The Clout of Lifestyle on Students' Consumptive Behavior

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ABSTRACT

The consumptive behavior among teenagers continues to increase due to excessive lifestyle following trends for self-existence. This study desires to find out the influence of lifestyle on consumptive behavior and the magnitude of this influence. It uses quantitative research methods and a population of students from senior high schools in Kalisari, East Jakarta. Random sampling was used in this study with the sample used was 122 respondents. The data collection techniques used in this study are observation and questionnaires. The data analysis technique used was simple linear regression. The analysis results of the research are the significance obtained from the results of hypothesis testing, which is 0.000 meaning, calculate> t table (5.111 > 1.979) and significance 0.000 < 0.05 so that Ho is rejected, Ha is accepted, this means that lifestyle positively influences consumptive behavior in the students of senior high schools in Kalisari, East Jakarta. Lifestyle affects consumptive behavior in senior high schools in Kalisari, East Jakarta students by 17.9%, including the deficient category. Consumptive behavior can only be avoided with awareness from oneself, who feels the need not to do consumptive behavior.
Keywords: Lifestyle, students, consumptive behavior

ABSTRAK

Perilaku konsumtif dikalangan remaja terus meningkat akibat adanya gaya hidup berlebihan mengikuti trend untuk eksistensi diri. Penelitian ini memiliki tujuan untuk mengetahui apakah terdapat pengaruh gaya hidup terhadap perilaku konsumtif serta besaran pengaruh gaya hidup terhadap perilaku konsumtif. Kuantitatif merupakan metode penelitian yang digunakan dan populasi yang digunakan yaitu Siswa di Kalisari, Jakarta Timur. Teknik pengambilan sampel yang digunakan dalam penelitian yaitu random sampling. Sampel yang digunakan 122 responden. Teknik pengumpulan data yang digunakan observasi dan kuesioner. Teknik analisis data yang digunakan regresi linier sederhana. Hasil analisis penelitian yaitu signifikansi yang diperoleh dari hasil pengujian hipotesis yaitu 0,000 artinya, thitung > t tabel (5,111 > 1,979) dan signifikansi 0,000 < 0,05 sehingga Ho ditolak, Ha diterima artinya terdapat pengaruh positif gaya hidup terhadap perilaku konsumtif pada siswa SMA di Kalisari, Jakarta Timur. Gaya hidup mempengaruhi perilaku konsumtif pada siswa SMA di Kalisari, Jakarta Timur sebesar 17,9% termasuk ke dalam kategori sangat rendah. Kesadaran diri adalah salah satu solusi untuk menghindari perilaku konsumtif.
Kata kunci: Gaya Hidup, siswa, perilaku konsumtif

A. INTRODUCTION

Human beings and the economy are closely interconnected. Economics is a scientific study that explores how to fulfill infinite human needs despite having limited resources. Human needs are insatiable as people are not content with what they have. On the other hand, the resources available to meet these needs are limited. Therefore, individuals are interdependent on one another to satisfy their consumption needs (Marvelino et al., 2023).

Consumption is an essential part of human life as it helps to fulfill our needs by spending the use value of an item. In Indonesia, household consumption plays a crucial role in the country's economic strength. According to data from the Central Statistics Agency, household consumption expenditure contributed significantly to the increase in Gross Domestic Product (GDP). In the second quarter of 2022, household consumption contributed Rp.2.53 trillion (51.47%) to a total of Rp.4.92 quadrillion based on prevailing prices (ADHB). This indicates that household consumption has a significant impact on the increase in national GDP (Sabilillah et al., 2023). Consumption behaviour can be affected by various cultural, social, psychological, and personal factors, as per Marvelino et al., (2023). Each person has a unique consumption pattern that is defined by their lifestyle. Lifestyle refers to how individuals conduct their daily activities, spend their time, and use their money to purchase things (Firman Fauzi & Ramadhia Asr, 2020; Muntahanah et al., 2021; Zakia et al., 2022). An extravagant lifestyle can lead to excessive consumption behavior. Following Nasution et al., (2023) a person's lifestyle occurs due to two driving factors: internal and external. Internal factors arise based on the belief that one wants a lifestyle that depends on one's personality. Some want to live luxuriously, magnificently, and happy to be the centre of attention of many people, or vice versa. There are those who really want to live simply. Then, external factors are caused by external factors that affect individual changes in attitude so that later, they will affect oneself, namely through social groups, family, self-actualization, and so on, or even the development of the internet. According to Putri & Lestari, (2019) lifestyle can expand due to aspects that support lifestyle: scilicet activities (something they do both with friends and alone), interests (including what they like so that after that, it will lead to an excessive lifestyle), and opinion (concerning things that individuals think are reasonable but not necessarily reasonable for others). Additionally, a person's lifestyle can change over time (Mardikaningsih & Darmawan, 2021).

