# The Influence of Peer Conformity and Pocket Money on Students' Lifestyle in Higher Education

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**Abstract:** This study aims to analyze the influence of peer conformity and pocket money on university students' lifestyles. Today's students often feel compelled to follow current lifestyle trends, influenced by factors such as peer pressure and the availability of pocket money. This study examines whether peer conformity and pocket money, either partially or simultaneously, affect students' lifestyles. The study adopts a quantitative approach with a saturated sampling technique involving 70 respondents. Data were collected using questionnaires and analyzed through multiple linear regression using SPSS version 26. Hypothesis testing was conducted using t-tests, F-tests, and the coefficient of determination ($R^2$). The findings indicate that peer conformity and pocket money each have a positive and significant partial influence on students' lifestyles. Simultaneously, these two factors also positively and significantly influence lifestyle choices. The coefficient of determination ($R^2$) reveals that 72.2% of students' lifestyle variance can be explained by peer conformity and pocket money, while the remaining 27.8% is influenced by other factors not examined in this study. This research highlights the important role of peer interactions and financial resources in shaping students' lifestyle choices, offering valuable insights for educational institutions and parents in guiding students toward balanced and sustainable lifestyle decisions.

**Keywords:** Lifestyle, Peer Conformity, Pocket Money

## INTRODUCTION

Lifestyle is closely related to the development of the times. Nowadays, lifestyle tends to follow the current trend. Lifestyle is a term that is currently popular among the public. The lifestyle of today's society has undergone changes and developments along with the development of the times. In the past, people did not really care about appearance and lifestyle. They prioritized needs over appearance, but now the situation is different, because now appearance and lifestyle are starting to become the main focus.

Lifestyle among students is caused by economic changes, economic changes that exist in students are caused by other students who have a higher economic level, a wider social image,

more modern knowledge of technology and information, and several other causes. Where this causes the way of life of students to change starting from the way they dress, socialize, and various other activities that can affect their lifestyle.

According toMelinda et al., (2021)Students who should fill their time by studying, increasing their knowledge, skills, and expertise, even filling their free time with various positive activities that will have an orientation towards their future as human beings who are useful to society and the nation. In formal social groups such as in the school environment, the world of work or other organizations they understand the behavior that is acceptable in this group, so that their buying behavior is also influenced by group norms. Prasitejo (inUlfa, 2017)said that when it comes to purchasing products and services, consumers also look to their group.

When entering the adolescent phase, various experiences such as emotional instability from time to time, efforts to adjust behavior from the previous development phase. One of the prominent developments in adolescents is social and emotional development. Unlike the development phase of children, when growing up individuals begin to reduce interaction with parents. Adolescents begin to spend time at school or in environments that involve interaction with peers. Adolescents are also required to be able to adapt effectively to the social environment. One of the easiest efforts to show their existence is to do things that are done by peer groups.

According to the conformity theory proposed by David G. Myers, conformity is divided into two types, namely fulfillment and acceptance. Compliance occurs when someone adjusts their behavior to the group by force, often due to peer pressure. In this case, the individual does not actually fully agree with the behavior personally, but still does it in order to be accepted in the group or to avoid rejection. Meanwhile, acceptance is a form of conformity that arises because the group provides important information that was previously unknown to the individual, so that the individual voluntarily adjusts(Myers, 2012).Life & Ancient (2023)said that conformity is a form of adjustment by making behavioral changes that are adjusted to group norms. Conformity occurs in adolescents because in their social development, adolescents make two kinds of movements, namely adolescents begin to separate themselves from their parents and move towards their peers.

Apart from peers, pocket money also influences lifestyle.Pocket money is a factor that can influence student consumption expenditure, with the average pocket money income varying from each student that they receive every day, every week, or every month.Rozaini & Harahap (2019)said that most students rely on the pocket money they receive to use for consumption within a certain time period.

Pocket money given to students is generally used to buy something needed such as food, drinks, clothes, pay for housing, transportation and others. Pocket money given to students can be daily, weekly and monthly. The purpose of giving pocket money to students is as a form of learning media so that they can manage their finances properly.(Assyfa, 2020).Pocket money is one of the things that supports and helps meet the needs of students, which is obtained from parents, assistance or scholarships, and work. This pocket money is very much needed by children. In various conditions, pocket money is very useful if it is used well and correctly(Wulansari, 2019).

