HOW IS THE INFLUENCE OF CONSUMER BAHAVIOR OF HOUSEWIFES IN DONOREJO VILLAGE, DEMAK ?

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Abstract
The purpose of this study was to determine the effect of lifestyle, financial literacy, and self-control on the consumptive behavior of housewifes in Donorejo Village Demak. This study uses a quantitative descriptive which describes the condition of the facts with the data collected from a questionnaire based on direct observation of the housewife in Donorejo Demak village. The population in this study were all housewifes from Donorejo Demak village, totaling 208 housewifes and the analysis technique used was multiple linear regression analysis, using SPSS, and it was found that lifestyle and financial literacy had an effect on consumptive behavior and self-control had no effect on consumer behavior.
***Keywords:** lifestyle, financial literacy, self-control, consumer behavior.*

INTRODUCTION

In the current era of globalization, various types of information are easily accessed through the media, both electronic and print media. It's easy to find different types of ads offering different types of products. Currently, consumer behavior is more common among housewives, who are willing to spend money to buy clothes from well-known brands. According to (Cahyasari, 2019), consumptive behavior is a pattern of purchases made by a person based on satisfying needs based on elements of desire compared to what is actually needed, and is not based on mere pleasure or tends to be regulated only because of worldly desires.

Similar to those in Donorejo Demak village, housewifes in this area also experience the same thing, often showing consumptive behavior. When we get together, there is usually one of the mothers who is tempted by advertisements on social media about a product at a cheap price, so that the other mothers are also influenced to buy it. This is what triggers the consumptive behavior of housewifes in Donorejo Demak village. The following are the results of the Pre-survey of housewifes in Donorejo Demak village.

No	Statement	Number of housewives	Yes (%)	No (%)
1	I bought a product that I found interesting	20	80%	20%
2	I like branded goods	20	55%	45%
3	I like to buy products that are trending	20	40%	60%
4	I am easily attracted by the promotions or discounts displayed	20	55%	45%
5	I like buying branded goods to be different from others	20	30%	70%
6	I like spending time in cafes and malls	20	40%	60%
7	I like to buy new clothes at every event	20	60%	40%
8	I like to look after my appearance so that I look attractive	20	55%	45%
9	I like buying household necessities	20	55%	45%
	Average		52,2%	47,7%

Based on the results of a pre-survey with 20 housewife respondents on March 30 2024, it shows that there is a problem of poor consumer behavior because the pre-survey results discuss consumer behavior in the highest percent category, namely 80% of product purchases that they think attractive, while consumer behavior in the medium category with a percentage of 55% likes branded goods, is easily attracted by promotions or discounts, likes to maintain their appearance to look attractive and likes to buy household necessities, and the low

category with a percentage of 30% likes to buy branded goods to be different from others. other.

One of the causes of consumer behavior is lifestyle. According to (Cahyasari., 2019), lifestyle is a pattern in an individual's daily life which is related to interests, income and activities carried out. The activity patterns of working and non-working mothers are also different, considering that working mothers have little time to interact with residents in their home environment, the social activities of non-working mothers will be different from those of working mothers. This is in line with the results of research conducted by (Armelia & Irianto, 2021) with the research results showing a positive and significant influence of lifestyle on consumer behavior. On the contrary (Ulan Sri Wahyuni, 2022) the results of his research are that lifestyle has a negative and significant effect on consumer behavior.

Apart from lifestyle, one of the factors that influences consumer behavior is a lack of financial literacy. Financial literacy determines an individual's ability to plan and manage their finances in the future (Dikria, 2016). Making good short-term decisions will help individuals understand their abilities and confidence in managing personal finances. Apart from short-term decisions, it is also necessary to consider appropriate long-term financial planning, taking into account environmental and economic conditions. changes that will occur. This is supported by previous research by (Asisi & Purwantoro, 2020) which states that financial literacy has a positive and significant effect on consumer behavior. On the other hand (Izazi et al., 2020) stated that financial literacy has a significant negative effect on consumer behavior.

