ANALYSIS OF FACTORS AFFECTING THE LEVEL OF CONSUMPTIVE BEHAVIOR AMONG STIEPARI SEMARANG STUDENTS LIVING IN BAWEN BOARDING HOUSES

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ABSTRACT

This study examined factors influencing consumptive behavior among STIEPARI Semarang students in Bawen boarding houses. Using quantitative analysis with 150 respondents, the research identified four significant predictors: peer influence, social media exposure, financial literacy, and family income background, collectively explaining 54.7% of variance. The boarding environment intensified peer influence while reducing parental oversight, with 81.3% of students exhibiting moderate to high consumptive tendencies. Status consumption, convenience-based spending, and impulsive purchasing were predominant behaviors, while longer boarding residence correlated with higher consumptive tendencies. Findings suggest a need for targeted financial literacy programs, media awareness initiatives, and improved parental financial socialization before students transition to independent living. This research helps explain how residential context mediates consumption patterns and offers practical conclusions for educational institutions promoting responsible consumption.

Keywords: *Consumptive Behaviour; Boarding House Students; Peer Influence; Financial Literacy; Social Media Exposure*

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INTRODUCTION

Consumer behavior among college students has become an increasingly significant area of study in recent years, particularly as the economic influence of this demographic continues to grow (Alfitriyani, 2023). The shift toward consumptive behavior, defined as the tendency to consume goods beyond rational needs, is especially pronounced in young adults who are experiencing their first taste of financial independence. Students living in boarding houses face unique financial challenges that may influence their consumption patterns, as they manage their own expenses away from parental supervision (Lubiyansyah, 2020). Aseng (2020) found that students in private boarding houses had significantly higher discretionary spending on non-essential items than those living on campus.

Research by Muawaliyah and Saifuddin (2023) found that university students in Indonesia exhibited moderate to high consumptive behavior, while Ting et al. (2018) identified significant relationships between lifestyle aspirations and excessive consumption among Malaysian students. In boarding house contexts, Kumar et al. (2022) demonstrated that students living independently showed higher consumptive tendencies for social experiences and status goods compared to those living with family.

STIEPARI Semarang students residing in Bawen boarding houses represent an interesting case study for examining these consumption behaviors, as they navigate the transition to adulthood within the specific economic and social context of this location. While previous research has explored consumptive behavior among university students in various settings (Dewi et al., 2024; Fitriyah, 2024), few studies have specifically addressed the factors influencing such behavior among tourism and hospitality management students in semi-urban boarding environments like Bawen, creating a significant research gap.

This research aims to fill this gap by analyzing several key factors that may affect the level of consumptive behavior among STIEPARI Semarang students living in Bawen boarding houses, including peer influence, social media exposure, financial literacy, and family income background. The findings will contribute to the growing body of knowledge on youth consumer behavior (Bai, 2023; Saputra et al., 2024), potentially benefiting educational institutions in developing relevant financial education programs, as well as providing insights for marketers targeting this demographic.

The primary research question guiding this study is: What factors significantly influence the level of consumptive behavior among STIEPARI Semarang students living in Bawen boarding houses? Additionally, this research seeks to determine which factors have the strongest impact and how these factors interact to shape consumption patterns. By conducting a quantitative analysis of these factors, this study aims to develop a comprehensive understanding of the determinants of consumptive behavior in this specific population, which may have broader implications for similar demographic groups in comparable settings throughout Indonesia.

LITERATURE REVIEW, RESEARCH FRAMEWORK, AND HYPOTHESES

Consumptive Behavior Theory

Consumptive behavior encompasses purchasing decisions that prioritize wants over needs, driven by emotional rather than rational considerations (Hamamura et al., 2018). Baudrillard (1998) posited that consumption has transformed from meeting basic needs to creating social meaning and identity. For college students, this manifests in spending that exceeds financial capacity or prioritizes symbolic over functional purposes (Dewi et al., 2024). Veblen's (1998) theory of conspicuous consumption and Bourdieu's (1996) concept of cultural capital explain how individuals use consumption to signal social status. Tio and Sobari (2022) confirmed that conspicuous consumption among Indonesian university students was significantly influenced by desire for social status maintenance.

