive behaviour
b. Predictors: (Constant), Digital Literacy, Economic Literacy

From the table data above, it can be seen that the simultaneous hypothesis testing is 0.034 lesser than 0.05, so that it simultaneously shows a significant influence between the variables of economic literacy and digital literacy on student consumptive behavior.

CONCLUSION

From the results of the study, it can be concluded: 1) the answers to the questionnaires filled out by students indicate diversity, this is probably due to differences in age and differences in level/semester of each student, so that the consumptive behavior of each individual also shows differences. 2) From the results of multiple linear regression, it is known that partially the economic literacy variable is 0.028 <0.05, showing a significant influence between economic literacy and student consumptive behavior. Furthermore, the digital literacy variable is 0.599 > 0.05, indicating that there is no significant effect between digital literacy and student consumptive behavior. And 3) the results of the multiple linear regression test simultaneously were 0.034 < 0.05, indicating a significant influence between the variables of economic literacy and digital literacy on the consumptive behavior of students.

For the next research, it is recommended to multiply the variables used for research, so that the results are much better than the current research. Furthermore, it can also increase the number of respondents and increase the age range of respondents so that the diversity of answers from each respondent is more visible. With this addition, it is hoped that the results of future research will produce better research data and a higher level of significance.

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