# The Trend of Consumptive Behavior Among Accounting Education Students: Exploring The Influence of Influencer Marketing, FoMO, and Brand Awareness

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**Abstract**

Consumptive behavior among students is evident in their tendency to purchase items that are not necessary, often influenced by the appearance of an influencer, FoMO, and their brand awareness of products marketed by influencers. The aim of this research is to investigate the influence of influencer marketing, FoMO, and brand awareness on the consumptive behavior of Accounting Education students at Muhammadiyah University of Surakarta. This research is a comparative causal study with a quantitative approach. The sample consists of 134 respondents and data collection was done using questionnaires. The data were analyzed using multiple linear regression analysis. The results of this study indicate that consumptive behavior is positively and significantly influenced by influencer marketing, the FoMO, and brand awareness of Accounting Education students at Muhammadiyah University of Surakarta, with an effective contribution of 26,88%, 8,32%, dan 12,75%. The coefficient of determination in this study is 48,0%.

**Abstract**

Perilaku konsumtif di kalangan mahasiswa terlihat dala kecenderungan mereka untuk membeli barang yang tidak diperlukan, sering dipengaruhi oleh penampilan seorang influencer, FoMO, dan kesadaran merek mereka terhadap produk yang dipasarkan oleh influencer. Tujuan dari penelitian ini adalah untuk menyelidiki pengaruh pemasaran influencer, FoMO, dan kesadaran merek terhadap perilaku konsumtif mahasiswa Pendidikan Akuntansi di Universitas Muhammadiyah. Penelitian ini merupakan studi kausal komparatif dengan pendekatan kuantitatif. Sampel terdiri dari 134 responden dan pengumpulan data dilakukan menggunakan angket. Data dianalisis menggunakan analisis regresi linear berganda. Hasil dari penelitian ini menunjukkan bahwa perilaku konsumtif dipengaruhi secara positif dan signifikan oleh pemasaran influencer, FoMO, dan kesadaran merek mahasiswa Pendidikan Akuntansi di Universitas Muhammadiyah Surakarta yang berkontribusi secara efektif sebesar 26,88%, 8,32%, dan 12,75%. Koefisien determinasi dalam penelitian ini sebesar 48,0%.

**INTRODUCTION**

Currently, information technology is experiencing rapid advancement and has even influenced consumer behavior in Indonesia. Human needs in life are diverse, ranging from primary to secondary and even complementary needs. In daily life, consumption activities are consistently undertaken by society as a whole. These consumption activities are carried out to obtain goods and services with the ultimate goal of achieving a certain level of personal satisfaction. While consumption is meant to fulfill one's needs, when an individual prioritizes their desires over their needs, consumption becomes problematic and encourages consumptive behavior.

Consumptive behavior refers to consumer actions of purchasing, using, and making purchasing decisions based on desires, predominantly driven by pleasure and satisfaction (Jatmika et al., 2022). Consumptive behavior is defined as the consumption of goods and/or services by an individual with the intention of satisfying desires, without necessarily prioritizing basic needs (Sari, 2018). From the definition given above, it follows that customer behavior is determined by personal satisfaction, desires, and impulses, with an emphasis on psychological and emotional satisfaction. However, consumers sometimes do not prioritize their basic needs. Sumartono (2002) identifies several indicators of consumptive behavior, including: buying products due to special offers, products are purchased due to the attractiveness of their packaging, products are purchased with the aim of maintaining self-image and prestige, buying products based on price considerations (rather than benefits), purchasing products solely to maintain symbols or status, using products due to conformity to models advertising the products, purchasing expensive products to boost self-confidence, and desiring to try more than two different similar products.

