

Analysis of the Influence of Family Economic Education on the Consumptive Behavior of High School Student

Zulfatun Nisa ¹ Alfiyyah Rihha Datul 'Aisy ² Abdul Wakhid ³

Economics Education, STKIP Nahdlatul Ulama Kabupaten Tegal

Abstrak

Perilaku konsumtif semakin marak di kalangan remaja, khususnya siswa SMA. Gaya hidup modern dan pengaruh digital seringkali mendorong remaja untuk membeli barang bukan karena kebutuhan, melainkan karena keinginan atau sebagai respons terhadap tren. Studi ini meneliti tingkat perilaku konsumtif yang relatif tinggi di kalangan siswa SMA. Selain itu, ketersediaan belanja yang luas, yang dimungkinkan oleh kemajuan teknologi, telah menyebabkan peningkatan konsumerisme. Penelitian ini bertujuan untuk menilai bagaimana pendidikan ekonomi keluarga, pengaruh teman sebaya, dan penggunaan media sosial memengaruhi kebiasaan konsumsi siswa dalam konteks akademik. Dengan menggunakan pendekatan kuantitatif, populasi meliputi seluruh siswa kelas 12 di SMA Islam Al-Mizan Jatiwangi Majalengka, dengan sampel sebanyak 54 siswa yang dipilih melalui pengambilan sampel jenuh. Analisis regresi linier berganda diterapkan. Hasil menunjukkan bahwa pengaruh teman sebaya dan penggunaan media sosial memiliki pengaruh signifikan dan positif terhadap perilaku konsumsi, sedangkan pendidikan ekonomi keluarga memiliki pengaruh signifikan dan negatif.

Kata Kunci: *perilaku konsumtif, pendidikan ekonomi, konsumsi, teman sebaya, media sosial*

Abstract

Consumer behavior is increasingly prevalent among teenagers, particularly high school students. Modern lifestyles and digital influences often lead teenagers to purchase items not out of necessity but out of desire or in response to trends. This study investigates the relatively high levels of consumptive behavior among high school students. Additionally, the widespread availability of shopping, enabled by technological advancements, has led to increased consumerism. The research aims to assess how family economic education, peer influence, and social media use impact students' consumption habits in an academic context. Using a quantitative approach, the population includes all twelfth-grade students at SMA Islam Al-Mizan Jatiwangi Majalengka, with a sample of 54 students selected through saturation sampling. Multiple linear regression analysis was applied. Results show that peer influence and social media use have a significant and positive effect on consumption behavior, while family economic education has a significant and negative effect.

Keywords: *consumptive behavior, economic education, consumption, peer, media social*

Copyright (c) 2025 **Zulfatun Nisa**

✉ Corresponding author :

Email Address : Zmnisa@gmail.com

INTRODUCTION

According to the Statistics of Indonesia (2025) The average per capita expenditure per month in September 2024 in rural and urban areas of West Java Province was Rp 1,719,499, higher than in September 2022, when it was Rp 1,492,810.

Consumer behavior is now common among teenagers, especially high school students. Modern lifestyles and digital influences often lead teenagers to buy items not out of necessity but out of desire or trends. This condition also occurs in high schools, showing a tendency toward excessive consumption driven by family environment, peers, and social media.

Based on data from the Central Statistics Agency of Indonesia, grouped by age, as shown in Table 1.

Table 1. Population by Age Group (Individuals), Majalengka Regency, West Java Province, 2020.2020

Age Group	Year (People)	percentase
	2020	
0-4	91,473	7.56
5-9	94,019	7.77
10-14	94,481	7.8
15-19	84,514	6.98
20-24	75,152	6.21
25-29	83,628	6.91
30-34	84,531	6.98
35-39	87,184	7.2
40-44	89,418	7.39
45-49	90,262	7.46
50-54	83,621	6.91
55-59	74,368	6.14
60-64	64,031	5.29
65-69	46,321	3.83
70-74	31,745	2.62
75+	35,961	2.97

Source: Statistic of Indonesia of Easth Java Province (2025)

Table 1 shows that in 2020, the 15-19 age group accounted for 6.98 percent of the population, the highest among age groups in Majalengka Regency, West Java Province. Those aged 15-19 are generally in high school. During high school, they tend to engage in consumerist behaviour to be seen as cool by their peers. (Adiningtyas et al. 2019).

