

THE EFFECT OF ECONOMIC LITERATURE AND SOCIAL ENVIRONMENT ON IMPULSIVE BUYING BEHAVIOR THROUGH ONLINE SHOP IN KARANGGENENG VILLAGE COMMUNITY

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Abstract

This research is quantitative research. This study aims to describe the influence of economic literacy and social environment on impulsive buying behavior through online shop media in Karanggeneng village community. The sample used in this study was the Karanggeneng village community, totaling 152 samples. Samples were taken through random sampling method. The data collection method used a questionnaire that was applied in the google form. The result of this research is that economic literacy has no significant and positive effect on impulsive buying behavior, because the value of $t_{count} -2.141 < t_{table} 1.655$. While the social environment has a positive and significant effect on impulsive buying behavior, because the value of t_{count} is $3,221 > t_{table} 1,655$. And the combination of economic literacy and social environment has a significant and positive influence on impulsive buying behavior, because the calculated f value is $8.918 > f_{table}$ is 3.06 .

Keywords: Economic Literacy, Social Environment, Impulsive buying

1. Introduction

The era of globalization has had an impact on the development of facilities and infrastructure for shopping, it is easy for people to reach the desired products without having to go abroad, namely the development of communication technology, which in Indonesia has reached the era of internet-based technology (Sulthoni et al., 2021). Referring to data from a study entitled The Opportunity of Indonesia initiated by Temasek and Google, Indonesia's e-commerce growth has increased along with the growth of internet use in Indonesia (Harahap, 2018). This ease of accessing the internet has encouraged consumers to shop online, even today. Online shopping is the most popular activity next to e-mail and web browsing (Hermawan, 2017). This shows the ease of obtaining diverse goods and convenience in other facilities (Hartiyani Sadu Budanti, n.d.). Besides that, it is not only an online shopping site that can be used to offer products that you want to sell, but now many people have started offering their products through social media accounts such as WhatsApp, Instagram, Facebook, Twitter, and so on. With the sophistication of technology, a person can make purchases of goods without having to meet directly with the seller or through a conventional store (Renanita, 2017). Associated with the existence of impulse buying among the community, education has an important role in improving quality human resources. Adolescents are mostly students or have received education as data on internet usage, the majority of which are teenagers or educated people. As a rational teenager, he will decide to make a purchase or consume on the basis of mere emotion. In addition, the purchase of goods will provide the highest level of satisfaction compared to other goods or services. This can be obtained if you have good economic literacy.

Impulse buying is a decision experienced by someone unconsciously or unplanned to buy a product. Reflexive impulse purchases occur when consumers are faced with a product, this happens because of their response in assessing a product (Dewanti & Haryono, 2021). Mihid & Kursan (2010) dan Virvilaitè et al., (2011) in (Aditya et al., 2020) shows that based on empirical and theoretical studies, impulse buying behavior is influenced by a number of different factors, ranging from individual, demographic, store, shopping experience, and culture. Impulse buying is influenced by two factors, namely internal factors and external factors. Economic literacy or economic literacy is an understanding and basic knowledge of economic theory, concepts and applications (Solihat & Arnasik, 2018). Economic literacy or what is often referred to as basic economic knowledge (Economic literacy) is the assumption that underlies people to be able to think rationally in the economic field, especially economic decision making (Stevani & Gumanti, 2019). Mowen and Minor (2001) in (Muslimatul & Rahayu, 2019) added that impulse buying occurs because of an impulse that suddenly and spontaneously without regard to the consequences that will be

experienced Economic literacy needs to be instilled and grown from an early age because the ability of economic literacy does not arise by itself but is strongly influenced by other people, including the example of (Noneng et al., 2020). So far, economic literacy will have a positive and significant effect on youth behavior in making decisions for impulse buying, because the higher the economic literacy ability of youth, the lower the level of impulsive buying behavior. On the other hand, if economic literacy is low, the level of impulse buying will be higher. (Sulthoni et al., 2021). It's just that in reality not everyone has sufficient economic literacy to make smart decisions(Sina, 2012).

