

The Impact of Consumptive Behavior and Hedonic Lifestyle on the Effectiveness of Blt-Dd Recipients (Case Study in Parongpong District, West Bandung Regency)

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ABSTRACT

This research aims to test and analyze the relationship between consumer behavior and hedonic lifestyle on the effectiveness of recipients of direct cash assistance from BLT-DD village funds who are recipients of BLT-DD assistance in Parongpong District, West Bandung Regency. This research uses descriptive and verification methods with a quantitative approach or in the form of numbers. The sample in this research was 64 respondents who received Direct Village Fund Cash Assistance (BLT-DD). The analysis used is multiple linear regression analysis, which is used to determine the relationship between the independent variable and the dependent variable. The results of the research show that: (1) Based on the table of test results that have been carried out, it is known that the calculated t value = -0.027 with t table = 1.998 (t calculated < t table). Based on the research results above, to be able to find out the value of the coefficient of determination, it is shown by the R Square value, which is 70.6%

INTRODUCTION

Poverty is a common problem faced by every country, not only poor countries or developing countries, but is also a problem faced by developed countries. Poverty can be defined as a low standard of living, namely the existence of a material level among a number or group of people compared to the standard of living that prevails in society. A low standard of living will appear to affect their level of health, moral life and sense of self-esteem. who are classified as poor people.

Judging from the sources of poverty, according to Ginandjar (1996: 106), it is known that there is cultural poverty and structural poverty. Cultural poverty refers to the attitude of a person or society caused by lifestyle, living habits, and not feeling deprived. This group of people is not very motivated to try to improve their standard of living, which causes their income to be low according to commonly used measures. Structural poverty is poverty that is caused more by unbalanced development and the results have not been distributed evenly. Unequal development results in unequal income generation and in turn will give rise to an unequal social structure.

Poverty is caused by several factors, including low levels of education, low labor productivity, low wage levels, inequality in income distribution, lack of employment opportunities, and unstable politics. Based on poverty data for 2022, it shows that the population in Indonesia in March 2022 reached 26.16 million people or around 9.54% of the total population. The number decreased by 0.34% in September 2021 and decreased by 1.38 million people in March 2021 (BPS, 2022).

The goal of the state in general is to provide for the welfare and happiness of its people. The goals of the state are guidelines for organizing and controlling state equipment and regulating the lives of its people. The goals of each country are influenced by the place, history of formation, and influence of the rulers of the country concerned (Suharto, 2008: 23). Apart from that, the goal of the state was also expressed by Wicaksono (2006: 18), namely to create conditions so that people can achieve their desires to the maximum.

The Indonesian government has carried out various efforts and programs to improve poverty, starting from the New Order era to the Reform Era. During the New Order era, there were several poverty reduction programs, such as the Social Safety Network (JPS) program, including: the Presidential Instruction Program for Disadvantaged Villages (IDT), the Family Welfare Savings Program (Takesra) and the Family Welfare Business Credit (Kukesra), but the program policies The government did not run smoothly because the government program was unable to provide outcomes.

One of the many government programs is Village Fund Direct Cash Assistance (Village Fund BLT). Village Fund BLT is assistance from the government provided to reduce the impact of the COVID-19 pandemic in villages, in the form of financial assistance originating from village funds for poor families. Each poor family gets Village Fund BLT of IDR 600,000 per month for those who meet the criteria and is given for 3 (three) months and for the next three months IDR 300,000 per month. Village Fund BLT is tax-free, if village

needs exceed the maximum allocation that can be allocated by the village, the village head can propose additional village fund allocations to the regent/mayor for direct cash assistance. According to the decision of the Special Village Deliberation (Musbangun), the proposal must be accompanied by reasons for the additional allocation (PPN/Bappenas, 2020).

