

CULTIVATING CONSUMPTION: THE IMPACT OF LIFESTYLE ON EMPLOYEE TO CONSUMER BEHAVIOR AT PT SASL AND SONS INDONESIA

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ABSTRACT

This study examines the influence of lifestyle on the consumptive behavior of employees at PT SASL and Sons Indonesia. The research employed a qualitative approach, involving interviews and observations of 10 employees from the paring dryer department. The study aimed to identify patterns and themes in the consumptive behavior of these employees, linking them to previous research and theories. The researchers used purposive sampling to select informants who fit the issues in the thesis. The research location was PT SASL and Sons, located in the Luwuk Banggai area of Central Sulawesi, and the study was conducted in early 2023. The findings of the study are presented through the analysis of four employees, each with distinct characteristics and consumptive behaviors. The first employee, Abdul Gafur (AG), is a 30-year-old private sector employee who exhibits consumptive behavior characterized by shopping intensity, temptation interest, and inability to select needed items. AG's shopping habits are frequent, both in-person and online, and he often buys items based on his liking rather than their usefulness. Additionally, AG has difficulty resisting shopping when there are discounts or promotions, and he prioritizes fulfilling his desires over his needs. The second employee, Adam Salwi (AS), is a 22-year-old private sector employee who also demonstrates consumptive behavior. Despite having a stable economic background and a job, AS often asks his parents for money to buy petrol and pocket money while working. He also purchased a motorbike on credit, which significantly reduced his salary. This behavior is seen as consumptive because it is driven by emotional desires rather than financial planning. The study's findings are supported by previous research that suggests consumptive behavior is driven by emotional desires rather than financial planning. The study's results also highlight the importance of considering the financial implications of consumptive behavior, as it can lead to financial difficulties and stress. In conclusion, this study provides insight into the consumptive behavior of employees at PT SASL and Sons Indonesia, highlighting the various patterns and themes that emerge from the analysis. The findings are linked to previous research and theories, emphasizing the importance of considering the emotional and financial aspects of consumptive behavior. The study's results can be used to inform strategies for managing consumptive behavior and promoting financial literacy among employees.

Keywords: PT Sasl and Sons Indonesia, Life style, Consume behavior, Employee

INTRODUCTION

Changes in time and dynamics of modern life have brought about a significant shift in human consumption behavior patterns. Every individual has their own basic needs consisting of clothing, food, and other primary and secondary needs. However, in an effort to meet these needs, various patterns of consumptive behavior emerge, sometimes exceeding reasonable limits. In the past, society didn't pay much attention to appearance and lifestyle, but now it has become an important part of social existence.

Lifestyle has become a symbol of modernity and is a choice that must be carefully considered in prioritizing needs to avoid being swept away in the consumerist tide of the times. The phenomenon of consumptive behavior, which generally occurs among young people and certain groups, is becoming increasingly concerning. Consumptive behavior reflects the nature of excessive consumption, usage, and utilization of something, without considering the scale of priority needs.

The emergence of consumptive behavior is triggered by the increasingly widespread access to shopping, especially with the emergence of online shopping platforms. Various factors influence consumer behavior in online shopping, ranging from maintaining personal appearance to buying items because of discounts or following fashion trends. This indicates that consumptive behavior is not just a desire to meet needs, but is also influenced by social and psychological impulses.

Consumptive behavior has become a common symptom among modern society, where people tend to buy items that are not really needed just to gain social recognition or meet the standards set by the surrounding environment. Lifestyle plays an important role in shaping an individual's consumptive behavior pattern, where one tends to follow the lifestyle of their group to avoid feeling different.

Studies on the relationship between consumptive behavior patterns and the lifestyles of workers are attracting attention, especially in the workplace. Workers, as consumers, are often trapped in consumptive behavior patterns influenced by their own lifestyles and social environments in the workplace. This research will focus on the relationship between consumptive behavior patterns and the lifestyles of employees at PT Sals and Sons Banggai, particularly in the paring dryer section.