In addition to the economic literacy factor that a person has, there are also other factors that trigger someone to behave impulsively, namely external factors, one of which is the social environment. Society as consumers need basic knowledge of economics in managing income to take decisions in utilizing the resources, they have in order to meet their unlimited needs. However, the fact is that in the lives of teenagers today, knowledge of economic literacy is very lacking, marked by the existence of impulsive purchases among teenagers. The social environment is where individuals relate to one another in separate ways that will have effects on the individual, the influence can be positive and negative. As research conducted by (Tjahjono et al., 2018) where the consumer's social environment also influences when people want to take and consider decisions. For example, one's experience, the influence of neighbors, and the influence of colleagues and even one's own family can also be a factor in someone's decision making. decisions in product purchases, (Gusrita & Rahmidani, 2019). And consumers make a purchase because they are interested in the product and because of the driving stimuli in the store. (Yuliantini & Sulistyawati, 2014)) The social environment influences online purchasing decisions by the public. This means that the better the social environment, the higher the online purchasing decisions in the community.

The influence of economic literacy and the social environment and supported by advances in technology and communication in the internet sector is very influential in people's behavior in impulse buying through online shop media. Where now the lack of economic literacy in society and competition in the social environment is very tight, causing impulsive buying behavior. And the consumption selection that is carried out no longer shows a person's ability to distinguish between basic and urgent needs and which are not basic needs (Hartiyani Sadu Budanti, n.d.).

Therefore, the purpose of this study is to describe the effect of economic literacy and social environment on impulse buying through online shops in the Karanggeneng village community.

2. Method

The research uses a quantitative approach to test the hypotheses that are set according to the problem in this study. The researcher conducted a quantitative study to measure the effect of economic literacy and social environment variables on impulsive buying behavior through online shops in the Karanggeneng village community. In this study, a survey design was applied. The population of this research is the entire community of Karanggeneng village, and the sampling is carried out with a total of 150 people using simple random sampling technique. A survey or questionnaire survey is carried out using a google form. In the questionnaire there are 15 instruments, namely 5 instruments for impulse buying variables, 5 instruments for social environment variables, and 5 instruments for social environmental variables. The analytical technique used in this research is descriptive statistics. The hypothesis in this study is that there is a significant influence of economic literacy and social environment on impulsive buying behavior in the Karanggeneng village community, and there is no significant effect of economic literacy and social environment on impulsive buying behavior in the Karanggeneng village community.

3. Results and Discussion

Instrument Test

a. Reliability Test

In this study to measure a questionnaire which is an indicator of a variable or construct. Tests can be seen in the following table:

Table 1.1 Reliability Test Results

Variable	Cronbach's Alpha	Role of thumb	Description
Impulse Buying	0,846	0,6	Reliable
Economic Literacy	0,741	0,6	Reliable
Social environment	0,787	0,6	Reliable

Based on the table above, it shows that this test was carried out in a variable manner, not as a question item on each variable, which can be seen from the result that the Cronbach's alpha value is greater than 0.6, so it can be said to be reliable.

Analysis Prerequisite Test

a. Normality Test

In this study to determine whether the variables used have a normal distribution or not. The test can be seen in the table as follows:

Table 1.2 Normality Test Results

Kolmogorove-smirnov	Asymp.Sig	Criteria
1,2890	0,072	>0,05

Based on the table above shows that the value generated in Asymp.sig is 0.072 which can be said that the Asymp.sig value is 0.072 greater than 0.05, it can be said that the data is normally distributed.

b. Linearity Test

In this study to determine whether there is a linear relationship between the independent variable (X) and the dependent variable (Y) significantly or not. The test can be seen in the table as follows:

Table 1.3 Linearity Test Results

f count	f Table	Sig
0,500	1,95	0,873

Based on the table above, it shows that the calculated f value of 0.500 is smaller than the f table of 1.95, and the significance value of 0.873 is greater than the alpha value of 0.05, so it can be said that there is a significant relationship between the independent variable and the dependent variable.

c. Multicollinearity Test

In this study to test whether the regression model found a correlation between the independent or independent variables. The test can be seen in the table as follows:

Table 1.4 Multicollinearity Test Results

Variable	Tolerance	VIF	Description
X1 (Economic Literacy)	0,971	1,030	Multicollinearity does not occur
X2 (Social environment)	0,971	1,030	Multicollinearity does not occur