The Village Fund Direct Cash Assistance Program (BLT-DD) is one of the rural community empowerment programs launched by the Indonesian government. This program aims to improve the welfare of village residents by distributing cash assistance directly to poor households in the area. Although the main aim of BLT-DD is to provide financial support to poor families, there are issues that need to be researched regarding the effectiveness of the use of these aid funds. One of the factors that can influence its effectiveness is consumer behavior and hedonic lifestyles in individual recipients of aid.

Consumptive behavior refers to a person's tendency to purchase goods or services without careful consideration of the long-term benefits. Individuals with consumptive behavior tend to focus more on meeting immediate needs rather than looking at the long-term impact of using aid funds. Apart from that, a hedonic lifestyle also has negative potential for the effectiveness of the BLT-DD program. A hedonic lifestyle reflects an individual's orientation that prioritizes pleasure and personal satisfaction in their spending, without considering the impact on their financial condition. When individuals receive cash assistance from the BLT-DD program, hedonic lifestyles can influence the use of these funds so that they are not managed effectively to improve long-term welfare.

Direct village cash assistance (BLT-DD) in Parongpong District, West Bandung Regency, is distributed in 3 stages using the cash distribution method (Cash) with different or fluctuating number of recipients, starting from April 2022 to December 2022. The BLT-DD program aims to provide financial assistance to underprivileged families so that they can meet basic needs and improve their economic welfare in the long term. However, if consumer behavior and hedonic lifestyles are dominant among recipients, the main objective of this program could be disrupted. Social assistance such as BLT-DD uses public resources originating from taxes and state funds. Therefore, it is important to ensure that these funds are used wisely so that the benefits can be felt by as many people in need as possible.

By examining the impact of consumer behavior and hedonic lifestyles on the effectiveness of receiving BLT-DD, we can identify factors that contribute to the non-optimality of this program. The results of this research can be used to develop better strategies or policies in implementing social assistance programs in the future.

The effectiveness of the Village Fund BLT depends on the ability to accurately determine the recipients of assistance, namely those who really need it. The recipient identification and selection process must be carried out carefully to minimize the risk of misuse of funds. In the journal *Indonesian Treasury Review* Vol.6, No.3, (2021) the effectiveness of receiving Direct Cash Assistance (BLT) from village funds, a way to measure and determine whether the program being implemented is effective or not effective can be seen through several

indicators, namely Success program, Target success, Satisfaction with the program, Level of output and input, Achievement of overall goals.

The success of the program is used as a measure to see the extent to which the village government is carrying out its duties to achieve the objectives of the Village Fund Direct Cash Assistance Program. This can be seen from the processes and mechanisms in implementing the Village Fund Direct Cash Assistance Program in the field. Is it in accordance with what has been determined by the central government, such as the budget amount for the Village Fund Direct Cash Assistance Program in 2022 of 20% of Village funds and the amount received by beneficiary families of IDR 300,000 per month.

The success of effectiveness targets can be viewed from the point of view of achieving goals by focusing on the targets of the program. This indicator is used to see whether the Village Fund Direct Cash Assistance Program in the Parongpong District, West Bandung Regency, in terms of its mechanism and distribution, is properly targeted in accordance with the criteria determined by the central government, such as the first being poor or underprivileged families, who live in the area. Parongpong District, West Bandung Regency. This can be seen from the BLT-DD distribution target which is included in the good category and according to procedures, but some people who receive BLT-DD have problems, namely the low utilization of BLT-DD funds, such as using the funds to pay debts, buying necessities that are not properly recommended, and using these funds to fulfill one's own desires.

The problem that occurred in Parongpong District, West Bandung Regency, was that the people who received BLT-DD benefits had an understanding and action regarding undirected spending of funds. Where BLT-DD recipients who can be said to have consumptive behavior and a hedonic lifestyle tend to spend the aid funds on unimportant things or unnecessary consumption. Such as using these funds to buy luxury goods, go on vacation, or participate in entertainment activities without considering basic needs that are more important and outside the objectives of the BLT-DD program. This can result in aid funds not being used effectively and unable to provide long-term benefits for recipients so they cannot meet basic needs.