Students tend to spend a lot at the start of their pocket money period so that at the end of the period...pocket money, students experience difficulties and lack of money to meet their needs. Simply put, there is a lot of money at the beginning of the month but a deficit at the end of the month.When the pocket money owned by students is managed well so that spending does not exceed income, student consumption behavior can be considered normal. However, if students

spend their pocket money excessively so that spending exceeds income, they can be considered to have consumptive behavior.Armelia & Irianto (2021).

Based on initial data conducted on 15 Economic Education students who filled out a questionnaire to determine the lifestyle of Economic Education students, of which 40% or 6 students' lifestyles were influenced by their peers, 47% or 7 students paid attention to their lifestyle by adapting to the latest trends, 53% or 8 students' lifestyles were influenced by the pocket money they had, 33% or 5 students answered that the pocket money they had allowed them to buy branded goods that were trending and as many as 33% or 5 students were more confident when using branded goods.

Based on the issues described above, the researcher is interested in examining how peer conformity and pocket money contribute to shaping students' lifestyles in higher education. This study aims to better understand the extent to which social influences and financial factors affect student behavior and lifestyle choices within the academic environment.

**METHOD**

The research approach used in this study is quantitative with the type of explanatory research. The reason researchers use this type of explanatory research is to test the proposed hypothesis, so it is expected that this study can explain the influence between the independent and dependent variables in the proposed hypothesis, so it is expected that this study can explain the influence between the independent and dependent variables in the hypothesis. This study aims to determine how much influence the independent variables have on the dependent variable.

The population that the researcher took was Economic Education students of the 2023 intake, in calculating the number of research samples, the researcher used the saturated sampling technique. The sample in this study was the entire population of Economic Education students of the 2023 intake, totaling 70 people.

**RESULTS AND DISCUSSION**
**Research Results**

**Table 1.** Test Results Kolmogorov-Smirnov
**One-Sample Kolmogorov-Smirnov Test**

|  |  | X1_KONFORMITAS | X2_UANG_SAKU | Y_GAYA_HIDUP |
|---|---|---|---|---|
| N |  | 70 | 70 | 70 |
| Normal Parameters[a,b] | Mean | 17.97 | 18.53 | 20.41 |
|  | Std. Deviation | 4.675 | 3.193 | 3.614 |
| Most Extreme Differences | Absolute | .094 | .094 | .094 |
|  | Positive | .094 | .094 | .094 |
|  | Negative | -.088 | -.092 | -.087 |
| Test Statistic |  | .094 | .094 | .094 |
| Asymp. Sig. (2-tailed) |  | .200[c,d] | .200[c,d] | .200[c,d] |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Data source: SPSS Data Management Results (2025)

Based on the data presented in Table 1, the Kolmogorov-Smirnov significance values for the three variables in this study can be observed. For the Peer Conformity variable (X1), the significance value obtained is 0.200, which is greater than 0.05, indicating that the data for Peer Conformity is normally distributed. Similarly, for the Pocket Money variable (X2), the Kolmogorov-Smirnov significance value is also 0.200, which is greater than 0.05, suggesting that the data for Pocket Money is normally distributed. Furthermore, for the Lifestyle variable (Y), the significance value is again 0.200, exceeding 0.05, which indicates that the Lifestyle data is also normally distributed. Thus, it can be concluded that all variables in this study meet the assumption of normality.

**Table 2.** Multiple Regression Test Results

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | 4,162 | 1,162 | | 2,604 | ,011 |
| | X1_KONFORMITAS | ,619 | ,050 | ,801 | 12,421 | ,000 |
| | X2_UANG SAKU | ,227 | ,073 | ,244 | 3,790 | ,000 |
| a. Dependent Variable: Y_Gaya Hidup | | | | | | |

Data source: SPSS Data Management Results (2025)

Based on table 2 above, the following multiple regression equation is obtained:

$$Y = 4.162 + 0.619X1 + 0.277X2 + e$$

The regression equation has the following meaning: (1) The constant value (a) has a positive value of 4.162. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. This shows that if all independent variables including peer conformity (X1), pocket money (X2) are worth 0 percent or do not change, then the lifestyle value is 4.162. (2) The regression coefficient value for the peer conformity variable (X1) is 0.619. This means that if the peer conformity variable increases by 1%, the lifestyle will increase by 0.619 assuming that other independent variables are considered constant. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. (3) The regression coefficient value for the pocket money variable (X2) is 0.227. This means that if the pocket money variable increases by 1%, then the lifestyle will increase by 0.227 assuming other independent variables are considered constant. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable.

