COMPARISON OF CONSUMPTIVE BEHAVIOR AMONG STUDENTS
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backgrounds: The influence of student consumptive behavior is influenced by several factors, both internal and external. The purpose of this study was to compare the effects of spending, lifestyle, and self-control on the consumptive behavior of students between faculties at IAIN Syekh Nurjati Cirebon.

Aim: The subjects of this study were students of the Faculty of Tarbiyah and Teacher Training (FITK) and the Faculty of Sharia and Islamic Economics (FSEI). The population in this study found 8049 students.

Methods: The number of samples in this study were 381 students calculated by the Slovin formula with an error rate of 5%. The data analysis method used is the independent t-test analysis method.

Findings: The results of the study showed that the calculation of the Comparative Test obtained, lifestyle differences were significant between FITK and FSEI students. Where the average value of competition among FSEI students is higher than the average value of FITK students. Meanwhile, there is no significant difference between FITK and FSEI in the Comparative Test of self-control and monthly expenses.

KEYWORDS Expenditure, Lifestyle, Self Control, and Consumptive Behavior

INTRODUCTION
In fulfilling something needs individual faced with one problem that exists imbalance in needs individual no limited with tool satisfaction limited needs (Astuti, 2013) one theory motivation needs man is theory hierarchy needs created by Abraham Maslow. Inside say something individuals who have five levels needs (Sada, 2017)

Physiological needs or needs characteristic physiological is the most basic of needs man (Krismajayanti & Darma, 2021). For Fulfill needs physiological man need activity consumption. Consumption is effort man in fulfill his needs good that needs in a manner physique or non-physical needs (Sukma & Canggih, 2021)

Shift meaning in consume something goods no again as fulfillment needs base human, however as tool satisfaction desire. Behavior this conducted only for satisfying desire that is increase quality style life (Desty R., 2017). According to (Haryana, 2020) explain that consumption as activity use up score To use goods and services.

Islam also teaches Muslims so don't too miserly, and not too much either generous. A consumer Muslim could say rational if he spend no only for characteristic items worldly only, but for interest God's (Afrina, 2019) way current digital era this, society could with easy transact in non-cash, and then appear the term cashless society (society cashless). Presence of electronic money could push rate Indonesia's economy towards more good again (Delin, 2018). This influence patterns and behavior consumption generation millennials in transact. According to statistical data (Bank Indonesia, 2021) for 2017, 2018, 2019 and 2020 the volume of electronic money transactions experience very fast increase namely in 2017 and...
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experienced increase in 2018 and continues experience increase until in 2019 as well a little decreased in 2020 because the presence of Covid-19 that causes panic in all activity.

Lifestyle is accompanying factor as well as in give influence to consumption, which is style life alone is thing that is n't inseparable from life everyday. In the face style live a cashless society at the moment this needed exists effort control yourself so as not to fell in behavior hedonistic consumption or purchase impulsively (Ramadhani, 2019).

Behavior control self is method somebody in control or control behavior. A individual who has level control high self will To do consideration about is decision behavior consumption that is activity buy based on needs or only desire only. Control good self can prevent from emergence behavior consumption, this because could control behavior cognitive and decision. So someone the could To do consumption with wise with fulfilled need and don't behave consumptive (Dikria & W., 2016).

Generation young and stylish live a cashless society have connection tightly with development digital economy. Because that, generation young as literate generation will technology and life in the "internet of things" is considered could more easy adapt self with digitization. Of course just Thing this in accordance with characteristics from Generation Z is one of them is like students all something that practical and possible done through cellphone or their e-money card (Sukma & Canggih, 2021).

Behavior consumptive is something many phenomena struck life society. Phenomenon this interesting for researched, remember behavior too many consumers struck life real student not yet have ability financial for fulfill need one of them is student of IAIN Sheikh Nurjati Cirebon.

Consumption in term daily according to (Syi et al., 2019) often interpreted as fulfillment will needs food and drink. Like case house stairs, students also do consumption. Expenditure consumption student according to (Flinsia, 2014) is score shopping done student for buy various type his needs.

Consumption according to (Ramadani, 2016) that is goods and services end needed for fulfill needs human. Goods and services the intended end is existing goods and services ready consumed by consumers. Consumer goods this consists from goods consumption very out and stuff possible consumption used more from once.

