# The Effect of Pocket Money and Lifestyle
# On Students Consumer Behavior

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*Abstract*
*The purpose of this study is to examine how lifestyle choices and pocket money affect the purchasing habits of Muhammadiyah University of Makassar students enrolled in the Faculty of Economics and Business. Using SPSS software version 26, multiple linear regression is the data analysis technique employed. The research data was obtained through primary data collection using proportional random sampling techniques. According to the study's findings, 1) pocket money significantly affects students' purchasing decisions, with a probability value of 0.000 (less than 0.05) for the pocket money variable. 2) Additionally, lifestyle has a considerable impact on consumer behavior, as seen by its 0.000 probability value (less than 0.05).*

*Keywords Pocket Money, Lifestyle, Consumptive Behavior*

## 1. INTRODUCTION

Consumptive behavior is a common occurrence in contemporary culture, particularly among students and teenagers. This behavior is characterized by a tendency to buy goods or services that are driven more by social pressures or desires than by need. According to Siallagan et al., (2021), consumptive behavior is often influenced by external factors, such as lifestyle and social status, as well as internal factors, such as the need for self-recognition.

One of the things that has a direct impact on someone's purchasing habit is pocket money. The more pocket money received, the more likely the individual is to make excessive purchases of goods or services. This is reinforced by research conducted by Kurniawan et al., (2017), which discovered that kids' level of consumption is positively correlated with their pocket money. In many cases, the use of pocket money is not always directed at primary needs, but rather at fulfilling desires.

Furthermore, lifestyle has a significant influence on how consumers behave. A person's ideals, time and money management habits, and behavioral tendencies are all reflected in their lifestyle. For example, a hedonistic lifestyle that is oriented towards pleasure and luxury can encourage individuals to make more purchases of secondary or tertiary goods (Keller, 2007). Social media also affects a person's lifestyle in the current digital age, particularly through consumption patterns that influencers frequently display.

Negative consequences of unchecked consumer activity include future financial difficulties and an inability to handle personal finances. Thus, it is crucial to carry out this study in order to examine how lifestyle and pocket money affect consumer behavior, particularly among students. By understanding these factors, it is hoped that this study can

contribute to increasing financial literacy and awareness of the importance of wise money management.

## 2. LITERATURE REVIEW

1) Pocket Money

Pocket money refers to an amount of money given by parents to children or adolescents to meet daily needs, such as transportation, food, and entertainment. According to Hasmaini et al., (2024), pocket money functions as a means of managing personal finances from an early age, allowing adolescents to learn to manage their expenses.

According to research results by Assyfa (2020), The amount of pocket money is not the only factor, the individual's financial management practices also have a role. Young people who are given pocket money in a fairly large amount tend to have higher consumptive habits than those whose pocket money is limited. This demonstrates a connection that has existed since puberty between pocket money and consumption patterns.

2) Lifestyle

A lifestyle is a pattern of living that encompasses people's attitudes, routines, and conduct in day-to-day living and is impacted by a number of social, cultural, economic, and personal aspects. Wahyudi et al., (2023). Lifestyle is often associated with the way a person consumes goods and services that reflect their social status.

According to Sampoerno (2021), lifestyle can be divided into various categories, such as hedonistic, materialistic, or practical lifestyles. A hedonistic lifestyle, for example, shows a tendency to enjoy pleasure or enjoyment in line with high consumer behavior. Research by Sampoerno et al., (2021) found that individuals with a hedonistic lifestyle tend to spend more money on products that are considered to be able to provide short-term happiness.

3) Consumptive Behavior

Consumptive behavior is a person's pattern of consuming goods and services, and it is usually influenced by advertising, market trends, and social pressures. In the context of adolescents, consumptive behavior can be interpreted as a tendency to spend money without considering long-term needs or financial capabilities (Febrian Marvelino et al., 2023).

According to Musthawafi et al., (2024), consumptive behavior in adolescents is often caused by the urge to show social status and follow existing trends. Adolescents who have a more materialistic lifestyle tend to be more easily influenced by advertisements or social media that promote certain products. In this case, The amount of money adolescents have in their pockets determines how well they can meet these consumption demands.

## 3. METHODS

This research is a quantitative research with an associative form that aims to ask about the relationship between two or more variables. The information utilized is primary data.

Primary data from a questionnaire with statement items served as the study's data source. The study's sampling strategy is professional random sampling, which is a method of sampling in which samples are drawn from a subset of the population. 97 students from Muhammadiyah University of Makassar's Faculty of Economics and Business, class of 2021, served as the study's sample. The method used for data analysis is the multiple linear regression approach.

## 4. RESULTS

**Classical Assumption Test**

1. Normality Test

### One-Sample Kolmogorov-Smirnov Test

|  |  | Unstandardized Residual |
|---|---|---|
| N |  | 97 |
| Normal Parameters[a,b] | Mean | .0186298 |
|  | Std. Deviation | 1.25480878 |
| Most Extreme Differences | Absolute | .088 |
|  | Positive | .088 |
|  | Negative | -.082 |
| Test Statistic |  | .088 |
| Asymp. Sig. (2-tailed) |  | .059[c] |

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

The preceding table indicates that the Asymp. Sig. (2-tailed) significant value is $0.059 \geq 0.05$. Therefore, it complies with the Kolmogorov Smirnov normalcy test's decision-

making requirements., so that the requirements for normally distributed data have been met.

