

## Analysis of factors affecting shopping levels independent student exchange program batch 3, Universitas Negeri Medan

Devira Chessa Alvindra<sup>1</sup>, Setyari Pambudi<sup>1</sup>, Dwi Nila Andriani<sup>1</sup>, Ramadhan Prasetya Wibawa<sup>1</sup>

<sup>1</sup>Universitas PGRI Madiun, <sup>2</sup>Universitas Pendidikan Indonesia

[dwinila@unipma.ac.id](mailto:dwinila@unipma.ac.id)

### Abstract

The Independent Student Exchange Program (PMM) is one of the Merdeka Belajar Kampus Merdeka (MBKM) activities that aim to enrich student learning experiences. Students are active individuals who always try to meet their needs, especially students who are taking part in programs from their universities or the government, for example, the Independent Student Exchange (PMM) program. This article aims to find out what factors can influence the consumption level of exchange students. This research uses a qualitative descriptive method, and the instruments of this research are students from the Independent Student Exchange Program (PMM) batch 3, Universitas Negeri Medan. The results obtained from this research are pocket money, scholarships, basic needs, primary needs, and the completeness of goods and services available at the location where the exchange student lives.

**Keywords:** Shopping Level; Student; Independent Student Exchange Program Batch 3

### INTRODUCTION

One of the Independent Learning Campus (MBKM) activity programs is the Independent Student Exchange (PMM). Student Exchange is a domestic student exchange program for 1 (one) semester, which will invite the nation's future students to gain learning experience at the best universities (PT) throughout Indonesia. Students can also experience the archipelago's cultural diversity, both in writing and in practice. The process of implementing the student exchange program in MBKM can be carried out through three different techniques, namely: (1) student exchange between students from different study programs at the same university, (2) student exchanges between students in the same study program with different universities, and (3) student exchanges between different study programs at universities. (Ramadhani et al., 2021). Students who join this program are selected students who have been chosen as a result of selection based on various administrative criteria. The student exchange program registration process requires prospective MBKM student exchange program participants to read and understand all the provisions in the POB student exchange program independent campus learning policy. The learning process for the Student Perceptions program regarding the Independent Learning Program, Independent Campus Student Exchange, and student exchange is done offline. However, using online learning modules via the synchronize or asynchronize method is more recommended. The learning methods are diverse, ranging from group discussions, final projects, and cooperative learning to problem-based learning. (Priyandoko & Siswanto, 2021). Each person has their own needs in life, and they try to fulfill them in different ways. Some meet their needs fairly, and some go too far. This causes someone to be wasteful. Consumptiveness is the nature of consuming,

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using, and using something excessively or prioritizing desires over needs and eliminating the priority scale. Students/teenagers are exciting objects of interest for marketing experts because they are usually seduced by advertising like to join in with friends, and prioritize their prestige in buying branded goods or those that are trend centers on their campus so that they are considered current. A person needs to fulfill all his needs in life. The needs that must be met are physical needs and spiritual needs. All needs refer to the economic aspect, namely consumption. Consumption plays an essential role in every economy because there is no life without consumption. In every economy, there is no life without consumption. Consumption is an activity aimed at personally obtaining benefits from goods or services for a need or satisfaction. Consumption is human consumption of goods and services, the aim of which is to meet needs. (Aji & Prastya, 2023)

Every human being or individual, to be able to fulfill all their needs, must carry out economic activities, namely consumption. This consumption activity is a shopping activity for goods and services carried out by each individual to meet their needs. Every human being or individual tries to meet their current and future needs, which is very important for human survival. Human needs themselves consist of primary and secondary needs. Primary needs are basic needs that must be met, for example, clothing, food, and shelter, while secondary needs are supporting needs that can be completed after primary needs are met. As a consumer, you need to consider factors that can be used as reasons to carry out this shopping activity.

