

## THE INFLUENCE OF THE BEHAVIORAL APPROACH, BEHAVIORAL CONTRACT TECHNIQUE AND SELF- MANAGEMENT ON CONSUMPTIVE BEHAVIOR

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### Abstract

This study aims to examine the influence of a behavioral approach using behavior contract techniques and self-management on the consumptive behavior of students at Muhammadiyah University Palopo. High consumer behavior among students is often influenced by various factors, including a lack of financial awareness and self-management. In this study, a behavioral approach is used to design interventions in the form of behavior contracts and self-management techniques as methods to reduce uncontrolled consumer behavior. The research method applied is an experiment with a Pre Experimental Design approach. Data were collected through questionnaires measuring the frequency and intensity of consumptive behavior before and after the intervention. The results of the analysis show that the implementation of behavioral contracts and self-management techniques has a significant impact on reducing students consumptive behavior. The decline is indicated by a positive change in students spending patterns. These findings suggest that a behavioral approach, which includes behavior contracts and self-management, is effective in helping students manage their consumer behavior. This can be applied as an intervention strategy in educational settings to promote better financial literacy and self-management.

**Keywords:** consumptive behavior, behavioral contracts, self management

### Introduction

Consumptive behavior is a lifestyle where someone shops excessively without considering their basic needs, often buying unnecessary items or shopping irrationally because they prioritize personal desires. University is one of the places to learn, and many students usually come from various regions. After enrolling in university, students are expected to adapt to their academic environment (Hijrianti & Fitriani, 2020). The definition of a consumptive lifestyle refers to a person's tendency to buy a large number of goods. This behavior is irrational and falls into the category of wastefulness, where people prioritize their desires over their needs. This can cause anxiety and a sense of psychological insecurity (Asbi et al., 2022). This is what causes students to undergo drastic changes and leads to the emergence of consumptive behavior among students or teenagers.

Currently, people who exhibit consumptive behavior can easily be affected, including teenagers. Changes in consumption patterns will greatly disturb teenagers. The hedonistic nature of teenagers, where they always feel dissatisfied with what they have, is the foundation of the teenage consumptive culture. This consumptive behavior then evolved into a unique lifestyle, influenced by their increasing needs, social pressure, and the prestige from those around them (Romadloniyah & Setiaji, 2020). Negative behavior among teenagers has emerged as a result of the increasingly modern times. Teenagers usually buy many items such as bags, shoes, clothes, and phones without considering their

usefulness. They also often do not make selective decisions between their needs (Cahya, 2018).

Consumptive behavior is a behavior of students where they buy items in an unreasonable manner. This behavior is usually driven by the desire to boost self-confidence, not necessity. If not properly addressed, this consumptive behavior can lead to negative impacts such as social jealousy due to the possessions and lifestyles of others. This can encourage people to repeat and buy the same items, making it difficult to control spending and reducing the opportunity to save (Marsyah et al., 2023). Modern teenagers often get caught up in a consumptive lifestyle, choosing to spend money on wants rather than needs. Teenagers often spend money on things like food, clothing, electronic devices, entertainment, and so on just to show off and keep up with trends. Adolescence is a time when their emotions are not yet stable. They may experience disappointment, anger, and additional actions that can harm themselves and others when their desires are not fulfilled. This can lead to behavioral issues such as being consumptive (Romadloniyah & Setiaji, 2020).

Shopping is a term that has existed for a long time and is a common activity in fulfilling a person's needs. Online shopping has become increasingly easy with today's technological advancements, and many people now see it as one of the ways to find various items they need (Harahap, 2018). Online shopping has become practical because it does not require face-to-face interaction and can be done from the comfort of home. With current technology, sellers can easily increase their sales. Online shopping also saves time, money, and energy.

