

Exploring the Impact of Lifestyle Choices on Consumptive Behavior

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ABSTRACT

This research aimed to determine the influence of lifestyle on the consumptive behavior of teenagers on Panggang Island. This research uses quantitative methods. The population in this research is teenagers on Panggang Island. The sample was selected using simple random sampling, applying the Slovin formula with a margin of error of 10%, and resulted in 94 samples. The data used includes primary and secondary sources. Primary data was collected directly through questionnaires using a Likert scale. The analysis used was simple linear regression and was carried out using SPSS 25. This research indicates that lifestyle significantly affects adolescents' consumptive behavior on Panggang Island, with the lifestyle variable providing an effective contribution of 79.1%. This identified that the more adolescents' lifestyles, the more consumptive their behavior will be, and vice versa.



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INTRODUCTION

Humans will always engage in economic activities to fulfill their needs. Needs must be met based on a priority scale, which is divided into three levels, including primary needs (clothing, food, shelter), secondary needs, which are needs that are filled after primary needs are fulfilled, and tertiary needs, which are luxurious needs such as jewelry and cars (Nainggolan, 2022). In today's technological and fast-paced era, it is straightforward for humans to do everything, including consumption activities. However, it can bring adverse effects such as excessive consumption, often called consumptive behavior. Because the ease of getting the items you want can create consumptive behavior (Setiawan, 2019).

Consumer behavior is incomplete product use, a person has used the same product with another brand or buys the product based on its popularity or price (Watung, 2022). Meanwhile, according to (Anggadita, 2021), consumptive behavior is the over-purchasing behavior of goods

or services without rational consideration to get the greatest desired satisfaction. Consumptive behavior is a consumption activity not based on needs but on desire and satisfaction only (Hidayah & Permana, 2023). It can be concluded that consumptive behavior is a consumption activity that is not based on rational considerations, such as incomplete use of products, and buying goods impulsively to fulfill temporary desires, so that it will cause waste.

Consumptive behavior has positive and negative impacts, the positive effect is that consumers feel satisfied and producers' income increases, while the negative impact is waste, and social inequality over goods, so that there is a gap between the rich and the poor (Herlizah & Subali, 2023). Moreover, according to (Fitriyani et al., 2021) The negative impact of consumptive behavior is when someone consumes more goods at the current time without thinking about their future needs. Meanwhile, according to Budiwati, ideally consumer behavior should be rational and proportional, and consumers should avoid consumptive attitudes and consumerism (Nurhayati, 2021).

The phenomenon of consumptive behavior exists in people's lives nowadays because it is becoming more sophisticated. People can easily access various e-commerce and are interested in following the latest trends on social media (Maharani & Hendrastomo, 2022). A person who is interested in lifestyle developments, like fashion, will be prepared to invest money and time in keeping up with the newest styles (Pratminingsih et al., 2021). Gender differences are not evident in consumptive behavior because men and women essentially exhibit the same behavioral tendencies (Luas et al., 2023). Consumptive behavior is no longer based on rational factors, but on need or irrational factors (Firdaus & Pusposari, 2022). Impulse purchases, waste, and irrational purchases cause this.

Many people, especially teenagers, follow trends to express themselves and a form of identity. This trend will have both positive and negative impacts. Based on data from an online survey, 82.5 percent of respondents indicated that teenagers consistently follow trends without discernible reasons (Sinaga, 2019). This results in teenagers buying an item spontaneously without planning, and not according to their needs. This is in line with Loudon and Bitta in Mujahidah, who state that adolescents are most easily affected by excessive consumption behavior and have a strong orientation toward consuming a product (Mujahidah, 2020). The results of Kredivo and Katadata Insight Center (KIC) research show that millennials and generation Z are the most prominent participants in e-commerce, accounting for 85% of transactions in 2019.

Table 1. KIC Research Results contributing to e-commerce transactions

Age Range	Percentage (%)
18 – 25 years old	36%
26 – 35 years old	49%
36 – 45 years old	13%
46 – 55 years old	2%
> 55 years old	0,2%

Source: (Sukmana & Safitri, 2020)

Based on the results of this survey, adolescents aged 18-25 years are in the second position as the most significant contributor to e-commerce transactions or online shopping. Adolescents are in a transitional stage of life, investigating and attempting to conform to an idealized version of themselves. Consequently, they are susceptible to commercials or promotions of different goods and services disseminated through multiple media outlets and those directly promoted in the marketplace (Warhani & Wibowo, 2019). According to Suyahman (Gafar & Syahrin, 2023), in terms of age, adolescents are divided into three types, including:

