

An Analysis of Factors That Influenced Students' Consumption Behavior at STKIP PGRI Tulungagung

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Abstract: *Consumption behavior is a process done by individual or group in selecting, purchasing, using, and evaluating either the goods or the service to meet their needs. This study aimed to find out consumption behavior of STKIP PGRI Tulungagung students and its influencing factors. Data gathering techniques were questionnaire and data analysis with regression technique. The result of this study showed that behavior consumption of STKIP PGRI Tulungagung students was not consumptive in average. Significant factors towards students' consumption behavior were both partially and simultaneously cultural, social, personal and psychological factors. It is suggested to future researchers to study the other factors thoroughly includes the environmental factors, such as: culture, social class, personal influence, family and situation; while the individual factors, such as: consumer resource, motivation and involvement, knowledge, attitudes, personality, values and lifestyle.*

Keywords: *consumption behavior, cultural factors, social factors, personal factors, psychological factors*

I. Introduction

According to Blackwell and Miniard (2001), consumption behavior are "... those actions directly involved in obtaining, consuming, and disposing of products and services, including the decision processes that precede and follow this action" (p.3). Meanwhile, Jeff Bray (2008) and Solomon, Bamossy (2006) "consumer behaviour... is the study of processes involved when individuals or group select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires". Schiffman (2006) defined consumption behavior as "the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs" (p.3). Schiffman's opinion showed that behavior consumption is not only process of searching, purchasing, using, but also process of evaluating and disposing the products and services they expect will satisfy or in fact if it does not satisfy them, the purchased products will be disposed. It is also in line with Mowen's (1990) opinion that "Consumer behavior is defined as the study of the buying units and the exchange processes involved in acquiring, consume, disposing of goods, services, experiences, and ideas" (p.5). Consumption behavior is individual's activities to obtain, consume, and dispose either products or services (Blackwell, 2001). In other words, consumption behavior involves human thoughts, feelings, and actions done in consumption processes (Peter & Olson, 2010). Meanwhile, Hanna & Wozniak [7] defined consumption behavior emphasizes on individuals consumption activities. Consumption behavior relates to reasons and pressures that influence the selection, purchase, use, and disposal of products and services in order to satisfy individuals' needs and intentions.

The American Marketing Association (2000) stated that consumption behavior is an dynamic interaction between affection and cognition, behavior, and environment where individuals conduct exchange activities in their lives. From that definition, there are 3 (three) main points of consumption behavior, namely: (a) dynamic consumption behavior, which means behavior of a consumer, a group of consumers, or society that is always changing and moving all the times; (b) involving interaction of affection (feelings) and cognition (thoughts), behavior and events in its surroundings; (c) involving exchange, as it is a marketing role to create exchange with consumers through marketing formulation and strategy implementation. From all definitions above, in this study students' consumption behavior is a process undergone by each student to select, purchase, use, and evaluate food and beverages products, goods such as clothes, bags, shoes, and gadgets (fashion) in order to meet their needs of studying at STKIP PGRI Tulungagung.

II. Literature Review

Sumartono (2002) stated that consumptive behavior is no longer based on rational considerations, yet it is already at the stage of irrational intentions. Mowen dan Minor [5] also stated that consumptive behavior is no longer based on rational considerations, but people purchase certain products or services only for pleasure or a mere feelings of emotion. Falk (1994, p. 9) stated that problems of consumption are always unending puzzles and consumption behavior is a question of: (a) provision boundaries that exceed the actual necessary needs; (b)

facts that human has no limit desires; (c) never-ending new products or service. These problems reflect that individuals' consumption behavior are not always to meet their needs, but mostly are based on their desires. According to Peter Olson (2010), beliefs, attitudes, and uncontrollably desires that someone possesses are called consumptive behavior.