Based on the results of databoks research, Indonesia ranks fifth in the world with a user percentage of 36%, making it one of the countries with the highest online shopping rates (Databoks, 2022). As many as 56.2 percent of internet users in Indonesia shop online via mobile phones, while only 43.8 percent use media other than mobile phones for shopping (We Are Social & Meltwater, 2024). Based on research from Kredivo and Katadata Insight Center, in 2021, the age group of 18-25 years and the age group of 36-45 years each contributed 23% of the total e-commerce transactions. Kelompok usia 46-55 tahun menyumbang 5%, sementara hanya 1% dari total transaksi berasal dari kelompok usia di atas 55 tahun.

Consumptive behavior is generally observed in many social groups, including students. Students often spend money on lifestyle needs and shopping as teenagers. Shopping to enhance achievements, maintain pride, follow trends, and other trivial matters has become commonplace (Miranda, 2017). We can see this from the students' physical appearance, which is quite striking, such as visiting campus with different expensive products and accessories every day.

There is research on the influence of behavioral techniques on consumptive behavior. For example, according to the research by Rifqi Minchatul & Ulya (2021), psychology students at UIN Malang changed their consumptive behavior after receiving behavioral counseling. According to the study, the scores decreased, with the initial high scores dropping after the treatment. In another study, the behavioral contract technique in behavioral counseling in class X Accounting 4 at SMK Dr. Soetomo Surabaya showed a decrease in consumptive behavior. The results indicate that behavioral counseling can be used as a useful alternative to reduce students' consumptive behavior (Zaroh, 2018). This finding has drawn the attention of researchers to apply behavioral contract techniques. However, in this study, the researchers added self-management strategies to control oneself and change undesirable behavior.

Methods derived from Skinner's behavioral theory, such as self-management and behavioral contracts, which may be used to address excessive consumptive. Latipun states that a behavior contract is an agreement made by two or more individuals, such as a client

and a counselor, to change certain behaviors (in Ulya et al., 2021). Behavioral contract techniques are considered to help students reduce consumptive behavior and remain consistent after counselling (Yati et al., 2019). Widyarto said that self-management is an approach that teaches clients how to set behavioral goals to be targeted, create action plans for attitude changes, monitor their own behavior, and evaluate the actions taken (in Hanifaturohmah & Widyarto, 2022).

Based on the description above and also the results of observations and interviews with several students from Muhammadiyah University Palopo. The reason students tend to behave consumptively is due to the influence of the campus environment, where they do not want to miss out on trends and want to be recognized. In addition, there is also a strong influence from social media, such as attractive promotions and discounts. where the objective of this research is to determine the level of consumptive behavior among students studying at Muhammadiyah University Palopo and to change students' irrational behavior into rational behavior, as well as to find out whether behavioral counseling techniques have an impact on the consumptive behavior of students at Muhammadiyah University Palopo. Behavioral contract techniques and self-management can be a great alternative to reduce and address consumptive behavior issues. The advantage of these techniques is that they can change a person's behavior. However, these techniques are very easy to use and implement. Additionally, previous research has shown that behavior counseling techniques and behavior contracts, as well as self-management techniques, are effective in reducing and addressing consumptive behavior issues.

## Method

This research was conducted at the Faculty of Teacher Training and Education at Muhammadiyah University of Palopo, specifically among students in education programs such as Physical Education, Early Childhood Education, English Education, as well as the 2020 cohort of Guidance and Counseling students. The sample in this study consists of Education students who tend to exhibit high consumptive behavior after being given a pretest of 10 people. The sample in this study was selected based on the criteria of consumer behavior according to Sumartono, namely (1) easily influenced by attractive advertisements and promotions, (2) collecting branded items, and (3) choosing products based on prestige, not need. This research was conducted during the 2023/2024 academic year. The method used is an experimental method with a Pre Experimental Design approach. This study involves two measurements, namely a pretest before the treatment is given. After the treatment is conducted, the study then continues with a posttest. The alternative approach applied is the one group pretest-posttest, where the pretest is given first before the treatment is conducted. Therefore, more accurate measurement results can be obtained as it allows for a comparison between the conditions before and after the treatment is given (Sulaiman Saat & Sitti Mania, 2019: 154). This research aims to reduce the consumptive behavior of students at Muhammadiyah University Palopo through behavioral counseling. The sample of this study consists of students who have a high tendency to engage in consumptive behavior based on all the indicators used.