The era of globalization has affected every country, including Indonesia, where all aspects of life are expected to adapt to the rapidly evolving technology. This era has brought about significant changes in Indonesian society, with traditional ways of thinking and behavior replaced by modern ones (Brilianaza & Sudrajat, 2022). According to a survey conducted by APJII (Indonesian Internet Service Providers Association) in 2023, 77.02% of the Indonesian population of 275,773,901 was connected to the Internet in 2022, and this

number increased by 1.17% in 2023 to 78.19%. The widespread availability of the Internet has resulted in various innovations in new media, which are utilized by adults, students, teenagers, schoolchildren, and even small children who are now familiar with internet usage.

The internet is growing rapidly and is considered capable of presenting various kinds of media, for example interaction through social media and shopping media which is very easy to do online (Wahyuni et al., 2019). The ease of internet access is able to shift the pattern of changes in the way of thinking and behavior of people who were originally traditional gradually changing into a more modern society. This can happen because the internet makes it easier to fulfill unlimited needs, the goods available are also abundant so that this is able to attract people's attention to consume goods by being faced with a lot of choices without rational consideration. Goods that were once considered secondary goods have now turned into primary necessities. This also happens to goods that were once considered tertiary goods, but are now turning into the main needs that will cause pleasure in the form of luxurious facilities. The presence of the internet is one of the active triggers for consumptive behavior (Ananda & Khodijah, 2021).

Consumptive behavior is a person's behavior of consuming a good or service excessively just for pleasure, the existence of rewards offered, and many people using it without going through rational consideration. According to Sari, (2019) consumptive behavior is a person's behavior to consume goods excessively and not based on needs; it is only done solely to obtain maximum satisfaction. Another opinion developed by Nainggolan, (2022) is that consumptive behavior is the behavior depleted unlimited goods and services, buying excessively, and not based on plans carried out by individuals because they prioritize wants rather than needs. Consumptive behavior is a behavior carried out by individuals no longer based on rational consideration; buying goods and services because of gifts and because of desire alone, without looking forward, will have a good or bad impact (Pramistika & Arsal, 2020). Consumptive behavior should not occur if someone's purpose of consumption is to adjust the needs and uses of goods and services. That is, rationally a person will not consume goods and services that are not needed or even have no benefit for themselves (Habibi, 2022). Consumptive behavior can be represented through the following characteristics, which are commonly understood as characteristics or dimensions that can estimate behavior conducted consumptively through the following, namely: 1) Impulsive buying is the behavior of someone who solely purchases a product based on sudden desires without consideration and careful plans. A person must see information supporting the essence of purchasing before determining to purchase. 2) Non-rational buying is someone's irrational behavior if someone purchases without considering the price of goods, the use of goods, and others. This irrational purchase is done solely to fulfill desires and prestige if you don't buy and want to avoid missing the trend without being based on consideration to meet needs. 3) Wasteful Buying is waste behavior by wasting money to make purchases without looking at needs and meticulous plans (Yudasella & Krisnawati, 2019).