The conclusion is that consumption behavior is a kind of people's behavior to purchase and use products without rational consideration and it tends to consume with no limits by concerning more with their own desires that their real needs and also is marked by glamour and excessive lifestyle because the use of the most expensive goods will somehow give satisfaction and physical comfort. According to Sumartono (2002), the definition concept of consumptive behavior is various. However, its essence of consumptive behavior definition is to purchase products without rational consideration or not based on basic needs. Operationally, consumptive behavior indicators are: (1) purchasing product due to offered bonuses, people often buy a product because they are being offered of certain bonuses if they purchase that product; (2) purchasing product due to interesting packaging, young consumers are easy being persuaded to buy products with neat wrapping and colorful decorations which means they buy the product only because it is neatly wrapped and interesting; (3) purchasing products in order to maintain personal appearance and prestige, young consumers have high desire to purchase because generally they have special characteristics in dressing, make-up, hairstyle, etc. so that they always look attractive. Young consumers spend their money more to support their personal appearance; (4) purchasing products based on price considerations (not based on its benefits and usefulness). Young consumers tend to act glamorously so that they tend to use products they consider glamorous; (5) purchasing products only for maintaining status. Youngsters have high purchasing power, especially for dressing, make-up, hairstyle, etc. so that it gives them exclusiveness and impressions that they come from higher social class. By purchasing certain product, it can give them status to look cooler in front of others; (6) consuming products due to conformity elements of its advertising models. Young consumers tend to copy their idols' ways of dressing so that they will use the same products as their idols use. They also tend to use and try the offered products if they idolize those products' figures; (7) new judgment that purchasing expensive products arouses high confidence. Young customers are encouraged to try a product because they believe in advertisement that it could foster their confidence. Cross dan Cross (Hurlock, 1999) also added that by purchasing the products they consider could beautify their physical appearances so that they could be more confident; (8) trying more than two similar products. Young customers will tend to buy another similar product from different brands even though the previous product has not emptied yet.

Consumption behavior according to Setiadi (2010:24) is a direct action involving: obtaining, consuming, and emptying the products or services, and also deciding process preceding and succeeding the actions. Consumption behavior really influences the sustainability of a company since the consumers are the decisive factors of company's development. Furthermore, Setiadi (2010:10) stated that purchasing decision is very important to define consumption behavior influenced by various factors. Its factors are: (1) Cultural factors. Culture is the most basic defining factor of someone's intention and attitudes. If other creatures behave based on their instincts, then human behavior generally can be learned. Consumption behavior is also influenced by their learning outcome in consuming a product or a service. Each culture has its sub-cultures which give more specific identification and socialization to its members. Sub-cultures can be distinguished into four groups: nationalism group, religions group, race group, and geographical areas. Social classes are relatively homogeneous groups and lasts longer in society, hierarchically structured and the members have similar values, intentions, and behavior; (2) Social factors. It consists of individual referential group that consists of all groups which have direct and indirect influences to individual's attitudes and behavior. Some of them are primary group, a sustainable interaction such as family, friends, neighbors, and colleagues. Some of them are secondary group that tends to be more formal and the interaction is less sustainable. Meanwhile, aspiration group is a group that an individual is interested in being one of its members. A disassociation group is a group that its values and behavior are disliked by others. The second social factor is family. We can differentiate two families in consumer life. The first is family of orientation, that is own parents. From their parents, people have insights of religion, politics, economy, and feel personal ambitions, values or dignities and love. While family of procreation is family created by marriage, the most important consumer organization in a society and has been intensively studied. The third is individual's role and status in generally participating in groups during his lifetime – family, clubs, and organizations. One's position in each group is identified by his role and status; (3) Personal factors. It consists of: a) age and stages in life cycles. Individual consumption is also formed by family's life cycle stages. Several recent studies had identified the stages of psychological cycles. Adults usually undergo particular changes and transformations during their lifetime; b) occupation. Marketers try to identify worker groups that have special intention towards certain service and product; c) economic condition. Individual economic condition consists of income to be spent (its level, stability, and patterns), savings and treasures (including its percentage to easily turn into money), skills to lend money and attitudes to spend; d) lifestyle. Individual's lifestyle is expressed by activities, interests, and opinions. Lifestyle defines "individual as a whole"