Data were collected through a questionnaire that measures consumptive behavior. The questionnaire was created using a Likert scale, which includes options of agree, strongly agree, disagree, and strongly disagree. The questionnaire items were developed after conducting a literature review and their validity was tested. Validity tests are conducted to ensure that the tools used truly measure the variables. The results of the analysis show that each item in the questionnaire has a significant validity coefficient. An alpha value of 0.94 for each variable in measurement reliability indicates good consistency of the research instrument.

In this study, the sample collection procedure was conducted using purposive sampling, which means the selection of samples based on certain criteria (Sugiyono, 2013: 218-219). The data analysis method applied is non-parametric statistics with a paired sample T-test. This analysis aims to identify differences in the level of consumptive behavior among students before and after the treatment, which involves behavioral approach services using behavior contract techniques and self-management.

The implementation of the research is carried out through a behavioral approach with behavior contract techniques and self-management conducted over 3 meetings. At the beginning of the meeting, the 10 students who were sampled were given a rationale for the treatment to help them understand the problems they were facing. Then it is followed by selecting the behavior that will be changed, this must be done with the agreement of all parties. At this stage, the researcher and students implement a contract for two weeks, allowing the students to establish rules in their daily lives to reduce their consumptive behavior.

In the second meeting, the researcher provided an understanding of the various impacts that can arise from consumptive behavior if it continues. After that, create a plan for the changes. In this case, students are directed to keep a record of their expenses and needs for two weeks. Then, the researcher presented the benefits of good saving habits. One alternative to stopping students' consumptive behavior is this habit.

At the end of the meeting, students were asked to compare the behavioral record results with the established behavioral targets in an effort to evaluate how effective and efficient the program was. Group members are given rewards based on a behavior contract after the behavior targets are achieved. In addition, the researchers also encourage students to maintain the behaviors they have achieved. Next, a posttest was conducted to determine the changes in student behavior after the treatment/intervention was given.

## Result and Discussion

Students from the Faculty of Teacher Training and Education who are identified as having a tendency to engage in consumptive behavior are the sample for this research. In establishing the research sample, an assessment of the students' consumptive behavior was conducted using a questionnaire that has been tested for validity and reliability among the students of the Faculty of Teacher Training and Education. The distribution of the questionnaire will be conducted on July 24, 2024. The research results show a minimum score of 34 and a maximum of 136, with a mean of 85 and a standard deviation of 17. There are three categories for measurement: high, medium, and low. The consumptive behavior instrument is used to determine the category of consumer behavior based on the total score of the measurement sample. The results of the pretest yielded 10 students who became the sample according to the criteria of consumptive behavior in this study. The table below shows the pretest scores for the students who are the sample of the study.

**Table 1 Pretest results of students consumptive behavior before treatment**

Scale	Value	F	Percentage
High	102-136	7	70%
Medium	68-101	3	30%
Low	34-67	0	0%
Total		10	100%

The table illustrates the pretest results related to students' consumptive behavior before the treatment was given. A total of 10 students, 70% (7 students) exhibit high levels of consumptive behavior, while 30% (3 students) have moderate levels of consumption, and there are no students considered to have low consumptive behavior, with a percentage of 0%. The total frequency is 10 students, which is equivalent to 100%. It can be concluded that from the research sample, they can be said to have consumptive behavior.

**Table 2 Posttest results of students' consumptive behavior after treatment**

Scale	Value	F	Percentage
High	102-136	0	0%
Medium	68-101	1	10%
Low	34-67	9	90%
Total		10	100%

After the treatment, there were no students exhibiting high consumptive behavior (0%). A total of 10% of the students (1 person) displayed moderate consumer behavior, while 90% (9 people) fell into the low consumer behavior category. The total frequency remained 10 students, with an overall percentage of 100%. The majority of the students (90%) exhibited low consumer behavior, and there were no students with high consumer behavior. Only 1 student (10%) still fell into the moderate category. This indicates a significant decrease in the level of consumer behavior after the treatment.