In this context, it is important to understand that proper consumption decisions are based on rational considerations that take into account needs, financial capabilities, and priorities. However, in reality, many employees in the paring dryer section of PT Sals and Sons Banggai tend to have difficulty managing their finances well, being trapped in purchases based on personal desires and to meet social expectations. With the ease of access to online shopping, consumptive behavior patterns are further strengthened, where one can shop without considering needs rationally. Therefore, the author is interested in 1) analyzing the factors causing consumptive behavior in employee subjects working on shift 1 in the paring dryer section at PT Sals and Sons Indonesia, and 2) describing consumptive behavior in employee subjects working on shift 1 in the paring dryer section at PT Sals and Sons Indonesia. Through a deep understanding of these consumptive behavior patterns, the research aims to identify common patterns in consumptive behavior, including purchasing preferences, motivations, and environmental influences.

LITERATURE REVIEW

A. Life style

Lifestyle is inseparable from an individual's productivity process. Lifestyle is a phenomenon primarily determined by an individual's objective position in the production process, which loosely structures values and attitudes and determines critical life expressions. (Lipset & Ladd Jr, 1972) Lifestyle shows how people live, spend money, and allocate time. So, it can be concluded that lifestyle is a person's pattern expressed in activities, interests, spending habits, and how time is allocated. (Zahra & Anoraga, 2021) Max Weber used the term "lifestyle" to refer to behavior, clothing, speech, thoughts, and attitudes, which define various "honor" groups and in turn serve as behavioral models for those aspiring to be members of these groups.

By extension, this term is often used now to encompass various characteristic behavioral patterns, including institutional patterns such as family style, value orientation to the world in general, and patterns of interpersonal and intergroup behavior. (Tumin, 1970) On the other hand, according to (Myers & Gutman, 1974), lifestyle is the essence of social class. "The construction of social class is in fact only part of the lifestyle indicators. (Myers & Gutman, 2011). This statement is supported by statements from Zablocki and Kanter stating that Lifestyle must be distinguished from culture and subculture. Certain lifestyles may be characteristic of certain social classes, status groups, or subcultures; but because lifestyle is defined solely in terms of shared preferences, it is possible and indeed often the case that lifestyle can be defined on collectivities that lack social and cultural identities. Lifestyle should also be distinguished from social class and social status, although it may originate from both. (Zablocki & Kanter, 1976)

B. Factors influencing lifestyle

Personal lifestyle generates demand for personal search for goods, services, or activities that shape perceived social interaction patterns. There are two factors that influence lifestyle, namely from within the individual (internal) and external. Amstrong in (Asharudin, 2023)

a. Internal factors

1) Attitude

Attitude means a state of mind and thought prepared to respond to something. Through attitudes, individuals give positive or negative responses to styles. The state of mind is influenced by tradition, habits, culture, and social environment.

2) Experience and observation

Experience influences social observation in behavior. Experience is gained from past actions. The results of social experience shape views of an object. A person is interested in a particular lifestyle based on experience and observation.

3) Personality

Personality is the configuration of individual characteristics and behaviors that determine differences in behavior from each individual. Personality influences the preferences chosen by someone, thus also affecting their lifestyle.

4) Self-concept

Self-concept describes the relationship between consumer self-concept and brand image. How individuals perceive themselves will affect their interest in an object. Self-concept as the core of personality patterns will determine individual behavior in facing life's problems.

5) Motives

Individual behavior arises from the need for security and needs. If someone's motive for the need for prestige is high, it will form a lifestyle that tends toward a hedonistic lifestyle.

6) Perception

Perception is the process by which someone selects, organizes, and interprets information to form a meaningful picture of the world.

b. External factors

1) Reference groups

Reference groups are groups that directly or indirectly influence someone's attitudes and behavior. These influences will expose individuals to certain behaviors and lifestyles.

2) Family

Families play the largest and longest role in shaping individual attitudes and behavior. This is because parental upbringing patterns will shape children's habits that indirectly influence their lifestyle.

3) Social class

Social class also influences lifestyle. There are two main elements in the social system of class division in society, namely status and role. The social class hierarchy determines lifestyle choices.

4) Culture

Culture, which includes knowledge, beliefs, arts, morals, laws, customs, and habits acquired by individuals as members of society. Culture consists of everything learned from normative behavior patterns, including characteristics of thinking, feeling, and acting. The lifestyle of a society will differ from other societies. Moreover, from time to time, the lifestyle of a particular individual or group of society will move dynamically. However, lifestyles do not change quickly so that over a period of time, lifestyles are relatively permanent.

C. Hierarchy of lifestyles

According to Plummer, the concept of lifestyle hierarchy was first introduced by (Lazer, 1963), where Lazer defined lifestyle as: "a systemic concept. It refers to the typical modes of living, in the sense of aggregate or comprehensive. It embodies the patterns that develop and emerge from the dynamics of social life" (Plummer, 1971); (Krishnan, 2011).