Novitasari & Septiana (2021) A supportive family environment offers informal education beyond formal schooling, teaching children how to make sound purchasing, usage, and financial decisions. By modelling behaviour, establishing routines, and explaining the importance of acting non-consumptively when selecting products to meet needs, families can foster financial literacy informally. This approach helps children avoid impulsive or excessive consumption.

In addition to family, peers also exert a significant influence. During adolescence, social acceptance frequently depends on one's ability to align with the group's lifestyle. Competition over appearance and possessions often fuels irrational consumer

behaviour. (Danurahman et al., 2023). Conversely, social media has emerged as the primary platform sustaining consumer culture through advertisements, influencer posts, and digital trends. (Hunaifi et al., 2024).

Khairinal et al. (2022) Stated that family economic education, peer groups, and social media have a significant influence on students' consumer behavior, while Danurahman (2023) Finding that family influence is not significant. This difference indicates an interesting research gap that warrants further investigation among high school students.

This study explores how family economic education, peer groups, and social media influence high school students' consumption habits in Majalengka. The findings aim to enhance academic understanding of the factors shaping adolescent consumption behaviors and to provide a basis for families and schools to foster economic awareness and responsible consumption in the digital age.

METHOD

To examine the influence of family economic education, peers, and social media on consumer behavior. There is an econometric equation using multiple regression analysis tools, as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

Di mana:

Y	= Consumptive Behavior
X1	= Family Economic Education
X2	= Peers
X3	= Socialmedia
α	= Constant
$\beta_1..... \beta_3$	= Regression Coefficient
e	= Error Confounding

The study used a quantitative research method. This research examines specific issues by assessing the relationships between variables. The primary purpose of quantitative research instruments is to measure variables, allowing statistical techniques to be applied to data processing, including Creswell numbers. (2013 quoted by Ummah (2019).

The research object consists of four main variables, namely family economic education (X_1), peers (X_2), social media (X_3), and consumer behavior (Y). Operational definitions are based on previous theories and research. Family economic education is defined as a family's effort to provide children with an understanding of and habits of financial management through role models and habituation. Peers are defined as social groups of the same age that influence individual attitudes and consumption decisions. Social media is a digital platform that students use to interact and gain exposure to promotions and consumer lifestyles. Meanwhile, consumer behavior is defined as a student's tendency to purchase goods or services based on desires, emotions, or social influences, rather than real needs. Alimul Hidayat (2007) quoted by Rahman (2021).

The study was conducted at Al-Mizan Islamic High School in Jatiwangi, Majalengka, in 2025. The study population included all 54 12th-grade students. Due to the relatively small population, all students were sampled using census sampling. Primary data were collected through a closed-ended questionnaire using a five-point Likert scale. In contrast, secondary data were obtained from school documentation and supporting literature on economic education, consumer behavior, and social media.

The research instrument was a questionnaire that had undergone validity and reliability testing. Validity was assessed by calculating the correlation between item scores and the total score, and reliability was measured using Cronbach's alpha. All instruments were deemed valid and reliable before data collection. (Janna & Herianto, 2021).

The data collection technique is carried out in three stages: (1) distributing questionnaires to respondents, (2) collecting and verifying data, and (3) processing raw data into data ready for analysis.

The research data were analyzed using multiple linear regression analysis. This analysis examined the partial and simultaneous effects of family economic education, peer relationships, and social media on students' consumer behavior. Before the primary analysis, the data were tested for classical assumptions, including normality, multicollinearity, and heteroscedasticity, to ensure the validity of the regression model. There are then a probability test, a simultaneous test, and a coefficient of determination test (R^2).

RESULTS AND DISCUSSION

Result

The objective was to analyze the influence of family economic education, peer groups, and social media on students' consumer behavior. Data were collected using a Likert-scale questionnaire and analyzed using multiple linear regression using SPSS v26.0. This study involved 54 12th-grade students at Al-Mizan Islamic High School, Jatiwangi, Majalengka. The results of the multiple linear regression are shown in Table 2.