**Table 3 Pretest and posttest scores of consumptive behavior**

No	Name	Pretest	Posttest	remarks
1	AS	120	51	Decreased
2	ES	103	51	Decreased
3	F	111	58	Decreased
4	IY	122	49	Decreased
5	M	121	54	Decreased
6	N	119	71	Decreased
7	NH	86	39	Decreased
8	SH	99	65	Decreased
9	TN	126	66	Decreased
10	YY	99	63	Decreased

The table above presents detailed individual data, showing the scores of consumptive behavior before and after treatment, which experienced a decrease in each sample. After being treated, all students experienced a decrease in their level of consumptive behavior. Student AS, who initially had a pretest score of 120, experienced a decrease in score to 51 on the posttest. ES also experienced a decrease from a pretest score of 103 to 51 on the posttest. Student F showed a decrease from 111 on the pretest to 58 after the treatment. Overall, all students experienced a decrease in consumer behavior scores, indicating that the treatment provided successfully reduced the level of consumer behavior in each student.

**Table 1 Normality Test Results**

	Shapiro-Wilk		
	Statistik	Df	Sig
Pretest	0,904	10	0,245
Posttest	0,966	10	0,849

To determine whether the pretest and posttest scores are normally distributed, a normality test must first be conducted. Based on the results of the Shapiro-Wilk normality test, the pretest and posttest data on students' consumptive behavior are normally distributed. In the pretest, the Shapiro-Wilk statistic value is 0.904 with a significance value of 0.245, indicating that the pretest data is normally distributed because the significance value is greater than 0.05. Similarly, in the posttest, the Shapiro-Wilk statistic value is 0.966 with a significance value of 0.849. This value is also more than 0.05, so the posttest data is normally distributed. Therefore, it is concluded that both pretest and posttest data meet the assumption of normality, and with these results, they qualify for conducting a paired test.

In this trial, criteria are used for decision-making. If the Sig value  $> 0.05$ , then  $H_0$  is accepted and  $H_a$  is rejected, whereas if the Sig value  $< 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted. The table below shows the results of the paired Sample T test analysis.

**Table 5 Results of the Paired Sample T-test**

	Paired Differences				Sig	
	Mean	Std. Deviation	Std. Error Mean	T	Df	One-Sided p Two-Sided p
<b>Pretest - Posttest</b>	53,90	13,354	4,22	12,8	9	0,000 0,000

According to the results of the Paired T test, there is a significant difference between the pretest and posttest scores of students' consumptive behavior. The average score reduction is 53.90, indicating a significant decrease in consumptive behavior after the treatment. A standard deviation of 13.354 indicates variation in score reductions among students, with a mean standard error of 4.22, showing the level of accuracy in estimating the average reduction. The resulting t-value is 12.8, with a degree of freedom (df) of 9, indicating that the difference between the pretest and posttest is highly significant. The p-value for one-tailed and two-tailed tests is 0.000, which means this difference is highly statistically significant, far below the 0.05 threshold. Therefore, it is concluded that the treatment given has a significant impact in reducing the consumptive tendencies of students. where indicates that  $H_a$  is accepted, which indicates that this regression coefficient is important. The findings of this research indicate that there is a significant influence of behavioral contract techniques and self-management. The results show that students' consumptive behavior is in the medium and low categories and none is in the high category. Consumptive behavior is the behavior of consuming goods and services expensive ones with ever-increasing intensity in order to get something newer and get satisfaction (Alamanda, 2018). The research results indicate that there is an influence of the behavioral approach on consumptive behavior, and previous studies have shown that consumptive behavior can be reduced through the behavioral approach using behavioral contract techniques and self-management. Thus, behavioral contract techniques and self-

management are associated with the behavioral approach, which affects consumptive behavior.

