



THE EFFECT OF ECONOMIC LITERATURE, PARENTS' INCOME, AND LIFESTYLE ON THE STUDENTS' PRODUCTIVE BEHAVIOR AT SMAN 10 PEKANBARU

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ABSTRACT

This article analyzes the effect of Economic Literacy, Parents' Income, and Lifestyle on Students' Productive Behavior. The data used are primary data. The data are collected using a questionnaire. The population of the research is 358 students of class X MIPA and IPS, which collected 189 samples. The analytical method used was path analysis. The results indicate that Economic Literacy was proven to have a significant effect on Productive Behavior. In addition, parental income as one of the variables had no effect on Productive Behavior. And Lifestyle had a significant effect on Productive Behavior. Hence, Economic Literacy, Parents' Income, and Lifestyle have an effect on Productive Behavior with a contribution rate of 74.8% overall and the others are influenced by other factors.

Keywords: economic literacy, parents' income, lifestyle, productive behavior

PENGARUH LITERASI EKONOMI, PENDAPATAN ORANG TUA DAN GAYA HIDUP TERHADAP PERILAKU PRODUKTIF SISWA SMAN 10 PEKANBARU

ABSTRAK

Artikel menganalisis pengaruh Literasi Ekonomi, Pendapatan Orang Tua, dan Gaya Hidup terhadap Perilaku Produktif Siswa. Data yang digunakan terdiri dari data primer. Data tersebut dikumpulkan menggunakan kuisioner. Populasi penelitian sebanyak 358 siswa kelas X Jurusan MIPA dan IPS dengan sampel yang diambil sebanyak 189. Metode analisis yang digunakan adalah analisis *path*. Hasil penelitian didapatkan bahwa Literasi Ekonomi terbukti berpengaruh signifikan terhadap Perilaku Produktif Siswa. Kemudian variabel Pendapatan Orang Tua tidak berpengaruh terhadap Perilaku Produktif. Dan Gaya Hidup berpengaruh signifikan terhadap Perilaku Produktif. Secara keseluruhan Literasi Ekonomi, Pendapatan Orang Tua, dan Gaya Hidup berpengaruh terhadap Perilaku Produktif dengan tingkat kontribusi sebesar 74.8% dan sisanya dipengaruhi oleh faktor lain.

Kata Kunci: literasi ekonomi, pendapatan orang tua, gaya hidup, perilaku produktif

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INTRODUCTION

At this time consumptive behavior is still dominant especially with the Covid-19 Pandemic making a lot of work to be done at home. The pandemic conditions that occurred did not only affect the health sector, but also had an impact on all economic activities.

According to UNAIR experts, the current conditions with restrictions applied in a number of areas have caused people's consumption behavior patterns to change. "In the past, I worked from the office, I worked a lot in the office. So that our opportunity to see the online

market window is relatively limited. Currently, what is developing rapidly is digital economic activity that utilizes various online market platforms. Therefore, a lot of work from home, the opportunity will be great, "quoted from the Unair News page.

As individuals are required to be productive or use their time by doing various kinds of positive activities. But sometimes, there are some obstacles such as being too lazy to move. A productive person will have high motivation to achieve a target he wants.

Human daily activities always involve economic activities. Economic activities carried out are to meet daily needs. One of them is the activities carried out by humans to obtain certain goods or services according to their needs. These economic activities include, production activities, consumption activities and distribution activities.

Productive has two aspects, namely productive in behaving and thinking. Productivity in behavior can be manifested in the form of intention or will and attitude that is manifested through activities that are capable of producing a new work, whether in the form of objects or activities. Productive thinking is manifested in the form of an idea or a new idea to respond to a problem.

The economic behavior of a person and a group will also determine the development of a region, both at the city and at the state level. If the people of a city or even a country have inefficient economic behavior, it will affect the development of the city or country. As is well known, Indonesia has been known as one of the most consumptive countries in the world.

Developed countries are generally countries that have many entrepreneurs so that they can create jobs, both for themselves and create jobs for others, so as to reduce unemployment and contribute a lot of income to the country, in the form of individual business entities, firm partnerships, partnerships limited partnership or in the form of a limited liability company.

The phenomenon that occurred in June 2021 is also proof that consumption in Indonesia is still very high. Not only in one city, but in almost all cities in Indonesia. The lifestyle of young people now also influences this to happen. If we want to change the role of children as 'producers' in balance with the role of 'consumers', teachers need to do educative teaching by playing themselves as facilitators. Educative Teaching is teaching that involves and respects children's thoughts/actions to assess something to be learned. Therefore, instilling belief in a concept/principle is not enough just to provide evidence but also needs to encourage children to look for/provide their own evidence and evaluate the evidence presented before a

concept/principle can be accepted and understood.