Based on the results of the table above, it shows that both trust, advertising, and risk perception have a tolerance value greater than 0.1 and a VIF value <10, so it can be said that the data does not experience multicollinearity.

d. Heteroscedasticity Test

In this study, to test whether in the regression model there is an inequality of variation from the residual value of one observation to another observation. Tests can be seen in the following table:

Table 1.5. Heteroskedasticity Testing Results

Variable	t count	Sig.	Description
Economic Literacy	0,810	0,419	Heteroscedasticity does not occur
Social environment	-0,078	0,938	Heteroscedasticity does not occur

Based on the table above, it shows that this test uses the Glejser test method whose value is seen from t sig. on the variables of Economic Literacy and Social Environment have a sig value greater than 0.05, it can be said that the data does not occur heteroscedasticity.

Hypothesis testing

a. Multiple Regression Analysis

In this study, to determine whether the independent variable (X) partially significantly affects the dependent variable (Y), the test can be seen in the table as follows:

Table 1.6 Multiple Regression Test Results

Model	Unstandardized Coefficients
	B
Constant	0,000
Economic Literacy	0,034
Social environment	0,002

Based on the results of multiple regression analysis in the table above, the following equation can be made:

$$Y: a + b_1X_1 + b_2X_2$$

$$Y: 0,000 + 0,034 + 0,002$$

From the multiple regression analysis equation in this study, the constant value for the independent variable consists of economic literacy and social environment and which will affect the dependent variable, namely impulse buying through the regression equation.

b. Partial Analysis (t Test)

In this study, to test whether the independent variable affects the dependent variable, the test results can be seen in the table as follows:

Table 1.7 T Test Results (Partial)

Variable	T _{count}	t _{table}	Score Sig.
Economic Literacy	-2,141	1,655	0,034
Social environment	3,221	1,655	0,002

Based on the results of the t-test in the table above, it shows that the t-count value for the economic literacy variable is -2.141 while the table value is 1.655 so it can be stated that the t-count value is smaller than the t-table value. For a significance value of 0.034, which is smaller than an alpha value of 0.05, it can be interpreted that the economic literacy variable has a negative effect on impulse buying, so H₀ is accepted, H_a is rejected.

c. simultaneous effect test (f test)

In this study, to test whether the independent variables simultaneously affect the dependent variable, the test results can be seen in the table as follows:

Table 1. 8 F Test Results (Simultaneous)

Variable	F _{count}	f _{table}	Score Sig.
Impulsive Buying	8,918	3.06	0,00

Based on the results of the simultaneous influence test or f test, it shows that the calculated f value is 8.918 > f table of 3.06. Meanwhile, the significance value of 0.00 is smaller than the alpha value of 0.05, it means that H₀ is rejected and H₃ is accepted.

d. Effective Donation

Based on the results of the correlation analysis and the results of the calculation of the effective contribution. test results can be seen in the following table:

Table 1.9 Correlation Analysis Results

Variable	Regression coefficient (Beta)	Correlati on coefficient	RSquare
X1	-0,169	-0,213	0,108
X1	0,255	0,284	0,108

- Effective contribution of variable X1 (Economic Literacy) to Y (Impulsive Purchases)

$$\text{Formula: } SE(X)\% = \text{Betax} \times r_{xy} \times 100\%$$

$$SE(X)\% = -0,169 \times -0,213 \times 100\%$$

$$SE(X)\% = 3,6\%$$

- Effective contribution of variable X1 (Economic Literacy) to Y (Impulsive Purchases)

$$\text{Formula: } SE(X)\% = \text{Betax} \times r_{xy} \times 100\%$$

$$SE(X)\% = 0,255 \times 0,284 \times 100\%$$

$$SE(X)\% = 7.25\%$$

- The total effective contribution is
 $SE\ total = SE\ X1\% + SE\ X2\%$
 $SE\ total = 3,6\% + 7,25\%$
 $SE\ total = 10.85\%$

