

The Influence of Income, Economic Literacy, and Self Control on Consumption Behavior of Teachers of Smk Negeri in Jombang Regency

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Abstract : *This study aims to determine the effect of income, economic literacy and self control on consumption behavior. The research method uses a quantitative approach. The population of this study were teachers of State Vocational Schools in Jombang who were 417 civil servants (PNS), while the study sample was drawn using 204 proportional random sampling. Data collection techniques used are in the form of questionnaires and documentation. While the data analysis techniques use multiple linear regression analysis techniques. The results showed that (1) income affects consumption behavior, (2) economic literacy influences consumption behavior, (3) self-control affects consumption behavior, and (4) income, economic literacy, and self-control influence consumption behavior.*

Keywords: *income, economic literacy, self-control, consumption behavior*

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I. Introduction

More and more community activities cause consumption behavior patterns to experience a shift or change. Factors that influence people's lifestyle are also increasingly dynamic due to following the demands of work and the environment. For example, someone is sued in a job with a longer duration of work and is busy with every activity in it, so he can encourage him to choose to consume food with a more practical presentation. In addition, the ease of access in every consumption process also changes people's consumption behavior which is very likely also affects the level of consumption of society, for example by opening an application for sale through mobile phones or the internet, the public can already consume without leaving home. Not only that, the amount of marketing that comes directly to prospective customers who even go directly to the offices of institutions, organizations or community groups also opens up opportunities to influence people's consumption behavior.

How people decide about the size of the allocation of income that will be used for current consumption and which is allocated for saving is a question that leads to behavior in making consumption decisions. According to Pindyck and Daniel (2009: 72) consumer behavior is a description of how consumers allocate income between different goods or services aimed at maximizing their welfare. Everyone must decide to spend family income used to buy food, clothing, or vacation. Maybe the money is also saved for family pensions or for children's education costs. Kotler (2007) mentions consumption behavior is the way individuals, groups, or organizations in the process of selecting, purchasing, using and positioning an item or service or experience to satisfy their needs and desires. Mankiw (2014) explains when deciding to spend money for one activity, as a result the money is reduced for other activities.

The State Vocational School teacher is one of the professions that are undertaken as part of the community that conducts educational and teaching activities at the secondary education level. Consumption behavior of State Vocational School Teachers who are civil servants in their daily activities, especially in fulfilling their needs, can be approved by various factors. For example, there is additional income consisting of professional allowances or some from the informal sector that the Teacher runs outside of school such as trading that might generate a lot of extra money.

Information was obtained that the income earned by the Teachers was allocated more for non-food consumption, such as clothing, vehicles, electronic goods, bags, and others. According to Keynes in Case and Fire (2007) household consumption (C) depends on income. According to Mankiw (2006) Income is income received by households and businesses that are not companies. According to Rosyidi (2009) income is the flow

of money flowing to the community that comes from the business world in the form of salary or wages, rent, interest, or profit.

In order for the ability to allocate income well, it requires an understanding of the allocation of resources related to making economic decisions called economic literacy. According to Sina (2015) Economic literacy can be interpreted as an understanding of someone who has been crystallized in making smart choices related to the allocation of resources in making daily economic decisions. Nort Central Regional Educational Laboratory or NCREL (in Mercan, et al., 2014) reveals that economic literacy is the ability to interpret an economic problem, examine different choices relating to finding a solution, defining costs and benefits, analyzing changes in economic conditions and policies public, collect and process data, and also weigh costs and benefits. State Vocational School teachers, including in Jombang Regency, are categories of educated people, and certainly have good knowledge and understanding regarding their economic activities.

In order for actions to be carried out in accordance with the plan, what is needed is not only economic literacy skills, but also good self-control. According to Ghufron & Risnawati (2011), self control is a person's skill in his sensitivity to read the situation of himself and his environment. Nofsinger (2005) states that self-control is a resistance to any temptation at this time that might hinder long-term ideals, delay pleasure or other goals. In other words, self control is a person's ability to control himself so that he understands its weaknesses and strengths.

