
DETERMINANTS OF CONSUMER BEHAVIOR OF HOUSEWIVES OWNING MSMES IN SEMARANG CITY

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ABSTRACT

MSMEs, an acronym for Micro, Small, and Medium Enterprises, despite their small scale, make a very large and crucial contribution to our macroeconomy. It is no wonder that UMKM serve as the backbone of the Indonesian economy; though their role may seem small, they hold significant economic importance for the nation. Housewife owners of UMKM who exhibit consumptive behavior will face difficulties, such as a lack of funds for the continuity of their business. If left unchecked, this situation can lead to the bankruptcy or cessation of operations of the UMKM. This study aims to investigate whether there is an influence of Social Media, Lifestyle, Financial Literacy, and Ease of Transaction on consumptive behavior. The research also examines whether Social Media influences Lifestyle. The study employed a nonprobability sampling technique, specifically purposive sampling. Nonprobability sampling is a technique where every element or member of the population does not have an equal chance of being selected as a sample. Purposive sampling involves selecting samples based on specific considerations related to the research interest or objective. The independent variables used in this study are Social Media (X1), Lifestyle (X2), Financial Literacy (X3), and Ease of Transaction (X4), while the dependent variable is Consumptive Behavior (Y). Given that the population of housewife owners of UMKM in Pedurungan Subdistrict is very large and the exact number is unknown, the sample size for this study was determined by multiplying the number of indicators by 5 (14 indicators X 5 = 70 samples). The results of the regression analysis showed that Social Media, Lifestyle, and Ease of Transaction have an influence on Consumptive Behavior. The Social Media variable also has an influence on Lifestyle. The regression equation obtained is: $Y = 0.364 X1$ (Social Media) + $0.385 X2$ (Lifestyle) - $0.037 X3$ (Financial Literacy) + $0.275 X4$ (Ease of Transaction). The hypothesis test results indicate that the variables Social Media, Lifestyle, and Ease of Transaction influence Consumptive Behavior, while the Financial Literacy variable does not influence Consumptive Behavior. The hypothesis test results for the influence of Social Media on Lifestyle were also accepted, meaning there is an influence between Social Media and Lifestyle. Keyword : Social Media, Lifestyle, Financial Literacy, Ease of Transaction, consumptive behavior

INTRODUCTION

Women are endowed with various advantages, which is why

many topics are raised with women as their background. These advantages are reflected in the roles women play

in daily life. Increasing living costs mean women can no longer rely solely on their husbands' income, requiring them to work to meet family needs. Furthermore, many women voluntarily choose to pursue careers. The higher a woman's education, the greater her desire to contribute to the workforce.

Amidst difficult economic conditions, the role of housewives who own MSMEs is crucial for their families. They are the primary figures in managing the household economy, and their well-being and happiness are significantly influenced by this role. If the economy of families in Indonesia is strong, the various problems facing this nation can be alleviated. Therefore, knowledge and skills in managing family finances are essential for housewives who own MSMEs. Individuals and companies can independently manage MSMEs in various economic sectors.

MSMEs are businesses that play a vital role in the Indonesian economy, both in terms of the jobs they create and the number of businesses they operate. MSMEs play a crucial role in Indonesia's economic growth, particularly in job creation and household empowerment, which supports household income. The existence of MSMEs is expected to stimulate the economy amidst the current economic slowdown. The use of digital marketing-based marketing concepts offers hope for MSMEs to develop into economic powerhouses. The role of society in economic change, especially Micro MSMEs, MSMEs in the national economy play a crucial role in improving the Indonesian economy. This is because MSMEs create a significant number of jobs.

MSMEs are businesses carried out by business entities or individuals which are productive industries. In Indonesia, the development of MSMEs is very rapid, according to data collected by the Ministry of Cooperatives and MSMEs is as follows: - 2014 totaled 57,895,721 units 2015 totaled 59,262,772 units with a share of 98% - 2016 totaled 61,651,117 units with a share of 99% - 2017 totaled 62,922,617 units with a share of 99.99%. From these data it can be seen that MSMEs in Indonesia are increasing every year, and the latest in 2018 the number increased by 1,271,440 units or as much as 2.02 percent so that the latest data in 2019 totaled 64,194,057. and the latest data in 2024 is more than 65 million.