Previous Research on Student Consumptive Behavior

Research by Muawaliyah and Saifuddin (2023) found that 297 university students in UIN Raden Mas Said Surakarta exhibited moderate to high consumptive behavior, while Ting et al. (2018) identified significant relationships between lifestyle aspirations and excessive consumption among Malaysian students. In boarding house contexts, Kumar et al. (2022) demonstrated that students living independently showed higher consumptive tendencies for social experiences and status goods compared to those living with family. Similarly, Aseng (2020) found that students in private boarding houses had significantly higher discretionary spending on non-essential items than those living on campus.

Factors Influencing Consumptive Behavior

Peer Influence

Young adults are highly susceptible to normative social influence in consumption choices (Solomon & Rabolt, 2008). Saputra et al. (2024) revealed that peer pressure significantly predicted impulsive buying behavior among Indonesian university students. Bearden and Rose (1990) established that consumer susceptibility to interpersonal influence is generally higher among younger adults, while Madtha et al. (2023) found peer influence to be the strongest predictor of brand preference among college students. Kolańska-Stronka and Gorbaniuk (2022) demonstrated that students with stronger peer attachment showed higher likelihood of engaging in conspicuous consumption. Given the strong empirical evidence linking peer influence to various forms of excessive consumption among young adults, particularly in residential settings where peer interactions are intensified, this study proposes:

H1: Peer influence positively affects consumptive behavior levels among STIEPARI Semarang students living in Bawen boarding houses.

Social Media Exposure

Research by Duffett (2017) demonstrated that higher exposure to social media advertising correlates with increased purchase intentions among youth. Alfitriyani (2023) found Indonesian college students with higher social media usage exhibited greater materialistic values and consumptive tendencies. Pellegrino et al. (2022) observed that increased social media usage over time was associated with increased materialistic values, with visual-content platforms showing stronger correlations than text-based ones. Fardouly et al. (2018) established that appearance comparisons on social media mediated the relationship between social media use and appearance-related product consumption. Building on these findings that demonstrate the pervasive influence of digital media on youth consumption patterns, especially in the Indonesian context where social media penetration is high, this study hypothesizes:

H2: Social media exposure positively affects consumptive behavior levels among STIEPARI Semarang students living in Bawen boarding houses.

Financial Literacy

Financial literacy demonstrates an inverse relationship with consumptive behavior. Grohmann (2018) found that individuals with higher financial knowledge demonstrated more prudent spending behaviors, while Fitriyah (2024) observed that Indonesian students with better financial literacy were less likely to engage in impulsive purchasing. Potrich et al. (2018) showed financial literacy acts as a protective factor against excessive consumption across different income levels. Saragih (2024) found that among university students in Pontianak, Indonesia, theoretical financial knowledge had a limited influence on financial behavior unless it was supported by practical applications. Considering the consistent evidence that financial literacy serves as a protective mechanism against irrational consumption behaviors, particularly among students managing independent finances, this study predicts:

H3: Financial literacy negatively affects consumptive behavior levels among STIEPARI Semarang students living in Bawen boarding houses.

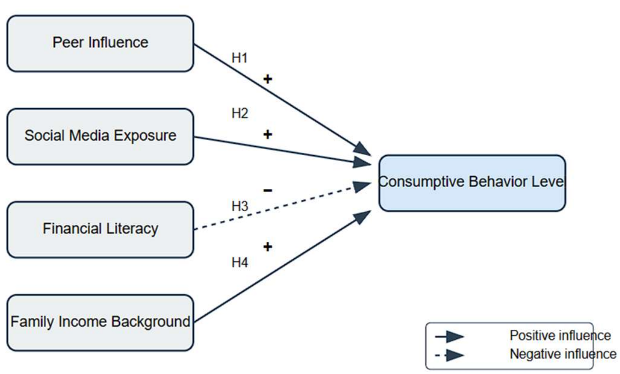
Family Income Background

Nguyen et al. (2009) found students from higher-income families exhibited greater materialistic tendencies, though Cui et al. (2019) suggested this relationship is influenced by the level of financial independence achieved through family financial socialization and shaped by personal values instilled during childhood. Coleman (2011) identified that parental income influenced both available resources and internalized consumption norms. Bai (2023) discovered that students from high-income backgrounds receiving regular allowances without financial education often demonstrated less responsible financial behavior than middle-income peers. Based on the literature indicating that family economic background shapes both consumption capacity and consumption attitudes, particularly in contexts where students maintain financial ties with their families, this study posits:

H4: Higher family income background positively affects consumptive behavior levels among STIEPARI Semarang students living in Bawen boarding houses.