Failure to fulfill basic needs, excessive consumptive behavior and a hedonic lifestyle can result in BLT-DD recipients being unable to fulfill their basic needs with the funds provided. For example, if they use aid funds to buy luxury items or go on extravagances, they may lack funds to buy food, clothing, or pay other important bills. This will of course reduce the benefits that should be obtained from the assistance program.

LITERATURE REVIEW

Consumptive behavior, a person's behavior or a luxurious lifestyle that does not take into account the effects of this behavior. Lubis in his book says that consumer behavior is behavior that is no longer based on rational considerations, but rather on desires that have reached a level that is no longer rational. Consumptive behavior refers to an individual's tendency to purchase goods or services excessively, impulsively, or unplanned. It is often triggered by emotional impulses, persuasive advertising, social trends, and other psychological factors. Consumptive behavior can have a negative impact on a person's financial condition and mental health.

The relationship between consumer behavior and purchasing decisions

(1) Impulsive Buying: Consumptive behavior is often related to impulsive buying decisions, namely when someone buys goods or services without careful consideration and based on emotional impulses or momentary desires. This decision is usually made spontaneously without planning beforehand.

(2) Emotional Influence: Consumer behavior can be influenced by emotional factors such as instant gratification, self-consolation, or increasing positive mood through shopping. In this case, the purchasing decision is based on effort

To satisfy emotional needs rather than rational considerations

(1) Psychological Factors: Several psychological factors such as perceived product value, perceived quality, and individual motivation can also influence purchasing decisions in the context of consumer behavior. Individuals tend to ignore rational price considerations and focus more on the direct benefits obtained from the product.

(2) Environmental Influence: Social trends, persuasive advertising, attractive sales promotions, and pressure from social groups can also be factors that influence purchasing decisions in consumer behavior. Individuals tend to be tempted to join in or gain a certain social status through ownership of certain items.

(3) Sense of Ownership: Consumer behavior often arises when someone has the desire to feel a sense of ownership of a particular product or brand. Purchase decisions are taken as a means to achieve a sense of prestige, social status, or identity associated with the product.

(4) Regret Buying: Sometimes consumer behavior can lead to purchasing decisions that cause regret (regret buying). After purchasing an item, individuals may realize that it was an impulsive and unnecessary decision, which can then lead to feelings of regret and financial stress.

Hedonic Lifestyle, a lifestyle that emphasizes search pleasure and material enjoyment in everyday life. People with this lifestyle tend to focus on fulfilling their personal desires without much consideration of the long-term consequences or impacts. While a hedonistic lifestyle can provide short-term pleasure, it is important to note that focusing too much on instant gratification can have long-term negative impacts such as financial problems, lack of emotional stability, and unsatisfied dissatisfaction.

Factors That Influence the Adoption of a Hedonic Lifestyle

Hedonic In general, it can be divided into two, namely internal factors and external factors. The consumer's internal factors include;

(1) Attitude is a mental condition which is a reflection of consumers' knowledge and way of thinking to respond to an object in the organization through experience and directly influences the behavior displayed. Conditions are greatly influenced by tradition, customs, culture and social environment.

(2) Experience and Observation, Experience can influence social observation on behavior, experience can be obtained from all consumer behavior and actions in the past. The results of these social experiences can shape views of an object.

(3) Personality, Personality is a configuration of characteristics of individual consumers and ways of behaving that form differences in the behavior of each individual,

(4) Self-concept, Self-concept is closely related to the brand image of the product consumed. How individual consumers view themselves will greatly influence their interest in an object.

(5) Motive, individual behavior arises because of the motives of needs and desires that accompany it. Consumers need and want to feel safe and have a certain prestige. If the consumer's motive for the need for prestige is greater, it will form a lifestyle that tends to influence the hedonic lifestyle. (6) Perception, Perception is the process by which consumers select, organize and interpret the information they receive to form a certain image of that information. .