This shows that MSMEs in Indonesia are running well. This increase is due to technological advancements that encourage small businesses to expand their businesses. MSMEs are the backbone of the economy that generates 60% of local GDP. "The Indonesian Ministry of Cooperatives and MSMEs reports that 99.99% of businesses in Indonesia are MSMEs, with a total of more than 65 million units (in 2024). MSMEs absorb up to 97% of the workforce, while large companies absorb around 3%. Currently, MSMEs themselves are dominated by women with a percentage of 64.5% of MSME actors or around 37 million people. With this significant role, the Government continues to pay attention to the development of

MSME businesses from women through a number of policy facilities

Without realizing it, in this modern, sophisticated era, humans have found it very easy to fulfill their needs and desires. However, behind the convenience presented, there are negative impacts that arise, namely consumer behavior. Consumer behavior is the behavior or lifestyle of individuals who like to spend their money without careful consideration, while Chita et al, (2015), consumer behavior is the human tendency to engage in unlimited consumption, excessive buying, or unplanned. This means that the person tends to buy something not based on need, but purely because of desires and emotional drives, which can lead to waste. Consumer behavior is defined as the tendency to consume goods excessively without various

considerations, where people only see the pleasure side and prioritize priorities over needs (Fryzia, 2004). which is no longer rational.

Judging from the definition and explanation above, this consumer behavior must be avoided because it has several disadvantages, including: (1) Excessive spending on shopping, even though it is only for unimportant items. (2) Shopping desires that are difficult to control. (3) Extravagant and hedonistic behavior that begins to emerge and is difficult to control. (4) Social jealousy due to seeing the lifestyle and goods owned by other people, thus giving rise to the desire to imitate and buy them. (5) Reducing the opportunity to save. (6) Tends to be unable to prepare for future needs. (7) Not having an emergency fund. (8) Difficulty distinguishing between wants and needs.

**Table 1. Per capita expenditure in Semarang City 2019–2023
(thousand Rupiah/person/year)**

Year	2019	2020	2021	2022	2023
Expenditure	15550	15243	15425	16047	16420

Source : BPS Kota Semarang

The data in Table 1 shows that spending is increasing, and there are concerns that this spending is consumptive. Consumptive spending is the habit of spending excessively to satisfy desires, often without careful consideration, and can have negative

financial impacts such as difficulty saving, getting into debt, and not having an emergency fund.

For this reason, initial research was conducted on female MSME owners regarding consumer behavior, the results of which are as follows:

Table 2. Consumptive Behavior of MSME Owners

How often have you made consumer purchases in the last month ?	Respondents
1	2
2	6
3	8
4	3
> 4	1
Total	20

Source: Primary data processed 2025

Table 2, consumptive behavior is often carried out by female MSME owners with consumptive purchases 2-3 times a month. Kotler & Keller (2016) there are several factors that influence consumptive behavior that form consumptive behavior, namely cultural factors (culture, social class), social (reference groups, family), personal (age, occupation, lifestyle, self-concept), and psychological (motivation, perception, attitude).

The formulation of the problem in this research is that housewives who own MSMEs who behave in a consumptive manner will experience difficulties, including the lack of funds for the survival of their MSMEs, so that if this is allowed to continue, it will cause their MSMEs to go bankrupt/no longer operate. The purpose of this research is to find out how internal and external factors influence the consumptive behavior of housewives who own MSMEs so that it is hoped that MSME owners will be careful in controlling their consumptive behavior so that their MSMEs can continue to progress and develop.

LITERATURE REVIEW

Consumer Behavior

Kotler & Keller (2013) define consumer behavior as the study of how individuals, groups, and organizations select, purchase, use, and dispose of goods, services, ideas, or experiences to satisfy their wants and needs.