Apart from financial literacy, one of the factors that influences consumer behavior is self-control. Self-control is a person's effort to control themselves, and is a personality characteristic that every individual has, according to (Tribuana, 2020). This is because increasing levels of self-control means decreasing levels of consumptive behavior, and increasing levels of self-control means decreasing levels of consumptive behavior. The level of self-control is one of the factors causing high and low consumer behavior. This is supported by research (Lanang et al., 2023) which states that there is a negative influence of self-control on consumptive behavior, where a high level of self-control will cause a decrease in the level of consumptive behavior in consuming a product. Meanwhile, research conducted by (Yultiana et al., 2020) states that self-control has a significant positive effect on consumer behavior.

METHOD

The type of research used in this research is quantitative research. Quantitative research is research that uses numbers, starting with data collection, data processing, and analysis using statistics to display results in numerical form. The object of this research is housewifes in Donorejo Demak village, totaling 208 housewives. The sampling technique used was random sampling technique. According to (Sugiyono, 2019) the simple random sampling technique is a technique for taking samples from members of a population that is carried out randomly without paying attention to the strata in the population. The data analysis used in this research is the SPSS (Statistical Package For The Social Sciences) test tool, namely statistical data processing software or software used for interactive or batch statistical analysis.

RESULTS AND DISCUSSION

Image Normality Test

Probability Plot

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: TOTAL_PK
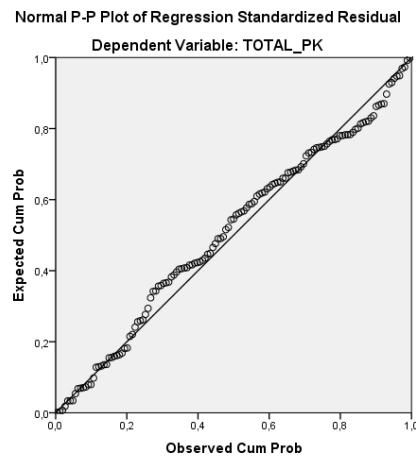
Source: primary data processed by SPSS (2024)

From the image above it can be seen that the points form a diagonal line and are located around the diagonal line. This shows that the data is normally distributed.

Kolmogrov-Smirnov

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		137
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,83226759
Most Extreme Differences	Absolute	,070
	Positive	,060
	Negative	-,070
Test Statistic		,070
Asymp. Sig. (2-tailed)		,095[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: primary data processed by SPSS (2024)

The picture above shows that the Asymp significance is 0.095 and is greater than the significance of 0.05, so it can be said that the distribution is normal.

Image Multicollinearity Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9,343	2,977		3,138	,002		
	TOTAL_GH	,550	,091	,536	6,063	,000	,532	1,878
	TOTAL_LK	,241	,100	,224	2,407	,017	,482	2,077
	TOTAL_SC	-,053	,076	-,059	-,698	,486	,583	1,715

a. Dependent Variable: TOTAL_PK

Source: primary data processed by SPSS (2024)

It is known that each independent variable has a tolerance value of more than 0.10 and the resulting VIF value has a number smaller than 10. So, there is no multicollinearity in this study.

Image Heteroscedasticity Test
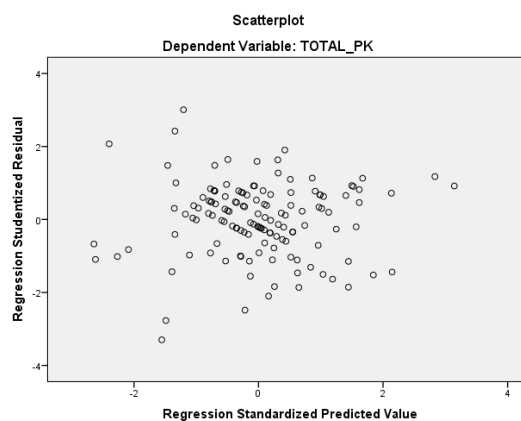
Source: primary data processed by SPSS (2024)

Based on the heteroscedasticity test image above, it shows that heteroscedasticity does not occur because the points are spread randomly below and above the number 0 on the Y axis and have no pattern.