From the calculation of the effective contribution above, it can be seen that the effective contribution of the economic literacy variable (X1) to the Impulsive Purchase (Y) is 3.6%. Meanwhile, the effective contribution of social environment variable (X2) to impulse buying (Y) is 7.25%. Thus, it can be concluded that the X2 variable has a dominant influence on the Y variable than the X1 variable. For the total effective contribution is 10.85% or the same as the coefficient of determination (Rsquare) regression analysis of 10.8%.

e. Relative Contribution

The results of the calculation of the relative contribution can be seen as follows:

- The relative contribution of economic literacy variable (X1) to impulse buying (Y)
 $SR(X)\% = SE(X1)\% / Rsquare$
 $SR(X)\% = 3,6\% / 10.8\%$
 $SR(X)\% = 33\%$
- The relative contribution of social environment variables (X2) to impulse buying (Y)
 $SR(X)\% = SE(X2)\% / Rsquare$
 $SR(X)\% = 7.25\% / 10.8\%$
 $SR(X)\% = 67\%$
- Total relative contribution
 $SR\ total = SR(X1)\% + SR(X2)\%$
 $SR\ total = 33\% + 67\%$
 $SR\ total = 100\%$

Based on the results of the above calculations, it can be seen that the relative contribution of the economic iteration variable (X1) to impulse buying (Y) is 33%. Meanwhile, the relative contribution of social environment variables (X2) to impulse buying (Y) is 67%. For the total SR is 100% or equal to 1

The results of this study indicate that economic literacy does not have a positive and significant effect on impulsive buying behavior, because the value of $t_{count} -2.141 < t_{table} 1.655$, while the significance value is $0.034 < \alpha$ value of 0.05. And the results of the effective contribution of the economic literacy variable (X1) to impulse buying (Y) is 3.6%, while the relative contribution of the economic iteration variable (X1) to impulse buying (Y) is 33. The results of this study are in accordance with previous research which has been carried out by (Noneng et al., 2020) in which the effect of economic literacy has no significant effect on impulsive buying behavior. This means that both people who have high, moderate to low levels of economic literacy do not have differences in impulsive buying behavior.

Then this study, found that the social environment has a positive and significant influence on impulsive buying behavior, because the $t_{count} 3,221 > t_{table} 1,655$, while the significance value is $0,002 < \alpha$ value 0,05. While the effective contribution of the social environment variable (X2) to impulse buying (Y) is 7.25%, while the relative contribution of the social environment variable (X2) to impulse buying (Y) is 67%. The results of this study are similar to the research conducted by (Noneng et al., 2020) in which the influence of the social environment affects impulsive buying behavior.

The results of this study indicate that economic literacy and the social environment have a positive and significant influence on impulsive buying behavior, because the calculated f value is $8.918 > f_{table}$ is 3.06. As for the significance value of $0.00 < \alpha$ value of 0.05. The total effective contribution is 10.85% or the same as the coefficient of determination (Rsquare) of the regression analysis which is 10.8%, while the relative contribution of the social environment variable (X2) to impulse buying (Y) is 67%. The total SR is 100% or equal to 1. The results of this study are relevant to the research conducted by (Noneng et al., 2020) in which the influence of economic literacy and social environment has a positive and significant effect on impulsive buying behavior.

4. Conclusion

From the research results that have been analyzed, it can be concluded that economic literacy has no positive and significant effect on impulsive buying behavior. This shows that people who have high, moderate to low levels of economic literacy do not have differences in impulsive buying behavior. In this case, the community has the characteristics of consuming, these characteristics are strength, spontaneity, intensity, excitement, and ignorance of the consequences. Although economic literacy opens knowledge about the costs, benefits of an item in economic activity, in other words to avoid people from behaving irrationally.

Meanwhile, the results of this study indicate that the social environment has a positive and significant effect on impulsive buying behavior. So that the social environment of society plays an important role in consumption behavior. This is because society is a social creature, where the surroundings and the process of interaction with each other affect people's behavior about how to behave and behave rationally.

The collaboration between economic literacy and the social environment in the results of this study shows that there is a positive and significant influence on impulsive buying behavior. This is logical because economic literacy is one of the internal factors that influence consumption behavior. And the social environment is an external factor. So economic literacy and the social environment together contribute to impulsive behavior.

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