Table 1 Results of Multiple Linear Regression Analysis

variabel	Coefficients	t-ratio	Sig.
Constant	14.499	4.344	0.000
Family Economic Education (X_1)	-0.674	-5.152	0.000
Peer(X_2)	1.062	6.540	0.000
Media social (X_3)	0.464	6.540	0.002
R Square	0.59		
F-ratio (Sig)	24.826 (0.000 ^b)		
N	54		

Source: Results of data processed with SPSS 26.0, 2025

Based on the regression results from Table 2 above, the following regression equation is obtained:

$$Y = 14.499 - 0.674 X_1 + 1.062 X_2 - 0.464 X_3 + e$$

Based on the results of the multiple linear regression model estimation, the interpretation of each coefficient in the regression equation can be described as follows:

1. The constant (intercept) of 14.499 represents the predicted value of the dependent variable, namely consumer behavior, when all independent variables (family economic education, peer influence, and social media) are assumed to be zero.
2. The regression coefficient for variable X_1 , namely family economic education, is -0.674, representing an inverse relationship. Interpretatively, every one-unit

increase in family economic education, assuming all other variables remain unchanged, is predicted to decrease the respondent's consumer behavior score by 0.674 units.

3. Variable X₂, namely peer influence, has a regression coefficient of 1.062, indicating a positive relationship. This means that a one-unit increase in this variable, holding all other variables constant, is predicted to lead to a 1.062-unit increase in individual consumer behavior.
4. The regression coefficient for X₃, which refers to social media engagement, is positive at 0.464. This implies that any increase in the frequency or intensity of social media use, assuming no changes in other variables, will correlate with a 0.464-unit increase in consumer propensity.
5. The F-test results show that the empirical F-value of 24.826 is above the critical F-table limit of 2.79. Furthermore, the significance level obtained is 0.00, which is less than 0.05. These results indicate that the three independent variables – family economic education, peer influence, and the role of social media – significantly influence the dependent variable, consumer behavior.
6. Based on statistical calculations obtained using SPSS version 26.0, the coefficient of determination (R^2) was 0.574. This indicates that the independent variables, consisting of family economic education, peer influence, and social media exposure, collectively explain 57.4% of the variation in consumer behavior. On the other hand, 42.6% of the variation in consumer behavior is estimated to be due to factors outside the research model that are not included in this analysis.

Discussion

The Influence of Family Economics Education on Students' Consumptive Behavior

Based on the empirical analysis, family economics education has a significant impact on consumer behavior. This was demonstrated by a t-test with a calculated t-value of -5.152, which is greater than the t-table value of 2.009. The significance value for family economics education on consumer behavior was 0.00, which is less than 0.05. Therefore, the alternative hypothesis is accepted, and it can be concluded that family economics education has a negative and significant impact on consumer behavior. This indicates that increasing family economic education will lead to a decrease in student consumer behavior.

Risnawati et al. (2018) Research supports this. Economic education provided within the family environment encompasses various aspects, such as giving examples of consumer and producer behavior, educating on the use of money, introducing conceptual approaches to economics, fostering attitudes of perseverance and prudence, using money to meet essential needs, and developing selective attitudes in purchasing goods or services. The more intensive the economic education instilled in the family, the lower the tendency toward consumptive behaviour among individual students. Measurement of family economic teaching in this study uses three main dimensions, namely parental habits, role models, and parental explanations, which are developed into six instrument items.

Novanda (2024) The study found that the economic education dimension within the family environment makes a substantial contribution to reducing students' tendency towards consumer behavior. Individuals from families with adequate levels

of economic education show a lower tendency towards consumer behavior. In contrast, students who Growing up in families with limited economic understanding makes individuals more susceptible to excessive consumption.

Therefore, the results of this study strengthen the proposition that family economic education has a significant negative impact on the consumptive behavior of grade XII students at Al-Mizan Islamic High School, Jatiwangi.

Peer Influence on Students' Consumptive Behavior

The analysis results indicate that peer interaction has a significant impact on consumer behavior. This is supported by the t-test statistic of 6.540, which is above the critical t-value of 2.009. Furthermore, the significance level was very low at 0.00, less than the 0.05 the influence of peers on consumer behavior emerges as a critical area of study, particularly in understanding the dynamics of social interaction among individuals. The statistical evidence suggests a significant positive correlation between peer influence and consumer behavior, indicating that as peer influence intensifies, there is a corresponding increase in consumer tendencies. This phenomenon recognizes the essential role that social legitimacy plays within peer groups, as individuals often model their Consumption patterns follow those of their friends, consequently leading to heightened levels of consumerism.