The hierarchy structure quoted from Lazer's statement is as follows:

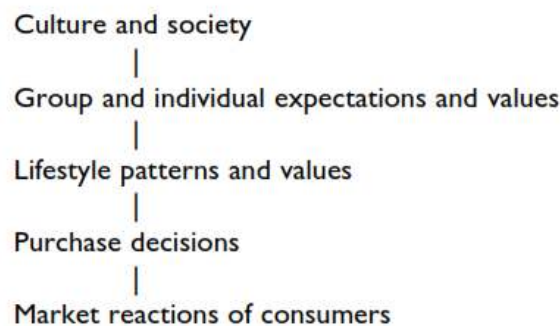


Figure 1. Lifestyle hierarchical structure (Lazer, 1963)

D. Consumptive Behavior Factors

(Asharudin, 2023) say that the factors that influence the formation of consumer behavior are:

1. Culture

Culture is the result of human creativity from one generation to the next which greatly determines the form of behavior in their lives as members of wider society. Cultural diversity will shape different markets and behavior.

a) Social Class

Consumer behavior can also be influenced by social class, how someone spends their time, and spending on products. Interaction within a particular social class can directly influence a person's opinions and preferences, thus affecting their product or brand choices. (Swasta & Handoko, 2010)

b) Group

Reference groups can also influence an individual in their spending behavior, as they are groups that easily influence individual behavior. Normally, individuals also want to adapt to their environment, including within their reference groups. A person will observe how their reference group determines a product they consume.

c) Situation

Situation factors such as physical environment, social environment, time, mood, and individual conditions greatly influence a person's buying behavior. Individuals who cannot control themselves will easily be influenced by the situation or environment wherever they are.

d) Family

Family also holds significant influence in shaping the attitudes and behaviors of its members, including in forming beliefs and directly impacting consumer purchasing decisions in buying and using goods or services. The habits within the family when using a product or service will serve as a model for the individual. Thus, the family factor is crucial in shaping an individual's consumption patterns.

e) Personality

Personality is defined as a form of traits inherent within an individual that significantly influence their behavior. Personality also plays a significant role in making decisions to purchase a product. One personality factor includes self-control in individuals. Personality is an innate characteristic such as self-confidence, integrity, ability to socialize, adaptability, and self-control. (Haryani, 2015) Self-control is the ability of an individual to regulate or control behavior, which is one of the personality traits that influence someone in shopping or using goods and services. (Febriana, 2013)

f) Self concept

Self-concept can influence consumer perceptions and buying behavior. There are several types of consumers who fulfill their ideal self-concept and consumers who fulfill their self-concept according to other people, which will influence purchasing behavior.

g) Motivation

A person's motivation is a driving force in the form of behavior. This motivation will encourage individuals to do something, including making purchases or using services that are already available on the market.

h) Experience

The learning experiences a person has will determine their actions and decision-making in purchasing. Consumers observe and learn stimuli in the form of information they

acquire. This information can come from others or from oneself (through experience). The results of this learning process are used by consumers as references to make purchasing decisions. The satisfaction of buying a product will determine the decision to purchase that product in the future.

i) Lifestyle

Lifestyle is the most general concept in understanding consumer behavior. Lifestyle is a pattern of a person's daily life routines and activities in spending time and money. Lifestyle describes a person's activities, interests and opinions about something. Based on the description above, it can be concluded that the factors that influence the formation of consumer behavior are: culture, social class, reference group, situation, family, personality, self-concept, motivation, learning experience and lifestyle.

METHOD

A. Research subject

In this study, the subjects are the parties relevant to the research topic. In this case, they are the employees of shift 1 paring dryer at PT. SASL and Sons Indonesia, consisting of 10 male individuals aged between 20-40 years old.