Social Media

Social media is an online medium where users can easily participate, share, and create content, including blogs, social networks, wikis, forums, and virtual worlds. Social media is a medium for online

socialization, enabling people to interact without the constraints of time and space. Kadeni & Ninik (2020) define social media as an online medium where users can easily participate and share. Factors influencing social media use are related to the goals individuals seek to achieve from using social media. These factors are as follows: (a) information-seeking behavior; (b) entertainment-seeking behavior in leisure time (hedonic behavior); and (c) sense of community.

Lifestyle

Kotler (2013) defines lifestyle as a person's pattern of living in the world, expressed in their activities, interests, and opinions. Lifestyle reflects the "whole person" as they interact with their environment. Minor & Mowen (2002) define lifestyle as how a person lives, how they spend their money, and how they allocate their time. Lifestyle reflects the whole person interacting with their environment. Solomon (2013) defines consumer behavior as a learning process that involves an individual or group when selecting, purchasing, using, or disposing of a product, service, idea, or experience to satisfy needs and desires.

Financial Literacy

According to the Financial Services Authority (OJK), financial literacy is the knowledge, skills, and beliefs that influence a person's attitudes and behavior in making financial decisions to achieve financial well-being. This includes an understanding of financial products and services and the ability to use them wisely. Financial literacy is the ability, willingness, and confidence to apply knowledge of financial

concepts and risks to make informed financial decisions, improve individual and collective financial well-being, and participate in the economy (OECD, 2006).

Ease of Transaction

Ease of transaction is the perception that a system is easy to use and requires minimal effort to complete a transaction, whether online or offline. This includes ease of processes such as ordering, payment, and delivery, as well as user convenience and security. Ease of transaction is a measure of consumer trust, defined as the ease with which consumers perceive the technology or website they are using to be user-friendly and engaging (Ilmiyah & Krishernawan, 2020). Consumers generally experience confusion when making their first online transaction and ultimately tend to abandon their intention due to feelings of insecurity and uncertainty about how to proceed. Ease of transaction is a convenience in buying and selling, encompassing the user's visual comfort in accessing an item and completing the transaction from start to finish.

METHODS

Based on data collection sources, in this study, the researcher used primary data, namely data obtained directly from the research object through data collection procedures and techniques, including: a) direct observation techniques, b) in-depth interviews with MSME owners in Semarang City, and c) documentation techniques specifically designed to meet the researcher's objectives.

A population is all components that will become the generalization

area. These population elements include all subjects to be measured and are the units to be studied, possessing certain characteristics determined by the researcher for study and conclusion drawing (Sugiyono, 2023). The population in this study was all MSME owners. The exact population size is unknown. The sample is a subset of the population and its characteristics. The sampling technique used in this study was nonprobability sampling. According to Sugiyono (2023), nonprobability sampling is a sampling technique that does not provide an opportunity for each element or member of the population to be selected as a sample. The sampling method used in this study was purposive sampling. According to (Sugiyono, 2023), purposive sampling is a sampling technique based on specific considerations. These considerations are based on the interests or objectives of the study, including: housewives, having a business for at least 2 years.

Given the large population of housewives who own MSMEs in Pedurungan District, and the exact number of housewives who own MSMEs is unknown, the sample in this study was obtained using the Hair Method (2019). This method is often used when the population size is unknown. The Hair Method is a way to determine the sample size of a study by suggesting that the number of samples taken depends on the number of indicators multiplied by 5 to 10. Therefore, the sample size in this study is $14 \times 5 = 70$.

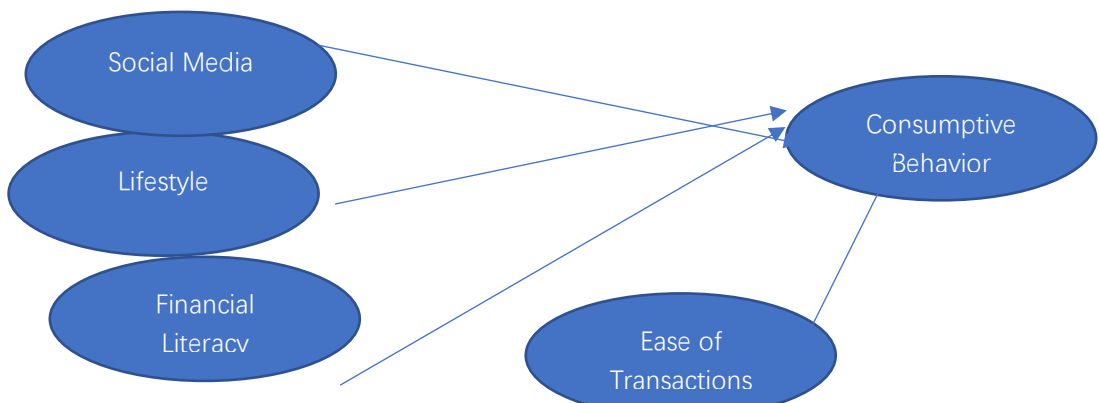
A research variable is a characteristic or value of a person, object, or activity that has certain variations and is determined by the