According to (Melina & Wulandari, 2018), (Haryana, 2020) and (Kusnandar & Kurniawan, 2018) style life related with how method somebody use up time (activity), what people consider important in the environment (interests), and what people think about self themselves and the world around them (opinions). According to (Yanto, 2020) style life refers to a pattern reflecting consumption choice somebody to various Thing as well as how use up its time and money.

Lifestyle in (Pulungan & Febriaty, 2018) and (Kanserina, Haris, & Nuridja, 2015) defined as how somebody live, incl how somebody use the money, allocate time and so on. Whereas according to (Eli, 2021) states that style life is bunch meaningful behavior every individual or anyone else at a at some point place, including inside connection social, consumption goods, entertainment, and methods dress.

According to (Caesarani, 2021) control self is ability individual in modify behavior, ability for manage information, as well ability individual in choose something action
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Whereas according to (Syifa, 2020) that control self that is ability for control or control Act behavior included in one nature influencing personality somebody in buy or using gadgets.

According to (Haryana, 2020) Control self refers to ability a individual in control thoughts, emotions, stress even behavior someone. Whereas according to (Nurjanah, 2019) control thoughts and actions in order to withhold encouragement from in nor from outside so that could Act with right.

According to (Mustomi et al., 2020) and (Abadi, Utomo, & Yusdita, 2020) Behavior consumptive is behavior consume real stuff not enough or no required. Meanwhile, according to (Rohman & Mintarti, 2018) behavior consumptive is something action taken in a manner excessive to use something product.

Behavior consumptive according to (Pulungan & Febriaty, 2018) defined as action a buy something goods without exists incoming consideration sense. Whereas (Dikria & Mintarti, 2016), (Sari, 2018), and (Efendi, Wahyuni, & Zulianto, 2018) define behavior consumptive as something action use product that doesn't complete including the processes that preceded and followed action this.

METHODS
Population and Sample

The population is the whole (universum) of research objects, so that these objects can be a source of research data. Meanwhile, the population according to (Amos Neolaka, 2020) is a number of objects with certain characteristics that are the target of research. Population is a generalization area that stands for objects or subjects that have certain characteristics determined by researchers to be studied and then drawn conclusions.

The purpose of knowing the population is to be able to determine the size of the sample taken from members of the population and limit the area of generalization. The population in this study were students of the Faculty of Science and Teaching (FITK) and the Faculty of Sharia and Islamic Economics (FSEI) IAIN Syekh Nurjati Cirebon 2021/2022. Students of the Faculty of Science and Teaching (FITK) totaling 4,846 students and the Faculty of Sharia and Islamic Economics (FSEI) IAIN Syekh Nurjati Cirebon in 2021/2022 totaling 3,203 students.

According to (Sugiyono, 2013) the sample, it is part of the number and characteristics possessed by the population which are believed to represent the characteristics of the population as a whole. Taking sample members which are part of the population members must be done with a certain technique called the sampling technique. Likewise, to determine the number of sample members, you must use certain formulas, graphs or tables. The sampling technique in this study is the probability sample sampling method.

Profitability sampling technique (probability sampling) is a technique that provides equal opportunities or opportunities for each member of the population to be used as a sample. (Wiratna, 2020) The simple random sampling method is a sampling technique used by researchers without specific considerations that are homogeneous and independent.

From the results of sample calculations for a population of 8,049 students of IAIN Syekh Nurjati Cirebon Faculty of Sharia and Islamic Economics (FSEI) and Faculty of Tarbiyah and Teaching Science (FITK) the result is 381.06 as the number of samples above is minimal to
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avoid sample *error*, then Researchers here will examine 381 students of IAIN Sheikh Nurjati Cirebon.

In dividing the number of samples, the researchers used the population in the faculties, namely the Faculty of Sharia and Islamic Economics (FSEI) and the Faculty of Tarbiyah and Teaching Science (FTIK) by ignoring the proportional number in each department in the Faculty of Sharia and Islamic Economics (FSEI) and the Faculty of Tarbiyah Sciences and Teacher Training (FTIK) at IAIN Syekh Nurjati Cirebon.