2.  Multicollinearity Test

**Coefficients**<sup>a</sup>

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 2.663 | 1.331 | | 2.001 | .048 | | |
| | Uang Saku | .736 | .083 | .652 | 8.864 | .000 | .348 | 2.875 |
| | Gaya Hidup | .331 | .083 | .295 | 4.003 | .000 | .348 | 2.875 |

a. Dependent Variable: Perilaku Konsumtif

The tolerance value for the lifestyle (X2) and pocket money (X1) variables is 0.348, which is higher than 0.10, according to the preceding table. However, the lifestyle (X2) and pocket money (X1) variables have a VIF value of 2.875, which is less than 10. According to the multicollinearity test's decision-making criteria, it may be concluded that the regression model does not display multicollinearity.

**Hypothesis Testing**

1.  t-Test (Partial Test)

**Coefficients**<sup>a</sup>

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 2.663 | 1.331 | | 2.001 | .048 | | |
| | Uang Saku | .736 | .083 | .652 | 8.864 | .000 | .348 | 2.875 |
| | Gaya Hidup | .331 | .083 | .295 | 4.003 | .000 | .348 | 2.875 |

a. Dependent Variable: Perilaku Konsumtif

It is evident from the above table that the pocket money variable's t-count is 8.864, meaning that it is higher than the t-table of 1.659 with a significant value of 0.000 ≤ 0.05. Therefore, it can be concluded that H1—that is, that pocket money has a major influence on the purchase decisions of students at Muhammadiyah University of Makassar's Faculty of Economics and Business—is acknowledged. While the t-count value of the lifestyle variable is 4.003, which means that the t-count is greater than the t-table of 1.659 with a significant level value of 0.000 ≤ 0.05. Therefore, H2—that is, the idea that lifestyle has a significant impact on the purchasing patterns of students at Muhammadiyah University of Makassar's Faculty of Economics and Business—is accepted.

2.  Coefficient of Determination

**Model Summary<sup>b</sup>**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .907ª | .823 | .819 | 1.266 |

a. Predictors: (Constant), Gaya Hidup, Uang Saku
b. Dependent Variable: Perilaku Konsumtif

It is known from the table that the $R^2$ (R Square) value is 0.823, or 82.3%. With a link of 0.823 between the variables of lifestyle and pocket money on consumer behavior, this number shows a highly significant correlation between the independent factors and the dependent variable.

The R Square value in the table above is 0.823 or equal to 82.3%. This indicates that the independent factors' (pocket money and lifestyle) percentage influence on the dependent variable (customer behavior) is 82.3%. Other factors not covered in this study, however, have an impact on and provide an explanation for the remaining 17.7%.

## 5. DISCUSSION

1) Muhammadiyah University of Makassar's Faculty of Economics and Business students' consumption behavior is significantly improved by pocket money.

One tool that supports and aids in meeting pupils' needs is pocket money. Students always use their pocket money to the maximum, students are also very enthusiastic when shopping at shopping places, not only that, students also feel happy when they get the products they want, the statements in the questionnaire are in accordance with the behavior of students. This indicates that there is consumptive behavior among students.

The calculated t value, which indicates that the calculated t 8.864> t table 1.659, is 8.864 based on the findings of the t-test or partial testing of the effect of pocket money on consumptive behavior. The significance value of 0.000 indicates that the value of 0.000 <0.05. Therefore, it may be said that the pocket money variable (X1) has a positive and significant effect on the consumptive behavior variable (Y) since H1 is accepted.

The results of this study are in line with research conducted by Hidayah et al., (2019) which claims that consumers' behavior is significantly improved by pocket money. Therefore, consumer behavior increases with the amount of pocket money received.

2. Students' Consumptive Behavior at Muhammadiyah University of Makassar's Faculty of Economics and Business is significantly positively impacted by lifestyle.

The lifestyle of students who tend to buy expensive goods and often spend time in cafes, as expressed in the statements in the questionnaire, is one of the factors causing the increase in consumptive behavior. As a result, they use money more often to fulfill their desires than their needs.

The results of the t-test, which is a partial examination of the link between lifestyle and consumption, show that the lifestyle variable (X2) significantly and favorably influences the consumptive behavior variable (Y). The calculated t value was 4.003, which indicates that the calculated t 4.003> t table 1.659 and had a significance value of 0.000. When 0.000 is less than 0.05, H2 is deemed acceptable.

This is consistent with the findings of studied by Anggraini et al., (2019) It claims that lifestyle significantly influences consumer behavior in a good way. Therefore, the greater the lifestyle, the higher the level of consumption.

## 6.  CONCLUSION

1)  Students' purchasing habits at Muhammadiyah University of Makassar's Faculty of Economics and Business are positively and significantly impacted by pocket money. Put another way, pupils' purchasing habits increase with the quantity of pocket money they receive. Students frequently make impulsive purchases and acquire items based on their desires, which leads to this issue.

2)  It has been demonstrated that lifestyle significantly improves students' purchasing decisions at Muhammadiyah University of Makassar's Faculty of Economics and Business. This influence shows that the higher or more luxurious the lifestyle of students, the greater their consumer behavior. This phenomenon occurs because some students tend to spend time in cafes or restaurants and buy expensive products that are considered to provide satisfaction.

## 7.  LIMITATION

This study only involved students at one particular university or faculty, so the results may not be generalizable to all students at other universities or different community groups. This study only looked at how lifestyle and pocket money affect customer behavior. Other factors that may be relevant, such as the influence of the social environment, technology, or family parenting, were not included in the analysis. Data were obtained through

questionnaires that depended on the perception and honesty of respondents. Potential response bias, such as overestimation or underestimation, may affect the validity of the research results.

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