researcher to be studied to obtain information about it, and then draw conclusions (Sugiyono, 2023). In this study, two variables were used: the independent variable and the dependent variable:

Independent Variable. The independent variable is the variable that influences or causes the dependent variable, usually denoted by the letter X. The independent

variables in this study consist of: Social Media (X1), Lifestyle (X2), Financial Literacy (X3), and Ease of Transactions (X4). The dependent variable is the variable that is influenced or affected by the independent variable, usually denoted by the letter Y. The dependent variable in this study is Consumptive Behavior (Y).

The conceptual framework used to formulate the hypothesis is as follows:



Based on this framework, the following hypotheses are formulated:

- H1: Social Media Influences Consumer Behavior
- H2: Lifestyle Influences Consumer Behavior
- H3: Financial Literacy Influences Consumer Behavior
- H4: Ease of Transactions Influences Consumer Behavior

RESULTS

Validity and Reliability Testing

Ghozali (2018) stated that validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if the questions are able to reveal what it is measuring. This is because respondents' answers differ from each other. Therefore, validity testing is

necessary. The criterion for validity is if the calculated r value is greater than the table r value, where the table r value in this study is 0.201. Reliability testing is conducted to determine whether a variable is reliable for further testing. A construct or variable is considered reliable if it produces a Cronbach's Alpha value greater than 0.6 (Ghozali, 2018).

Table 3. Results of Data Validity and Reliability Tests

Variable		r count	Cronbach Alpha	Information
Social Media (X1)	Indicator X1.1	0,954	0,612	Valid; Reliable
	Indicator X1.2	0,954	0,629	Valid; Reliable
	Indicator X1.3	0,954	0,608	Valid; Reliable
	Indicator X1.4	0,954	0,626	Valid; Reliable
Lifestyle (X2)	Indicator X2.1	0,954	0,620	Valid; Reliable

	Indicator X2.2	0,952	0,789	Valid; Reliable
	Indicator X2.3	0,952	0,754	Valid; Reliable
	Indicator X2.4	0,953	0,676	Valid; Reliable
Financial	Indicator X3.1	0,953	0,691	Valid; Reliable
Literacy	Indicator X3.2	0,953	0,692	Valid; Reliable
(X3)	Indicator X3.3	0,953	0,716	Valid; Reliable
	Indicator X3.4	0,952	0,738	Valid; Reliable
Ease of	Indicator X4.1	0,953	0,691	Valid; Reliable
Transactions	Indicator X4.2	0,953	0,692	Valid; Reliable
(X4)	Indicator X4.3	0,953	0,716	Valid; Reliable
	Indicator X4.4	0,952	0,738	Valid; Reliable
Consumptive	Indccator Y1	0,952	0,737	Valid; Reliable
Behavior	Indicator Y2	0,953	0,720	Valid; Reliable
(Y)	Indicator Y3	0,953	0,683	Valid; Reliable
	Indicator Y4	0,953	0,708	Valid; Reliable
	Indicator Y5	0,953	0,733	Valid; Reliable

Source: Primary data processed 2025

Table 3, each variable, namely Social Media, Lifestyle, Financial Literacy, Ease of Transactions and Consumptive Behavior, concludes that all indicators are Valid and Reliable, this is because the calculated r value is $> r$ table value, where the r table in this study is 0.201 and is reliable because the Cronbach Alpha value is > 0.6 (Ghozali, 2018).