who has interaction with his surroundings. Lifestyle also reflects something behind individual's social class; e) personality and self-concept. Personality is psychological characteristic which is different from one person to another person to respond towards quite relatively consistent environment. Personality is a very useful variable to analyze consumer behavior. Types of personality can be classified and has strong correlation between its types and various choices of products and brands; 4) Psychological factors. They consist of: a) motivation, such as some biogenic needs. This kind of needs arouses from a particular physiological condition, such as hunger, thirst, and uncomfortably worries. While psychological needs are needs that arouse from a particular physiological condition, such as needs of being recognized, needs of being accepted and self-esteem needs; b) perception, perception is defined as a process when someone is choosing, organizing, defining the received information to create a meaningful picture of the world. People can possibly have different perceptions towards same object because there are three perception processes, namely: selective attention, selective disruption, and selective recalling; c) learning process, a learning process describes individual's behavior change because of experiences; d) beliefs and attitudes towards descriptive ideas individual has.

In making decision of purchasing a product, Setiadi (2010:14) stated that consumers undergo series of processes to make a decision. Its processes start with product introduction, information gathering, alternative evaluation, purchasing and are ended by evaluating the decision result. In the process of making decisions, consumers are influenced by all influenced factors and also cognitive factors. How is consumption behavior of STKIP PGRI Tulungagung students to meet their needs? College students are in their transition stage from teenagers to be adults. At teenagers stage, student experiences changes on their attitudes and behavior in line with their physical changes. Students are easy to influence by outside factors such as family, social environment, peers, and classmates. These factors cause undergraduate students to be the perfect targets for marketing. Moreover, with the fast development of information, can it influence consumption behavior of STKIP PGRI Tulungagung students which is located in small town and does not have a mall? The problems formulated in this study are to seek consumption behavior of STKIP PGRI Tulungagung students and to find out the factors influencing consumption behavior of STKIP PGRI Tulungagung students. The research limitations include consumptions of food and beverages, fashion such as clothes, bags, hand phone, and internet packages. Hipotesis, There are significant cultural factors (X1), social factors (X2), personal factors (X3) and psychological factors (X4) either partially or simultaneously towards consumption behavior of STKIP PGRI Tulungagung students.

III. Research Method

This kind of research was correlation research since researcher tried to study and examine the correlation between one variable to other variables. Besides, the research applied quantitative approach. The population of the research was all undergraduate active students of STKIP PGRI Tulungagung in even semester at academic year 2015/2016 with the total of population as much 2,311 students. The research sample was 10% of the total population, 231 students, taken by random sampling technique. Data collecting method was questionnaires, while data analysis technique was multiple regression analysis with following formula: $Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$

IV. Findings

To answer the first problem formulation, descriptive analysis was done. The analysis result was listed in Table 1. Questionnaire of consumption behavior consisted of 20 questions with minimum score of 20 and maximum score of 80. Based on those scores, consumption behavior was grouped into:

- score 20 – 35 was the 1st category: very consumptive,
- score 36 – 50 was the 2nd category: consumptive,
- score 51 – 65 was the 3rd category: not consumptive,
- Score 66 – 80 was the 4th category: not very consumptive.

Based on analysis data on Table 1, the average score of consumption behavior variable was 54.6. It means that the consumption behavior of STKIP PGRI Tulungagung students belonged to the third category, not consumptive group.

Tabel 1

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Category
CONSUMPTION BEHAVIOR	230	20	76	54.06	(3) Not Consumptive
Valid N (listwise)	230				

Based on analysis data result in following Table 2, R value was 0.584 which showed there was strong correlation between independent variables (cultural, social, personal, and psychological factors) and dependent variable (consumption behavior) of STKIP PGRI Tulungagung students. Meanwhile, adjusted R square value was 0.329 which meant that dependent variable (consumption behavior) could be described by independent variables (cultural, social, personal, and psychological factors) at 32.9% and the rest of its 67.1% was described by other variables outside the research model.