External factors include, (1) Reference Groups, Reference Groups are groups that have a direct or indirect influence on consumer attitudes and behavior. Groups that have a direct influence are groups where consumers are members and interact with each other. Groups that have an indirect influence are consumers who are not members of the group. (2) Family: The family plays the biggest and longest role in forming consumer attitudes and behavior. This is because parents' parenting patterns will shape children's habits which indirectly influence their lifestyle. (3) Social Class. Social class has two main elements in the social system of class division in society, namely position (status) and role. Social position means a person's place in the social environment, the prestige of his rights and obligations. Role is a dynamic aspect of position. If an individual carries out his rights and obligations in accordance with his position then he is carrying out a role. (5) Culture, culture which includes knowledge, belief, art, morals, law, customs and habits acquired by consumers as individuals who are part of members of society

Direct Village Fund Cash Assistance (Village Fund BLT)

Direct Village Fund Cash Assistance (Village Fund BLT) is assistance from the government provided to reduce the impact of the COVID-19 pandemic in villages, in the form of financial assistance originating from village funds for poor families. Each poor family gets Village Fund BLT of IDR 600,000 per month for those who meet the criteria and is given for 3 (three) months and for the next three months IDR 300,000 per month. This assistance is tax free (VAT/Bappenas, 2020). Village BLT is intended for poor families by providing cash obtained from village funds to reduce the economic impact due to the COVID-19 pandemic (Minister of Finance Regulation Number 40, 2020). If the village's needs exceed

the maximum allocation that can be allocated by the village, the village head can propose additional village fund allocations to the regent/mayor for this assistance. According to the decision of the Special Village Deliberation (Musbangun), the proposal must be accompanied by reasons for the additional allocation (PPN/Bappenas, 2020).

Effectiveness of direct cash assistance from village funds as a social assistance program at the village or village level. Some information about the effectiveness of Direct Village Fund Cash Assistance (BLT-DD) as a social assistance program at the village or village level:

Economic Empowerment: BLT-DD can provide economic stimulus for village residents by providing funds directly to them. This helps encourage local economic activity and increase people's purchasing power.

a. Poverty Reduction: The BLT-DD program aims to reduce poverty at the village level by providing cash assistance to families in need. With this financial support, it is hoped that village residents can fulfill basic needs such as food, clothing and shelter.

b. Responsive to Local Needs: In its implementation, BLT-DD involves active participation from local communities in determining who is worthy of receiving this assistance. This ensures that the program is responsive to existing social and economic conditions at the village level.

c. Increased Access to Public Services: Through BLT-DD payments in cash, recipient individuals or households can experience direct benefits without having to go through complicated administrative stages. It also helps improve their access to public services such as health and education.

d. Strengthening Social Solidarity: The BLT-DD program can strengthen social solidarity at the village level by reducing economic disparities and helping individuals or families in need. This can create a sense of mutual care and support within the community.

Even though BLT-DD has the potential to be an effective social assistance program, it is important to carry out regular evaluations to ensure that the funds are used appropriately and provide real benefits for village communities.

Criteria for Candidates for Direct Village Fund Cash Assistance Recipients

Based on the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 6 of 2020, prospective Village Fund BLT recipients are poor families, whether not recorded (exclusion error) or recorded in the integrated social welfare data (DTKS) that meet the following requirements:

- 1) For people who do not receive assistance from the Family Hope Program (PKH)/non-cash food assistance (BPNT)/pre-employment card holders;
- 2) For people who have lost their livelihood or job (not having enough economic reserves to survive for the next three months);
- 3) For those who have family members who are susceptible to chronic/chronic illness.
- 4) Poor families headed by women, the elderly and people with disabilities, registered as potential Village Fund BLT Beneficiary Families (KPM) must be confirmed by the data collection team (Permendesa Number 6, 2020).