Classical Assumption Testing

Before conducting multiple linear regression analysis on the research hypothesis, it is necessary to first conduct classical assumption testing, including tests for normality,

multicollinearity, and heteroscedasticity. The normality test in a regression model is used to determine whether the residual values generated from the regression are normally distributed. According to Imam Ghozali (2018), a good regression model is one with normally distributed residual values. The normality test can be performed using the Kolmogorov-Smirnov test. Standardized residual values are normally distributed if the significance value is greater than $\text{sig} > 0,05$.

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			70
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		154.586.125
Most Extreme Differences	Absolute		.054
	Positive		.049
	Negative		-.054
Test Statistic			.054
Asymp. Sig. (2-tailed)			.200c,d

a Test distribution is Normal.

b Calculated from data.

c Lilliefors Significance Correction.

d This is a lower bound of the true significance.

Source: Primary data processed 2025

Table 4 shows the results of the Kolmogorov-Smirnov normality test, which shows a test statistic of 0.054 with a significance level of 0.200. This indicates a significance level greater than 0.05. Therefore, it can be concluded that the regression model in this study is normally distributed, making it suitable for use in this

research.

Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between the independent variables in the regression equation. Multicollinearity is tested by examining the VIF (Variance Inflation Factor) and Tolerance values.

Table 5. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	0,661	1,513
	X2	0,497	2,011
	X3	0,985	1,015
	x4	0,535	1,869

Source: Primary data processed in 2025

The cut-off value commonly used to indicate multicollinearity is a tolerance value > 0.10 or equal to a VIF value < 10 . Table 5 shows that the VIF value for each independent variable in the equation is less than 10 and the tolerance value is greater than 0.10. This indicates that social media, lifestyle, and financial literacy do not exhibit multicollinearity in the model.

Heteroscedasticity Test

This test aims to detect whether the observed model's confounding errors do not have constant variance from one observation to the next. The Glejser test can be used to determine

the presence of heteroscedasticity. The Glejser heteroscedasticity test is a method for detecting inconsistencies in residual variance in a regression model. This test is performed by regressing the independent variables against the absolute values of the residuals from the initial regression. Heteroscedasticity occurs if the significance value for one or more independent variables is less than 0.05. Conversely, heteroscedasticity does not occur if the significance value for one or more independent variables is greater than 0.05.

Table 6. Results of Heteroscedasticity Test

Model		t	Sig.
1	(Constant)	.297	.767
	X1	-1.480	.144
	X2	2.214	.060
	X3	.966	.337

x4	-.780	.438
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Source: Primary data processed in 2025.

The processed results show that all Sig values are above 0.05, indicating no heteroscedasticity.

Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is used to determine the extent of influence between the

independent variables, namely Social Media (X1), Lifestyle (X2), Financial Literacy (X3), and Ease of Transactions (X4), on the dependent variable, Consumer Behavior (Y). The test results provide the following regression equation coefficient values:

Table 7. Multiple Linear Regression Test Results

Model	Standardized Coefficients	T	Sig.
	Beta		
1 (Constant)		0,681	0,498
X1	0,364	4,784	0,000
X2	0,385	4,393	0,000
X3	-0,037	-0,600	0,550
x4	0,275	3,260	0,002

Source: Primary data processed 2025

Table 7, a linear regression equation can be created that reflects the relationship between the variables in this study as follows:

$$Y = 0.364 X1 + 0.385 X2 - 0.037 X3 + 0.275 X4$$

The multiple linear regression equation above can be interpreted as follows:

1. The positive Social Media regression coefficient (b1) of 0.364 indicates that Social Media has a positive effect on Consumptive Behavior. If Social Media Use increases, Consumptive Behavior will also increase.
2. The positive Lifestyle regression coefficient (b2) of 0.385 indicates that Lifestyle has a positive effect on Consumptive Behavior. If Lifestyle increases while other variables remain constant, Consumptive Behavior will also increase.
3. The negative Financial Literacy regression coefficient (b3) of 0.037 indicates that Financial Literacy

has a negative effect on Consumptive Behavior. If financial literacy knowledge increases while other variables remain constant, then consumer behavior will decrease.