Student consumptive behavior is usually influenced by several factors, including social forces, especially the social class factor, namely wealth, while student status is often referred to as pocket money. (Rismayanti & Oktapiani, n.d.). Pocket money is an essential factor in consumer behavior. Students usually get pocket money from their parents, scholarships, or work. Factors that influence consumer behavior besides pocket money are lifestyle factors (Armelia & Irianto, 2021). Students' lifestyles will influence their consumption, such as traveling to tourist attractions or pampering themselves by doing activities they enjoy unnaturally. It can be identified that they have engaged in consumptive behavior with their lifestyle. The impact of consumer behavior on students, namely the effect on themselves, can trigger stress, anxiety, and financial problems, such as unwise and excessive consumption patterns, which can cause students to experience heavy debt and threaten their financial condition. Foolish and irresponsible consumption patterns can reduce student values and ethics, and unwise and irresponsible consumption patterns can affect student productivity and academic performance. Solutions that students can apply: Make wise financial planning, be disciplined in spending, and adopt a healthy lifestyle.

Students are students who have registered at a university and have fulfilled other requirements put forward by their university. Students are also actively fulfilling their needs, especially those related to their studies. Students will continue to increase their consumption when they get additional income from their income. Students' income comes from the pocket money they receive every week or month. This will also significantly influence the spending levels of students studying outside their home city or who have migrated to another town. In addition, if a student participates in university or government activity programs such as the Independent Student Exchange (PMM)

program. The Independent Student Exchange Program (PMM) is one of the programs of the Independent Learning Dictionary (MBKM) Curriculum, which includes government policies to help accelerate the improvement of the quality of human resources (HR) through education. This policy is also stated in Minister of Education and Culture Regulation No. 3 of 2020 concerning National Higher Education Standards article 18. This article contains the essence that students can take part in learning outside their home campus for 1 (one) semester, and it is hoped that students who take part in this program will be more skilled and able to adapt to changes in the environment, culture, social and technology at other universities. The provisions of this program are that students must choose a university different from their university; for example, if a student is from Java, they cannot choose a university located in Java.

In this case, students who take part in the Independent Student Exchange program in carrying out activities to meet their needs think more about factors that can be used as reasons for their monthly shopping. A remote location and adjustment to a new place of residence can also influence the level of spending. With this, the author is interested in researching the monthly spending level for students who participate in the Independent Student Exchange Program (PMM3).

## **METHOD**

This research method uses qualitative descriptive research. According to (Moleong, 2017) as a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. According to (Sulistyo Basuki, 2006) Explains descriptive research to examine in more depth accurate descriptions that cover all aspects of activities, objects, processes, and people. So, descriptive research explains the object being studied according to the research title. The instruments for this research are students taking part in the 3rd batch of the independent learning student exchange (PMM) program at Universitas Negeri Medan.

Data collection techniques are the most critical step in research, where the main aim of the research is to obtain information (Sugiyono, 2017). information is collected through systematic and standard methods to obtain the required information. data collection techniques used in this research include: (1) interview, one of the techniques for collecting research data from interviews, is a data collection technique where researchers dialogue with respondents to receive information. this research uses a semi-structured interview method (interviews conducted more freely than structured interviews). the researcher has prepared a list of questions journal of spirit edukasi, volume 03, no. 02, december 2023, p. 277-288 281 first. (2) documentation is a way to obtain information from books, files, documents, manuscripts, and images that can support research (sugiyono, 2018:478). this research uses a documentary method to obtain documented information as evidence when conducting interviews.

## **RESULTS AND DISCUSSION**

Based on the results of data analysis and interviews conducted, it shows that many factors can make the monthly spending levels of students from the Independent Student

Exchange Program (PMM) batch 3 at Medan State University, North Sumatra, vary greatly, especially in terms of pocket money, scholarships, basic needs, necessities—personal and completeness of goods and services available.

The average pocket money factor from the interview results influences the monthly spending level of students from the Independent Student Exchange Program (PMM) batch 3 at Medan State University because each student gets Rp. 500,000 to Rp. 1,000,000 per month. The limited pocket money given to students each month can be one of the main factors determining a student's monthly spending level because they have to control expenses and decide which needs are the main ones to be met.

According to (Irin Widayati, 2012) Several factors influence an individual in managing his finances, which can be seen from the following: (1) The Socioeconomic status of parents, namely parents' background, occupation, and social position, can influence a person's attitude toward shopping and investing activities. , credit, budgeting, and financial management. According to (Ahmadi, 2007) Parent's socioeconomic status influences the behavior and experiences of their children. Differences in socioeconomic status will impact the emergence of differences in perception, physical objects, or behavioral objects, which ultimately form different attitudes. (2) Family Financial Management Education, namely, the family is the most dominant place in socializing children regarding financial matters. Through family education, in simple ways, children are brought to a desired value system or attitude in life and accompanied by parental example, which indirectly brings children to specific views and habits. Parents teach how their children act by relying on values, beliefs, knowledge, and finances. Financial management education in the family environment focuses on understanding the value of money and cultivating children's attitudes and behavior to manage the use of money.