Research design

Data Processing Flow

This study will conduct a comparative study on consumptive behavior with spending (X1), lifestyle (X2), and self-control (X3) as independent variables on consumptive behavior in students of the Faculty of Sharia and Islamic Economics (FSEI) and the Faculty of Tarbiyah and Teaching Sciences (FTIK) as the dependent variable. In this study using prerequisite tests that need to be calculated or tested are normality and homogeneity. The data analysis method used is independent t-test analysis to find out whether there is a difference in the average.

RESULTS AND DISCUSSION

Initial stage study this test is the data collected have eligibility requirements for analyzed. Researcher using the assumption test classic normality and homogeneity test, with results as following:

Normality test

Study this could interpreted in the table normality approach *Kolmogorov- Smirnov* elaborated as following:
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Table 1 Normality Test Results Faculty Knowledge Tarbiyah and Teacher Training (FITK) and Faculty of Sharia and Islamic Economics (FSEI)

One-Sample Kolmogorov-Smirnov Test

<table>
<thead>
<tr>
<th>N</th>
<th>Unstandardized Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>229</td>
<td></td>
</tr>
</tbody>
</table>

**Normal Parameters**

<table>
<thead>
<tr>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3.08788279</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Differences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute</td>
</tr>
<tr>
<td>0.045</td>
</tr>
<tr>
<td>Positive</td>
</tr>
<tr>
<td>0.045</td>
</tr>
<tr>
<td>Negative</td>
</tr>
<tr>
<td>-0.035</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Test Statistic</th>
<th>Asymp. Sig. (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.045</td>
<td>0.290³, d</td>
</tr>
</tbody>
</table>

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

(Source: Primary Data, Obtained year 2022)

Based on normality test data results use method Kolomogorov -Smirnov in Table 1, obtained score significance of 0.200 > 0.05 so could concluded that data normally distributed which means assumption base about normalcy has fulfilled.

Homogeneity Test

Homogeneity Test conducted for knowing is variant between compared groups in comparative tests, identical or no. In comparative test each required group have homogeneous variance, so that worthy for compared. Homogeneity test results could seen in the table below:

Table 2 Homogeneity Test Results

<table>
<thead>
<tr>
<th>Test of Homogeneity of Variances</th>
</tr>
</thead>
<tbody>
<tr>
<td>Levene Statistics</td>
</tr>
<tr>
<td>--------------------</td>
</tr>
<tr>
<td>.026</td>
</tr>
</tbody>
</table>

(Source: Primary Data, Obtained year 2022)

Based on results table 2, shows that data in study this homogeneous, this could seen from score significance 0.873. Because of value significance more big from 0.05.

Comparison Test

After An assumption test is carried out which includes the normality test and homogeneity test then then T test is carried out. The T test is analyze data for knowing T results as well its significance with use T-Test formula with analysis "Independent Sample T Test ". Test it used for test significance the average difference is two group. For compare behavior consumptive to students Faculty Knowledge Tarbiyah and Teacher Training (FITK) and the Faculty of Sharia and Islamic Economics (FSEI) IAIN Sheikh Nurjati Cirebon. With hypothesis as following:

H₀: None difference output, style live, control self Among FSEI and FITK IAIN Sheikh students Nurjati Cirebon.

H₁: There is difference output, style live, control self Among FSEI and FITK IAIN Sheikh students Nurjati Cirebon.
Comparison Test Expenditures (X1)

Following is the T Test on Variables Expenditures (X1) with analysis “Independent Sample T Test”:

Table 3 Group Statistics Expenditures (X1)

<table>
<thead>
<tr>
<th>Faculty</th>
<th>N</th>
<th>Means</th>
<th>std. Deviation</th>
<th>std. Error Means</th>
</tr>
</thead>
<tbody>
<tr>
<td>FITK</td>
<td>229</td>
<td>34.47</td>
<td>5,987</td>
<td>.396</td>
</tr>
<tr>
<td>FSEI</td>
<td>152</td>
<td>36.39</td>
<td>6,175</td>
<td>.501</td>
</tr>
</tbody>
</table>

(Source: Primary Data, Obtained year 2022)

In the table above showing that for average spending value student Faculty Knowledge Tarbiyah and Teacher Training (FITK) is of 34.47 while in students Faculty of Sharia and Islamic Economics (FSEI) average spending of 36.39. From the results the could taken conclusion that there is difference Among the average value of spending on students Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI).