Distribution of Direct Cash Assistance to Village Funds

Distribution of Direct Cash Assistance from Village Funds (BLT Dana Desa) is carried out by the village government using a non-cash method (cash less) every month through banks appointed by the village government and/or can be carried out in cash (cash) to beneficiaries while still observing health protocols in accordance with applicable regulations (Lambhuk Village Keuchik Regulation Number 06, 2020). In the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration of the Republic of Indonesia Number 14 of 2020 concerning the Third Amendment to the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 11 of 2019 concerning Priority Use of Village Funds in 2020, it is explained that:

- 1) Village Fund BLT is distributed for 9 (nine) months starting from April 2020.
- 2) This assistance is provided in the amount of IDR 600,000.00 for each family for the first 3 (three) months (April, May and June).
- 3) This assistance is provided in the amount of IDR 300,000.00 for each family for the second 3 (three) months (July, August and September).
- 4) This assistance is provided in the amount of IDR 300,000.00 for each family for the third 3 (three) months (October, November and December).

Framework

The Village Fund Direct Cash Assistance Program (BLT-DD) is one of the rural community empowerment programs launched by the Indonesian government. This program aims to improve the welfare of village residents by distributing cash assistance directly to poor households in the area. Although the main aim of BLT-DD is to provide financial support to poor families, there are issues that need to be researched regarding the effectiveness of the use of these aid funds. One of the factors that can influence its effectiveness is consumer behavior and hedonic lifestyles in individual recipients of aid.

Apart from that, a hedonic lifestyle also has negative potential for the effectiveness of the BLT-DD program. A hedonic lifestyle reflects an individual's orientation that prioritizes pleasure and personal satisfaction in their spending, without considering the impact on their financial condition. When individuals receive cash assistance from the BLT-DD program, hedonic lifestyles can influence the use of these funds so that they are not managed effectively to improve long-term welfare. Individuals with high consumer behavior and a hedonic lifestyle tend to use aid funds to buy luxury goods or participate in entertainment activities that do not support the main goals of the program. This causes the use of funds to be less effective in meeting basic needs.

The use of BLT-DD funds for non-essential things or instant enjoyment can reduce the real benefits of the cash assistance in improving the welfare of individual recipients. Funds that should be used to fulfill basic needs can be wasted, resulting in reduced revenue effectiveness. On the other hand, individuals with low consumer behavior and a wiser lifestyle will be more likely to use aid funds appropriately in accordance with the program's main priorities. They will focus more on fulfilling basic needs such as food, education or health, so that the effectiveness of their reception is higher.

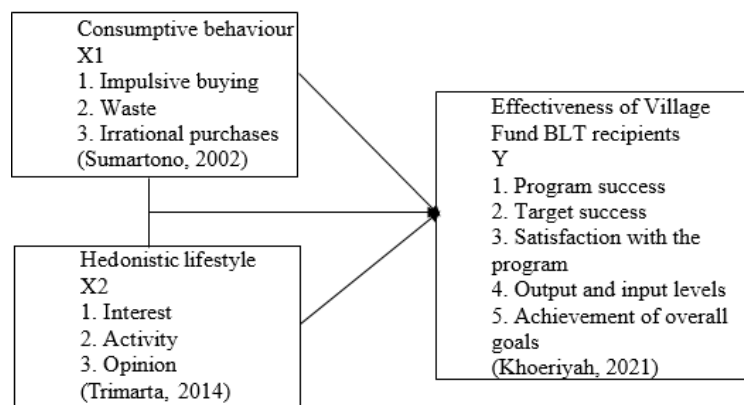


Figure 1. Paradigm

METHODOLOGY

This research is classified as descriptive and verification research, namely providing an overview of consumer behavior, hedonic lifestyle, and the effectiveness of acceptance and then analyzing the data. According to Turyandi (2019: 90) the descriptive method is a method of disbursing facts with appropriate interpretation that studies problems in society, as well as certain situations, including the relationship between activities, attitudes, views, and processes that occur. ongoing and the effects of a phenomenon.