Table. 2 Adolescence

Early	12 – 15 years old
Middle	15 – 18 years old
Late	19 – 22 years old

Source: (Gafar & Syahrin, 2023)

Teenagers have irrational consumption abilities, tend to spend quite a lot of money to shop online, and are easily attracted by promotions, prizes, and attractive offers offered by companies or sellers (Sulistyowati & Zainuna, 2023). Teenagers' consumption behaviors are limited to following trends and gaining status (Khairulanam & Surjanti, 2024). The results of Kredivo and Katadata Insight Center research show that Generation Z and millennials shop more frequently for fashion and beauty products, accounting for 30% and 16% of the total e-commerce transactions, respectively (Muazam, 2020).

Both rational and emotional factors typically shape adolescent consumption patterns. Emotional factors are typically based on prestige, while rational factors typically consider the costs and features of the products being bought (Insana & Johan, 2020). Consumptive behavior creates a hedonic personality and makes the younger generation think that pleasure and happiness can only be obtained through material means. Consumptive behavior that is out of control will eventually change a person's lifestyle (Septiansari & Handayani, 2021).

According to Sumartono (Lestari & Moh. Faizin, 2022) Consumptive behavior indicators include purchasing goods due to appealing incentives, selecting goods based on appealing packaging, purchasing goods to preserve appearance and prestige, making decisions influenced by price, purchasing goods only as a status symbol, using products to align oneself with models that are promoted, thinking that purchasing goods at high prices can boost one's confidence, and buying different brands of similar products. Long-term consumption can also promote waste and the accumulation of items through excessive or ongoing purchases, which can result in an unmanageable financial situation (Wahyuni et al., 2019).

Lifestyle factors have a significant role in shaping consumptive behavior, which is influenced by a complex interplay between internal and external influences (Alamanda, 2019). Priscilla and Nadia's research highlights that lifestyle significantly influences consumption behavior (Sudiro & Asandimitra, 2022). Furthermore, (Armelia & Irianto, 2021; Widiyanti et al., 2023) They confirmed this correlation, showing that individuals with a high lifestyle often exhibit high levels of consumptive behavior.

Their actions shape a person's lifestyle, especially the activities involved in buying and using goods and services. Lifestyle is defined by patterns of behavior that distinguish individuals from one another. These behaviors encompass how people obtain and utilize goods and services and manage their time and finances (Andrian et al., 2022). Lifestyle refers to the way individuals allocate their time (activities), prioritize aspects of their environment (interests), and view themselves and the world (opinions) (Sutisna & Susan, 2022; Tirtayasa et al., 2020). This is consistent with Joseph Plummer's theory, which holds that human activities can be used to measure lifestyle. These activities include how people spend their time, what they find important, how they view themselves and others, and the fundamental traits of a person's income, education, and place of residence (Morissan, 2019).

Sunarto (David et al., 2020) discussed that Lifestyle indicators include various elements, including activities, interests, and opinions. Activities refer to the behaviors exhibited by consumers, including purchasing habits, product use, and leisure activities (Fitrah & Chaidir, 2024). Interests reveal preferences, likes, and priorities that influence how people live their daily lives and make decisions (Putri & Hanafi, 2023). These individual characteristics have a significant impact on how customers engage with goods and make decisions (Mustafa et al., 2023). Consumer opinions reflect their perspectives and feelings on a range of national and local topics, such as social concerns, morals, and the economy (Sutarmin et al., 2023). Furthermore, views encompass interpretations, anticipations, and assessments, including convictions on the motives of others, forecasts of upcoming occasions, and contrasts of advantageous results (Amalia & Sentosa, 2023).

Teenagers are individuals with their own lifestyle preferences. When you look at their lifestyle, teenagers shop for what they want and like to hang out in cafes, never thinking twice about the benefits of what they buy. Teens stroll through malls doing a variety of things, like going shopping for accessories like purses, handbags, and shoes to improve their appearance, going to the cinema to see the newest releases, or hanging out in cafes (Umasangaji et al., 2023). They spend time and money solely for pleasure without considering whether it is a necessity. Many teenagers still need an understanding and knowledge of finance to manage their finances and think logically in making decisions in the future for a better life (Prihatini & Irianto, 2021).

