

Research article

Consumption Rationality for Students of the Affirmation of Secondary Education Program

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Abstract: This research aims to analyse the consumption rationality of students in the secondary education affirmation program at Immanuel Batu High School. The method used in this research is descriptive qualitative with a case study type of research. The subjects of this research consisted of seven informants who were students of the secondary education affirmation program at Immanuel Batu High School. The results of this research are that students of the secondary education affirmation program at SMA Immanuel Batu carry out consumption activities for goods and services where the income they receive is mostly from their parents and scholarship funds. Some students are not optimal in financial management, most students are rational, but there are some students who are less rational, where most students are irrational due to social and personal factors. There are several factors that encourage student consumption, namely social factors, personal factors and cultural factors.

Keywords: consumption rationality, consumption factors, secondary education affirmation program

INTRODUCTION

Consumption will certainly not be separated from humans because consumption itself is actually an activity in fulfilling needs, in line with the research revealed by Samuelson and Nordhaus in (Zakia et al., 2022) that consumption means spending to meet the purchase of goods and services used to get satisfaction or meet needs. In carrying out consumption activities, the main human being will usually buy needs first, namely primary goods, then if the primary goods are felt to be sufficient, they will continue to buy other goods, namely secondary goods and if the secondary goods are felt to have been fulfilled, they will continue to consume tertiary goods or luxury goods. Thus, if seen from here that human consumption will never stop and has no limits.

According to Lestarina et al. (2017), teenagers often prioritise appearance, so this makes teenagers strive to look as good as possible so that they do not feel rejected in the scope of their friendship group. The desire to look their best is what makes teenagers often engage in excessive consumption activities. It is done in order to appear dancing, they also often buy goods that are only used to follow the trends that are circulating. So that these teenagers do not think about their needs when doing consumption activities and tend to fulfil their desires excessively. That behaviour is called irrational consumption behaviour.

Consumption is getting higher due to the rapid development of society. Currently, the condition of society can be said to be consumptive, consumptive behaviour itself

means the behaviour of a person who often carries out consumption activities in large quantities. Some people are also more concerned with wants than needs. It can also be said that regardless of the income generated, if the consumptive lifestyle is done, then his life will never be fulfilled (Hanum, 2017).

Students are adolescents where their decision making still involves a lot of emotions. During this period, adolescents begin to think critically but still seek attention in their environment, this is done because they are trying to get status and role (Efrizal, 2020). Because consumption today is not only used to meet needs but also used to fulfil the desires of each individual, coupled with the age of modernity where they feel closer to idols who advertise a product and the ease of making product purchase transactions. So that it can demand a teenager to always follow a style or trend and of course this is out of the value of needs but only to follow desires. So that rationality is needed in making decisions, this also applies to decisions in carrying out consumption activities. Because consumption itself is not the same in each individual, it all depends on certain factors. rationality is needed so that every purchase made can be controlled and there is no waste.

In addition, there are differences in geographical location where each region has a different price standard such as for example students who come from areas outside Java which have a higher price level than in Java. In this study the subjects used are children of the Affirmation of Secondary Education (ADEM) programme where in this programme students are taken from 3T areas in Indonesia such as Papua and also from repatriation family areas in Sabah and Serawak Malaysia. These areas are known to have high price levels and they are currently pursuing secondary education on the island of Java which has much lower purchase prices than where they come from. The school chosen is SMA Immanuel Batu because it is the school with the largest number of secondary education affirmation programme students in East Java.

According Nugraha et al. (2021) there are several factors that influence consumer behaviour, namely cultural, social and personal factors. Where cultural factors have a fairly broad and deep influence, usually including nationality, religion, racial groups and geographic areas. Everything that causes social changes in the environment also affects consumer behaviour. Certain social groups are considered to influence everyone's behaviour. Consumption activities are also influenced by personal factors such as occupation, age, life cycle stage, lifestyle, economic conditions, personality and self-concept. Currently there is not much research that focuses on students in educational affirmation programs. The previous topic was similar, namely discussing the rationality of consumption in collecting data using random sampling and purposive sampling, whereas in this research we will use snowball sampling.