Population

Population is defined as a collection of research objects whose data will be collected. The population is the whole or entire object under study whose characteristics will be estimated or predicted. The population in the study was the people of Parongpong District, West Bandung Regency who received BLT-DD as many as 180 people.

Sample

A sample or representative of a population whose characteristics will be revealed and used to estimate the characteristics of the population. To determine the sample that will be studied in the research, the researcher used the Slovin method with an error rate of 10%, so that the sample in the research was 64 respondents.

RESULTS

Data analysis is a process of processing data into new information. This process is carried out with the aim of making the characteristics of the data easier to understand and useful as a solution to a problem, especially related to research.

Normality Test

In the research, data normality testing uses the Kolmogorov-Smirnov test by looking at the significance of the resulting residuals and the normal probability plot graph approach. Normality detection uses the distribution of data (points) on the diagonal axis of the graph. The test results of the residue obtained are as follows

Table 1. Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		64	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	3.72825948	
Most Extreme Differences	Absolute	.119	
	Positive	.119	
	Negative	-.107	
Test Statistic		.119	
Asymp. Sig. (2-tailed) ^c		.024	
Monte Carlo Sig. (2-tailed) ^d	Sig.	.023	
	99% Confidence Interval	Lower Bound	.019
		Upper Bound	.027

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Normality Test Results Data, 2023

Multicollinearity Test

This test is intended to determine whether there are two or more independent variables that are linearly correlated. If this situation occurs, it will be difficult to differentiate the influence of each independent variable on the dependent variable. Detecting symptoms of multicollinearity in the research model can be seen from the tolerance value or Variance Inflation Factor (VIF) value. The tolerance limit is >0.10 and the VIF limit is <10.00 , so the conclusion is that there is no multicollinearity between independent variables

Table 2. Multicollinearity Test

Model		Coefficients ^a				Collinearity Statistics		
		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
1	(Constant)	20.783	4.944		4.204	<.001		
	JUMLAH X1	.413	.069	.620	5.947	<.001	.944	1.060
	JUMLAH X2	-.027	.080	-.036	-.341	.734	.944	1.060

a. Dependent Variable: JUMLAH Y

Source: SPSS Result Data, 2023

Based on table 4.50, it can be seen that perceived convenience, perceived benefits and perceived risk show tolerance values > 0.1 and variance inflation factor (VIF) < 10 . So it can be concluded that the independent variables in this study are free from multicollinearity problems or there is no correlation between the independent variables.

Multiple Regression Analysis

This multiple linear regression test is carried out to study whether there is a relationship between two or more variables. Namely the independent variable (Consumptive Behavior and Hedonic Lifestyle) on the dependent variable,

namely the Effectiveness of BLT-DD Receipts. In this research, multiple linear regression statistical calculations were carried out with the help of the SPSS Windows version 29 computer application. The results of data processing with the help of this application can be seen in table 4.51 as follows

Table 3. Multiple Regression Analysis

Coefficients ^a								
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a. Dependent Variable: JUMLAH Y

Source: SPSS Result Data, 2023

Based on table 4.51 of the multiple linear regression results above, it can be seen that the coefficient for the consumptive behavior variable (X1) is 0.413. The hedonic lifestyle variable (X2) is -0.027. With a constant of 20.783, the formula for the multiple linear regression equation is as follows:

$$Y = 20.783 + 0.413 (X1) + -0.027 (X2)$$

From the equation above several things can be explained, namely:

- a. The constant value is 20.783, meaning that if the independent variables, namely consumptive behavior and hedonic lifestyle, are considered constant (with a value of 0), then it can be predicted that the dependent variable, namely the effectiveness of BLT-DD recipients, will have a constant value of 20.783.

b. The consumptive behavior variable has a regression coefficient of 0.413. This means that if the consumptive behavior variable (X1) increases by one unit and the other variables (X2 and BLT-DD).

c. The hedonic lifestyle variable has a regression coefficient of -0.027. This means that if the hedonic lifestyle variable (X1) increases by one unit and the other variables (X2 and large to influence the effectiveness of BLT-DD recipients.

