

CONSUMPTIVE BEHAVIOR IN ONLINE SHOPPING AMONG ACCOUNTING EDUCATION STUDENTS AT UNIVERSITAS MUHAMMADIYAH SURAKARTA

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Keyword

Consumptive Behavior, Students, Online Shopping

Abstract

The aim of this research is to describe consumptive behavior in online shopping among accounting education students, find out the factors that influence consumptive behavior in online shopping among accounting education students and describe how to overcome consumptive behavior in online shopping among accounting education students. This research uses a qualitative approach. Data collection through observation, interviews and documentation. The subjects in this research were five accounting education students at universitas muhammadiyah surakarta. The techniques used in this research were data collection, data reduction, data presentation and conclusions. The results of this research show that 1) consumer behavior in students can be seen from their appearance or lifestyle such as usage style which is trending in the surrounding environment. 2) There are factors influencing the consumer behavior of accounting education students, namely social media. This is characterized by factors that influence consumer behavior in online shopping, advertising, discounts on social media can influence students to buy the product, apart from that, good packaging can attract students to own the product. 3) The impact of consumer behavior on students is that the higher the desire to own an item, the higher the expenditure, resulting in waste among students. To overcome this waste by resisting the desire to buy something that does not suit your needs, making a long-term financial budget, and saving.

INTRODUCTION

Human civilization is experiencing development accompanied by the development of ways of conveying information, better known as Information Technology. Advances in information technology have a great influence on human life. Technology was created to make human affairs easier. We can encounter countless types of technology in this modern era. Technology cannot be separated from its presence as an effort to help individuals in carrying out every activity, including in the field of trade. Product marketing in the trading process has now penetrated through online media (Artaya & Purworusmiardi, 2019).

Online shopping is a form of electronic commerce that is used for seller-to-seller or seller-to-consumer transaction activities (Ricky et al., 2021). The trend of online shopping is increasing among the public, this is due to changes in people's mindsets where online shopping is considered more important *simple* compared to conventional shopping where consumers

have to come in person. Several reasons why consumers prefer online shopping include practicality, varied products, lots of promotions, being able to compare products before deciding to buy, and an easier payment system. The latest International Data Corporation (IDC) report states that the surge in online shopping transactions in Indonesia is predicted to increase by 128% to reach US\$ 89 billion in gross transaction value from 2023 to 2026.

Advances in human thought patterns supported by advances in technology increasingly make it easier for humans to access information. This is an opportunity for producers to market their products by taking advantage of technological advances. This marketing strategy seems to be effective in influencing people's desire to buy, coupled with the delivery of product information that is packaged attractively (Sari, Dian, 2020).

then uploaded to an online shopping platform that is easily accessible to all age groups. Ease of accessing information is one of the factors driving a person's desire to own goods (Saefullah, 2020). Humans cannot be separated from economic activities in everyday life. Humans carry out economic activities, one of which is with the aim of obtaining desired goods. A person's desire to buy goods is often influenced by the surrounding environment. Sometimes people buy things based not on what they need, but on what they want. The desire to be recognized by the surrounding environment is one of the factors that drives humans to be irrational in shopping. This is what turns someone into spending excessively so they are called consumptive.

Consumptive behavior is susceptible to being experienced by all groups, including students. Students are the group most vulnerable to consumer behavior (Wigati et al., 2022). The transition period from adolescence to early adulthood encourages students to seek identity and search *peer group* to show one's existence (Estika et al., 2017). This makes students vulnerable to consumerist behavior, because if they do not have anything in common with their group then they will no longer be accepted into that group. The similarity in question is a lifestyle that cannot be separated from clothing style and ownership of goods. Supported by the ease of accessing online shopping information, it is a facility to meet these demands (Rizky Amalia Ananda, 2021).

Based on the description above, researchers are interested in conducting research on consumer behavior in online shopping among accounting education students at Universitas Muhammadiyah Surakarta. The results of this research will be useful for knowing the factors that influence consumer behavior in accounting education students and how to overcome consumptive behavior that occurs.

METHOD

This research uses a descriptive qualitative approach. This research was carried out at the Universitas Muhammadiyah Surakarta. The subjects of this research were 5 accounting education students at Universitas Muhammadiyah Surakarta. With the subject selection criteria, namely accounting education students, students with good appearance *trends* and *up to date*, and wear luxury items to campus. Data collection was carried out in January 2024, data analysis was carried out from February 2024 to March 2024, report writing was carried out from March 2024 to July 2024. The data collection techniques used in this research are observation, interviews and documentation.