Where is the average value of spending on students Faculty of Sharia and Islamic Economics (FSEI) more tall compared student average score Faculty Knowledge Tarbiyah and Teacher Training (FITK) namely 36.39 > 34.47. It means expenses perceived by students Faculty of Sharia and Islamic Economics (FSEI) more tall if compared student Faculty Knowledge Tarbiyah and Teacher Training (FITK).

Table 4 Independent Sample T Test Expenditures (X1)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Equal variances assumed</td>
<td></td>
<td>Equal variances not assumed</td>
<td></td>
</tr>
<tr>
<td>FITK</td>
<td>229</td>
<td>34.47</td>
<td>5,987</td>
<td></td>
<td>.007</td>
<td>.935</td>
<td>-3.021</td>
<td>.003</td>
</tr>
<tr>
<td>FSEI</td>
<td>152</td>
<td>36.39</td>
<td>6,175</td>
<td></td>
<td>.003</td>
<td>.935</td>
<td>-3.021</td>
<td>.003</td>
</tr>
</tbody>
</table>

(Source: Primary Data, Obtained year 2022)

Table 5 Group Statistics of Lifestyle (X2)

<table>
<thead>
<tr>
<th>Faculty</th>
<th>N</th>
<th>Means</th>
<th>std. Deviation</th>
<th>std. Error Means</th>
</tr>
</thead>
<tbody>
<tr>
<td>FITK</td>
<td>229</td>
<td>23.69</td>
<td>6,558</td>
<td>.433</td>
</tr>
<tr>
<td>FSEI</td>
<td>152</td>
<td>25.05</td>
<td>6,510</td>
<td>.528</td>
</tr>
</tbody>
</table>

(Source: Primary Data, Obtained year 2022)

Lifestyle Comparison Test (X2)

Following is the T Test on Lifestyle Variables (X2) with analysis “Independent Sample T Test”:

In the table above showing that for style average life student Faculty Knowledge Tarbiyah and Teacher Training (FITK) is of 23.69 while in students Faculty of Sharia and Islamic Economics (FSEI) average style life of 25.05. From the results the could...
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taken conclusion that there is difference Among style average live on students Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI).

Where is the average value of the style live on students Faculty of Sharia and Islamic Economics (FSEI) more tall compared student average score Faculty Knowledge Tarbiyah and Teacher Training (FITK) namely 25.05 > 23.69. It means style life perceived by students Faculty of Sharia and Islamic Economics (FSEI) more tall if compared student Faculty Knowledge Tarbiyah and Teacher Training (FITK).

Table 6 Independent Sample T Test Lifestyle (X2)

<table>
<thead>
<tr>
<th>Gaya Hidup</th>
<th>F</th>
<th>Sig.</th>
<th>t</th>
<th>df</th>
<th>Mean Difference</th>
<th>Std. Error Difference</th>
<th>Lower</th>
<th>Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.186</td>
<td>.667</td>
<td>-1.976</td>
<td>379</td>
<td>0.049</td>
<td>-1.352</td>
<td>.684</td>
<td>-2.697</td>
</tr>
</tbody>
</table>

( Source : Primary Data, Obtained year 2022 )

From the table that the value of sig. (2-tailed) obtained 0.049 <0.05 means that Ho is rejected and Ha is accepted, with sig . (2- tailed) exists significant difference Among style life student Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI).

Comparison Test Self Control (X3)

Following is the T-Test with analysis "Independent Sample T Test ". on Variables Self- Control (X3) in students Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI):

Table 7 Group Statistics of Self Control (X3)

<table>
<thead>
<tr>
<th>Faculy</th>
<th>N</th>
<th>Means</th>
<th>std. Deviation</th>
<th>std. Error Means</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>FITK</td>
<td>229</td>
<td>38.76</td>
<td>3.781</td>
</tr>
<tr>
<td>Control</td>
<td>FSEI</td>
<td>152</td>
<td>39.03</td>
<td>4.083</td>
</tr>
</tbody>
</table>

( Source : Primary Data, Obtained year 2022 )

In the table above showing that for the average value of control self student Faculty Knowledge Tarbiyah and Teacher Training (FITK) is of 38.76 while in students Faculty of Sharia and Islamic Economics (FSEI) average style life of 39.03. From the results the could taken conclusion that there is difference Among the average value of control themselves to students Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI).