The results of this research are consistent with other research which shows that the strategy that can be applied to overcome consumer behavior based on Skinner's behavioral assumptions is the behavioral contract technique (Ulya et al., 2021). The related research results indicate that the students' pretest scores before receiving the treatment showed an average score of 127.5, which is classified as high. Meanwhile, after the treatment, the average score decreased to 85, which falls into the low category. From the analysis of the data, it can be concluded that group counseling services using behavioral contract techniques are effective in reducing the level of consumptive behavior among BK UNIB students in purchasing fashion products (Yati et al., 2019). Besides the behavior contract, the technique used to address consumptive behavior is self-management. Whereas in other studies it is stated that behavioral counseling is a service that can be utilized by counselors to modify behavior. In behavioral counseling, there are various techniques that can be used to address issues. The technique discussed in this literature review is self-management techniques, which function to reduce or enhance a behavior (Muratama, 2018). Previous research shows that behavioral methods using self-management techniques can address the consumptive behavior of students. After the counseling was conducted, the counselee showed a decrease in score from 71 in the high category to 63 in the moderate category in the study (Maghfiroh et al., 2020).

In addition to addressing consumptive behavior, behavioral contract techniques and self-management can also be used to tackle various problems. As in a study that shows that before the treatment, students at SMA Negeri 12 Makassar usually have a high habit of being late. However, after self-control techniques were applied, the habit of being late decreased (Nurhidayatullah & Nur Halim, 2021). Research relevant to this study found that counselors who use a behavioral contract approach can help students overcome problems at school. This method can help students change their maladaptive behavior, which initially often involved skipping classes, into more adaptive behavior and stop skipping classes (Purwanto et al., 2020). Another related study shows that behavioral contract techniques can resolve students' learning discipline issues, with research indicating changes in learning discipline scores after the treatment was applied. This is evident from the pretest scale results, which showed an average learning discipline score of 68.65 before the treatment, and an increase to 85.85 after the treatment was given (Reswastiyo & Rahmi, 2019).

From several research results, it can be said that behavioral contract techniques and self-management have proven effective in addressing various issues, such as dealing with students who are often late to school and no longer skipping classes. As a result, in this study, the researchers used behavioral contract techniques and self-management to address another issue, namely consumer behavior among students. Where it was found that all students experienced a decrease in consumptive behavior scores, indicating that the treatment given successfully reduced the level of consumptive behavior in each student. At the pretest stage, the majority of students were at a high level of consumptive behavior (70%), while 30% were in the moderate category. However, after the treatment was given, the posttest results showed a shift, where 90% of the students are now in the low consumptive behavior category, and only 10% are in the moderate category.

The decrease in consumption scores in this study is due to the effectiveness of the methods or treatments applied. This research supports the theory of consumptive behavior, which states that consumptive behavior can be influenced and changed through appropriate interventions. The fact that the entire research sample showed a decrease in consumptive scores indicates that although this behavior has often become a daily habit and mindset, significant change can still be achieved with the right approach. However, this study has

limitations due to its short implementation. Therefore, it is recommended that future researchers extend the duration of the study to observe the long-term effects of the given intervention. Additionally, it is hoped that the next researchers can further develop this study to make it better.

## Conclusion

From the explanation above, it can be concluded that this research successfully demonstrates that students consumptive behavior can be significantly reduced through a behavioral counseling approach. Behavioral contract techniques and self-management have proven effective in helping students overcome excessive consumer impulses and replace them with more rational and planned decisions. A significant decrease from pretest to posttest indicates that appropriate interventions can have a tangible positive impact, and these results can serve as a foundation for the development of broader programs to address consumptive behavior among students. This study shows that behavioral counseling techniques based on behavioral contracts and self-management are effective in reducing consumptive behavior among students at Muhammadiyah University Palopo. The counseling techniques applied successfully guided students to become more aware of their consumption habits and facilitated them in developing more rational and responsible behaviors.

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