**Table 3.** Partial Significance Test Results

**Coefficientsᵃ**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 4.162 | 1.598 | | 2.604 | .011 |
| | X1_KONFORMITAS | .619 | .050 | .801 | 12.421 | .000 |
| | X2_UANG SAKU | .277 | .073 | .244 | 3.790 | .000 |

a. Dependent Variable: Y_Gaya Hidup

Data source: SPSS Data Management Results (2025)

Based on the results presented in Table 3, it can be concluded that the Peer Conformity variable (X1) has a partial positive and significant effect on the Lifestyle variable (Y). This is evidenced by the t-test result where the t-count value of 12.421 is greater than the t-table value of 1.668, with a significance level of 0.000 which is less than 0.05. Therefore, the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted, indicating that peer conformity significantly influences the lifestyle of Economic Education students at Mulawarman University. Likewise, the Pocket Money variable (X2) also shows a partial positive and significant effect on the Lifestyle variable (Y). The t-test results for pocket money show a t-count value of 3.790, which is greater than the t-table value of 1.668, with a significance level of 0.000, also less than 0.05. Thus, Ho is rejected and Ha is accepted, meaning that pocket money significantly affects the lifestyle of Economic Education students at Mulawarman University.

**Table 4.** Simultaneous Significance Test Results

**ANOVA**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 650,694 | 2 | 325,347 | 87,091 | .000b |
| | Residual | 250,292 | 67 | 3,736 | | |
| | Total | 900,986 | 69 | | | |

a. Dependent Variable: Y_Lifestyle

b. Predictors: (Constant), X2_Pocket_Money, X1_Peer_Conformity

Data source: SPSS Data Management Results (2025)

Table 4 has presented the combined calculated F value and the related significance value. To ensure the acceptance or rejection of the null (H0), it is necessary to find the appropriate value from the F table. Determining this value depends on the degrees of freedom (df) and the selected level of significance. If a significance criterion of 5% is used, with a value of df = n – k or 70 – 2 = 68. Then the value can be seenFtable is 3.16.Based on the results of the calculation of Fcount > Ftable (87.091>3.16), Ha is accepted and Ho is rejected, meaning that there is a significant simultaneous influence between the variables of peer conformity (X1) and pocket money (X2) on lifestyle (Y).

In addition, the table below displays the results of the hypothesis test based on the determinant coefficient conducted in SPSS.

**Table 5.** Test of Determination Coefficient

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .850a | .722 | .714 | 1.933 |

a. Predictors: (Constant), X2_Uang_Saku, X1_Konformitas_Teman_Sebaya
Data source: SPSS Data Management Results (2025)

From table 5 above, the R square value is used to show how much the percentage of variation of the independent variable is able to explain the variation of the dependent variable. It can be seen that the results obtained by R square show a figure of 0.722, which means that the Peer Conformity and Pocket Money variables have an influence of 72.2% on the Lifestyle variable, while 27.8% is influenced by other variables not examined in this study.

**Discussion**

*The Influence of Peer Conformity (X1) on Lifestyle (Y)*

Based on the results of testing and analysis, it was obtained that the peer conformity variable has a positive and significant effect on lifestyle as evidenced by the t-value = 12.421> t-table = 1.668 with a significance value of 0.000 <0.05. The results of this study are in line with previous research conductedRayyan et al. (2017)which states that peer conformity to lifestyle has a positive influence.

Conformity is the tendency to change attitudes, behavior, and beliefs to be the same as the behavior of peers or groups of the same age as a result of the desire to be accepted or pressure from the group.(Sukarno & Indrawati, 2018). Conformity can influence a person's lifestyle choices, especially in teenagers who are very vulnerable to social influences around them.(Febriyanty & Faizin, 2022). In choosing a lifestyle, conformity can be a factor that influences someone in choosing a certain lifestyle. However, it is important to remember that a person should choose a lifestyle that suits his/her personal needs and values, not just because of pressure from groups or peers.