LITERATURE REVIEW

Consumption

According to Mankiw (2013) consumption is an activity of spending on goods and services. The so-called goods are household expenditures that are durable, for example cars and non-durable goods, for example food. The so-called services here are goods that are not seen directly by the eye, for example health services. According to Nugraha et al. (2021), there are several factors that influence consumer behaviour, namely cultural, social and personal factors. Where cultural factors have a fairly broad and deep influence, usually including nationality, religion, racial groups and geographic areas.

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Certain social groups are considered to influence everyone's behaviour. Consumption activities are also influenced by personal factors such as occupation, age, life cycle stage, lifestyle, economic conditions, personality and self-concept. In addition, Nugraha et al. (2021) mentioned that consumers have several motivations that influence consumption decisions, namely product, price, service and location. Consumption is often associated with needs where according to Maslow in (Stoyanov, 2017) humans have five levels of needs arranged in a hierarchy. These needs encourage humans to act and behave.

1. Physiological Needs: Basic human needs for survival, such as food, water, shelter, and sleep.
2. Security Needs: The need to feel safe and protected from harm, such as health, physical security, and economic stability.
3. Social Needs: The need to connect with others, such as love, affection, belonging, and companionship.
4. Esteem Needs: The need to feel valued and recognised by others, such as respect, status, and achievement.
5. Self-Actualisation Needs: The need to reach one's potential and realise dreams, such as creativity, achievement, and self-fulfilment.

Rationality

According to Coleman (2015), there are two indicators in economic choice theory, namely actors and resources, where actors are actors or people who act and resources are something that actors have in the form of material or non-material, besides that there are also other indicators, namely social. From this it can be seen whether someone is rational or irrational. James Coleman's Rational Choice Theory explains that individuals are said to be rational if they act towards a goal. Where the goal is determined to maximise their benefits. In the context of consumption, this means that individuals will choose goods and services that provide the highest value (satisfaction) at the lowest cost (expenditure). (Coleman, Rational Choice Theory, 2015)

Secondary Education Affirmation Programme

The Affirmative Secondary Education Programme (ADEM) is a government effort to improve and equalise education for the Papua region through the Binterbusih (Bina Teruni Bumi Cendrawasih) foundation. From this programme, a number of Papuan children at the secondary level can get educational scholarships and continue their studies in several regions, namely Yogyakarta, East Java, West Java, Magelang, Banten and Bali (Santoso & Ambarwati, 2020). The Affirmative Action for Secondary Education (ADEM) programme has been running since 2013. Initially this programme was specifically for secondary level students in the Papua and West Papua regions, then the government expanded the target from the 3T region in 2014. Furthermore, in 2016 the programme target was again expanded to students who came from repatriation families, namely Indonesian workers who were in the Sabah and Serawak regions of Malaysia. There are several rules for managing ADEM grants, namely:

1. The management of the Assistance Fund is based on the principles of flexibility, effectiveness, efficiency, accountability and transparency.
2. The provision of ADEM funds is that the aid funds are managed by schools with the principle of school-based management where schools have the authority to

plan, manage and supervise the programme in accordance with the conditions and needs of ADEM students as well as applicable regulations, then schools are authorised to determine the use of funds according to the priority needs of students, the distribution of funds is carried out in accordance with the agreement between Puslapdik and the School, then the distribution of funds is carried out once a fiscal year until the student graduates, the amount of aid distribution is adjusted to the number of ADEM students in the school multiplied by the ADEM aid education cost unit determined by Puslapdik.

3. The school uses the grant to finance the needs of students, including school management components, school uniforms, health insurance, funding for accompanying teachers/counsellors, meals, transportation and pocket money, dormitory or boarding fees, personal needs such as toiletries.
4. Reporting. The school prepares a complete general cash bookkeeping (BKU) accompanied by supporting documents for each fiscal year. In addition, report is prepared for each aid distribution and a softfile of the BKU is uploaded to the Puslapdik's reporting system. The hardfile of the report and the BKU is kept at the school

METHOD

This research uses a qualitative descriptive research method, with a case study type of research. Where the focus is on in-depth investigation of a particular case. This research was located at Immanuel Batu High School, Batu City. Determining the research location was based on several criteria, namely that the location was one of the schools that had secondary education affirmation program students, apart from that Immanuel Batu High School was also the school with the largest number of students in East Java. The sampling technique used snowball sampling, the researcher determined one informant then The informant was asked to choose another informant who would be used as a sample. The informants were students of the education affirmation program at Immanuel Batu High School, as well as residents of Immanuel Batu High School as triangulation. Data collection was carried out through interviews, observation and documentation. This research uses two data sources, namely primary data sources obtained from interviews and secondary data obtained through observation and documentation. Data analysis was carried out after the data was collected, then the researcher carried out data reduction, data presentation and drawing conclusions. Apart from that, there are also several stages in data collection, namely the pre-field stage, field work stage, data analysis stage and research report preparation stage.