Image Multiple Linear Regression Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,343	2,977		3,138	,002
	TOTAL_GH	,550	,091	,536	6,063	,000
	TOTAL_LK	,241	,100	,224	2,407	,017
	TOTAL_SC	-,053	,076	-,059	-,698	,486

a. Dependent Variable: TOTAL_PK

Source: primary data processed by SPSS (2024)

Based on the picture, it can be seen that the multiple linear regression equation between lifestyle variables, financial literacy and self-control in consumer behavior is as follows:

$$Y = 9.343 + 0.550X_1 + 0.241X_2 - 0.053X_3$$

The regression equation can be explained as follows:

1) The constant value of consumptive behavior (Y) is 9.343, stating that the number value is positive, which means that if lifestyle, financial literacy and self-control are equal to zero then consumptive behavior will have a value of 9.343.

2) The regression coefficient There is a positive relationship between lifestyle and consumer behavior. If lifestyle increases, consumer behavior will increase. So the lifestyle must be lowered.

3) The regression coefficient There is a positive relationship between financial literacy and consumer behavior. If financial literacy increases, consumer behavior will increase. So financial literacy must be reduced.

4) The regression coefficient Self-control and consumer behavior have a negative relationship. If self-control decreases, consumer behavior will increase. So self-control must be increased.

Image Hypothesis Test Results

T Test (Partial Test)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,343	2,977		3,138	,002
	TOTAL_GH	,550	,091	,536	6,063	,000
	TOTAL_LK	,241	,100	,224	2,407	,017
	TOTAL_SC	-,053	,076	-,059	-,698	,486

a. Dependent Variable: TOTAL_PK

Source: primary data processed by SPSS (2024)

Based on the image of the t test results above, conclusions can be drawn:
1) Lifestyle (X1)

The lifestyle variable has a significant value of 0.000, which means 0.000 < 0.05 and this is reinforced by the t count of 6.063 > 1.978. So it can be concluded that lifestyle variables have a significant and influential effect on consumer behavior so it can be concluded that H1 is accepted.

2) Financial Literacy (X2)

The financial literacy variable has a significant value of 0.017, which means 0.017 < 0.05 and this is reinforced by the t count of 2.407 > 1.978. So it can be concluded that the financial literacy variable has a significant and influential effect on consumer behavior so it can be concluded that H2 is accepted.

3) Self Control (X3)

The Self Control variable has a significant value of 0.486, which means 0.486 > 0.05 and this is reinforced by the t count of -0.698 < 1.978. So it can be concluded that the Self Control variable has no significant effect on consumer behavior so it can be concluded that H3 is rejected.

F Test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	880,489	3	293,496	35,781	,000^b
	Residual	1090,957	133	8,203		
	Total	1971,445	136			

a. Dependent Variable: TOTAL_PK

b. Predictors: (Constant), TOTAL_SC, TOTAL_GH, TOTAL_LK

Source: primary data processed by SPSS (2024)

Based on the image of the F Test results above, it shows that the significance level is 0.000 < 0.05 and is strengthened by F count 35.781 > F table 2.672, it can be concluded that the model in this study is acceptable. This means that lifestyle variables, financial literacy and self-control can be used as benchmarks for housewifes in controlling consumer behavior.

Coefficient of Determination Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,668^a	,447	,434	2,864

a. Predictors: (Constant), TOTAL_SC, TOTAL_GH, TOTAL_LK

b. Dependent Variable: TOTAL_PK

Source: primary data processed by SPSS (2024)

Based on the image of the results of the coefficient of determination test above, it is known that the Adjusted R square value is 0.434, which means that the variables of lifestyle, financial literacy, self-control and consumer behavior are 43.4%, while the other 56.6% comes from other variables.

The influence of lifestyle on housewifes' consumptive behavior

The research results show that lifestyle has a significant effect on the consumer behavior of housewifes. so it can be seen that by improving the lifestyle of housewifes in Donorejo village, it will guarantee an increase in the consumptive behavior of housewifes in Donorejo village.

The results of this research are in line with research conducted by (Alamanda, 2018) which proves that lifestyle has a positive and significant effect on the consumer behavior of students at the Faculty of Economics and Business, Mulawarman University, Samarinda. As for research conducted by (Umasangaji et al., 2023), lifestyle influences the consumer behavior of students in the 2019-2020 Economic Education study program.

Lifestyle refers to a person's lifestyle expressed in activities, interests, opinions, etc. In general, this means that a person's lifestyle can be judged by what activities they do every day, what they think about everything around them, and how much they care about it. As a result, housewifes choose the products and brands they present to society and are influenced by their own activities, interests and opinions.