This research has novelty because no researcher has examined the variables of consumptive behavior and lifestyle in the research location of Panggang Island Village. Based on the researcher's observation of the lifestyle and consumptive behavior of teenagers in the urban village of Panggang Island, most teenagers in this area are influenced by various viral product trends. This tendency makes them have a very adaptive lifestyle to today's changing trends. For example, many are involved in excessive fashion purchases, using various skincare products without considering their actual needs, and excessive online shopping. This shows that teenagers prioritize their wants over basic needs, which leads to high consumptive behavior. This behavior pattern results in a wasteful habit that makes it difficult for them to manage their finances. By constantly following trends without considering the impact on their financial stability, they tend to have difficulty in planning and managing their spending effectively.

From the explanation above, it can be inferred that adolescents who learn to limit themselves by putting needs before wants and improving their knowledge of personal finance

management will be less likely to engage in consumptive behavior during activities, interests, and opinions. Good financial management tends to avoid consumptive behavior, which is financial behavior that shows a person is very easily influenced to buy things without thinking about the usefulness of these goods (R. Nurjanah et al., 2024). This suggestion aligns with studies published by Umasangaji et al., 2023, which indicate that lifestyle influences consumptive behavior by 75.5%, while 24.5% is affected by other factors not analyzed in the research.

This research aims to determine the effect of lifestyle on consumptive behavior and the extent to which lifestyle influences the consumptive behavior of teenagers on Panggang Island. The results are expected to provide insight and reference to the factors influencing individual consumptive behavior.

RESEARCH METHODS

This research uses quantitative methods, because the research data is in the form of numbers and analyzed using statistics. Quantitative research is research that focuses on analyzing numerical data (numbers), which are then processed using statistical methods (Sudaryana & Agusady, 2022). Primary data involves direct information collected from respondents through questionnaires. In this research, there are different independent and dependent variables. The independent variable examined is lifestyle, measured by three activity, interest, and opinion indicators. The dependent variable is consumptive behavior, measured by impulse, waste, and irrational buying.

Population is a generalization area consisting of objects and subjects with specific quantities and characteristics that can be examined and conclusions drawn by researchers (Riyanto & Hatmawan, 2020). (Mukhtazar, 2020) Highlights the importance of explicitly defining the size and scope of the population in any research. The population in this research were adolescents in Panggang Island Village, which had a total population of 1592 people. The sampling technique chosen is simple random sampling. Each individual in the population has an equal and independent chance of being selected as a sample (Yanti et al., 2022). The sample in this research was 94 teenagers on Panggang Island. The Slovin formula was used to determine the sample size, which resulted in 94 individuals with an error rate of 10%. The research was conducted in April 2024 in Panggang Island, Jakarta.

Data analysis was carried out using descriptive analysis to provide a comprehensive picture or description of the data collected. In addition, researchers conducted a normality test, linearity test, and hypothesis testing using a partial test (t-test), coefficient of determination test (R^2), and simple linear regression test. The analysis of the data as a whole used the SPSS 25 program.

RESULTS AND DISCUSSION

Result

This research aims to determine the effect of lifestyle (X) as an independent variable on consumptive behavior (Y) as the dependent variable. It used a questionnaire to obtain primary

data, distributed to Panggang Island teenagers, of whom as many as 94 respondents were sampled.

Table 3. Description of Respondent Data

Description		Quantity
Gender	Male	29%
	Female	71%
Age	12 - 14 Years old	1%
	15 - 17 years old	19%
	18 - 22 years old	80%
Current status	Junior High School	0%
	Senior high school	19%
	University	52%
	Work	22%
	Other	7%

Source: Processed primary data, 2024

The total respondents in this research were 94 people with general information about gender, age range, and current status. Based on the data collected, respondents are known to be dominated by women aged between 18-22 years old, and 52% of respondents are university students.

Table 4. Descriptive Statistics Analysis

Statistics			
		Lifestyle	Consumptive Behavior
N	Valid	94	94
	Missing	0	0
Mean		58.38	64.15
Std. Error of Mean		1.368	2.010
Median		57.00	60.50
Mode		50	84
Std. Deviation		13.263	19.488
Range		56	78
Minimum		26	27
Maximum		82	105
Sum		5488	6030

Source: Processed primary data, 2024

Based on the table above, the consumptive behavior variable has a minimum value of 27, a maximum value of 105, an average value of 64.15, a median value of 60.50, a mode value of 84, and a standard deviation value of 19.49. This means that the consumptive behavior of adolescents on Panggang Island is classified as low. Meanwhile, the lifestyle variable has a minimum value

of 26, a maximum value of 82, an average value of 58.38, a median value of 57, a mode value of 50, and a standard deviation value of 13.26. So it can be concluded that the lifestyle of teenagers on Panggang Island is classified as hedonism.