Conformity in lifestyle choices can have a significant impact, especially among teenagers who are vulnerable to social influences around them. Peer conformity, for example, can push someone towards a hedonistic lifestyle, which places the achievement of life's pleasures as the main focus. In addition, the pressure of conformity can also influence consumer behavior, leading to a tendency to buy goods or services that are not needed.(Nabila & Handayani, 2019).

Based on the results of descriptive analysis, it shows that the most dominant indicator in measuring peer conformity in Economic Education students is the compactness indicator. ResearchThe Secret Life of Jesus (2019)also said that the closer the relationship or the more compact the friendship between peers, the greater the influence in life. This shows that students who have close and intimate relationships with peers tend to be more influenced in various aspects of life, including decision making, attitudes, behaviors, and lifestyles. Solidarity in friendship can create a supportive atmosphere, where students feel freer to share ideas, discuss problems, and motivate each other.

The agreement indicator shows that when peers agree on something, students are more likely to follow those views and actions. This value reflects the importance of consensus within the group, which can influence lifestyle choices. Agreement can encourage students to participate

in positive activities, but it can also potentially trap them into decisions that are not in line with their personal values if the group holds the wrong views.

The obedience indicator has the lowest value among the three indicators. This shows that despite the influence of peers, students may not always comply with expected norms or behaviors. Low obedience can be interpreted as students being more daring to think critically and make decisions based on personal considerations, even though they are still influenced by their social environment.

These factors will affect students in their lifestyle. So that Conformity to peers can be positive or negative. Relationships with peers that support each other in good things will have a positive effect. However, if peers invite them to do bad things, it can have a negative impact, unless the teenager has a firm attitude. A firm attitude helps teenagers not to get caught up in bad influences because they can refuse clearly. A teenager must have a firm attitude so that teenagers can adapt, both in following positive and negative things.(Aryani, 2019).

*The Influence of Pocket Money (X2) on Lifestyle (Y)*

Based on the results of testing and analysis, it was obtained that the pocket money variable had a significant effect on lifestyle as evidenced by the t-value = 3.790 <t-table = 1.668 and a significant value of 0.000 <0.05. So there is a partial and significant effect of pocket money (X2) on lifestyle (Y) in students of the Economic Education Study Program, Class of 2023, Mulawarman University. This is in line with the research(Fakhira & Rialdy, 2025)who said that students' lifestyles are influenced by the pocket money or allowances given by their parents.

TrendStudents at the beginning of the pocket money period, make a lot of expenses so that at the end of the pocket money period students experience difficulties and lack of money to meet their needs. The amount of pocket money received by students at the beginning of this period often makes students "forget themselves" and assume that they have a lot of pocket money, even though when this pocket money is allocated evenly in one period, as a result the pocket money received is no longer a lot, this condition often occurs among students.

One form of responsibility received by students is pocket money. Pocket money can also train yourself to be disciplined in using money for daily needs. The money can be pocket money from parents/family, money from scholarships, and money from work in daily, weekly, or even monthly periods that are used to shop for food, drinks, study needs and even savings for urgent needs at certain times.(Hidayah & Bowo, 2019). In allocating their pocket money, students should focus on meeting their needs. Categories of bad pocket money spending include not distributing pocket money evenly according to the specified time.

Based on the results of descriptive analysis, the most dominant indicator in measuring pocket money for Economic Education students is the utilization/use indicator. Utilization or use of pocket money is the indicator with the highest value. This shows that the way students use their pocket money has a significant influence on lifestyle. Students who are wise in managing pocket money tend to allocate funds for important needs, such as education, health, and other positive activities. The right decision in utilizing pocket money can improve the quality of life of students, help them achieve academic goals, and encourage participation in social activities. Research(Alfarid et al., 2023)also said that teenagers who get a lot of pocket money generally have a high level of consumption compared to teenagers who have little pocket money. Teenagers who have enough pocket money will spend the money they get to buy clothes, things they like, hang out at coffee shops, to hang out at fast food restaurants with their friends.