In modern society, lifestyle tends to develop rapidly and is closely related to individuals and society, especially housewifes. As this advanced technology develops, it brings significant changes. Which has changed the lifestyle of housewifes a lot. One of them is the Internet, the Internet has a variety of features on offer, ranging from social networks,

videos, photos, news, to other needs such as clothing (fashion) and furniture which can be found and obtained easily through Internet access. Because of this convenience, consumption of fashion and furniture among housewifes is increasing.

The influence of financial literacy on housewifes' consumptive behavior

The research results show that financial literacy has a significant effect on the consumer behavior of housewifes. So it can be seen that by increasing the financial literacy of housewifes, it will guarantee an increase in the consumer behavior of housewifes.

The results of this research are in line with research conducted by (Oktaviani et al., 2021) which shows that financial literacy has a positive and significant effect on the behavior of generation z. As for research conducted by (Fatin Tri Juniarti Tulie et al., 2024), financial literacy has a positive and significant effect on the consumptive behavior of students majoring in accounting at Gorontalo State University.

Financial literacy influences consumer behavior, because housewifes tend to be more responsible for their finances when they have a better understanding of money management and personal finances. Armed with sufficient knowledge about the importance of saving, debt management, and budgeting, housewifes will be able to better control consumer desires, prioritize needs over wants, and make smarter and more planned purchasing decisions and, as a result, help prevent and maintain accumulation. their excess debt and financial stability will increase in the future. Thus, the increasing financial knowledge of housewifes enables independent regulation; so that having the ability and knowledge about finances can minimize the consumptive behavior of housewifes.

The influence of self control on housewifes' consumptive behavior

The research results show that self-control does not have a significant effect on housewifes' consumptive behavior. So it can be seen that increasing the self-control of housewifes will not guarantee an increase in housewives' consumptive behavior.

The results of this research are in line with research conducted by (L. Rahmawati & Putri, 2023) which shows that there is no influence of self-control on the consumptive behavior of Economic Education students at Panca Sakti University, Bekasi. There is research conducted by (Layaman et al., 2022) which shows that self-control does not influence consumer behavior variables.

One of the factors that can cause housewifes to be unable to control consumer behavior is low prices and discounts. Discounts encourage housewifes to purchase products and services. Housewifes will still be interested in the discount even though the price has actually gone up. Even though as a housewife, you may not actually need these items, these discounts make housewifes lose control. This is in line with research (Rahayu, 2019) that providing discounts and low prices increases consumers' purchasing intentions and they may be willing to trade the product. Housewifes are often targeted for marketing various industrial products. This is due to the characteristics of housewifes who tend to be easily influenced and unable to control their emotions well, thus encouraging the emergence of unnatural consumer behavior such as buying products.

CONCLUSION

Based on the results of hypothesis testing and analysis explained in the previous chapter, the conclusions of this research are as follows:

1. Lifestyle has a significant effect on the consumptive behavior of housewifes. This means that if there is an increase in the lifestyle of housewifes, then the consumer behavior of housewifes will also increase.
2. Financial literacy has a significant effect on the consumptive behavior of housewifes. This means that if there is an increase in the financial literacy of housewifes, then the consumer behavior of housewifes will also increase.
3. Self-control has no significant effect on housewifes' consumptive behavior. This means that if there is a decrease in housewifes' self-control, it will not guarantee an increase in consumptive behavior among housewifes.

Suggestions

Based on the conclusions and research results that have been presented, the researcher provides several suggestions as follows:

1. For Housewifes in Donorejo Village, Demak

   As a housewife, we are expected to be able to control ourselves well to avoid consumptive behavior. Housewifes are expected to prioritize needs over desires. Apart from that, housewifes are expected not to watch advertisements too often because it can trigger the desire to behave consumptively.

2. For Further Researchers

   Future researchers are expected to be able to develop this research by examining other factors outside of lifestyle, financial literacy, and self-control that influence the consumptive behavior of housewifes in Donorejo Demak village. These other factors include e-money, social media, peers, and others. It is also hoped that future researchers can expand the research location so that the research results are better. Apart from that, future researchers can also add samples so that they can produce more valid data.This section presents the research conclusions, and if necessary, the implications, limitations, and suggestions.

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