Research Framework

Based on the literature review, our proposed conceptual framework illustrates relationships between the independent variables (peer influence, social media exposure, financial literacy, family income background) and the dependent variable (consumptive behavior level). This model suggests peer influence, social media exposure, and family income may increase consumptive behavior, while financial literacy serves as a potential mitigating factor. The conceptual relationships among these variables are visualized in Figure 1.



Source: Developed by researchers for this study, 2025

Figure 1
Research Framework

METHOD

This study employed a quantitative explanatory approach to examine factors influencing consumptive behavior among STIEPARI Semarang students living in Bawen boarding houses. This approach was selected because it allows for systematic investigation of causal relationships between variables through statistical analysis, which is appropriate for testing hypotheses about factors influencing behavior (Creswell & Creswell, 2018). The quantitative method enables objective measurement of variables and generalization of findings to similar populations (Babbie, 2015). The research was conducted between October 2024 and March 2025 following approval from STIEPARI Semarang's research committee.

The population comprised 427 undergraduate STIEPARI Semarang students residing in Bawen boarding houses during the 2024/2025 academic year. Using Slovin's formula (Sevilla et al., 1992) with a 5% margin of error, a minimum sample of 206 respondents was determined. The target was increased to 230 participants to account for potential non-responses. Stratified random sampling based on academic program and gender ensured proportional representation (Cochran, 1977). This sampling technique was chosen to guarantee that all subgroups within the population are adequately represented, thereby enhancing the generalizability of findings (Sharma, 2017).

Data collection utilized a structured questionnaire in both print and electronic formats. The instrument was developed from established scales and refined through a pilot test with 30 students. The final questionnaire contained six sections: demographics, peer influence, social media exposure, financial literacy, family income background, and consumptive behavior.

The variables were operationalized as follows: Consumptive behavior was measured using Dewi et al.'s (2024) 15-item scale assessing impulsive purchasing, symbolic purchasing, and excessive spending. Peer influence employed Bearden and Rose's (1990) 10-item Susceptibility to Interpersonal Influence Scale. Social media exposure used Sururin et al.'s (2021) 12-item scale measuring frequency, duration, and engagement with consumption-related content. Financial literacy was evaluated through Grohmann's (2018) 15-item instrument combining knowledge assessment and self-reported behaviors. Family income background combined self-reported monthly family income categories with a 5-item perceived economic status scale. All items used 5-point Likert scales.

Prior to hypothesis testing, the data underwent rigorous quality assessment. Reliability testing was conducted using Cronbach's alpha (Cronbach, 1951), with all scales demonstrating acceptable internal consistency ($\alpha > 0.70$). Confirmatory factor analysis was performed to assess construct validity, ensuring that measurement items adequately represented their intended constructs (Hair et al., 2019). Classical assumption tests were also conducted to verify that the data met the prerequisites for multiple linear regression analysis, including tests for normality (Shapiro-Wilk test), linearity (scatter plot inspection), homoscedasticity (Breusch-Pagan test), and multicollinearity (Variance Inflation Factor). All assumptions were satisfactorily met, confirming that multiple linear regression analysis was appropriate for this dataset.

Data analysis included descriptive statistics, reliability testing and validity assessment. Hypotheses were tested using multiple linear regression analysis (Hair et al., 2019), a statistical technique suitable for examining the simultaneous effect of multiple independent variables on a single dependent variable while controlling for the influence of other predictors (Field, 2013). Additional analyses included t-tests for demographic comparisons and correlation analysis. All statistical procedures used SPSS version 28.0 with $\alpha = 0.05$ significance level.

RESULTS AND DISCUSSION

Data Analysis

This study analyzed data from 150 STIEPARI Semarang students residing in Bawen boarding houses. The demographic profile of the respondents is presented in Table 1, showing gender distribution, age range, academic semester, and study program.

Table 1
Demographic Characteristics of Respondents

Characteristic	Frequency	Percentage (%)
Gender		
Male	59	39.3
Female	91	60.7
Age Range		
20-21 years	62	41.3
22-23 years	68	45.3
24-25 years	12	8.0
≥26 years	8	5.4
Semester		
3-4	23	15.3
5-6	31	20.7
7-8	96	64.0
Study Program		
Management	59	39.3
HR Management	52	34.7
Financial Management	28	18.7
Other	11	7.3

Source: Primary data processed, 2025

As shown in Table 1, female students constitute the majority (60.7%) of respondents. Most participants (86.6%) are between 20 and 23 years old, with the largest concentration (64.0%) in semesters 7-8. Management programs (general, HR, and financial) represent the dominant fields of study among participants.