Fransisca & Erdiansyah (2020) stated that a luxurious and extravagant lifestyle is characterized by someone's consumptive behavior. Actions to fulfill consumptive desires can involve high costs, and the use of everything considered most expensive can bring satisfaction and pleasure to those who adhere to it. Consumptive behavior is carried out to demonstrate social status, wealth, prestige, and to attain satisfaction for its followers. Being consumptive doesn't discriminate based on age, gender, occupation, or even among students. Many young people today exhibit consumptive behaviors. A consumptive lifestyle is prevalent among millennials, whose orientation towards pleasure, enjoyment, and satisfaction through excessive consumption of goods is apparent (Dianingsih, 2020). Consumptive behavior has infected society at large, especially among students (Sari et al., 2020). One trending online marketing strategy nowadays is utilizing influencer marketing. An influencer is someone on social media with a large following who can influence others to take action (Rosyadi, 2018). Agustin & Amron (2022) state that influencer marketing is a marketing strategy for selling products by promoting them through individuals considered to have influence. These influencers are typically celebrities, social media influencers, YouTubers, and bloggers.

Several credibility aspects necessary for determining suitable influencer marketing for a company's products are discussed by Rossiter et al. (2018), who propose the VisCAP model to measure influencers through four dimensions: visibility, which refers to the popularity or fame of the influencer representing the product; credibility, which is a matter of perception,

thus credibility can vary depending on the perceiver (communicator); attractiveness, when individuals find something appealing about the influencer; persuasion occurs through identifying influencers who tend to adopt specific attitudes, behaviors, interests, or preferences, and power, which is the ability to influence and follow what the communicator presents.

The existence of influencers encourages millennials to follow a trend or experience Fear of Missing Out (FoMO). FoMO is a manifestation of anxiety marked by an incessant urge to remain informed about the activities of others, especially through social media, with three FoMO indicators: fear, worry, and anxiety. The first indicator of FoMO is fear, which describes a person feeling threatened when they are or are not connected to an event, experience, or conversation with others. The second indicator is worry, which is the unpleasant feeling of missing out and feeling that opportunities to meet others have been lost. The last indicator is anxiety, which is the unpleasant feeling of being connected or not connected to an event, experience, or conversation with others (Pasaribu et al., 2022).

On the other hand, the development of consumptive behavior is accompanied by an awareness of brands. An indicated trigger for consumptive behavior is an individual's desire to purchase branded or well-known items. Himawan (2022) it is stated that brand awareness encompasses the consumer's capacity to identify a brand as associated with a specific product or service category. Therefore, the more consumers remember a brand, the greater their chances of making a purchase decision. Firmansyah (2019) identifies four indicators of brand awareness, including recall (remembering), which refers to how well consumers can recall when asked which brands they remember; recognition, which measures how well consumers can recognize the brand, including within specific categories; purchase, which measures how likely consumers are to consider a brand as an alternative when purchasing a product or service; and consumption, which measures how well consumers remember a brand when using a competitor's product or service.

Consumptive behavior commonly observed among university students is the tendency to maintain appearance by purchasing excessive items, such as fashion items like clothes, bags, accessories, and other goods (Luas et al., 2023). The research discusses the influence of self-concept on the consumptive behavior of students in the guidance and counseling study program, but this research is focused on influencer marketing, FoMO, and brand awareness on the consumptive behavior of accounting education study program students. This phenomenon is also evident among students in the Accounting Education program at Muhammadiyah University of Surakarta, where many students dress like influencers on their social media, disregarding campus dress codes. Some students even have the same clothing, as they constantly follow fashion trends to stay current. According to students, following trends is crucial to avoid being outdated in today's rapidly evolving fashion scene. Despite being expected to focus on their studies, many students prioritize their appearance and luxury items. With the presence of influencers, students are becoming more aware of famous brand products. The lifestyle of students exhibiting consumptive behavior on campus becomes problematic as it can be contagious, causing students to lose focus on their education and focus solely on their appearance. Based on these issues and symptoms, this study aims to investigate the impact of

influencer marketing, FoMO, and brand awareness on the consumptive behavior of Accounting Education students at Muhammadiyah University of Surakarta.