Parental provision is in second place and shows that financial support from parents also plays a role in shaping the lifestyle of students. Although it has a slightly lower value than utilization, the provision of pocket money from parents still has a significant influence. Sufficient provision can help students meet basic needs and provide a sense of financial security. However, if not balanced with wise utilization, parental provision can cause students to become less independent in managing their finances.

This shows that the use of pocket money has an important role in shaping the lifestyle of students. Pocket money not only provides access to students to meet their daily needs, but also becomes a means for students to learn to manage their finances independently. The provision of pocket money by parents for a certain period of time encourages students to plan their expenses wisely, so that they can meet their needs until the next period.

Armelia & Irianto, (2021)states that there is an influence of pocket money on students' lifestyles. This is in accordance with the results of the study that the higher the amount of pocket money of students, the higher the lifestyle of a person, in other words, a lot of pocket money can make students free to improve the lifestyle they want to do both in terms of activities and interests.

*The Influence of Peer Conformity (X1) and Pocket Money (X2) on Lifestyle (Y)*

Based on the results of the f test conducted by the researcher, the F count value = 87.091> F table = 3.13 with a significant value of 0.000 <0.05. So there is a significant simultaneous influence between the variables of peer conformity (X1) and pocket money (X2) on lifestyle (Y). Peer conformity and pocket money owned by Economic Education students determine their lifestyle, where peer conformity is a factor that plays an important role in determining the high and low lifestyle. This is in line with researchlifeRahmayanty et al. (2023)which states that teenagers tend to try to match their peer group, including in terms of clothing, behavior, and lifestyle.

Peers are one of the important factors that determine the lifestyle of students. Teenagers are often faced with peer acceptance or rejection in socializing. To avoid peer rejection, teenagers tend to follow the same things as their peer group in order to be well accepted in their peer group.(Iskandar & Rahmayanti, 2018). In line with research conducted bySafitri, (2018)which states that peer conformity has a positive influence on lifestyle.

MoneyPocket money is also a factor that plays an important role in determining the high and low lifestyle of students. This is because pocket money is usually given to teenagers who are not yet working and can be used at any time. Teenagers who receive large amounts of pocket money tend to have high levels of consumption. This is in line with researchAlfarid et al. (2023)which states that in addition to fulfilling daily needs, teenagers will also fulfill desires, such as buying clothes, favorite items, and financing activities that satisfy their desires.

Based on the results of descriptive analysis, the most dominant indicator in measuring pocket money in Economic Education students is Activity with the highest value. This shows that the level of individual involvement in various activities has a significant influence on lifestyle. Students who are active in social activities, organizations, or academic activities tend to have a more balanced and positive lifestyle. Peer conformity can encourage students to be more active in various activities that are considered important by their group. In addition, wise use of pocket money is very influential. Students who have sufficient pocket money can participate in various activities, such as seminars, training, or social activities, which support self-development. The use of pocket money for self-investment, such as buying books or taking courses, can also improve

their quality of life. Therefore, high activity contributes to improving social skills, mental health, and strengthening social networks.

Armelia & Irianto (2021)said that there is an influence of pocket money on students' lifestyles. This is in accordance with the results of the study that the higher the amount of pocket money for students, the higher the lifestyle of a person. This study is expected to contribute to students of Economic Education Class of 2023, Mulawarman University, so that they can develop behavioral habits in managing good finances in everyday life.

## CONCLUSIONS

Based on the results of the analysis and discussion that have been explained, several conclusions can be drawn. Peer conformity is found to have a positive and significant effect on students' lifestyles, where students tend to adjust their behavior and life choices in order to gain acceptance within their peer groups. This indicates that the social environment plays a crucial role in shaping students' lifestyle patterns. Furthermore, pocket money also shows a positive and significant effect on students' lifestyles. The amount of pocket money students possess influences their ability to engage in various social activities, such as hanging out with friends, attending events, and shopping, which in turn shapes their lifestyle choices.

In addition, the study finds that peer conformity and pocket money simultaneously have a significant influence on students' lifestyles. Peer conformity encourages individuals to align their behavior and choices with group norms and expectations, while pocket money facilitates the fulfillment of needs and desires associated with lifestyle. Together, these two factors interact to play an important role in determining the lifestyle patterns of students in higher education.

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