Where is the average value of control themselves to students Faculty of Sharia and Islamic Economics (FSEI) more tall compared student average score Faculty Knowledge Tarbiyah and Teacher Training (FITK) namely 38.76 > 39.03. It means control self perceived by students Faculty of Sharia and Islamic Economics (FSEI) more tall if compared student Faculty Knowledge Tarbiyah and Teacher Training (FITK).
Table 8 Independent Sample T Test Self Control (X3)

<table>
<thead>
<tr>
<th>Faculty</th>
<th>N</th>
<th>Means</th>
<th>std. Deviation</th>
<th>std. Error Means</th>
</tr>
</thead>
<tbody>
<tr>
<td>FITK</td>
<td>229</td>
<td>1.31</td>
<td>.519</td>
<td>.034</td>
</tr>
<tr>
<td>FSEI</td>
<td>152</td>
<td>1.33</td>
<td>.537</td>
<td>.044</td>
</tr>
</tbody>
</table>

( Source : Primary Data, Obtained year 2022 )

From the table that, the value of sig. (2-tailed) obtained 0.521 > 0.05 means that Ho is accepted and Ha is rejected, with sig. (2- tailed) can concluded no there is significant difference Among control self student Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI).

Comparison Test Expenditure Monthly

Following is the T Test on the Following is the T Test on Expenditures Monthly with analysis “Independent Sample T Test”:

Table 9 Expenditure Statistics Group Monthly

<table>
<thead>
<tr>
<th>Faculty</th>
<th>N</th>
<th>Means</th>
<th>std. Deviation</th>
<th>std. Error Means</th>
</tr>
</thead>
<tbody>
<tr>
<td>FITK</td>
<td>229</td>
<td>1.31</td>
<td>.519</td>
<td>.034</td>
</tr>
<tr>
<td>FSEI</td>
<td>152</td>
<td>1.33</td>
<td>.537</td>
<td>.044</td>
</tr>
</tbody>
</table>

( Source : Primary Data, Obtained year 2022 )

In the table above showing that for average spending value monthly student Faculty Knowledge Tarbiyah and Teacher Training (FITK) is of 1.31 while in students Faculty of Sharia and Islamic Economics (FSEI) average style life of 1.33. From the results the could taken conclusion that there is difference Among average spending value monthly for students Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI). Where is the average value of spending monthly for students Faculty of Sharia and Islamic Economics (FSEI) more tall compared student average score Faculty Knowledge Tarbiyah and Teacher Training (FITK) namely 1.31 > 31.33. It means control self perceived by FSEI students is more tall if compared FITC students .

Table 10 Independent Sample T Test Expenditure Monthly

<table>
<thead>
<tr>
<th>Faculty</th>
<th>N</th>
<th>Means</th>
<th>std. Deviation</th>
<th>std. Error Means</th>
</tr>
</thead>
<tbody>
<tr>
<td>FITK</td>
<td>229</td>
<td>1.31</td>
<td>.519</td>
<td>.034</td>
</tr>
<tr>
<td>FSEI</td>
<td>152</td>
<td>1.33</td>
<td>.537</td>
<td>.044</td>
</tr>
</tbody>
</table>

( Source : Primary Data, Obtained year 2022 )

From the table that, the value of sig. (2-tailed) obtained 0.792 > 0.05 means that Ho is accepted and Ha is rejected, with sig. (2- tailed) can concluded no there is significant difference Among expenditure monthly student Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI).
CONCLUSION

Based on results analysis calculation sig . (2-tailed) in the comparison test obtained Expenses and Lifestyle are available significant difference where the average value of spending on students Faculty of Sharia and Islamic Economics (FSEI) more tall compared student average score Faculty Knowledge Tarbiyah and Teacher Training (FITK). Whereas Self- Control and Spending Monthly no there is significant difference Among student Faculty Knowledge Tarbiyah and Teacher Training (FITK) and students Faculty of Sharia and Islamic Economics (FSEI).

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