Table 2

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.584 ^a	.341	.329	10.144	.341	29.099	4	225	.000	1.995

a. Predictors: (Constant), PSYCHOLOGICAL FACTORS, PERSONAL FACTORS, SOCIAL FACTORS, CULTURAL FACTORS

b. Dependent Variable: CONSUMPTION BEHAVIOR

Tabel 3
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B			Correlations			Collinearity Statistics	
		B	Std. Error				Beta	Lower Bound	Upper Bound	Zero-order	Partial	Part		Tolerance
1	(Constant)	75.598	6.159		12.275	.000	63.462	87.733						
	CULTURAL FACTOR	.666	.230	.239	2.892	.004	.212	1.120	-.066	.189	.156	.428	2.335	
	SOCIAL FACTOR	-1.160	.234	-.401	-4.959	.000	-1.621	-.699	-.320	-.314	-.268	.449	2.229	
	PERSONAL FACTOR	1.102	.257	.327	4.286	.000	.595	1.609	.006	.275	.232	.502	1.992	
	PSYCHOLOGICAL FACTOR	-1.540	.206	-.502	-7.471	.000	-1.946	-1.134	-.452	-.446	-.404	.649	1.541	

Meanwhile, based on data analysis result in Table 3, the sig value of each variable was: variable X1 (Cultural factor) sig = 0.004, variable X2 (Social factor) sig = 0.000, variable X3 (Personal factor) sig = 0.000 dan variable X4 (Psychological factor) sig = 0.000. Based on that data, it showed that if all independent variables had its sig. value $\alpha = 0.05$, it meant that partially all independent variables significantly influenced dependent variable. Based on Table 3, the regression equation could be arranged as: $Y = 75.598 + 0.666X_1 + (-1.160) X_2 + 1.102 X_3 + (-1.540) X_4$

The following is the explanations of the regression equation:

- Constants of 75,598 meant if the value of cultural factor (X1), social factor (X2), personal factor(X3), and psychological factor (X4) was zero, then consumption behavior (Y) value 75,598 units.
- Coefficient regression of cultural factor (X1) was 0.666; meaning that if other independent variables(X2, X3, and X4) values were fixed and cultural factor (X1) variable value went up 1%, then consumption behavior would increase 0,666. The positive coefficient meant there was positive correlation between cultural factors and consumption behavior. The increase of cultural factor means the increase of consumption behavior.
- Coefficient regression of social factor (X2) was 1.160; meaning that if other independent variables (X1, X3, dan X4) values were fixed and social factor (X2) variable value went up 1%, then consumption behavior would decrease 1.160. The negative coefficient meant there was negative correlation between social factors and consumption behavior. The increase of social factor means the decrease of consumption behavior.
- Coefficient regression of personal factor (X3) was 1.102; meaning that if other independent variables (X1, X2, dan X4) values were fixed and personal factor (X3) variable value went up 1%, then consumption behavior would increase 1.102. The positive coefficient meant there was positive correlation between personal factors and consumption behavior. The increase of personal factor means the increase of

consumption behavior.

- Coefficient regression of psychological factor (X4) was 1.540; meaning that if other independent variables (X1, X2, dan X3) values were fixed and psychological factor (X3) variable value went up 1%, then consumption behavior would decrease 1.540. The negative coefficient meant there was negative correlation between psychological factors and consumption behavior. The increase of psychological factor means the decrease of consumption behavior.

Table 4

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11978.244	4	2994.561	29.099	.000 ^b
	Residual	23154.904	225	102.911		
	Total	35133.148	229			

a. Dependent Variable: CONSUMPTION BEHAVIOR

b. Predictors: (Constant), PSYCHOLOGICAL FACTOR, PERSONAL FACTOR, SOCIAL FACTOR, CULTURAL FACTOR

Meanwhile, based on Table 4 above, the F value was 29.099 with sig. Value was 0.000. It showed that independent variables (cultural, social, personal and psychological factors) simultaneously and significantly influenced consumption behavior of STKIP PGRI Tulungagung students. From this analysis result, it showed that either partially or simultaneously the cultural factor, social factor, personal factor and psychological factor influenced consumption behavior of STKIP PGRI Tulungagung students.