4. The coefficient value of ease of transactions (b4) is positive at 0.275, meaning that ease of transactions has a positive effect on consumer behavior. If ease of transactions increases while other variables remain constant, then consumer behavior will also increase.

Hypothesis Testing

Hypothesis testing is conducted to determine whether the obtained regression equation is reliable. If the analysis results indicate that the regression equation is significant or reliable, then the regression equation can be used to predict the Y variable and simultaneously prove the proposed hypothesis.

Table 7 provides partial hypothesis testing (t-test) as follows:

- a. Hypothesis testing: Social Media influences consumer behavior. The t-test results show that price perception is 4.784, greater than the t-table value of 1.668, and a significance level of 0.000, less than 0.05. This indicates acceptance of the hypothesis stating that social media has a significant positive effect on consumer behavior.
- b. Hypothesis testing: Lifestyle influences consumer behavior. The t-test results show that price perception is 4.393, greater than the t-table value of 1.668, and a significance level of 0.000, less than 0.05. This indicates acceptance of the hypothesis stating that lifestyle has a significant positive effect on consumer behavior.
- c. Hypothesis testing: Financial literacy influences consumer behavior. The t-test results show that Financial Literacy is -0.600, smaller than the t-table value of 1.668, and its significance is 0.550, greater than 0.05. This indicates the rejection of the hypothesis stating that Financial Literacy has a significant negative effect on Consumptive Behavior.
- d. Hypothesis Testing: Ease of

- Transactions Influences Consumptive Behavior. The t-test results show that price perception is 3.260, greater than the t-table value of 1.668, and its significance is 0.002, less than 0.05. This indicates the acceptance of the hypothesis stating that Ease of Transactions has a significant positive effect on Consumptive Behavior.
- e. Hypothesis Testing: Social Media Influences Lifestyle. The t-test results show that price perception is 5.484, greater than the t-table value of 1.668, and its significance is 0.000, less than 0.05. This shows that the hypothesis that Social Media has a significant positive influence on Consumer Behavior is accepted.

Coefficient of Determination (R^2)
 In this study, the coefficient of determination (R^2) aims to determine the extent to which the variables Social Media (X_1), Lifestyle (X_2), Financial Literacy (X_3), and Ease of Transactions (X_4) contribute or influence to the explanation of the Consumer Behavior variable (Y). The coefficient of determination for this model is indicated by the Adjusted R-square (R^2).

Table 8. Testing the Coefficient of Determination Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.867a	.752	.737	159.272

a Predictors: (Constant), x_4 , X_3 , X_1 , X_2
 b Dependent Variable: Y

Source: Primary data processed in 2025

Table 8 shows that the Adjusted R Square (R^2) is 0.737. This means that 73.70% of the variation in the Consumer Behavior variable can be explained by the independent variables of Social Media, Lifestyle,

Financial Literacy, and Ease of Transactions. The remaining 26.30% is explained by other factors not examined in this study.

Model Suitability Test (F Test)
 The F test is used to verify the

goodness of fit of the regression model, thus ensuring its predictive value. The significance of the regression model is tested by

observing the sig value. A significance value < 0.05 indicates that the regression model is suitable for use.

Table 9. F Test Results
ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	499.454	4	124.864	49.222	.000b
Residual	164.888	65	2.537		
Total	664.343	69			

a Dependent Variable: Y

b Predictors: (Constant), x4, X3, X1, X2

Source: Primary data processed 2025

CONCLUSION

The Social Media variable influences the consumer behavior of housewives who own MSMEs, as indicated by the calculated t value $>$ the t table value and a sig value < 0.05 . The Lifestyle variable influences the consumer behavior of housewives who own MSMEs, as indicated by the calculated t value $>$ the t table value and a sig value < 0.05 . The Financial

Literacy variable does not influence the consumer behavior of housewives who own MSMEs, as indicated by the calculated t value $<$ the t table value and a sig value > 0.05 . The Convenience variable influences the consumer behavior of housewives who own MSMEs, as indicated by the calculated t value $>$ the t table value and a sig value < 0.05 .

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