**METHOD**

This research falls into the category of comparative causal study employing a quantitative approach in its research process. The quantitative approach method is defined as a research approach embraced by postpositivist scholars, where researchers start with a theory, collect data to either support or challenge the theory, and subsequently make adjustments as well as carry out further testing as needed (Creswell, 2014). The study was conducted in the Accounting Education Program of the Faculty of Education at Muhammadiyah University of Surakarta. The population in this study consisted of active students in the Accounting Education Program from the cohorts of 2020-2022, totaling 204 students, as per the 2023 program secretary data. In conducting this research, the simple random sampling method was employed to choose the sample, ensuring that each member of the population had an equal opportunity to be selected for inclusion in the study. Therefore, the selected sample represents the population (Creswell, 2014). The sample size was determined using Krejcie & Morgan's table (Krejcie & Morgan, 1970). A total of 134 students were used as samples. The sampling is by applying the Krejcie & Morgan formula with a significance level of 5% or 0.05, so the sample results obtained were 133.46589 rounded up to 134 respondents. In determining the sampling of this study using the following formula:

$$n = \frac{X^2.N.P(1-P)}{(N-1).d^2 + X^2.P(1-P)}$$

$$n = \frac{3,841 \; x \; 204(0,5 \; x \; 0,5)}{(204-1).0,05^2 + 3,841.(0,5 \; x \; 0,5)}$$

$$n = \frac{3,841 \; x \; 204(0,25)}{(203).(0,0025) + 3,841.(0,25)}$$

$$n = \frac{3,841 \; x \; 51}{0,5075 + 0,96025}$$

$$n = \frac{195,891}{1,46775}$$

$$n = 133,46589$$

$$n = 134$$

The technique used for data collection is a questionnaire.

Table: 1

The Instrument Grid

| Variable | Indicator | References |
|---|---|---|
| Influencer Marketing | 1. Visibility<br>2. Credibility<br>3. Attractiveness<br>4. Power | Rossiter et al. (2018) |
| FoMO | 1. Fear<br>2. Worry | Pasaribu et al., (2022) |

| | | | |
|---|---|---|---|
| | 3. | Anxiety | |
| Brand Awareness | 1. | Recall | Firmansyah (2019) |
| | 2. | Recognition | |
| | 3. | Purchase | |
| | 4. | Consumption | |
| Consumptive Behavior | 1. | Buying products due to special offers | Sumartono (2002) |
| | 2. | Products are purchased due to the attractiveness of their packaging | |
| | 3. | Products are purchased with the aim of maintaining self-image and prestige | |
| | 4. | Buying products based on price considerations (rather than benefits) | |
| | 5. | Purchasing products solely to maintain symbols or status | |
| | 6. | Using products due to conformity to models advertising the products | |
| | 7. | Purchasing expensive products to boost self-confidence | |
| | 8. | Desiring to try more than two different similar products | |

There are four response options in the Likert scale model. Strongly Disagree (SD) is assigned a score of 1, Disagree (D) is assigned a score of 2, Agree (A) is assigned a score of 3, and Strongly Agree (SA) is assigned a score of 4.

In the validity test, the criterion used is by comparing the obtained R-value (Pearson correlation) with the critical R-value. If the obtained R-value is greater than the critical R-value, than the statement item can be considered valid. If the obtained R-value is less than the critical R-value, then the statement item is considered invalid (Sujarweni & Utami, 2019). Based on the validity test of the data on the influencer marketing, FoMO, brand awareness, and consumptive behavior scales, comprising 64 statement items, it was found that 59 statement items were valid, while 5 statement items were invalid.

Reliability testing is conducted using the Cronbach's Alpha formula, where a variable is considered reliable if it yields an alpha value > 0.70 (Sujarweni & Utami, 2019). The reliability of the influencer marketing measurement tool is 0.923, FoMO is 0.876, brand awareness is 0.907, and consumptive behavior is 0.932. Therefore, when compared to the alpha value of 0.70, the measurement tools are deemed reliable.

Prerequisites for data analysis were examined through tests for normality, linearity, multicollinearity, and heteroscedasticity. The normality test determines if the data used for predicting a construct follow a normal distribution. The Kolmogorov-Smirnov test was used for the normality test. If the significance level is greater than 0.05 or 5%, the data is considered

to have a normal distribution. The significance value of 0.125, indicating that 0.125 is greater than 0.05, thus the data is considered to have a normal distribution.

The linearity test is used as a prerequisite before conducting multiple linear regression analysis. There is a linear relationship between two variables if the significance value is greater than 0.05. The conducted tests yielded significance values of 0.168 for variable $X_1$, 0.134 for variable $X_2$, and 0.907 for variable $X_3$. Thus, with significance values compared to the threshold of 0.05, the results suggest the presence of linearity.