RESULTS

1) Consumptive Behavior of Accounting Education Students

According to most students, consumer behavior is behavior when buying goods that do not suit their needs without careful consideration. Every student has different opinions regarding this consumptive behavior, but in the initial concept, consumptive behavior is a lifestyle that emphasizes satisfaction and pleasure. By pursuing immediate pleasure without considering the long-term consequences that students themselves will receive in the future.

Based on the results of observations and interviews, accounting education students are said to have consumptive behavior, namely due to developments in the times that make it easier for someone to access anything, including shopping, as well as lifestyle demands in

the surrounding environment. When other students think that going to campus does not require them to dress up, adherents of this lifestyle feel the opposite. They feel that their self-image is represented by their external appearance, namely by the items they wear, therefore they are willing to look extra so that their self-representation in front of other students will be better. Apart from that, this makes them feel more confident in themselves so that the more praise that comes from other people's appreciation of their efforts, the more happy they are to create *image* self. The influence of peers who have a desire to be accepted into high social class groups.

2) Aspects that Influence Consumptive Behavior in Online Shopping for Accounting Education Students

During the interview process, the informant was very open and active in answering questions asked by the researcher. From these interviews, researchers obtained information about several factors that influence informants to behave consumptively, namely buying products because of trends, buying products because of product advertising, buying products to show social status, buying products because of attractive packaging and buying products because of discounts.

Every era has different trends, therefore students compete to follow trends from their surroundings according to their time so as not to be left behind. Advertisements influence students to behave consumptively, the existence of advertisements attracts students to buy the products in the advertisements. Using expensive and luxurious items can increase students' self-confidence. Students are interested in buying a product just because the packaging is cute, not because it suits their needs. The needs and desires of students are high to get an item, so the existence of discounts is very attractive for students to fulfill this satisfaction.

3) How to Overcome Consumptive Behavior in Online Shopping for Accounting Education Students

Based on the results of observations and interviews, accounting education students who have consumptive behavior feel the impacts of consumptive behavior that occurs to them. The positive impact felt by students is that they become more confident and look cooler. Meanwhile, the negative impact felt on students is the occurrence of waste and increased spending of money. However, accounting education students have several ways to overcome the impact that occurs on the consumer behavior they experience, namely by making a financial budget, prioritizing special needs, saving, saving or investing the money they have so that it can be useful for the future.

Students who behave consumptive certainly feel the impact that happens to them, higher expenses make it difficult for students to manage their finances. The impact that occurs on students when they behave consumptively needs to be overcome by managing finances better and creating a long-term priority scale.

DISCUSSION

1) Consumptive Behavior of Accounting Education Students

Consumptive behavior is the behavior of someone who tends to consume goods and services excessively without careful consideration at prices above 200 thousand. As is currently happening, students tend to have consumerist behavior that occurs in accounting education students. Many accounting education students have consumerist behavior which can be seen from the lifestyle of accounting education students on campus. Students who behave consumptive can be seen from their appearance which is more attractive than the appearance of other students. This is strengthened by research from (Kanserina, 2021) stating in his research that lifestyle influences consumer behavior. This occurs because the lifestyle becomes more luxurious and hedonistic which will increase consumptive behavior among accounting education students, and vice versa if the luxury lifestyle decreases and hedonism, the level of consumer behavior in accounting education students also decreases.

One thing that influences consumer behavior is social media which is used more frequently nowadays, with the ease of accessing anything on social media, many accounting education students consider online shops to be a practical and efficient solution for shopping. Accounting education students' views about online shops tend to vary, depending on their individual experience. For accounting education students who are busy with class schedules, assignments and other activities, an online shop makes it easy to shop without having to spend time and energy going to the store. This is strengthened by research from (Gunawan, 2021) which states that online shops among students provide various changes in the way of shopping.

2) Aspects that Influence Consumptive Behavior in Online Shopping for Accounting Education Students

Trends in the surrounding environment can influence the consumptive behavior of accounting education students, because friends are the closest reference source who can be used as a benchmark that if a friend wears something that looks good, then there is a feeling of wanting to be like him, what he uses, the same brand of goods, and want to buy at the same shop. This is strengthened by research from (Nabila et al., 2022) which states that students have a consumptive attitude not only due to the urge of will, but also driven by the student's lifestyle which wants to always look attractive, modern and different from others, as a result to create things. In this way, they consume objects based not on their usefulness but rather on the symbols that arise from that consumption.