Discussion, Based on descriptive analysis results, the average of consumption behavior of STKIP PGRI Tulungagung students was included to not consumptive category. It was showed by in purchasing food and beverages and also fashion (clothes, bags, shoes, hand phones, and internet packages), students were still rational and used priority scale, instead of considering the bonuses, interesting packaging, maintaining self-presentation, mere prestige, or maintaining status. One reason the consumption behavior of STKIP PGRI Tulungagung students was in non-consumptive behavior because in fact most of them were also working. Therefore, examining the income received by students, they still prioritized to meet only their basic needs. Besides, since the campus was located in a small town with no mall or department store, students were not influenced by advertisements.

Hence, the research supported Utility Theories suggesting that consumers make choices based on their expected result of their choice. Consumers are seen as rational decision makers who only care of their own needs (Schiffman and Kanuk 2007; Zinkhan, 1992). Utility theories saw consumers as rational economic man (Zinkhan 1992). Contemporary research of consumer behavior assumes various factors that influence consumers and admits various consumption activities outside purchases. These activities are: needs of recognition, information gathering, and alternative evaluation, purchasing intention development, purchasing, consuming, and finally disposing. By accepting hypotheses stating that there was significant influence of cultural factor, social factor, personal factor and psychological factor partially and simultaneously towards consumption behavior of STKIP PGRI Tulungagung students, then the research results supported The Theory of Buyer Behavior (Howard dan Sheth Loudon and Della Bitta, 1993; Bray, 2008, p.12) that exogenous variables, consist of importance of purchase, personality variables, social class, culture, organisation, time pressure, dan financial status will influence consumer behavior.

This research results also supported Blackwell's that the environmental influences identified include: culture; social class; personal influence; family and situation. While the individual influences include: consumer resource; motivation and involvement; knowledge; attitudes; personality; values and lifestyle (Blackwell, Miniard et al. 2001). Moreover, the research results also support Setiadi's opinion that consumer behavior was influenced by some factors such as: cultural, social, personal, and psychological factors. If it was seen by cultural factors, students had not been influenced by fast food consumption because there was not many people selling fast food and most of students still lived with their parents and their houses were located in districts that its distance to Tulungagung town is about 5-20 km. However, in fashion consumption, students were still influenced by Tulungagung local culture where the majority was Muslim, so that they have not been influenced by western culture. No existence of mall also influenced how they dressed up.

If we see the negative coefficient regression of social factor variable (X2) and psychological factor (X4), it showed that the increase of social factor means the decrease of consumption behavior. In making consumption decisions, students were not influenced by their social group. It showed that students were stable, mature, and not easily influenced in making decisions. Psychological factors also were negatively influenced; meaning that students had better perceptions towards the items function so that the consumption behavior would also decrease.

The research results also supported PrathamaRahardja's opinion mentioning that the expense of domestic consumption was influenced by economic, demographic, and non-economic factors. In this research, the examined factor was non-economic factors: social and cultural factors. The results showed that non-economic factors: cultural factor (X1) and social factor (X2) influenced consumption behavior of STKIP PGRI Tulungagung students. Besides, the results supported Kotler and Armstrong stating that there are two factors influencing consumer behavior: external factors (family, social class, culture, and referential group) and internal factors (motivation, perception, attitudes, lifestyle, personality, and education). This research results showed a support that theory in which cultural factor (X1) and social factor (X2) were external factors while personal factor (X3) and psychological factor (X4) internal factors that influenced consumption behavior of STKIP PGRI Tulungagung students. The research result also supported the result of Aldo Enrico's research entitled "The factors that influenced consumptive behavior: a survey of university students in Jakarta". Students' consumptive behavior was influenced by four factors: product usage and purchasing power, social status, satisfaction and prestige.

V. Conclusion

Consumption behavior of STKIP PGRI Tulungagung students was in non-consumptive category in average. There were some partially and simultaneously significant influences of cultural factor, social factor, personal factor and psychological factor towards consumption behavior of STKIP PGRI Tulungagung students. Considering the result of this study showed that consumption behavior can be describe by cultural, social, personal, and psychological factors at 32.9%, thus researcher suggested to future researchers to study other factors comprehensively including the environmental influences, such as: culture, social class, personal influences, family, and situation. While the individual influences, such as: consumer resource, motivation and involvement, knowledge, attitudes, personality, values and lifestyle.

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