Danurahman (2023) emphasizes the mediating role of peer influence in shaping students' consumer behavior, suggesting that the desire for acceptance within a peer group drives individuals to mimic the consumption habits of their friends. This tendency not only fosters conformity but also raises concerns about the potential for excessive consumerism as individuals navigate their social landscapes.

Furthermore, identifies a direct relationship between the intensity of peer interaction and the rationality of students' consumption behaviors. The findings indicate that increased suggestiveness amplifies group influence over consumption, underscoring the importance of highlighting labor's significance among the younger generation. The study employs a multifaceted approach to assess peer variables, focusing on dimensions such as cooperation, competition, and value congruence, which are explored through a series of six targeted questions.

This analytical lens highlights the complexities of peer influence as a determinant of consumer behavior, challenging educators and policymakers to consider the implications of social dynamics on consumption patterns and to develop strategies that promote responsible consumer habits within peer interactions. Thus, peer variables were found to have a positive, significant impact on consumer behavior.

The Influence of Social Media on Students' Consumptive Behavior

The analysis reveals that social media significantly influences consumer behavior, evidenced by a t-statistic of 3.287, which surpasses the critical t-value of 2.009. With a significance level of 0.02, well below the 0.05 threshold, we can conclude that social media positively and significantly impacts consumer behavior. This suggests that increased social media usage among high school students correlates with greater consumer engagement, consequently leading to a rise in impulsive purchasing behavior among this group.

Khairinal (2022) stated that social media significantly contributes to students' consumer behavior. Social media often serves as a means to express consumer lifestyles, reflecting the rapid influence of advances in information and communication technology, which intensively modulate individual social behavior, including consumer behavior.

Mustomi (2020) suggested that the use of platforms like TikTok and Instagram correlates with students' tendency to make impulsive purchases, particularly when exposed to advertisements and promotions from influencers that align with their preferences. Furthermore, social norms established through social media encourage students' participation in current consumer training to maintain its social relevance. The social media variables in this study were operationalized through three indicators: content appeal and entertainment, ease of access to product information, and level of trust in social media, developed into a six-item instrument. Therefore, the social media variables were found to have a positive, significant impact on consumer behavior.

CONCLUSION

The variable of economic education in the family showed a significant negative influence on the consumer behavior of 12th-grade students at Al-Mizan Islamic High School, Jatiwangi. This finding implies that the greater the understanding and application of economic education within the family, the lower the likelihood that students will engage in consumer behavior. Conversely, the lower the understanding and application of economic education within the family, the higher the tendency for students to engage in consumer behavior. This suggests that the family plays a strategic role as the primary agent of economic socialization, fostering thrift, wisdom, and responsible money management. A lack of family economic education can lead to the development of uncontrolled consumption habits from an early age.

The peer group variable had a significant positive impact on consumer behavior. This finding indicates that increasing the intensity of peer interaction is directly associated with improved student consumer behavior, and that decreasing peer interaction is directly associated with reduced student consumer behavior. Students tend to conform to their social groups and follow trends that are popular among their peers. As a result of this influence, many students make purchases not out of necessity but for social acceptance or to appear like their peers. This indicates a substantial social impact of the social environment on adolescent consumption patterns.

Social media also exerts a positive, significant influence on consumer behavior. Therefore, increased frequency of social media use is associated with improved student consumer behavior, and vice versa. A decrease in social media use is associated with reduced consumer behavior among students. Exposure to persuasive digital content, such as influencer endorsements, online advertisements, and attractively packaged product promotions, triggers impulsive purchasing. Consequently, students are more easily tempted to consume trendy items even when they don't meet their needs. Social media serves as a channel that reinforces a culture of instant consumption and a hedonistic lifestyle among students.