RESULT

This research is located at SMA Immanuel Batu which is located at Jalan Wukir 1 Batu, this school has 311 students. Initial research began with observations and interviews with the school to find out the distribution of the number of students who are Secondary Education affirmation programme students. Based on the data that has been obtained at SMA Immanuel Batu has 28% of Secondary Education affirmation programme students who come from Papua, the Sabah region and Serawak Malaysia with a total of 88 students. Researchers began interviewing informants who met the criteria as Secondary Education affirmation programme students who would later provide recommendations

for other informants who fit the criteria. This was done until data saturation was achieved. So that after the research, the researcher involved 10 informants consisting of 7 main informants and 5 supporting informants who were the person in charge of the dormitory, the person in charge of student activities and the closest colleagues. Not all individuals are rational in carrying out consumption activities, there are also irrational individuals. To achieve rationality, it is necessary to adjust between spending or consumption and the purpose of spending the allowance that has been set, besides that there are also factors that encourage student consumption activities.

Pocket money

Pocket money is something that students use to carry out consumption activities. Pocket money can be obtained from various sources, from pocket money is also very influential on student spending. This is also revealed by Padmaninggar in (Puji Lestari et al., 2023) that pocket money is a factor that can affect student spending, pocket money is directly proportional to spending because most students rely on pocket money for consumption.

Student Income Sources

Students in the secondary education affirmation programme all received pocket money from the scholarship and they also received pocket money from their parents. There are two students who get additional pocket money from their families, and there is one student who gets additional money from freelance work. All students revealed that the pocket money they got was enough to fulfil all their needs.

"Usually it's from my parents and my brother and now I have a scholarship from the government" (INF-1- XI)"

"If it's not enough I usually get other money from others" (INF-4- X)"

Not all individuals have the same source of pocket money, if someone has the same source of pocket money it will usually have a different nominal, students generally someone who is still in school gets pocket money from parents.

Allowance Allocation

The allocation of pocket money for each individual must be different because each individual has different needs as well. Based on research from students of the secondary education affirmation program at SMA Immanuel Batu in managing their finances, there is one student who routinely makes notes every month, then four students have an allocation of the use of pocket money but do not make notes, then there are two students who do not have financial management where for consumption activities they will focus on self-control, when their pocket money is running low. There is one remaining student who does not make an allocation or financial management that if there is a shortage of funds the student chooses to debt his friends.

"Usually from this school we are given 300, saving 100 is mandatory so only 200 we take 200, usually I only buy deodorant and usually body soap, the rest of the items have been given from the scholarship" (INF-3-XI)." "

"I don't use financial management" (INF-2-XI)"

Most students already have financial management but there is a need for deeper knowledge related to making effective spending records so that they can carry out more directed consumption activities. From this, money management is very necessary, this is also expressed in Sugiarto's research in (Fiquiyah et al., 2016) that to fulfil needs optimally

one must manage finances properly. In addition, Hidayah and Novianti (2023) revealed that pocket money is given and used to meet daily needs while it can also be used for saving. The easiest way to use pocket money is to make a plan for how the pocket money will be distributed.

The reason students do not make financial management is because they do not understand how to effectively make it. From this, students who do not have efficient financial management often run out of pocket money at the end of the month, without knowing what their pocket money is spent on. There are students who rely on self-control when this happens, and there are students who will borrow pocket money if they run out of pocket money at the end of the month. So that financial management is very necessary, this is also supported by Hariyani (2022) stating that improper financial management can cause losses that are difficult to repair in the future, personal financial planning needs to be done and trained early.