The study also examined students' financial characteristics, including monthly boarding house costs, income sources, and average monthly income. These characteristics are summarized in Table 2.

Table 2
Financial Characteristics of Respondents

Characteristic	Frequency	Percentage (%)
Duration in Boarding House		
<1 year	32	21.3
1-2 years	41	27.3
3+ years	77	51.4
Monthly Boarding House Cost		
<Rp 500,000	123	82.0
Rp 500,000 - Rp 750,000	18	12.0
>Rp 750,000	9	6.0
Income Source		
Parents/Family	31	20.7
Part-time Work	45	30.0

Full-time Work	56	37.3
Other Sources	18	12.0
Monthly Income/Allowance		
<Rp 500,000	21	14.0
Rp 500,001 - Rp 1,000,000	18	12.0
Rp 1,000,001 - Rp 1,500,000	23	15.3
Rp 1,500,001 - Rp 2,000,000	19	12.7
>Rp 2,000,000	69	46.0

Source: Primary data processed, 2025

Table 2 reveals that over half (51.4%) of respondents have lived in boarding houses for three or more years. The majority (82.0%) pay less than Rp 500,000 monthly for their accommodation. Full-time (37.3%) and part-time (30.0%) employment are the primary income sources for most students, with 46.0% reporting a monthly income exceeding Rp 2,000,000.

To assess consumptive behavior levels among respondents, composite scores were calculated from 15 Likert-scale items measuring different aspects of consumptive behavior. The distribution of consumptive behavior levels is presented in Table 3.

Table 3
Consumptive Behavior Levels Among Respondents

Level of Consumptive Behavior	Score Range	Frequency	Percentage (%)
Low	15-35	28	18.7
Moderate	36-55	83	55.3
High	56-75	39	26.0
Total		150	100.0

Source: Primary data processed, 2025

The data in Table 3 indicates that most students (55.3%) exhibit moderate levels of consumptive behavior, while 26.0% demonstrate high levels. When combined, students with moderate and high consumptive behavior represent 81.3% (55.3% + 26.0%) of the total sample. This suggests that consumptive behavior is a significant phenomenon among STIEPARI Semarang students living in Bawen boarding houses, with over 80% showing moderate to high tendencies toward consumption beyond rational needs. Only 18.7% of respondents demonstrated low consumptive behavior, indicating that the majority of boarding house students are susceptible to excessive consumption patterns.

Multiple linear regression analysis was conducted to test the study's hypotheses regarding factors influencing consumptive behavior. The regression model examined the influence of peer influence, social media exposure, financial literacy, and family income background on consumptive behavior levels. Results are presented in Table 4.

Table 4
Multiple Regression Analysis Results

Variable	Unstandardized Coefficient (B)	Standardized Coefficient (β)	t-value	p-value
(Constant)	12.362	-	2.854	0.005
Peer Influence	0.438	0.392	4.762	0.000*
Social Media Exposure	0.376	0.326	3.984	0.000*
Financial Literacy	-0.295	-0.241	-2.895	0.004*

Family Income Background	0.187	0.156	1.982	0.049*
$R^2 = 0.547$				
Adjusted $R^2 = 0.534$				
$F = 43.217$ ($p < 0.001$)				

*Significant at $p < 0.05$
Source: Primary data processed, 2025

The regression model has an R^2 value of 0.547, indicating that the four independent variables collectively explain 54.7% of the variance in consumptive behavior among the respondents. The F-statistic of 43.217 ($p < 0.001$) confirms the overall significance of the model.

H1: Peer Influence and Consumptive Behavior

The regression results show that peer influence has the strongest positive effect on consumptive behavior ($\beta = 0.392$, $p < 0.001$), supporting H1. This finding aligns with Bearden and Rose's (1990) consumer susceptibility theory and corroborates Kolańska-Stronka and Gorbaniuk's (2022) finding that Indonesian students with stronger peer attachment exhibited higher likelihood of engaging in conspicuous consumption behaviors.