To determine if there is a substantial correlation between the independent variables (X), the multicollinearity test is performed. It can be assumed that there is no multicollinearity problem if the VIF is less than 10 and the tolerance value is greater than 0.100. On the other hand, multicollinearity is evident if the VIF is greater than 10 and the Tolerance value is less than 0.100. According to the test results, there is no association between any of the independent variables because none of them have tolerance values lower than 0.100. Similarly, the VIF values also indicate that none of the independent variables have VIF values exceeding 10, further supporting the absence of multicollinearity.

Heteroskedasticity test is conducted to determine whether there is variance inequality in the regression model. An ideal regression model is homoskedastic, indicating the absence of heteroskedasticity. One way to determine if there is heteroskedasticity is the Glesjer test. The research findings indicate that the significance values for influencer marketing, FoMO, and brand awareness are 0.667, 0.306, and 0.188 respectively. Therefore, since all of the significance values are greater than 0.05, it can be concluded that none of the variables exhibit heteroskedasticity.

The data analysis method employed involves the use of multiple linear regression analysis with hypothesis testing using t-tests, F-tests, and determination coefficients ($R^2$). The data processing was carried out utilizing SPSS software version 23.

## RESULTS AND DISCUSSION
### The Influence of Influencer Marketing on the Consumptive Behavior of Accounting Education Students

Table: 2
Hypothesis Testing (t-test)

| Model | t | Sig. |
|---|---|---|
| 1 (Constant) | -1,199 | 0,233 |
| Influencer Marketing | 4,957 | 0,000 |

Source: Primary Data Processed (2023)

The findings outlined in Table 2 demonstrates a statistically significant positive relationship, as evidenced by the partial t-test results. This is indicated by the significance value for the influence of influencer marketing ($X_1$), with a significance value below the threshold of 0.05, precisely 0.000 < 0.05. Additionally, the computed t-value exceeds the critical t-table value (4.957 > 1.978). Consequently, the hypothesis is accepted, suggesting a substantial positive impact of influencer marketing on consumer behavior.

Influencer marketing is a method that involves selecting individuals or figures considered to have influence among the public or target consumer segments, who will be the

target of promotion for the brand (Pasaribu et al., 2023). The influencer marketing variable can influence consumers to make purchases because influencer marketing is a marketing tactic that has evolved with the advancement of internet information technology and has high credibility (Trihudiyatmanto et al., 2023). Based on the distribution of responses, 51% of respondents agree and 24.27% strongly agree that influencers have a strong appeal to students. However, there are 20.94% of respondents who disagree and 2.87% strongly disagree that influencers have a strong appeal to students. A total of 57.5% of respondents agree and 24.27% strongly agree that influencer marketing can influence people to make purchases on social media. Influencers who have integrity and are attractive to the public will be able to influence consumers to make purchases, driven by the public's desire to have similarities with the celebrities (Adha & Subambang, 2022).

The results of this study are in accordance with the previous research conducted by Uyuun & Dwijayanti (2022), who found that influencer marketing positively impacts the purchasing decisions of scarlet whitening products among students at FEB Unesa. Additionally, the findings of this study are supported by Shukmalla et al. (2023), whose research demonstrates the significant effect of influencer marketing on purchasing decisions.

**The Influence of FoMO on the Consumptive Behavior of Accounting Education Students**

Table: 3
Hypothesis Testing (t-test)

| Model | t | Sig. |
|---|---|---|
| 1   (Constant) | -1,199 | 0,233 |
|     FoMO | 2,887 | 0,005 |

Source: Primary Data Processed (2023)

Table 3 shows the results of the t-test (partial), indicating that the significance value of the influence of FoMO ($X_2$) is less than 0.05, specifically $0.005 < 0.05$, and the calculated t-value is greater than the t-table value $2.887 > 1.978$, which indicates that the hypothesis is accepted. This means that FoMO significantly influences consumptive behavior.