(Arikunto, 2002) explains that if the research subject is something central because the data being researched revolves around the research subject. Cultural background, location, and conditions greatly influence a person's perspective. This background cannot be separated from individuals. People will always find themselves in certain places, times, or circumstances. The viewpoint, attitude, and behavior of subjects are influenced by the culture and situation in their living environment. Therefore, each individual surely has their own opinion in assessing something. The differences in opinions among informants about something are important aspects because conclusions about those experiences will be obtained. These conclusions will be used as patterns or themes. They are called patterns or themes because from the majority of the information obtained, similar viewpoints emerge. These similar viewpoints are then summarized to identify specific patterns and themes. This aspect combines perspectives from several informants. Despite diverse and different experiences among informants, after analysis, specific patterns will be identified. These patterns or themes are referred to as the research findings. These patterns and themes will be directly linked to various previous research and thoughts, whether in the form of journals or academic books. The selection of informants that fit the issues in the thesis is done using purposive sampling technique.

B. Object of research

The research object is basically what you want to research in the ongoing research process. The research object is also the scope of the main problem in the research. In this research, the object of research is that the researcher focuses on the influence of lifestyle on the consumptive behavior of employees of PT SASL and Sons Indonesia'

C. Research Location and Time

In this research, the location taken was PT Sasl and Sons which is located in the Luwuk Banggai area, Central Sulawesi. The research will be carried out in early 2023.

FINDINGS AND DISCUSSION

A. Consumptive behavior of paring dryer employees

Based on research conducted by researchers on employees of the paring dryer PT SASL and Sons Indonesia, to get an idea of how much consumptive behavior there is in employees, the researchers collected data by conducting interviews with 10 employees on shift 1 of the paring dryer. Apart from that, researchers also carried out documentation on employees. Apart from that, researchers also made observations of employees while doing work regarding employee consumption behavior patterns.

Based on the data collection activities mentioned above, the researcher obtained the results of his research and obtained 10 respondents as follows: 1. Abdul Gafur. 2. Adam Salwi. 3. Fitrah sharif. 4. Syafrin Ahmad. 5. Arman manasai. 6. Rivai manasai. 7. Kanne's word. 8. Ebit ruslan. 9. Rahmani Musa 10. Brenly sigar.

The results of the discussion will be described based on interviews and observations of each respondent:

1. Representation of consumer behavior among AG respondents.

a. Self-representation

The subject is a private sector employee registered at PT. SASL and Sons. He works in the Paring Dryer department during shift 1. The subject, with the initials AG, is 30 years old, has round eyes, a brown and slim build. AG comes from a lower-middle-class family and is the eldest of two siblings, with a younger sister.

Additionally, AG is a spoiled child of his parents. Whenever he asks for money or desires something, his parents immediately provide it to him, despite him having a job. Within his family, AG is described as cheerful, impatient, brave, and affectionate. He has an interest in learning the intricacies of motorcycle mechanics and editing photos and videos.

b. Consumptive Behavior of AG Subjects

AG is identified as a learner exhibiting consumptive behavior, based on observations and interviews conducted by the researcher with AG, AG's parents, close friends, and AG's guidance counselor. The following is an outline of consumptive behavior exhibited by a private sector employee at PT. SASL and Sons, with the initials AG:

Shopping Intensity: The habit of shopping is often observed in individuals with identified consumptive behavior. Shopping activities are usually carried out anywhere and anytime, both directly and indirectly. Based on interviews conducted by the researcher with AG's parents, it was revealed that AG frequently shops, both in-person and online, within a month. The explanation from AG's parents indicates that AG frequently engages in shopping activities. Here is a quotation from the interview:

1) What is contained in coding 1.1:

"AG sering belanja, apalagi belanja dan pesan makanan secara online. Kalau dihitung-hitung mungkin sekitar 6-10x dalam satu bulan". (Wwcr02/190623/ES/Ot).

This is reinforced by the results of interviews conducted by researchers with the counselee's friend, N, who said that AG often went shopping when he was out for a walk with N. The counselee's friend's explanation showed that AG always made time to shop. The following is an excerpt from the interview

2) What is contained in coding 1.1:

“Setiap kami berdua keluar jalan pasti AG selalu sempatkan dirinya untuk belanja. (Wwcr03/220620/N/Sb)”

Based on the results of interviews conducted by researchers with AG, who said that he often shops, whether buying goods or food. In one month, for example, he can shop around 6-7x. The client's explanation shows that within a month he often shops or uses services. The following is an excerpt from the interview:

3) What is contained in coding 1.1:

“Kalau dihitung-hitung itu kak sepertinya dalam satu bulan saya belanja atau menggunakan jasa sekitar 6-7x kak dan ini sudah termasuk juga belanja online. Yang paling sering saya lakukan itu menggunakan jasa layanan grab food untuk order makanan, dalam satu bulan sekitar 7-8x kak. (Wwcr01/190623/AG/Ko)”

Based on the interview and observation results, it can be concluded that AG shops or uses services approximately 6-7 times a month, both in-person and online. Additionally, AG orders food through Grab Food service around 7-8 times a month.