Qualitative responses from participants further supported this relationship. When asked about factors influencing their consumptive behavior, one respondent stated: "I'm influenced by my environment," while another mentioned being "influenced by friends." The boarding house environment intensifies peer influence as students live in close proximity and frequently observe each other's consumption patterns.

Specific indicators of peer influence that showed strong correlation with consumptive behavior included "Friends often influence my purchasing decisions" ($r = 0.412$) and "I feel comfortable hanging out at popular places even though they're expensive" ($r = 0.389$). This suggests that normative social influence plays a significant role in shaping consumption decisions among STIEPARI students residing in Bawen boarding houses.

H2: Social Media Exposure and Consumptive Behavior

Social media exposure emerged as the second strongest predictor of consumptive behavior ($\beta = 0.326$, $p < 0.001$), supporting H2. This finding is consistent with Pellegrino et al.'s (2022) longitudinal study that found increased social media usage was associated with gradual increases in materialistic values and impulsive purchasing.

Analysis of specific items revealed that "I'm interested in buying products advertised by influencers/celebrities" had the strongest correlation with overall consumptive behavior ($r = 0.437$), followed by "I'm willing to spend more money to buy viral products" ($r = 0.405$). These findings suggest that exposure to social media marketing, particularly influencer marketing, significantly shapes students' consumption decisions.

Open-ended responses revealed that product attractiveness and design, often highlighted on social media platforms, were important factors driving purchases. One respondent noted that "a company's design on packaging can attract attention," illustrating how visual content on social media might translate to consumption decisions.

H3: Financial Literacy and Consumptive Behavior

Financial literacy showed a significant negative relationship with consumptive behavior (β = -0.241, $p = 0.004$), supporting H3. This inverse relationship confirms that students with higher financial literacy tend to exhibit lower levels of consumptive behavior, consistent with Grohmann's (2018) findings.

The study measured financial literacy through both knowledge assessment and self-reported financial behaviors. Students who reported having monthly budgets and financial planning systems generally showed lower consumptive behavior scores. Among respondents, 40.7% reported having some form of monthly budget, and these individuals had significantly lower consumptive behavior scores (mean difference = 12.3, $p < 0.01$) compared to those without budgeting practices.

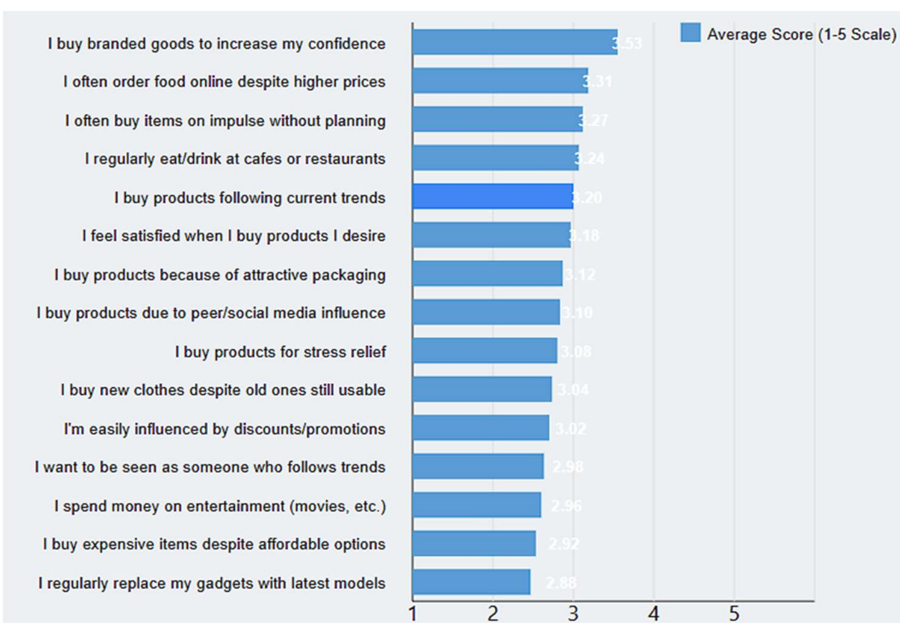
H4: Family Income Background and Consumptive Behavior

Family income background showed a significant but weaker positive relationship with consumptive behavior (β = 0.156, $p = 0.049$), supporting H4. This finding aligns with Julita and Wardhana's (2025) research showing that family income positively correlated with consumptive behavior among Indonesian university students.