Table 5. Description of Consumptive Behavior Variables

No	Indicator	Average (Mean)	TCR (%)	Category
1	Impulse buying	3,16	63,22	Moderate
2	Wasteful buying	3,05	61,06	Moderate
3	Irrational Buying	2,95	59,08	Moderate

Source: Processed primary data, 2024

Based on the consumptive behavior variables, using three indicators and 21 question items, the total of all indicators used for consumptive behavior results in an accumulated average (Mean) of 3.07 with a TCR of 61.3% in the moderate category. The highest indicator is impulse buying, which is still in the moderate category.

Table 6. Description of Lifestyle Variables

No	Indicator	Average (Mean)	TCR (%)	Category
1	Activity	3,39	67,8	High
2	Interest	3,41	68,1	High
3	Opinion	3,54	70,7	High

Source: Processed primary data, 2024

Based on the lifestyle variables table, using three indicators and 17 question items resulted in an accumulated average (Mean) of 3.42 with a TCR of 68.5% in the high category. The highest indicator is opinion in the high category.

Normality Test

Table 7. One Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		94
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	8.90343226
Most Extreme Differences	Absolute	0.085
	Positive	0.038
	Negative	-0.085
Test Statistic		0.085
Asymp. Sig. (2-tailed)		.094 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed primary data, 2024

The data presented underwent a normality test using the Kolmogorov-Smirnov test, revealing that it follows a normal distribution. The residual value of Asymp. Sig. (2-tailed) is 0.094, this significance value is greater than 0.05. The results show that the data is normally distributed and can be continued.

Linearity Test

Table 8. Linearity Test Result

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
(Combined)			31397.12	41	765.783	10.151	0
Consumptive Behavior * Lifestyle	Between Groups	Linearity Deviation from Linearity	27947.7	1	27947.7	370.471	0
	Within Groups		3449.421	40	86.236	1.143	0.322
	Total		3922.792	52	75.438		
			35319.92	93			

Source: Processed primary data, 2024

Based on the results of the linearity test table above, the significance value of the deviation from linearity (sig. 0.322) is greater than 0.05. Thus, it can be concluded that there is direct linearity between the independent variable and the dependent variable.

Simple Regression Analysis

Table 9. Simple Regression Analysis Result

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		1	(Constant)	-12.163		
	Lifestyle	1.307	0.07	0.89	18.675	0

a. Dependent Variable: Consumptive behavior

Source: Processed primary data, 2024

According to the findings from the regression equation for the simple linear regression analysis, it is as follows:

$$Y = a + bX$$

$$Y = -12,163 + 1,307X$$

The regression equation above has the meaning as follows:

- 1) The constant value is - 12, 163. This means that if the independent variable (lifestyle) has a value of 0, then the level of the dependent variable value (consumptive behavior) is negative, that is - 12, 163.
- 2) The value of the lifestyle regression coefficient is positive, namely 1,307, a positive sign means that every increase in lifestyle (X) will increase the influence on consumptive behavior (Y) by 1,307.

Correlation Test

Table 10. Correlation Test Result

		Correlations	
		Lifestyle	Consumptive Behavior
Lifestyle	Pearson Correlation	1	.890**
	Sig. (2-tailed)		0
	N	94	94
Consumptive Behavior	Pearson Correlation	.890**	1
	Sig. (2-tailed)	0	
	N	94	94

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed primary data, 2024

Based on Table 10 above, it is interpreted that the measurement of the correlation coefficient of variable x with y is 0.890, so it is categorized as having a very high correlation level, which is in the range of 0.80 - 1.000. This value indicates a positive correlation between lifestyle and consumptive behavior, as proven by the positive correlation coefficient.

Coefficient of Determination

Table 11. Coefficient of Determination Result

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 ^a	0.791	0.789	8.952

a. Predictors: (Constant), Lifestyle

Source: Processed primary data, 2024

Based on Table 11, the calculations produced by the SPSS application above can show that the magnitude of the R Square value is 0.791 or $0.791 \times 100\% = 79.1\%$. This means that 79.1% of teenagers' consumptive behavior is influenced by lifestyle. The remaining 20.9% is affected by additional variables not analyzed in this research.

t Test**Table 12. t Test Result**

		Coefficients ^a			t	Sig.
Model		Unstandardized	Standardized			
		Coefficients	Coefficients			
		B	Std. Error	Beta		
1	(Constant)	-12.163	4.189		-2.903	0.005
	Lifestyle	1.307	0.07	0.89	18.675	0

a. Dependent Variable: Consumptive behavior

Source: Processed primary data, 2024

Based on the analysis presented in Table 12, particularly the t-test results, the t-value for the lifestyle variable is 18.675. Given that the calculated t value exceeds the critical t value (t table) of 1.986 and has a significance level (p-value) of 0.000, which is smaller than 0.05, it rejects the null hypothesis (Ho) and accepts the alternative hypothesis (Ha). Therefore, it is acceptable to determine that lifestyle variables significantly influence the consumptive behavior of teenagers on Panggang Island.