Fear of Missing Out is a psychological aspect in which individuals experience worry, and this worry leads them to avoid such feelings by engaging in impulsive or excessive purchases (Wirasukessa & Sanica, 2023). This results in consumers continuously making purchases to avoid missing out on ongoing discounts. The research findings of Siddik et al. (2020) indicate that FoMO creates a perception where individuals worry about being left behind and viewed negatively by others. This occurs because individuals do not yet possess or have not purchased certain products, thus psychologically, FoMO drives them to make purchases even if they are not necessary.

The findings of this study align with the conclusions drawn from prior research carried out by Nurjanah et al. (2023), stating that FoMO influences impulsive buying and therefore contributes significantly to understanding millennial consumer behavior. Additionally, this result is supported by earlier research conducted by Ratnaningsih & Halidy (2022), where their findings showed a significant and positive influence of FoMO on impulsive buying in society. Furthermore, this study is also supported by previous research by Safitri & Rinaldi (2023),

indicating that Fear of Missing Out (FoMO) influences consumptive behavior among female students purchasing discounted items on the Shopee application at Padang State University.

**The Influence of Brand Awareness on the Consumptive Behavior of Accounting Education Students**

Table: 4
Hypothesis Testing (t-test)

| Model | t | Sig. |
|---|---|---|
| 1  (Constant) | -1,199 | 0,233 |
| Brand Awareness | 2,398 | 0,018 |

Source: Primary Data Processed (2023)

Analysis of Table 4 reveals a statistically significant positive relationship, as indicated by the partial t-test results. The influence of brand awareness ($X_3$) is deemed statistically significant, with a significance value below 0.05, specifically $0.018 < 0.05$, and the computed t-value surpasses the critical t-table value ($2.398 > 1.978$). Consequently, the hypothesis is accepted, suggesting a significant positive impact of brand awareness on consumer behavior.

The results of this study support Aaker's theory (2013) that brand awareness is the most enduring and sustainable asset. High brand awareness is expected to bring the brand to mind whenever the category needs arise, and the brand will then be considered among various alternatives in decision making. Comprehending the brand significantly contributes to its value, shaping consumer perceptions and attitudes through brand awareness. Consequently, A prioritizes improving consumer comprehension regarding their desired purchases as a key aspect in establishing robust brand equity. The capacity of potential customers to identify or connect a brand to a certain kind of goods is known as brand awareness or comprehension.

These results are supported by previous research conducted by Uyuun & Dwijayanti (2022), which stated that brand awareness influences the purchase decision of Scarlett Whitening products positively and significantly among FEB Unesa students. In the study by Eliasari & Sukaatmadja (2017) furthermore, it was discovered that purchase intention is positively and significantly influenced by brand awareness. Additionally, the research findings by Rahayu et al. (2022) support the influence of brand awareness on the purchase intention of Whey To Go products.

**The Influence of Influencer Marketing, FoMO, and Brand Awareness Simultaneously on the Consumptive Behavior of Accounting Education Students**

Table: 5
Result of F-test

| Model | Sum of Square | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| 1  Regression | 12234.974 | 3 | 4078.325 | 39.936 | .000[b] |
| Residual | 13275.900 | 130 | 102.122 | | |
| Total | 25510.873 | 133 | | | |

Source: Primary Data Processed (2023)

According to Table 5, the F value = 39.936, which is greater than the F table = 2.67, or significance = $0.000 < 0.05$. Consequently, the hypothesis is accepted, indicating that influencer

marketing, FoMO, and brand awareness variables have a significant influence on consumer behavior simultaneously.

This research finding reinforces Uyuun & Dwijayanti (2022), demonstrating a noteworthy impact, both influencer marketing and brand awareness significantly contribute to purchasing decisions. Additionally, this study supports Anggraini et al. (2023), indicating that Fear of Missing Out (FoMO) together can influence individual consumer behavior.