Temptation Interest (Susceptibility to Temptation): Individuals identified with consumptive behavior tend to have difficulty restraining themselves from shopping and have a high interest in items they see. Based on the interview conducted by the researcher with AG's friend, identified as N, it was revealed that AG cannot resist the urge to shop. The explanation from AG's friend indicates that AG cannot control himself when it comes to shopping. Here is a quotation from the interview:

4) What is contained in coding 1.2:

“Iya kak, AG sangat sulit menahan dirinya untuk tidak berbelanja. (Wwcr03/220623/N/Sb)”

From the results of interviews conducted by researchers with AG, who said that one of the reasons he bought an item was because the item had cute, unique and attractive packaging. The client's explanation shows that he is unable to stop himself from shopping if he sees an item that is cute, unique and interesting. The following is an excerpt from the interview:

5) What is contained in coding 1.2:

“Karena barang yang unik dan lucu itu kak jika digunakan biasanya menarik perhatiannya orang lain, selain itu saya biasanya lebih percaya diri jika memakai barang yang unik dan lucu karena saya terlihat imut. Tapi untuk benda yang lucu dan imut, saya biasanya beli untuk dijadikan pajangan di rumah kak. (Wwcr01/190623/AG/Ko)”

Based on the results of the researcher's interview with the counselee's parents, ES, they said that AG was happier shopping when there were discounts or promotions, because the prices were cheap. The counselee's parents' explanation shows that AG is unable to restrain himself from shopping when there are discounts or promotions. The following is an excerpt from the interview:

6) What is contained in coding 1.2:

“Iya nak, mungkin karena harganya yang murah jadi dia lebih senang lagi berbelanja. (Wwcr02/190623/ES/Ot)”

Based on the interview and observation results, it can be concluded that AG cannot resist shopping when there are discounted or promotional items available. AG also has a high interest in unique, cute, and attractive items.

Inability to Select Needed Items: During shopping, individuals identified with consumptive behavior typically have difficulty selecting needed items. They often do not pay attention to the usefulness of an item for themselves, and shopping is primarily done to fulfill their desires rather than their needs. Based on the interview conducted by the researcher with AG's parents, it was revealed that AG chooses items based on his liking for them. The explanation from AG's parents indicates that AG does not consider the usefulness of the items he purchases. Here is a quotation from the interview:

7) Contained in coding 1.3:

“Kemungkinan seperti itu nak, karena AG memilih barang atas dasar rasa sukanya terhadap barang tersebut. (Wwcr02/190623/ES/Ot)”

This is reinforced by the results of interviews conducted by researchers with the counselee's friend, N, who said that AG buys goods if he likes the goods. The counselee's friend's explanation shows that AG buys things he likes not based on their benefits. The following is an excerpt from the interview:

8) Contained in coding 1.3:

“Sepertinya begitu kak, karena AG membeli barang itu kalau AG suka dengan barangnya. (Wwcr03/220620/N/Sb)”

Meanwhile, from the results of interviews conducted by researchers with AG, he said that he felt dissatisfied if he could not buy the items he wanted. The client's explanation shows that he shopped to fulfill his personal desires. The following is an excerpt from the interview:

What is contained in coding 1.3:

“Sepertinya begitu kak, karena saya sering merasa tidak puas jika ada barang yang tidak bisa saya beli. Jadi saya biasa berusaha membeli barang tersebut agar keinginan saya terpenuhi. (Wwcr01/190623/AG/Ko)”

Based on the interview and observation results, it can be concluded that when shopping, AG does not consider the usefulness of the purchased items for himself. Additionally, when shopping, AG prioritizes fulfilling desires over needs.

Tendency for Excessive Shopping: Individuals identified with consumptive behavior tend to purchase products excessively. Moreover, they usually continue buying an item even though they already own it. Based on the interview conducted by the researcher with AG, it was revealed that AG purchases at least two different items when shopping. The explanation from AG indicates that he buys more than two different items when shopping.