Ajzen, (1991) stated that the Theory of Planned Behavior presents that somebody's behavior can be formed through attitudes, norms, subjective, and self-control so that a person's way of behaving will be later formed. This fundamental theory analyzes how a person's behavior carries out activities related to purchasing habits and relationships between individuals. The judgment of influential people, such as family, friends, and others, undoubtedly influences a person's behavior (Tribuana, 2020; Zahra & Anoraga, 2021). This theory is also the basis for measuring whether a person behaves consumptively or not. However, people often conduct themselves consumptively when they want to follow trends, imitate the appearance of others or groups, and feel prestige if they don't follow along (Saodin & Nerson, 2022). The desire to always follow lifestyle trends is also modern is one of the factors causing most individuals to behave consumptively (Yahya, 2021). Kotler & Keller, (2016) stated that consumptive behavior is affected by internal factors, one of them being Lifestyle. The desire to always follow lifestyle trends is also modern and is one of the factors causing most individuals to behave consumptively. This situation is supported by the research of V. E. Rahmawati & Surjanti, (2021) where there is an approving effect caused by lifestyle on increasing consumptive behavior. Consumptive behavior can harm individuals because it refers to a wasteful lifestyle that is used to fulfill momentary pleasures without seeing negative impacts in the future. In addition to being wasteful, consumptive behavior also causes feelings of insecurity due to excessive purchases of a product while there are still other needs that must be met due to depleted financial conditions (Sari, 2019; Septiansari & Handayani, 2021). If the habit of consumptive behavior cannot be controlled, it will affect a person's life habits due to an excessive lifestyle. This situation does not only occur in adults but can also occur among adolescents, especially high school students (L. Rahmawati & Putri, 2023). Based on this, it is regarded as necessary to conduct research on consumptive behavior caused by an increasingly high lifestyle in various places, primarily in one of the senior high schools in Kalisari, East Jakarta, so that prevention can be carried out as early as possible.

Youth is a transitional period between youth and maturity marked by behavioural changes. It is divided into three phases: earlier adolescence (12-15 years), intermediate youth (15-16 years), and delinquent youth (17-19 years). During youth, teenagers seek self-identity by interacting with their environment to gain recognition in their social groups. This desire for acceptance can lead high school students to follow their peers' behaviors. These interactions significantly impact today's lifestyles, with urban teenagers showing a keen interest in the modern lifestyle by spending time in cafes. Cafes have become a "second place" besides home, where teenagers can interact, build social connections, and actualize their lifestyles. However, this trend has led to teenagers spending money on trending items they may not necessarily need just to gain recognition from their social environment (Khafida & Hadiyati, 2020; Sahalessy, 2020). According to the research conducted by Romadloniyah and Setiaji in 2020, teenagers spend their money on food, electronic devices, clothing, entertainment, and other things to gain recognition in their social circles, show off, and follow the latest trends. When their desires are not satisfied, it

could lead to negative emotions like disappointment, anger, and other actions that may adversely affect them. Teenagers may even steal or misuse school funds to fulfill their desires. Likewise, the amount of pocket money received also influences teenagers' consumption. As by Armelia and Irianto, 2021 noted the more heightened the allowance received; the more heightened the level of consumption, of the activities or otherwise.

Researchers have observed that students of senior high schools in Kalisari, East Jakarta, tend to gather with their friends after classes instead of going straight home. This behavior leads to increased consumption patterns and wasteful spending habits due to a lifestyle that involves spending time outside the house. To investigate this phenomenon, researchers will conduct a study from October 2, 2023, to December 12, 2023, which aims to answer two main questions: (1) Does lifestyle affect the consumptive behavior of students in senior high schools in Kalisari, East Jakarta? (2) How greatly does lifestyle influence the consumptive behavior at senior high schools in Kalisari, East Jakarta? The study will be titled "The Clourt of Lifestyle on Consumptive Behavior in Students" and aims to solve the problems posed by this phenomenon.