Further analysis revealed that this relationship was moderated by financial independence. Students who relied primarily on family for income (20.7% of respondents) showed stronger correlations between family income level and consumptive behavior ($r = 0.385$) compared to those who were financially independent through work ($r = 0.217$).

Forms of Consumptive Behavior

Analysis of specific consumptive behavior items revealed patterns regarding the most common forms of consumptive behavior among respondents, as shown in Figure 2.



Source: Data Analyzed, 2025

Figure 2
Average Scores for Specific Consumptive Behavior Items

The highest-scoring items were "I buy branded goods to increase my confidence" (mean = 3.53), "I often order food online despite higher prices" (mean = 3.31), and "I often buy items on impulse without planning" (mean = 3.27). This suggests that status consumption, convenience-based spending, and impulsive purchasing are the predominant forms of consumptive behavior among STIEPARI students in Bawen boarding houses.

Influence of Residence Duration

An interesting additional finding was the relationship between duration of stay in boarding houses and consumptive behavior levels. Analysis of variance (ANOVA) revealed significant differences in consumptive behavior based on how long students had lived in boarding houses ($F = 5.842$, $p = 0.004$). Post-hoc analysis showed that students who had lived in boarding houses for less than one year had significantly lower consumptive behavior scores compared to those who had lived there for three or more years (mean difference = 8.63, $p = 0.003$).

Theoretical and Practical Implications

This study contributes to consumer behavior theory by examining how specific factors influence consumptive behavior in the unique context of boarding house environments. The findings extend previous research by showing how residential settings can intensify or modify the influence of factors like peer pressure and family background.

From a practical perspective, the findings suggest several potential interventions to address consumptive behavior among university students:

1. Financial Literacy Programs: The negative relationship between financial literacy and consumptive behavior suggests that educational institutions should develop targeted financial education programs for students, particularly those living independently.
2. Social Media Literacy: Given the strong influence of social media, programs helping students critically evaluate marketing messages and influencer content could help moderate consumption impulses driven by digital media.
3. Peer-Based Interventions: Since peer influence was the strongest predictor, interventions might leverage peer networks to promote more rational consumption norms among student communities.
4. Parental Financial Socialization: For newer students transitioning to independent living, programs involving parents in financial socialization before students move to boarding houses could help establish healthier consumption patterns.

These findings are particularly relevant for STIEPARI Semarang and similar institutions with large populations of students living in boarding houses, as they highlight the need for targeted interventions addressing the specific challenges and influences these students face.

CONCLUSION AND SUGGESTION

This study found that 81.3% of STIEPARI Semarang students living in Bawen boarding houses exhibit moderate to high consumptive behavior (comprising 55.3% with moderate levels and 26.0% with high levels). Four factors significantly influence this behavior: peer influence, social media exposure, financial literacy, and family income background. Together, these factors explain 54.7% of the variance in consumptive behavior. Peer influence emerged as the strongest predictor, highlighting how boarding house environments intensify social comparison and normative pressures. Financial literacy demonstrated a protective effect against excessive consumption, while social media exposure showed significant positive influence on consumption patterns. The boarding house environment appears to create unique conditions where peer influence is magnified, parental oversight is removed, and students with varying levels of financial literacy must navigate their consumption decisions independently. Status consumption, convenience-based spending, and impulsive purchasing emerged as the predominant forms of consumptive behavior, with students living in boarding houses for longer periods showing significantly higher consumptive tendencies.

The research extends consumer behavior literature by examining how residential context mediates social, media, financial, and family influences on consumption patterns. These findings suggest that STIEPARI Semarang should implement financial literacy programs for boarding house residents and develop awareness initiatives about social media marketing and peer influence. Parents should prioritize financial socialization before students transition to independent living, focusing on both financial management skills and responsible consumption values. For educational institutions, specialized financial education modules for independently living students could include budgeting workshops, media literacy training, and peer mentoring systems.

Future research should consider longitudinal studies tracking consumptive behavior changes over time, intervention studies testing financial literacy program effectiveness, and comparative studies between boarding house students and those living with family. While this study provides valuable insights into factors shaping consumptive behavior among boarding house students, limitations include the sample size falling short of the target, the cross-sectional design preventing causality establishment, potential social desirability bias in self-reported data, and findings from one institution potentially limiting generalizability.

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