For the use of scholarship funds, the school has the authority to determine the use of funds according to the priority needs of ADEM students by taking into account the principles of managing Government Aid Funds. This has been implemented, but unfortunately, the management of funds used for pocket money has not been supervised optimally, and students also need to be equipped with knowledge on how to manage finances properly.

Consumption Activities

Student consumption activities are activities in order to fulfil needs as well as to improve the quality of life and obtain satisfaction. This is in accordance with the research of Zakia et al. (2022) that consumption means spending to fulfil the purchase of goods and services that are used to get satisfaction or meet needs. Based on observations made by researchers on secondary education affirmation programme students at Immanuel Batu High School, they consume to fulfil their needs. For goods consumed in the form of bathing needs, snacks, clothes, bags and others, while services consumed are in the form of transportation, print services and food delivery services. Apart from goods and services, informants also carry out consumption activities on entertainment. This is in line with the theory (Mankiw, 2013) that consumption is an activity of spending on goods and services.

"Buy soap, toothpaste, food, then Molto (clothes fragrance) to wash clothes"
(INF-3-XI)

"Usually twice a week so 8 times a month it goes, usually in the suket next to the snacks" (INF-5-X)

"In one month, cigarettes, soap, food, snacks, lipbalm, face wash, rexona, perfume" (INF-6-XI)

The things mentioned above are needs consumed by students of the secondary education affirmation program at SMA Immanuel Batu, where the intended needs are physiological needs in the form of food and self-care, security needs, namely for health, social needs in the form of traditional clothing and accessories in school activities, appreciation needs in the form of clothes, bags and others and self-actualisation needs in the form of entertainment. This is in line with Maslow's hierarchy of needs theory which reveals that humans have five levels of needs arranged in a hierarchy, namely these needs encourage humans to act and behave, physiological needs, security needs, social needs, appreciation needs, and self-actualisation needs. Apart from the above needs, there are other things that have been consumed by students. There are students who use their pocket

money to consume cigarettes and also play slots, where these two things have been prohibited by the school, dormitory or from the scholarship provider, namely the Ministry of Education and Culture.

Consumption Rationality

Every individual must carry out consumption activities, but not all individuals are rational in their consumption activities. Consumption rationality is closely related to how humans allocate limited resources to get the greatest possible satisfaction. This is also expressed by Setiamy and Deliani (2019) where rationality is the development of the assumption that humans are homo economicus, where humans act towards maximum satisfaction with the least resources.

The results of the research that have been processed by researchers, show that 5 students are rational out of 7 students of the secondary education affirmation program at Immanuel Batu High School, the remaining 2 are said to be irrational because the consumption actions they take in their daily lives are in line or lead to the purpose of using the pocket money that has been set.

Furthermore, there are 2 people out of a total of 7 students of the secondary education affirmation program at Immanuel Batu High School, irrational students revealed that their consumption behaviour has exceeded the budget line. And he will make consumptive debt to continue consuming. This is explained in the indifference curve that consumers are rational, so consumers try to maximise satisfaction in spending their income. Buying outside the budget means sacrificing future satisfaction. The budget line is a limit that cannot be exceeded. Exceeding it means that someone does not take into account financial constraints.

Where one student has a goal of spending pocket money to meet needs, but in his realisation of consumption actions, the pocket money that is expressed to be sufficient is not enough to meet pocket money due to not having financial planning, and the step taken is to borrow his friend's pocket money. One other student has a goal of spending pocket money to fulfil needs and to support school learning. However, in his daily life he consumes cigarettes and also uses his pocket money for online gambling where this has a bad effect, namely affecting other students because these two things can make a person addicted.

"Often every month I buy necessities" (INF-2-XI)

"The purpose is partly for monthly needs, partly for saving and impromptu costs, school assignments"

"I buy cigarettes in one month"

"Play slots mum, yes online gambling"

(INF-4-XI)

From the results of the research obtained, it can be said that there are five students who are rational because the actions in their consumption activities lead to predetermined goals and two students are irrational, this is because the actions taken are not appropriate or do not lead to predetermined goals. This is also in line with the theory (Coleman, 2015) explaining that individuals are said to be rational if they act towards goals. Where the goal is determined to maximise their benefits. In the context of consumption, this means that individuals will choose goods and services that provide the highest value (satisfaction) at the lowest cost (expenditure). In addition, a similar thing was expressed by Setiamy and Deliani (2019) that there are two definitions of rational behaviour, namely methods and results. Rational behaviour is intended to choose actions based on reasoned

thoughts rather than habits, prejudices, or emotions. Meanwhile, rational behaviour is intended to choose actions that can actually achieve the goals that have been set.