B. RESEARCH METHOD

The study method used is quantitative. Sugiyono, (2019) stated that the quantitative method is a research methodology used as a scientific method because it includes fulfilled scientific conventions characterized by substantial, factual, measurable, logical, and systematic. This method explains the values of variables (knowledge) in specific populations or samples employing data assembly using research instruments under study so that research data can be found to be numerical. Data analysis uses numbers, statistics, and exact science in sentences to describe a particular phenomenon and answer the conjectures in research (research hypothesis). The research design used in this study is descriptive. Rare research in descriptive research design is used to describe a particular phenomenon or based on the research variables to be studied. This research was conducted in senior high schools in the Pasar Rebo area, East Jakarta with the time for this research is from October 2023 to March 2024. Random sampling is a sampling technique in this study. The sample used was 122 respondents. The study utilized two data collection techniques: observation and questionnaires. The observation method was used as an initial data-gathering procedure, allowing researchers to explore a phenomenon and obtain material for measuring objects in research. On the other hand, the questionnaire method was used to examine a phenomenon by providing respondents with various statements to answer, resulting in the acquisition of research results (Sofyan Siregar, 2023). The questionnaire uses a Likert scale with values ranging from 1 to 5. A value of 1 indicates strong disagreement, 2 shows disagreement, 3 shows neutrality, 4 suggests agreement, and 5 shows strong agreement. This research centers around two variables: consumption behavior as the dependent variable and lifestyle as the independent variable. Consumption behavior is measured using eight indicators: 1) Purchasing items not based on necessity, 2) Purchasing items due to discounts, 3) Purchasing items due to attractive packaging, 4)

Purchasing products for prestige, 5) Purchasing products to maintain social status, 6) Purchasing items due to brand and model, 7) Purchasing items on impulse, and 8) Purchasing items without considering the benefits. Three dimensions' estimate lifestyle: 1) Activities, 2) Interests, and 3) Opinions.

The data analysis technique used in this study is using the Classical Assumption Test, with a simple linear regression Statistical Analysis and then using the partial T test and the Coefficient of Determination Test. The simple Linear Regression Analysis model is based on classical assumptions, which are normality tests and linearity tests (Aprilia & Firmialy, 2022; Sinambela & Sinambela, 2021). There are two classical assumption tests used in this study, namely through data normality tests and data linearity tests. 1) The normality test tests whether the regression model, mistaking variables (residuals), and data have a normal distribution. A good regression model has normally or near-normal distributed data. The normality test that could be utilized in this study is one sample Kolmogorov-Smirnov with the ground of decision-making, namely: If the Kolmogorov-Smirnov one sample results demonstrate a Sig. (significant) value of > 0.05, then the data is usually distributed normally or vice versa. If the results of one sample Kolmogorov-Smirnov demonstrate a Sig. (significant) value of < 0.05, then the data is not normally distributed. The data linearity is used when tested significantly; the Data Linearity Test determines if two variables have a linear relationship. It is typically employed in correlation analysis or linear regression (Sinambela & Sinambela, 2021). The data linearity test can be conducted by the Test of Liniearity checking the output of the Annova table with the following decision-making criteria: If the significance of sig. (significant) in the deviation from linearity column > 0.05, then the linear regression means (has a relationship or linear). If the significance of sig. (significant) in the deviation from linearity column < 0.05, the regression means is not linear (has no relationship).

Statistical Analysis Simple Linear Regression Analysis based on Sarumaha et al., (2023) is a simple linear regression test desires to confine how the independent variable impacts the dependent variable. The equation follows: $Y = \alpha + bX$. Then, Partial Test. The statistical test shows how greatly an independent variable influences the dependent variable (Aprilia & Firmialy, 2022). If the calculated t value is greater than the table t value and the significance is less than 0.05. In that case, there is a significant influence between the independent and dependent variables, rejecting Ho and accepting Ha or vice versa. If the calculated t value is less than the table t value and the significance is more significant than 0.05. In that case, there is no significant influence between the independent and dependent variables, supporting Ho and rejecting Ha. The last one is Coefficient of Determination Test (r^2). The coefficient of determination, also understood as r2, measures the spread to which independent variables influence the dependent variable. If the resulting coefficient of determination is proximate to number 1, the independent variable's effect on the dependent variable is more significant (Oktafikasari & Mahmud, 2017). The coefficient of determination is evaluated based on the subsequent criteria: If the outcome falls between 0.000 and 0.199, it is considered deficient. Then, if the outcomes are between

0.200 and 0.399, they are categorized as low. If the outcomes fall between 0.400 and 0.599, they are considered medium. Suppose the results are between 0.600 and 0.799, categorized as vital. The last one, if the outcome difference between 0.800 and 1.000, is interpreted as very strong (Agatha Honggo Winarta, 2019).