Consumer behavior in carrying out consumption activities is influenced by many things, according to (Nurhab, 2018) Several factors influence consumer behavior, namely cultural factors (culture, subculture, social class), social factors (reference group, family, role, and status), personal factors (age and stage in the life cycle, occupation, economic situation, lifestyle, personality, and self-concept), psychological factors (motivation, perception, learning process, beliefs, and attitudes). Things that indicate consumers are behaving consumptive are as follows. (1) Buying a product because of the promise of a gift. (2) Buy a product because the packaging is attractive. (3) Buying products to maintain personal appearance and prestige. (4) Buying products based on price considerations (not based on benefits or usefulness). (5) Buying products is to maintain a status symbol. (6) Using the product because of conformity to the advertiser model. (7) The emergence of an assessment Vol: 5 Number: 1 Year: 2015 that buying products at high prices will create a high sense of self-confidence. (8) Try more than two similar products (different brands), (Kanserina, 2015).

The scholarship factor obtained from the results of interviews conducted influences the monthly spending level of Independent Student Exchange (PMM) batch 3 students at Medan State University because the majority of students who take part in this program do not receive scholarships from anywhere in their studies, which causes the students to cannot freely fulfill their needs. After all, if there is no scholarship, there is no additional money to manage their finances much better. However, it is easier for students who

receive scholarships to manage their finances and reduce the burden on parents in thinking about the finances of their children who are migrating to cities or outside the island so that students can focus on their studies.

The primary needs and secondary needs factors from this interview influence the monthly spending level of Independent Student Exchange (PMM) batch 3 students at Medan State University because all students attach great importance to meeting their basic needs first rather than their secondary needs, especially food-related. Daily life, transportation, and needs for lectures. With limited costs or pocket money, students try to plan and prioritize their needs to manage existing finances. This makes primary needs less likely to be met.

Regarding the completeness of goods and services resulting from this interview, it influences the monthly spending level of batch 3 Independent Student Exchange (PMM) students at Universitas Negeri Medan because they can still be found when they need these goods and services. This factor is related to the location where the Independent Student Exchange (PMM) batch 3 students live at Medan State University with a division into 4 (four) locations, namely in Rusunawa and UMA for female students and dormitories and mess halls for male students. The location of the goods and services also influences the monthly spending level. For residences near the goods and services sought, this will increase monthly spending because the desire to fulfill needs continues to grow; for example, dormitories and mess halls that are close to locations selling food can increase monthly expenditures because they are close to that location. Then, a residence far from a location with complete goods and services will require more costs and energy than if the location is near.

This is in line with research conducted by (Rismayanti & Oktapiani, n.d.) stated that pocket money and lifestyle significantly positively affect the consumer behavior of students at the Faculty of Economics and Business, Sumbawa University of Technology. The results of other studies are in line (Sari & Andriani, 2018) shows that pocket money has a significant positive relationship with students' hedonic lifestyles. Most students are given responsibility and parental trust through pocket money. In reality, students have a lot of freedom to use their pocket money. If students cannot prioritize their needs, there will be a tendency to use pocket money for fun. Results of other research (Kurniawati et al., 2022) Shows that the consumption behavior of Universitas PGRI Madiun students is high. The social environment and discount promotions on e-commerce influence the consumption behavior of Universitas PGRI Madiun students. The impact of the consumption behavior of Universitas PGRI Madiun students is that they often visit the mall. , coffeeshop.

## **CONCLUSION**

Every human being or individual always tries to fulfill their needs by carrying out consumption activities, one of which is shopping. In this research, students are active in shopping, especially for students studying outside their hometown and those who participate in activity programs, especially the Independent Student Exchange (PMM) batch 3 program at Medan State University. The level of monthly spending experienced by exchange students is influenced by pocket money, scholarships, primary and secondary

needs, and the completeness of goods and services available around the location where the exchange students live. These factors greatly influence the level of monthly student spending, where students must be able to manage existing finances to meet their needs.

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