Consumptive behavior can also be triggered by advertising, most accounting education students can get to know a product from advertisements that appear on the social media they use. Advertising uses many techniques to attract consumers to get to know and buy more or buy products that are not really needed. This is reinforced by research from (Wati, 2019) which states that social media now contains advertisements about online shops delivered by Instagram celebrities as *celebrity endorsement*. The flow of existing advertisements cannot be controlled, making people who see them interested in buying the products being sold. They will buy products in online shops that are promoted by the celebrities they follow. They often buy products without considering their benefits and uses.

Within the accounting education student environment, there is social pressure to have certain items that are considered important by a certain group. By purchasing this product, there is a feeling of attachment and acceptance by that group. The high level of prestige one has means that buying and owning luxury goods can increase self-esteem and self-confidence in accounting education students. This is reinforced by research from (Fransisca & Erdiansyah, 2020) which states that consumer behavior is divided into four dimensions, namely fulfillment of desires, goods out of reach, goods that tend to be unproductive and status. The highest dimension is status, followed by dimensions beyond reach, fulfillment of desires, and goods tend to be unproductive. Consumptive behavior is most influenced by internal factors within the person, namely to gain self-esteem and recognition from the people around him. The more expensive and branded the product, the higher the self-confidence.

Accounting education students often buy products because of the attractive packaging. Attractive packaging can influence their purchasing decisions. Accounting education students who are influenced by the latest trends may buy a product just because the packaging looks attractive in social media posts. Buying a product just because the packaging is attractive can lead to excessive spending on goods that are not really needed, so this is what is called consumptive behavior. This is reinforced by research from (Puryasari, 2019) which states that students are often tempted by products with attractive packaging because students like products with good and attractive packaging.

When accounting education students see an excellent offer, they may be tempted to buy the product even though they did not initially plan to purchase. Accounting education students have limited finances so discounts help them to save money and get the products

they want at more affordable prices. Discounts can trigger impulse purchases, because discounts can be an incentive to buy items that are not on your needs list. Apart from that, accounting education students are often influenced by their friends and social environment, if they see their friends taking advantage of discounts, and may feel compelled to do the same. This is reinforced by research from (Puryasari, 2019) which states that students feel interested in buying a product if they get a purchase gift, students buy a product if the product gets a bonus for purchasing the same product. (*buy one get one free*) feel it is quite profitable.

3) How to Overcome Consumptive Behavior in Online Shopping for Accounting Education Students

Overcoming consumer behavior in accounting education students is an important step to help manage finances more wisely and develop good consumption patterns. Accounting education students encourage their individual motivation to overcome the consumer behavior that occurs. They will consider what they want to buy as a result of a true need or more because of desire or social pressure. What students do to overcome consumer behavior is to create a financial budget for the long term. Consumptive behavior occurs because of unplanned desires, so respond to it by restraining yourself from always following your desires and prioritizing your needs. Strengthened by research from (Firmansyah, 2023), it is stated that consumptive behavior is the act of buying goods only to fulfill desires, not to meet needs, which is done excessively, causing waste. There are various ways to overcome consumer behavior, including making a priority list of needs, saving and making a shopping budget. Making a priority list of needs aims to enable us to know and prioritize our daily needs. Saving is one of the right steps to avoid waste. According to (Dhany, 2018) consumer behavior in students can be reduced by providing financial literacy education in universities. Financial literacy education that can be provided in universities can be done by providing financial literacy education with financial literacy cars (SiMOLEK), product simulations, banking, verbal and written outreach, preparation of educational curriculum designs containing material on financial literacy, provision of technical assistance in facilitating educational institutions, Thematic Real Work lectures on financial literacy, provision of Financial Services Authority (OJK) outlets on campus.

CONCLUSION

Consumptive behavior can be seen from appearance or lifestyle, such as wearing fashion that is currently trending in the environment or using luxury goods. A person can be said to have consumptive behavior if he buys an item for more than 200 thousand if his pocket money is not more than 2 million. Too much prestige makes students pursue their social status so they don't feel behind the times and can be seen by their surroundings. There are factors that influence the consumer behavior of accounting education students, namely social media. And students are the most active group on social media. This is characterized by factors that influence consumer behavior in online shopping, advertising, discounts on social media can influence students to buy the product, apart from that, good packaging can attract students to own the product. The impact of consumer behavior on students is that the higher the desire to own an item, the higher the expenditure, resulting in waste among students. To overcome this waste by resisting the desire to buy something that does not suit your needs, making a long-term financial budget, and saving.

Based on the results of research regarding consumer behavior in online shopping among accounting education students at Universitas Muhammadiyah Surakarta, suggestions for students are to adopt policies so that they do not fall into consumer behavior that only pursues pleasure.

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