Regression analysis is employed to explore how a dependent variable relates to one or more independent variables, with the aim of estimating or predicting the population mean or average value of the dependent variable based on known values of the independent variables. By conducting multiple linear regression estimation using the SPSS program, the following table is generated:

Table: 6
Results of Multiple Linear Regression Analysis

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| 1  (Constant) | -7,379 | 6.155 | | -1,199 | .233 |
| Influencer Marketing | 1.105 | .233 | .426 | 4,957 | .000 |
| FoMO | .294 | .102 | .201 | 2,887 | .005 |
| Kesadaran Merek | .502 | .209 | .217 | 2,398 | .018 |

Source: Primary Data Processed (2023)

From the results of the multiple linear regression analysis provided in Table 6 above, we can explore the coefficients, leading to the development of the multiple linear regression equation: $Y = a + b(X_1) + b(X_2) + b(X_3)$. The equation derived from the coefficients is as follows: $Y = -7.379 + 1.105X_1 + 0.294X_2 + 0.502X_3$.

The explanation regarding the analysis of the impact of each independent variable used in this study: the constant value of (-7.379) implies that in the absence of influencer marketing $(X_1)$, FoMO $(X_2)$, and brand awareness $(X_3)$, the constant value of consumptive behavior remains (-7.379). This holds true throughout the research. The regression coefficient for the influencer marketing variable $(X_1)$, which is 1.105, indicates that a one-unit rise in the influencer marketing variable results in a 1.105-unit increase in consumptive behavior, while keeping other factors affecting consumptive behavior constant. Similarly, the regression coefficient for the FoMO variable $(X_2)$, recorded at 0.294, suggests that for each one-unit increment in the FoMO variable, there is a corresponding 0.294-unit rise in consumptive behavior, while keeping other factors affecting consumptive behavior constant. Lastly, the coefficient of regression for the brand awareness variable $(X_3)$ at 0.502 indicates that when the brand awareness variable increases by one unit, there is a corresponding increase of 0.502 units in consumptive behavior, while maintaining other factors influencing consumptive behavior constant.

The coefficient of determination test in this study was conducted to assess the extent to which the model can explain the variation in the dependent variable. The outcomes of the coefficient of determination test are presented in Table 7.

Table: 7
Results of the Coefficient of Determination Test
Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .693[a] | .480 | .468 | 10.10556 |

Source: Primary Data Processed (2023)

The R Square value is determined by using the coefficient of determination test results, which are shown in Table 7 and calculating 0.480 x 100% = 48.0%. This implies that the variables influencer marketing, FoMO, and brand awareness collectively contribute to consumer behavior by 48.0%. Meanwhile, the remaining 52.0% is attributable to other variables not scrutinized in this study.

Furthermore, the Effective Contribution (EC) was computed by the researcher to determine the percentage of influence that each independent variable had on the dependent variable. Based on the calculations above, out of the total influence of independent variables (independent), which is 48.0%, the influencer marketing variable ($X_1$) provides an effective contribution figure of 26.88%, the FoMO variable ($X_2$) provides an effective contribution figure of 8.32%, and the brand awareness variable ($X_3$) provides an effective contribution figure of 12.75%. Thus, the variable of influencer marketing ($X_1$) exerts a more pronounced impact on consumer behavior.

**CONCLUSION**

The research conducted shows that there is a partial and significant influence between influencer marketing on the consumptive behavior of accounting education students at Muhammadiyah University of Surakarta by 4.957 > 1.978. In addition, there is a significant influence of FoMO on their consumptive behavior partially by 2.887 > 1.978. Furthermore, there is a significant influence of brand awareness on the consumptive behavior of these students partially by 2.398 > 1.978. In addition, the combined positive and significant influence of influencer marketing, FoMO, and brand awareness on the consumptive behavior of accounting education students at Universitas Muhammadiyah Surakarta was identified simultaneously at 39.936 > 2.67.

The limitations faced by the researcher in this study include the sampling, which was not broader and limited to the scope of students in the Accounting Education study program, batches 2020, 2021, and 2022. However, other options could be considered, such as including batch 2023 students or students who are still active in the study program during the research period. Future researchers are encouraged to investigate additional variables that could potentially influence consumptive behavior, including but not limited to shopping habits, the adoption of E-money, comprehension of Islamic economics, and various other factors. Another suggestion for future researchers is to expand the sample beyond the Accounting Education program, potentially encompassing various study programs and universities to depict the phenomenon of consumptive behavior among students more comprehensively.

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