Discussion

This research aims to determine the influence of lifestyle on adolescents' consumptive behavior on Panggang Island. The results of descriptive statistics show that consumptive behavior is in the low category. The TCR from the results of data processing of the frequency distribution of consumptive behavior variables shows an average score (mean) of 3.07 with a TCR of 61.3%. This percentage is in the moderate category, which can be concluded as the consumptive behavior of adolescents on Panggang Island being in the moderate category, even though adolescent consumption behavior is classified as consumptive. The highest indicator is impulse buying, which is still in the moderate category. This indicates that most teenagers make purchases with a powerful impulse to buy something suddenly and immediately without careful consideration.

The results of descriptive statistics on lifestyle variables show that teenagers on Panggang Island live in the hedonism category. TCR from the results of data processing on the frequency distribution of lifestyle variables shows an average score (mean) of 3.42, with a TCR of 68.5% in the high category. The highest indicator is opinion in the high category, at 70.7%. Teenagers care about their thoughts and how others around them think about them. This makes teenagers have a hedonistic lifestyle because they want to be perfect.

The influence of lifestyle on consumptive behavior

This research aims to determine the influence between lifestyle and consumptive behavior among adolescents living on Panggang Island. The research findings indicate a significant influence between lifestyle and consumptive behavior. Specifically, the t-test results show that the t value (t count) of 18.675 is greater than the critical t value (t table) of 1.986, and at a significance level of 0.000 less than 0.05, this confirms the rejection of the null hypothesis (Ho)

and the acceptance of the alternative hypothesis (H_a). This indicates a significant influence of lifestyle on the consumptive behavior of teenagers on Panggang Island. Furthermore, the coefficient of determination (R^2) of 79.1% indicates that 79.1% of the variance in consumptive behavior can be attributed to changes in lifestyle. The 20.9% of the remaining variance is probably affected by factors not analyzed in this research. This underscores the strong impact of lifestyle choices on teenagers' spending habits, highlighting that higher levels of lifestyle correlate with increased consumptive behavior, and conversely, lower lifestyles correlate with reduced spending.

Based on the results of this research, a significant positive relationship was found between lifestyle and consumptive behavior. When teenagers' lifestyles increase and match their needs, this will significantly impact their consumptive behavior, which will also increase. An increase in lifestyle patterns will lead to an increase in teenagers' consumptive behavior.

The findings of this research are consistent with earlier studies conducted by Rizka Ariani Nurjanah and Erita Yuliasesti Diah Sri, highlighting a significant positive relationship between lifestyle and consumptive behavior. According to their research, lifestyle contributes significantly more (36.8%) to consumptive behavior than self-control (R. A. Nurjanah & Sari, 2022). Similar conclusions were also stated in the research (Andira & Asiyah, 2023; Nazarudin & Widiastuti, 2022; Ritonga & Adiati, 2022), all of which confirmed that lifestyle positively affects and shapes consumptive behavior in adolescents. Excessive lifestyle tendencies often lead to hedonic behavior, which leads to an increase in consumptive tendencies. When teenagers have a higher standard of living, their consumptive behavior tends to increase. Conversely, a decrease in lifestyle standards among students usually correlates with a reduction in consumptive behavior. This research underlines the important role of lifestyle choices in influencing spending habits among adolescents. They highlight the need for comprehensive strategies and interventions to promote responsible consumer behavior and encourage balanced lifestyles among the adolescent population.

CONCLUSION

Consumptive behavior refers to an individual's tendency to purchase goods and services with a high level of consumption, often prioritizing wants over basic needs. One of the significant factors in influencing consumptive behavior is lifestyle. This research examined teenagers on Panggang Island, and the results showed that lifestyle significantly affects how they consume things. The outcomes of the data analysis carried out for this research lead to the conclusion that lifestyle significantly influences the consumptive behavior of teenagers on Panggang Island. Specifically, the higher the lifestyle of teenagers, the more likely they are to show higher consumptive behavior in their daily lives. This finding indicates the importance of understanding the role of lifestyle in establishing consumption habits among teenagers. One solution that can be considered to reduce the negative impacts of a lifestyle that encourages consumerist behavior is to teach teenagers to limit themselves and prioritize basic needs over consumerist desires.

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