Although the researchers have made every effort to compile this study, it has several limitations. Based on a series of analyses, discussions, and limitations found,

the researchers put forward several recommendations as follows: (1) It is recommended that grade XII students be more aware of and control their consumptive behavior by actively participating in activities that have positive and constructive values. In addition, they need to receive consistent economic education from their families, choose friends who support the development of positive character to suppress consumptive behavior, and use social media wisely by reducing its frequency for productive purposes. (2) The findings of this study are expected to be a basis for educational institutions to intensify further learning in subjects that play a role in shaping students' consumptive awareness, to produce a generation that is intelligent and responsible in consumption patterns. (3) It is recommended for future researchers to conduct research with a broader population and variable coverage to explore other factors that may influence students' consumptive behavior, to provide a more comprehensive and accurate picture.

REFERENCE:

- Adiningtyas, R. A., Sunaryanto, H., & Nopianti, H. (2019). PERILAKU KONSUMTIF PELAJAR SEKOLAH MENENGAH ATAS (SMA) (Studi Kasus di Restoran Siap Saji Panties Pizza, Kota Bengkulu). *Jurnal Sosiologi Nusantara*, 4(1), 1-9. <https://doi.org/10.33369/jsn.4.1.1-9>
- Badan Pusat Statistik Indonesia. (2025). *Pengeluaran untuk Konsumsi-Penduduk Indonesia September-2024*. 29. <https://www.bps.go.id/id/publication/2025/05/28/b67b4702334f3123221372ba/pengeluaran-untuk-konsumsi-penduduk-indonesia--september-2024.html>
- Badan Pusat Statistik Provinsi Jawa Barat. (2025). *Badan Pusat Statistik Provinsi Jawa Barat*. <https://jabar.bps.go.id/>
- Danurahman, A. R., Sumiati, A., & Zulaihati, S. (2023). Peran Literasi Keuangan Dalam Memediasi Pengaruh Lingkungan Teman Sebaya Dan Keluarga Terhadap Perilaku Konsumtif Siswa. *Prosiding Konferensi Ilmiah Akuntansi*, 10(01), 1-24.
- Hunaifi, N., Mauliana, P., Firmansyah, R., Komalasari, Y., Sulastriningsih, R. D., & Dewi, S. W. K. (2024). Dampak Media Sosial Terhadap Interaksi Remaja Di Era Digital. *Artikel Faiha, Fikriyyah 2B-(1)*, 5(3), 161-174.
- Janna, N. M., & Herianto. (2021). Artikel Statistik yang Benar. *Jurnal Darul Dakwah Wal-Irsyad (DDI)*, 18210047, 1-12.
- Khairinal, K., Syuhada, S., & Sitinjak, R. S. (2022). Pengaruh Media Sosial, Konformitas, dan Pendidikan Ekonomi keluarga, terhadap perilaku Konsumtif Siswa Kelas XI Smk 1 Kota Jambi Tahun Pelajaran 2021/2022. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 3(2), 923-938.
- Mustomi, D., & Puspasari, A. (2020). Pengaruh Media Sosial Terhadap Perilaku Konsumtif Mahasiswa. *CERMIN: Jurnal Penelitian*, 4(1), 133. https://doi.org/10.36841/cermin_unars.v4i1.496

- Novanda, A. P., & Prakoso, A. F. (2024). *Pengaruh Pendidikan Ekonomi Keluarga, Gaya Hidup, Kecanduan Media Sosial tentang Perilaku Konsumtif Melalui Literasi Ekonomi*. 2(2), 245-268.
- Novitasari, A. T., & Septiana, A. (2021). Pengaruh Pendidikan Ekonomi Dalam Lingkungan Keluarga Terhadap Perilaku Konsumtif Siswa. *JEKPEND: Jurnal Ekonomi Dan Pendidikan*, 4(1), 64. <https://doi.org/10.26858/jekpend.v4i1.15119>
- Rahman, R. (2021). Cara Praktis Penulisan Karya Ilmiah Dalam Bahasa Indonesia. In *Yogyakarta: Zahir Publishing*.
- Risnawati, Mintarti, W., & Ardoyo. (2018). Pengaruh pendidikan ekonomi keluarga, gaya hidup, modernitas individu, dan literasi ekonomi terhadap perilaku konsumtif siswa. *Jurnal Pendidikan*, 3(4), 430-436.
- Ummah, M. S. (2019). Metodologi Penelitian Kuantitatif. In *Sustainability (Switzerland)* (Vol. 11, Issue 1).