Based on the results of interviews between researchers and PKWU subject teachers in schools, they concluded that the productive behavior of students here is still lacking, they only carry out production activities (produce goods or services) if there is an assignment from the teacher and if there is a bazaar that will be carried out by the school. If you look at them, they tend to do things that are consumptive, for example, in using gadgets, there are students who have more than one.

For students' attitudes tend to be consumptive rather than productive. For example, for the use of goods such as cellphones, there are some students who use more than one cellphone. Whereas interest in carrying out productive behavior is still very low or only by coercion when the subject teacher gives assignments. Apart from that for equipment like there are some of them that have more than two items.

LITERATURE REVIEW

Productive Behavior

Sinungan (2018) states that productivity is the ability of a person or group of people to produce goods and services within a certain predetermined period of time or according to a plan.

Economic Literacy

Kuhlthau (2015) states that literacy is the ability to use knowledge ideas to be wiser.

Parents Income

Income or income is money received by a person from the company in the form of salaries, wages, rent, interest and profits including various benefits, such as health and pensions.

Lifestyle

Lifestyle is an art that is cultivated by everyone. According to the Big Indonesian Dictionary (2008), Lifestyle is a pattern of daily behavior of a group of people in society. Meanwhile, from an economic standpoint, lifestyle is a person's behavior in spending money and how to allocate their time.

Factors influencing Productive Behavior

According to Reza (2017) factors that influence productive behavior, namely:

1. Family Economy
2. Financial Literacy
3. Economic Rationality

According to Raviyanto (2014) the factors that influence productive behavior are:

1. Education and training
2. Motivation
3. Environment
4. Technology

Characteristics of Productive People

According to Darmawan (2018)

- 1) Have Measurable Targets

Characteristics of Productive People
 Productive people always design targets at the beginning before starting work. The existence of measurable targets makes productive people know what kind of work steps they have to take in order to achieve the desired results. This makes productive people always produce something of quality.

- 2) There is a Priority Scale

Productive people certainly understand the importance of the existence of a priority scale. This scale will help them determine which work must be completed first. The priority scale prevents productive people from doing many things in a hurry.

- 3) Doing the Work to Completeness

Productive people never procrastinate work. They are principled to do what can be done at this time. Because for them delaying work is a waste of time, and in the end it is themselves who will be in trouble because of that.

- 4) Always Focus

When working, productive people will always try to focus. They will put aside things that are less important and distracting. Productive people understand that there will be times when they respond to things that are less important, and things like that don't need to be given too much time.

- 5) Considerate

Before accepting a job offer, productive people will consider the risks carefully. They will also measure their own abilities, think realistically whether they will be able to do this perfectly on time without disturbing other pre-existing jobs.

METHOD

This study uses a quantitative approach with multiple effects, namely to determine the effect of the independent variable on the dependent variable, then the data is tabulated and analyzed using statistics with the help of SPSS.

The population in this study were students of class X MIPA and Social Sciences at SMA Negeri 10 Pekanbaru which consisted of 10 classes with a total of 358 students. Determination of the sample using simple random sampling technique, namely taking sample members from the population is done randomly without paying attention to the existing strata in the population. So the number to be studied is 189 people. The percentage for taking samples from the population is 52.79% and rounded up to 53% (derived from $189/358 \times 100\%$)

RESULTS AND DISCUSSION

Table 1. t Score

| Model | Coefficients ^a | | | | | |
|------------|---------------------------|----------------|------------|------|-------|------|
| | | Unstandardized | | t | Sig. | |
| | | Coefficients | | | | |
| | | B | Std. Error | Beta | | |
| (Constant) | 1.187 | 4.856 | | .244 | .807 | |
| 1 | Economic Literacy (X1) | .466 | .126 | .280 | 3.701 | .000 |

| | | | | | |
|---------------------|------|------|------|-------|------|
| Parents Income (X2) | .014 | .123 | .008 | .110 | .912 |
| Lifestyle (X3) | .623 | .087 | .546 | 7.122 | .000 |

a. Dependent Variable: Productive Behavior (Y)