Based on the t test that has been carried out in the table above, further proof can be carried out as follows

a. Consumer behavior variable (X1) Based on the table above, the results of the tests that have been carried out show that the t value = 5.947 with t table = 1.998 (t count > t table) if seen from the significance value of X1 of < 0.001, the value is below alpha 0.05 or <0.001 <0.05 means the hypothesis Ho is rejected and Ha accepted. So it can be concluded that the consumptive behavior variable has a partially positive and significant effect on the interest in using the effectiveness of BLT-DD recipients.

b. Hedonic lifestyle variable (X2) Based on the table above, results of tests carried out that the calculated t value = -0.027 with t table = 1.998 (t calculated < t table) if seen from the significance value of X1 of -0.341, a value above alpha 0, 05 or -0.341 > 0.05 means that the Ha hypothesis is rejected and Ho is accepted. So it can be concluded that the hedonic lifestyle variable has no positive and partially significant effect on interest in using the effectiveness of BLT-DD recipients.

F Test

Uji Hypothesis testing or F testing is carried out to determine whether the independent variables (consumptive behavior and hedonic lifestyle) have an effect simultaneously or together on the dependent variable (effectiveness of BLT-DD recipients) based on the tests that have been carried out, the results of the T test are obtained as follows The hypothesis or F test is carried out to find out whether the independent variables (consumptive behavior and hedonic lifestyle) have an effect simultaneously or together on the dependent variable (effectiveness of BLT-DD recipients) based on the tests that have been carried out, the results of the T test are obtained as follows

Table 5. F Test
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	525.243	2	262.621	18.294	<.001 ^b
	Residual	875.695	61	14.356		
	Total	1400.938	63			

a. Dependent Variable: JUMLAH Y

b. Predictors: (Constant), JUMLAH X2, JUMLAH X1

Source: SPSS Result Data, 2023

The ANOVA test results in Table 4.53 show that the F-count value (18.294) is greater than the F-table value (3.14) and the Sig value. <0.001, it is concluded that the hypothesis Ho is rejected and Ha is accepted, meaning that together (simultaneously) consumptive behavior (X1) and hedonic lifestyle (X2) have a significant influence on the effectiveness of BLT-DD recipients.

Coefficient of Determination Test

The determination test is carried out to state the percentage of total variation in the dependent variable that can be explained by the independent variables in the model. Based on the tests that have been carried out, the results of the Determination test are obtained as in the panel below:

Table 6. Coefficient of Determination Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.840 ^a	.706	.696	1.894

a. Predictors: (Constant), JUMLAH X2, JUMLAH X1

Source: SPSS Result Data, 2023

To be able to find out the value of the coefficient of determination, it is shown by the R Square value, which is 0.706, which shows that between Consumptive Behavior and Hedonic Lifestyle the Effectiveness of BLT-DD Recipients. amounting to 70.6%, the remainder can be explained by other factors not used in this research

DISCUSSION

The Impact of Consumer Behavior on the Effectiveness of BLT-DD Recipients

Consumer behavior variable (X1) Based on the table above, results of tests carried out show that the t value = 5.947 with t table = 1.998 (t count > t table) if seen from the significance value of X1 of < 0.001, the value is below alpha 0.05 or <0.001 <0.05 means the hypothesis Ho is rejected and Ha is accepted. So it can be concluded that the consumptive behavior variable has a partially positive and significant effect on the interest in using the effectiveness of BLT-DD recipients. Research by Roberts and Jones (2001): This research shows that high consumer behavior is related to low levels of life satisfaction and depression. They found that individuals who have a tendency to purchase unnecessary items or to obtain temporary satisfaction through consumption often feel dissatisfied overall with their lives and may experience symptoms of depression.