A person's consumption behavior is likely to be influenced by income, economic literacy and self-control, so that everyone will be different from each other in their consumption. Including State Vocational School Teachers in Jombang Regency when doing consumption, will also be influenced by income, economic literacy and self-control to determine priorities in their consumption behavior.

II. Research Methods

This research method uses a quantitative approach. The population of this study were teachers of State Vocational Schools in Jombang who were 417 civil servants (PNS), while the study sample was drawn using 204 proportional random sampling. Data collection techniques used are in the form of questionnaires and documentation. While the data analysis techniques use multiple linear regression analysis techniques. As for the data analysis technique used i.e. multiple regression analysis using Statistical Product and Service Solution (SPSS) version 21.0 for windows.

III. The Results Of The Research And The Discussion

3.1 The Equation of Multiple Linear Regression

Table 3.1
Estimation of Multiple Linear Regression Parameters
Coefficients^a

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	10,522	3,879	2,713	,007
1 Income	,515	,124	4,140	,000
Economic literacy	,200	,072	2,765	,006
Self-control	,681	,096	7,099	,000

a. Dependent Variable: consumption behavior

The questionnaire deployment data that has been obtained is then analyzed using multiple linear regression analysis using the SPSS 21.0 program. The results can be made of the following linear regression equation models: $Y = 10,522 + 0,515 X1 + 0,200 X2 + 0,681 X3 + e$

Y = consumption behavior, X1 = income, X2 = economic literacy, X3= self-control

Based on the linear regression equation model above, it can be explained as follows:

- The constant value (a) of 10,522 shows that, if the value of the income variable (X1), economic literacy (X2), and self-control (X3), equals zero or constant, the consumption behavior (Y) will be 10,522.
- Regression coefficient value (b1) of 0.515 positive value (b1) indicates a direct influence between consumption behavior variable (Y) and income variable (X1) which means that if the value of income variable (X1) increases by 1 unit, then the value of the behavior variable consumption (Y) will increase by 0.515 units assuming that the other independent variables are constant.
- Regression coefficient (b2) value of 0.200 positive (b2) value indicates a direct influence between consumption behavior variable (Y) and economic literacy variable (X2) which means that if the value of economic literacy variable (X2) increases by 1 unit, then the value the consumption variable (Y) will increase by 0.200 units assuming that the other independent variables are constant.
- The regression coefficient (b3) value of 0.681 (b3) positive indicates a direct influence between the consumption behavior variable (Y) and the self-control variable (X3) which means that if the self-control

variable value (X3) increases by 1 unit, then the value the consumption behavior variable (Y) will increase by 0.681 units assuming that the other independent variables are constant

3.2 The Influence Of Income On Consumption Behavior

Table 3.2.

Influence coefficient for the income, economic literacy and self control on consumption behavior Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	10,522	3,879		2,713	,007
1 Income	,515	,124	,241	4,140	,000
Economic literacy	,200	,072	,163	2,765	,006
Self-control	,681	,096	,424	7,099	,000

a. Dependent Variable: consumption behavior

Based on the results of the analysis in the study carried out using multiple linear regression that income affects the consumption behavior of teachers of State Vocational Schools in Jombang Regency. This is known from the probability of the income error variable (X₁) of 0,000 and t count > t table which is 4,140 > 1,652. Then it can be seen that the income variable has an error probability smaller than the significance level $\alpha = 0.05$, H₁ is accepted, which means there is a partial effect of income variables on consumption behavior. Thus the hypothesis of income estimates has a significant effect on consumption behavior be accepted. This is supported by research conducted by Hanum (2017) which states that an increase in income will affect consumption and income that have a positive effect on consumption activities.

3.3 The Influence Of Economic Literacy On Consumption Behavior

Based on the results of the analysis in the study carried out using multiple linear regression that economic literacy affects the consumption behavior of teachers of State Vocational Schools in Jombang Regency. This is known from the probability of the economic literacy error variable (X₂) of 0,006 and t count > t table which is 2,765 > 1,652.