Factors driving consumption activities

Based on research on education affirmation program students middle school at Immanuel Batu High School has several driving factors consumption activities, namely cultural factors, personal factors and social factors.

Personal Factors

In carrying out consumption activities, personal factors are: rational means choosing actions based on one's thoughts factors shared by all students in educational affirmation programs Based on the results of research on educational affirmation program students middle school at Immanuel Batu High School. In carrying out consumption activities, one of the informants consumes based on lifestyle, where in fulfilling his needs he also takes his lifestyle into consideration for example, often buying a product based on appearance the item.

"When you buy, sometimes you need it, sometimes you see the goods cute, definitely buy it" (INF-1-XI)

"The price is the same as the quality if the price is cheap but the quality is good no, no, it's just the same." (INF-1-XI)

Based on the results of research on educational affirmation program students Immanuel Batu secondary school pays attention to the appearance of a product or services and also consider price and quality. This is in accordance with Kotler's theory (Putri Nugraha et al., 2021) where consumer behavior is influenced by lifestyle, one of the personal factors. Apart from that, also from price and quality are personal factors because Every person has different price and quality standards.

Social Factors

In this research, apart from personal factors, there are also social factors which influences the consumption activities of students in educational affirmation programs secondary school at Immanuel Batu High School where the informant carried out activities' consumption based on the influence of friends or the environment.

"Yes, because in the dormitories there are circles, so everyone buys in one circle everyone comes along."

There are five students who are encouraged to carry out consumption activities based on social factors, namely when they are influenced to buy something goods or services because friends in their environment have the goods or services. In line with research (Winaryo, 2017) where peer groups have a positive influence on the consumption behavior of middle school students.

Cultural Factors

Apart from personal and social factors, there are also cultural factors. Where in this factor is consumption to take part in activities culture, including during national or religious holidays Students are required to wear traditional clothing.

"Yes, at the dormitory that day, when there was an event, we were told to continue wearing traditional clothes I rented it finally" (INF-2-XI)

There are three factors driving the consumption of student affirmation programs Immanuel Batu High School education is a cultural factor, social factor and also personal

factors. For irrational students there are two similarities. The driving factors for consumption are personal and personal factors social. Personal factors here include price and quality, then for social factors are interest and consumption of goods or goods services owned by friends or their environment. Like Keller and Kotler's theory in (Putri Nugraha et al., 2021) which states that cultural factors have a fairly broad and deep influence on consumption activities, usually including nationality, religion, racial groups and geographic regions.

CONCLUSION

Based on the research that has been carried out, the results and discussion in the research can be concluded that students in the educational affirmation program Immanuel Batu High School as follows: (1) Immanuel Batu High School education affirmation program students in carrying out consumption activities, the main sources of income are scholarships and parents. All students have stated that the pocket money is sufficient need. Most students already have pocket money management however do not yet have efficient records and planning. (2) The consumption activities of Immanuel Batu High School education affirmation program students are mostly used to meet their needs, however there are students who carry out consumption activities that are prohibited by the school. (3) Most of the Immanuel Batu High School education affirmation program students rational because the daily act of consuming leads to a goal which has been set. However, some students are irrational due to actions. The consumption he does is not in accordance with the goals set by him one of its goals is to fulfill needs. (4) Factors driving consumption for high school education affirmation program students Immanuel Batu is a cultural factor, a social factor and also a personal factor.

Implication

The author hopes that this research will be useful in the long term and able to provide information related to rationality consumption by students which can be used as reference material for similar research. It is hoped that the results of this research can be a lesson as well evaluation for informants in future decision-making future with rational decisions. The results of this research can provide information to parties school about what actually happened regarding rationality consumption so that the school as the responsible party can create rules that lead to rational consumption student.

Limitation and Future Direction

Considering the extent of the problem and the limited capabilities of researchers, it is necessary to have a clear understanding of the problem. This research is limited to the level of consumption rationality of students in the secondary education affirmation program at Immanuel Batu High School for the 2023/2024 academic year.

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