2. Representation of consumer behavior among US respondents.

a. Self-representation

Subject AS is a private sector employee working at PT. SASL and Sons Indonesia. AS is 22 years old, tall and slim with a tan complexion. He is the first child of three siblings

and comes from a family with a stable economic status. AS is greatly cherished by his parents as he is their only son.

After graduating from vocational high school, AS had the opportunity to work at the company. AS chose not to pursue further education because he already had a job at the company. Before working at the company, AS often went out with his peers, spending time until late at night, and often lost track of time.

b. Consumer Behavior of US subjects

Even though he was working and had his own salary, he also often asked his parents for money to buy petrol and pocket money while working. His parents always gave AS pocket money. After more than six months of work, AS decided to buy a two-wheeled vehicle in installments at a motorbike dealer. So the salary received has been reduced by 50%. Based on the results of interviews conducted by researchers with US subjects, it shows that purchasing a motorbike on credit is a consumptive matter. The following is an excerpt from the interview:

1) What is contained in coding 2.1:

“saya membeli sebuah motor honda CRF terbaru adalah sebuah hal konsumtif, karena selain masih ada motor yang lama, saya membeli motor terbaru dengan cara kredit itu menjadi dua kali lipat harga motor tersebut”. (Wwcr2.1/090622/es/ot).

In line with the opinion of (Sumartono, 2002) consumptive behavior is a person's action in buying goods that are lacking or not taken into account, so that they become excessive. (Arum & Khoirunnisa, 2021)

Apart from that, it is also supported by (Sudirjo et al., 2023) who stated that consumer behavior that occurs in individuals is caused by acting emotionally without being based on planning and seeing needs but only because it fulfills a satisfaction, in fulfilling a desire that is considered attractive, then spending done without considering the financial side.

3. Representation of consumer behavior among FS respondents

a. Self-representation

The subject is one of the employees at PT. SASL and Sons, working eight hours a day in the paring dryer department. Every day, FS consistently performs well and arrives on time. He is the youngest of two siblings. In his work, FS is diligent in carrying out his superiors' orders and his job desk. He has been working at the company since 2020.

Every day after work, FS engages in his hobby of raising Bangkok chickens. Raising Bangkok chickens is FS's pleasure to unwind after returning from work. In caring for Bangkok chickens, FS can spend 4-5 hours observing, arranging, feeding, and breeding the chickens he raises. Below is an excerpt from the interview conversation:

“setiap pulang kerja saya selalu mengerjakan aktifitas hobbi ayam Bangkok, karena untuk menghasilkan ayam Bangkok berkualitas baik itu memerlukan perawatan maksimal. Mulai dari pakan berkualitas, selalu menjaga kebersihan kandang.” (Wwcr3.1/090622/es/ot).

Additionally, supported by (Sudirjo et al., 2023), it is suggested that consumptive behavior in individuals occurs because they act emotionally without planning and considering needs, but rather to fulfill a desire deemed attractive. Subsequently, spending is done without considering financial aspects.

Moreover, the subject also engages in other consumptive activities, such as frequently spending money at the kiosk, purchasing cigarettes, drinks, and snacks. This occurs twice a day, and additionally when there are visits from fellow Bangkok chicken enthusiasts.

Here is an excerpt from the interview with the subject:

“Saya selalu memberi rokok dua kali dalam sehari ditambah makanan ringan perkiraan, untuk itu dalam sehari saya menghabiskan sekitar Rp.50.000. bahkan kebelum akhir bulan saya berhutang kepada warung langganan saya untuk memenuhi keinginan tersebut” (Wwcr3.2/090622/es/ot).

This is in line with what (Sudirjo et al., 2023) stated that consumer behavior that occurs in individuals is caused by acting emotionally without being based on planning and looking at needs but only because it fulfills a satisfaction, in fulfilling a desire that is considered attractive, then spending is done without considering the financial side.

This was reinforced by the subject's parents who said in an interview that perhaps because the subject was not yet married, he had not saved money or used his work salary more usefully, but after starting a family he would change this wasteful behavior.

4. Representation of consumer behavior among SA respondents

a. Self Representation

SA is a 31 years old head of household. Has a daughter. Every day he works as an employee of PT SASL and Sons Indonesia. He is the head of the household who works diligently to provide for his small family. Every day he goes to work by motorbike and the distance to work is quite far, around twenty-four kilometers every day. SA has been working as a private employee for more than three years. Whenever he has free time, SA always makes time to work on building his house slowly and in stages.

b. SA consumer behavior

According to him, the salary SA receives is IDR 2.4 million from the district level per month, which is not enough to meet the needs of a small household every month. So the wife helps lighten her husband's workload for his daily needs as he works as a grocery store employee. A housewife with one child has a very important and versatile role.