This research shows that high consumer behavior can have a negative impact on an individual's life satisfaction, emotional well-being and subjective happiness. This indicates the importance of awareness and wise management of consumption patterns in order to achieve a more satisfying life in the long term. The impact of hedonic lifestyle on the effectiveness of BLT-DD recipients

Hedonic lifestyle variable (X2) Based on the table above, results of tests carried out show that the calculated t value = -0.027 with t table = 1.998 (t calculated < t table) if seen from the significance value of X1 of -0.341, a value above alpha 0, 05 or -0.341 > 0.05 means that the Ha hypothesis is rejected and Ho is accepted. So it can be concluded that the hedonic lifestyle variable has no positive and partially significant effect on interest in using the effectiveness of BLT-DD recipients.

In the context of receiving assistance such as BLT-DD, a low hedonic lifestyle can be a positive factor. Individuals who are able to control their desire to buy luxury goods and prioritize using aid funds for more productive purposes, such as starting or developing a small business, have the potential to utilize the aid more effectively.

The impact of consumptive behavior and hedonic lifestyle on the effectiveness of BLT-DD recipients, to be able to determine the magnitude of the coefficient of determination, is shown by the R Square value, which is 0.706, which shows that between consumptive behavior and hedonic lifestyle, the effectiveness of BLT-DD recipients. amounting to 70.6%, the remainder can be explained by other factors not used in this research.

Thus, the relationship between high consumptive behavior and a low hedonic lifestyle on the effectiveness of BLT-DD is that individuals with lower consumptive behavior and a wiser lifestyle tend to be more able to utilize this assistance productively and sustainably. However, it is important to remember that other factors can also influence the effectiveness of BLT-DD, such as employment opportunities, access to education, and social support. Therefore, it is important to conduct more in-depth research and involve multiple perspectives to understand this relationship more comprehensively.

CONCLUSIONS

1. Consumptive behavior has a significant relationship with the effectiveness of BLT-DD receipts in the people of Parongpong District, West Bandung Regency.
2. Hedonic lifestyle has no relationship and is not significant with the effectiveness of receiving BLT-DD in the people of Parongpong District, West Bandung Regency.
3. Consumptive behavior and hedonic lifestyle have a significant relationship with the effectiveness of receiving BLT-DD in the people of Parongpong District, West Bandung Regency.
4. Based on the results of data testing, it is known that the impact of variable (X), namely financial behavior and hedonic lifestyle, is shown by the coefficient of determination $r^2 = 0.706$ or 70.6%, the rest of which is influenced by other factors not examined in this research.

RECOMMENDATIONS

The results of the research show that the respondent's statement said that they were interested in buying the product because they wanted to follow trends that were popular among the community. This was included in the indicators of following trends and dimensions of waste so that the village head or officials of Parongpong District, West Bandung Regency had to socialize or make real decisions. It is necessary for BLT-DD recipients so that the public knows that BLT-DD is really being given to help meet basic needs in Parongpong District, West Bandung Regency.

1. The results of the research show that respondents show that Parongpong District, West Bandung Regency is in accordance with respondents who stated that I look at life instantly because I feel I can enjoy positive things quickly, which is an indicator of not caring about a product that is purchased and is a dimension

of interest. must be further improved so that there is no community dependency on BLT-DD.

2. The results of the research show that the output of the BLT-DD program is measured by the impact it has on increasing access to education and health for beneficiaries as well as their quality of life, including output level indicators and the effectiveness dimension of inhibiting factors so that Parongpong District, West Bandung Regency must be more increasing any form is associated with increasing the effectiveness of BLT-DD recipients.

FURTHER STUDY

This research still has limitations, so it is necessary to carry out further research related to the topic of The Impact of Consumptive Behavior and Hedonic Lifestyle on the Effectiveness of Blt-Dd Recipients in order to improve this research and add insight to readers.

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