C. RESULTS AND DISCUSSION

Result

The results showed that all respondents had met the predetermined requirements to be used as a sample in the study or to represent the population. First of all, respondents are students who attend school in Kalisari, East Jakarta aged 15-19. Second, students have pocket money every single day. Third, students learn economics lessons in the semester 2023-2024. The subjects used in this deconstruction amounted to 122 respondents, separated into 40% of 49 male students and 60% of 73 female students. The respondents in this deconstruction were mostly 16 years old, with an average allowance per day of Rp 10,000 - Rp 20,000 or Rp 250,000 - Rp 400,000 per month. All respondents have received or learned the basics of economics in 2023-2024.

1. **Classical Presumption Test**
   a. **Normality Tests**

Table 1. Normality test results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		122
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	9.22512457
Most Extreme Differences	Absolute	.046
	Positive	.043
	Negative	-.046
Test Statistic		.046
Asymp. Sig. (2-tailed)[c]		.200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.	.776
	99% Confidence Interval	Lower Bound	.765
		Upper Bound	.786

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Processed data, (2024)

Table 1 shows that the outcome of the data normality test on both variables, Consumptive Behavior and Lifestyle, showed a significance value more outstanding than 0.05, scilicet 0.200 > 0.05. Thus, it can be supposed that the data is normally circulated because the significant value has exceeded 0.05.
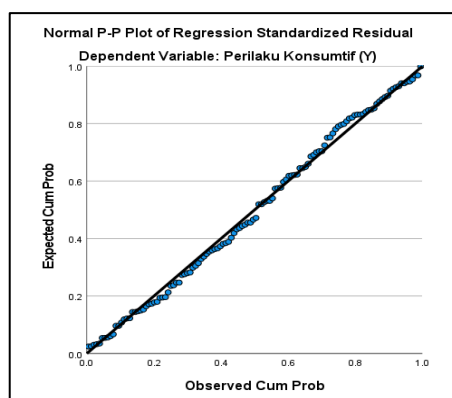
Figure 1. Normal P-P Plot of Regression

The result in Figure 1 is that the Normal Probability Plot graph shows a normal graph pattern because the resulting points spread out close to the diagonal line, so it can be supposed that the data used has been normally circulated.

b. Linearity Tests

Table 2. Linearity test results
ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Perilaku Konsumtif (Y) * Gaya Hidup (X)	Between Groups	(Combined)	5441.114	41	132.710	1.496	.063
		Linearity	2241.538	1	2241.538	25.264	.000
		Deviation from Linearity	3199.576	40	79.989	.902	.635
	Within Groups		7097.877	80	88.723		
	Total		12538.992	121			

The outcomes of the data linearity test that has been carried out in Table 2 it was found that in the deviation from linearity column, the sig value of 0.635 > 0.05 can be an inference that there is a linear relationship between the two variables, namely consumptive behavior as (dependent variable) and lifestyle (independent variable).

2. Statistical Analysis

a. Simple Linear Regression Analysis

Table 3. Linearity test results
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.753	6.173		4.496	.000
	Gaya Hidup (X)	.414	.081	.423	5.111	.000

a. Dependent Variable: Perilaku Konsumtif (Y)

Based on the results of a simple linear regression test that has been tested in Table 3, it can be understood that the regression equation model is:

$$Y = 27{,}753 + 0{,}414X$$

Description:

Y = Value of Dependent Variable (Consumptive Behavior)

α = Constant

b = Regression Coefficient

X = Value of Independent Variable (Lifestyle)

From the equation above, the following conclusion can be drawn:

1) The constant (α) value is 27.753, representing that if Lifestyle as an independent variable demonstrates a value of 0, Consumptive Behavior as a dependent variable will expand by 27.753.