She is responsible for various aspects of household life, including childcare, managing family finances, maintaining the home, and often also contributes to the family income. Every day, he may face challenges in maintaining a balance between family needs and personal time.

This role requires strong organizational skills, patience, and the ability to multitask. Housewives are often the backbone of the family, ensuring that all family members feel supported and loved.

Until one day when SA started to famine, there was something called a loan bri program with low interest and small benefits, which really helped strengthen the economy of SA families. From there, SA always saves money, adds to the business to earn money to make things better from an economic perspective.

The following is an excerpt from an interview with SA subject:

“Saya berani mengambil pinjaman kur bri dengan harapan untuk memperkuat ekonomi keluarga saya. Karena kur sangat rendah bunga dan jaminan yang mudah walaupun bpkb motor pun akan dilayani” (Wwcr4.1/100622/es/ot).

It is not in line with what (Sudirjo et al., 2023) suggest. They propose that consumptive behavior in individuals occurs because they act emotionally without planning, disregarding needs, and merely seeking satisfaction, fulfilling desires they find attractive, without considering financial aspects. However, what happens in SA's family does not align with this theory.

B. Factors influencing consumer behavior

To address consumptive behavior in the youngest child, it is essential to understand the influencing factors. External factors such as a consumerist social environment, advertising, and social media promoting consumptive lifestyles, as well as peer pressure to follow the latest trends, can trigger consumptive behavior. Additionally, the availability of funds, such as having their income, may make the youngest child feel more liberated to spend money on desired items. Lack of adequate financial education can also be a factor, where the youngest child may be unaware of the importance of wise financial management. Therefore, to address consumptive behavior, it is crucial for the youngest child to develop financial awareness, learn to prioritize expenditures, and understand the value of money.

The youngest child is often influenced by the surrounding environment, encouraging them to adopt a consumptive lifestyle often portrayed in advertisements and social media. Besides external factors, the availability of funds also plays a significant role in the youngest child's consumptive behavior. Having their income, for example, may make them feel freer to spend money on desired items without considering the long-term consequences. Hence, it's vital for them to understand the importance of wise financial management and expenditure in line with their financial capabilities.

Moreover, inadequate financial education can exacerbate the youngest child's consumptive behavior. Without sufficient understanding of managing finances wisely, they may not realize the importance of setting expenditure priorities, managing debt wisely, and saving for the future. Therefore, financial education is key to helping the youngest child develop the necessary financial skills to address consumptive behavior.

To address consumptive behavior, the youngest child needs to develop strong financial awareness. They should learn to understand the value of money and the impact of each purchase they make. Additionally, they need to learn how to prioritize expenditures, avoid wasteful spending, and save for their future needs. Thus, they can make wiser and more responsible financial decisions.

Facing the challenge of consumptive behavior, it is crucial for the youngest child to receive support and guidance from parents, teachers, or counselors. They can help the youngest child understand the consequences of consumptive behavior and provide practical advice on managing finances effectively. With this support and guidance, the youngest child can develop strong financial skills and address consumptive behavior responsibly.

CONCLUSION

Based on research results regarding consumptive behavior among paring dryer employees at PT SASL and Sons Indonesia, it can be concluded that factors such as social environment, availability of funds, and lack of financial education play important roles in shaping the consumptive behavior of the youngest child. A consumerist social environment, advertising, and peer pressure can influence their shopping habits. Having

their own income, in particular, may increase the tendency to spend money on desired items without considering actual needs.

Furthermore, the lack of financial education worsens consumptive behavior, as the youngest child may not realize the importance of managing finances wisely. Therefore, to address consumptive behavior, the youngest child needs to develop financial awareness, learn to prioritize expenditures, and understand the value of money. Support and guidance from parents, teachers, or counselors are also needed to help them understand the consequences of consumptive behavior and manage finances more effectively.

Thus, efforts to address consumptive behavior involve a holistic approach, including financial education, awareness of social environments that influence behavior, and support from the surrounding environment. With better understanding of the factors influencing consumptive behavior and coordinated efforts, it is hoped that the youngest child can develop wiser and more responsible financial management habits for a more financially stable future.

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