Then it can be seen that the economic literacy variable has an error probability smaller than the significance level $\alpha = 0.05$, H₁ is accepted, which means there is a partial effect of economic literacy variables on consumption behavior. Thus the hypothesis of economic literacy estimates has a significant effect on consumption behavior be accepted.

This is supported by research conducted by Budiwati (2014) which states that if the level of community economic literacy is higher, then consumer behavior will be increasingly rational, and it can be stated that economic literacy affects consumer behavior.

3.4 The Influence Of Self-Control On Consumption Behavior

Based on the results of the analysis in the study carried out using multiple linear regression that self-control affects the consumption behavior of teachers of State Vocational Schools in Jombang Regency. This is known from the probability of the self-control error variable (X₃) of 0,000 and t count > t table which is 7,099 > 1,652.

Then it can be seen that the self-control variable has an error probability smaller than the significance level $\alpha = 0.05$, H₁ is accepted, which means there is a partial effect of self-control variables on consumption behavior. Thus the hypothesis of self-control estimates has a significant effect on consumption behavior be accepted.

This is supported by research carried out by Chita, et. al. (2015) found that there was a relationship between self control and consumption behavior. A self control is called successful if the individual is able to choose something without in a hurry by considering other things around him. So that the person will think carefully about the purchase, which can make the person minimize the occurrence of irrational buying behavior.

3.5 The influence of Income, Economic Literacy, and Self-Control, on Consumption Behavior

Table 3.3.

Anova for the simultaneous Influence of Income, Economic Literacy, and Self-Control, on Consumption Behavior

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1945,911	3	648,637	36,445	,000 ^b
Residual	3559,515	200	17,798		



Based on the results of the study using multiple regression shows that income, economic literacy and self-control have an effect on the consumption behavior of teachers in the State Vocational School in Jombang Regency. This is evidenced by obtaining a calculated F value of 36.445 while the F table with df1 df2 (3) and (203) with a significance level of 0.05 so that F table is obtained at 2.65. Because the value of F count > F table (36.445 > 2.65), with a significance level of less than 0.05, so the hypothesis which states "Allegedly income, economic literacy and self-control simultaneously have a significant or joint effect on consumption behavior" is accepted. The influence of income, economic literacy, and self-control on consumption behavior shows a positive direction, meaning that the higher income, economic literacy, and self control, the higher the consumption behavior or consumption behavior will be better.

IV. Conclusion

Based on the discussion of the results of the research, then, can put forward some conclusions:

- 1) Income has a significant influence on the consumption behavior of Teachers of State Vocational Schools in Jombang Regency. This is evidenced by the magnitude of the significance value of income in the t test is 0,000 or <0.05, so that income has a significant effect on the consumption behavior of vocational high school teachers in the Jombang district.
- 2) Economic literacy has a significant influence on the consumption behavior of Teachers of State Vocational Schools in Jombang Regency. This is evidenced by the results of the calculation of the significance value of the variable economic literacy in the t test is 0.006 or <0.05. So that economic literacy has a significant effect on the consumption behavior of state vocational school teachers in Jombang district.
- 3) Self-control has a significant influence on the consumption behavior of Teachers of State Vocational Schools in Jombang Regency. This is evidenced by the results of calculations that indicate that the magnitude of the significance value of the self control variable in the t test is 0,000 or <0.05. So that self-control has a significant effect on the consumption behavior of Teachers of State Vocational Schools in Jombang Regency.
- 4) Income, economic literacy, and self control have a significant influence on the consumption behavior of Teachers of State Vocational Schools in Jombang Regency. This is evidenced by the results of a significance value of 0,000 or <0,05 so that there is a significant effect of income, economic literacy, and self-control variables on consumption behavior of Teachers of State Vocational Schools in Jombang Regency.

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