2) The coefficient on the Lifestyle variable (X) is positive at 0.504, which means that every time there is an accumulation in Lifestyle, there will also be an accumulation in consumptive behavior in students by 0.414.

b. Partial Test (T Test)

The statistical t-test demonstrates how greatly an independent variable influences the dependent variable. This examination determines whether the independent variable X (Lifestyle) significantly affects the dependent variable Y (Consumptive Behavior). Decision-making related to the acceptance or denial of hypotheses by corresponding the t count with the t table at a significant level of 5% or 0.05 is based on the following criteria Aprilia & Firmialy, (2022):

1. Ho was denied, and Ha was received if t counts > t table and the value of significance < 0.05, a significant influence exists among the independent and dependent variables.

2. Ho was received, and Ha was denied if t counts < t table and the value significance > 0.05; no significant effect exists among the independent and dependent variables:

Table 4. Partial Test
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.753	6.173		4.496	.000
	Gaya Hidup (X)	.414	.081	.423	5.111	.000

a. Dependent Variable: Perilaku Konsumtif (Y)

Source: Processed Data, (2024)

Based on table 4 which is the result of a partial t test that has been carried out using SPSS version 27, the hypothetical conclusions tested can be drawn, namely:

The Influence of Lifestyle on Consumptive Behavior

The results of testing the hypothesis of the influence of lifestyle on consumptive behavior found that the calculated value was 5.111 while the table value was 1.979. The significance value obtained from the results of hypothesis testing is 0.000, meaning tcalculate > t table (5.111 > 1.979) and significance 0.000 < 0.05. So, the

conclusion of hypothesis testing using the t-test, namely Ho was rejected, and Ha was accepted, meaning that lifestyle influences consumptive behavior in students of senior high schools in Kalisari, East Jakarta.

c. Coefficient of Determination Test (r2) (Uji Koefisien Determinasi (r2)

The coefficient of determination, also known as r2, measures the extent to which independent variables (Lifestyle) influence the dependent variable (Consumtive Behaviour).

Table 5. Coefficient of Determination Test (r^2)
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.423[a]	.179	.172	9.263

a. Predictors: (Constant), Gaya Hidup (X)
b. Dependent Variable: Perilaku Konsumtif (Y)

Source: Processed Data, (2024)

The outcomes of the coefficient of determination test (r2) carried out in Table 5 found that in the R Square value obtained column, the results of the R Square value were 0.179 or 17.9%. This shows that 17.9% of Lifestyle as an independent variable affects Consumptive Behavior as a dependent variable, while the remaining 82.1% is influenced by other variables not studied in this study. Based on the coefficient of determination test interval criteria, 0.179 or 17.9% was declared to have a low influence, meaning that Lifestyle as an independent variable has a low impact on increasing Consumptive Behavior as a dependent variable on students.

Disscussion

The examination results, done using the IBM SPSS version 27 program, found a constant value of 27.753 and a grade of the lifestyle variable coefficient of 0.414. Therefore, the equality model of the simple linear regression is Y = 27.753 + 0.414X. The constant grade of 27,753 illustrates that if Lifestyle (X) does not increase in grade, then the grade of Consumptive Behavior (Y) increases by 27,753. Likewise, the grade of the regression coefficient in the Lifestyle variable (X) will increase by 0.414 in the Consumptive Behavior (Y) significance. The t-test analysis that was carried out using SPSS version 27 with a significance level of 0.05 showed that the t-count and t-table values were 5.111 and 1.979. The significance value was 0.000; it can be interpreted that t counts > t tables (5.111 > 1.979) and as well as significance values (0.000 < 0.05), Ho denied and Ha accepted so it could be supposed that there is a significant consequence of Lifestyle on consumptive behaviour in one of the senior high schools in Kalisari, East Jakarta which means that the higher one's lifestyle, the more potential a person has to behave consumptively. The outcomes shown by this analysis align with Alamanda's, (2018) research, which demonstrates that lifestyle affects increasing consumptive behavior among individuals, especially youths. This situation is affected by the behavior of adolescents through activities that tend to like to spend time outside the home, like buying items that are less needed to enjoy shopping at shopping centers and cafes, so it can initiate the emergence

of consumptive behavior that occurs in adolescents. Youth who want to spend time outside the home tend to waste their money continuously on lifestyle activities that tend to lead to consumptive behavior through aspects of impulsive buying, wasteful buying and even just done to seek pleasure (non-rational buying).