Diperoleh nilai t sebesar 3.701 dengan nilai Sig sebesar 0.000 Literasi Ekonomi (X1) yang secara langsung mempengaruhi Perilaku Produktif (Y) = 0.2802 = 0.0784 = 7.84 % Diperoleh nilai t sebesar 0.08 dengan nilai Sig sebesar 0.912. Pendapatan Orang Tua (X2) yang secara langsung tidak mempengaruhi Perilaku

Produktif (Y) = 0.0082 = 0.000064 = 0.0064 %
 Gaya Hidup (X3) yang secara langsung mempengaruhi Perilaku Produktif (Y) = 0.5462 = 0.2981 = 29.81 %
 $Y = \rho_{YX1}X_1 + \rho_{YX2}X_2 + \rho_{YX3}X_3 + \rho_Y\varepsilon_1$
 $Y = 0.280 X_1 + 0.008 X_2 + 0.546 X_3 + 0.748 \varepsilon_1$

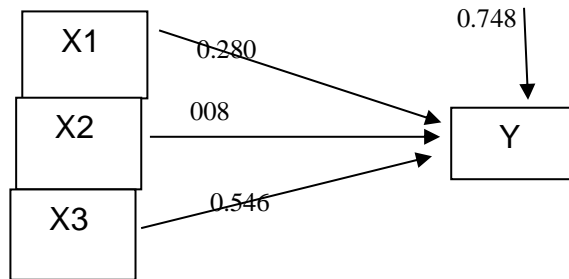


Figure 1. Line Structure

The Effect of Economic Literacy on Productive Behavior

The Sig value is 0.00. The result is that Economic Literacy has a significant effect simultaneously on Productive Behavior. The simultaneous contribution of Economic Literacy (X1) which directly influences Productive Behavior (Y) is 7.84%

This is in accordance with the research of Yahya (2019), Salsabila (2019), Nuraini (2020) which concludes that Economic Literacy has a significant influence on Productive Behavior.

Effect of Parental Income on Productive Behavior

From the research it was found that a t of 0.110 was obtained with a Sig value of 0.912. With a Sig value > 0.005, it can be interpreted that parents' income has no significant effect on productive behavior. The smallest parental income contribution (X2) and not signed will be excluded and a trimming model will be created.

This research is also in line with that conducted by Fajar Adi (2017) which states that the family economy has no influence on productive behavior. However, these results are not in line with research conducted by Retno (2013) who concluded that there is a significant influence between income and students' entrepreneurial interest.

Effect of Lifestyle on Productive Behavior

A t of 3,701 is obtained with a Sig value of 0,000. Which means that there is a significant effect of Lifestyle on Productive Behavior. Simultaneous Lifestyle Contribution (X3) which directly influences Productive Behavior (Y) is 29.81%

This is in accordance with Reza's research (2017) which concluded that Economic Literacy has a significant influence on Productive Behavior.

The Effect of Economic Literacy, Parents' Income and Lifestyle on Productive Behavior

Based on the data analysis carried out in this study, the results showed that there was a significant influence between Economic Literacy, Parents' Income and Lifestyle on Students' Productive Behavior. The contribution obtained is 74.80%

Because parental income (X2) based on research results has no effect on productive behavior and has the lowest contribution. Then it will be issued and made a New Path Analysis (1).

From the New Path Analysis 1 results were obtained. Economic Literacy has a significant effect on Productive Behavior and has a contribution of 7.84%. Lifestyle has a significant effect on Productive Behavior and has a contribution of 29.81%. Economic Literacy and Lifestyle have a significant influence on Productive Behavior and have a contribution of 74.80% and the rest is influenced by other variables not explained in this study.

CONCLUSIONS AND RECOMMENDATION

Based on the results and discussion of the data above, it can be concluded that:

1. Economic Literacy, Parental Income, Lifestyle have a significant effect on Productive Behavior.
2. Economic Literacy has a significant effect on Productive Behavior
3. Parents' income has no effect on Productive Behavior
4. Lifestyle has a significant effect on Productive Behavior

Based on the conclusions above, the authors suggest the following:

1. Student literacy at SMAN 10 Pekanbaru is good based on variable descriptions, but it is expected that teachers will continue to provide literacy to students regularly so that students can be even more productive
2. Student lifestyle is categorized as quite frugal, but it is expected that students will further improve their lifestyle and regulate spending patterns.
3. Productive behavior of students is quite productive and it is also hoped that students will increase their productivity.
4. With the existing theory, the results of this study can be developed by other researchers

to improve or perfect this research as well as review and examine other variables related to the increase in Productive Behavior and the factors that influence it.

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