Lifestyles that direct to wasteful behavior are also not further in today's era. Lifestyle is rising because multiple factors cause an increasingly consumptive lifestyle to grow, starting from internal factors where a student feels the need to deplete goods and services that are not what is needed but what is desired. Another factor is external factors, where immature high school students, in particular, often spend time outside the home. This behavior has been represented through the Planned Behavior Theory, which demonstrates a person's behavior that can be constructed through attitudes, norms, subjective, and self-control so that a person's way of acting will be later formed. This fundamental theory analyzes how a person's behavior carries out activities related to purchasing habits and relationships between individuals with the definition that a person's behavior can be described from the way they buy an item or even how they relate to others, specifically high school students who interact very frequently with their coequals. Coequals are also one of the factors that force students senior high schools in Kalisari, East Jakarta to behave, specifically when consuming goods and services.

Youths tend to have the desire to consume goods excessively. However, students, specifically at senior high schools in Kalisari, East Jakarta, do not recognize they are behaving impulsively. Senior high schools in Kalisari, East Jakarta students tend to follow what their peers see and invite, so good self-control is needed to avoid consumptive behavior. In addition to self-control, students must also have a special understanding of finance. Students who know about good finance are predicted to be able to see the expenses made on transactions. Students should also avoid always doing activities outside the home. As mentioned above, activities outside the house produce excessive consumptive behavior because spending time outside the home tends to have enough interest in activities that are classified as consumptive such as using their free time to travel, and shopping, so often these students tend to do consumption activities without prior planning and encourage consumptive actions.

Youths are still in the labile classification, so they still often go with the discharge without thinking about the impact that will be developed. Thus, it is better for students, greatly students of Senior high schools in Kalisari, East Jakarta, to form a special community that is positive in learning that specifically likes specific subjects or even constructs a positive special community based on hobbies if, indeed, the students are less curious in learning so that later students can avoid activities that direct to consumptive behavior. Lifestyle affects consumptive behaviour by 17.9%, meaning that Lifestyle includes a meagre consequence on consumptive behaviour in students. Regardless, Lifestyle still positively affects increasing consumptive behaviour among adolescents, especially high school students. This current situation is because high school students are still included in the category of teenagers who are still labile, so they are considered not to have mature

thoughts in using their money for necessary purposes. Teenagers, especially high school students, still often depend on their friendship environment, which is considered fun. Therefore, besides themselves, the role of others is required to control student behavior so as not to conduct consumptively, starting from parents who must control as often as possible about the satchel money that has been given to their youths, then wherever the money is used. Next is the role of the teacher. Teachers, as parents of students in schools, need to provide input or advice to students so as not to behave extravagantly just for pleasure without thinking about the impact. Teachers also need to direct students to understand the matter of financial management until these students become good at managing finances because they are used to it often.

D. CONCLUSION

Based on the results of the data analysis, it can be concluded that lifestyle (X) positively influences consumptive behaviour (Y) in one of the senior high schools in Kalisari, East Jakarta.. The impact of lifestyle on consumptive behaviour established on the study's results was shallow, only 17.9%; the residual 82.1% was affected by further variables not analysed in this examination. Even though it is shallow, lifestyle still positively influences increasing consumptive behaviour among one of the senior high schools in Kalisari, East Jakarta, so it needs to be a serious concern. If consumptive behaviour is allowed to grow just like that, then students will not have savings in the future. Therefore, researchers suggest that students have good self-control and do not always follow the lifestyle of others. Students must also explore managing finances correctly and adequately so they no longer have difficulty controlling them. For teachers, especially economics teachers, it is advisable to keep reminding students about the importance of financial management.

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