

## CHAPTER V

### CONCLUSIONS AND SUGGESTIONS

#### 5.1 Research Conclusions

Based on the results of the analysis conducted, the following conclusions can be drawn :

1. The average spending for both of these, namely, residence fees during online learning decreased compared to offline learning. With this result it can be concluded that H1 was accepted. This is due to the policy that all learning processes are transferred to an online system so that many students decide to return home.

2. The average spending for food consumption during online learning decreased compared to offline learning. With this result it can be concluded that H2 accepted. The student cost for food is no longer borne by the students themselves but is the responsibility of their parents because students choose to go home when the learning system changes.

3. The average spending of transportation costs decreased during online learning. With this result it can be concluded that H3 accepted. This happened because of the policy that the learning system is online, so students don't need to go to the campus anymore to study. This phenomenon is also caused by the LSSR (large-scale social restrictions) where everyone is required to stay at home. Covid-19 reduces the mobility of everyone, including students.

4. The average spending of internet quota increased during online learning. With this result it can be concluded that H4 was rejected. This significant increase is due to the online learning system that requires students to actively participate in each class through various applications such as zoom, Skype, Google meet and others. Responding to this phenomenon, the government through the Ministry of Education and Culture provides internet quota assistance for all students with proportions that are adjusted to each level.

5. The average spending of other expenses is decreased during online learning. With this result it can be concluded that H5 accepted. This is because most students no longer receive the money from their parents during online learning.

6. Overall it can be concluded that the total spending of students decreased during online learning. With this result it can be concluded that H6 accepted. Online

lectures ensure that the average student spends less money than before. Online lectures also provide students with new experiences by following the learning system with different applications. However, besides the advantages of online learning, this learning system can also have many disadvantages.

These disadvantages include difficulty for some students in accessing learning due to supportive signals and devices, lack of motivation to learn which makes it difficult for students to understand course materials, and also a lack of interaction with fellow students. Online lectures also affect students' mental health. The change in situation, where they often meet with friends in the beginning and then are suddenly forced to be more individual, leads to a change in students' mentality. On the other hand, many students also complain that they still have to pay rent even though lectures are held online.

According to this research, the authors agree that online lectures have both positive and negative effects. Considering the many negative effects of online lectures, the authors prove that the application of online learning for sustainability is not suitable for students' lifestyle. It would be nice if the learning process took place in the classroom, but it is also hoped that students in Indonesia will become accustomed to more advanced and sophisticated learning systems over time.

## **5.2 Research Limitation**

Because of the shortcomings that researchers found while conducting this study, the authors realized that the current study is still not perfect. Limitations in the study are as follows:

1. This study only examines the impact of online learning on student spending by comparing student spending before and during the online learning policy implemented.
2. The limitation of the type of data that is owned so that in data processing can only use a few applications such as SPSS and Microsoft Excel.
3. This research can only be used as a guideline for further research if the same conditions occur because this research data was collected during the covid-19 pandemic.
4. This study used random sampling with a large number of respondents. One of the disadvantages of random sampling is the difficulties to find a respondent

because the sample is randomly selected and divided among the faculties. As a result, the study takes a long time to collect all samples.

5. There is no further explanation of other costs. It should also be explained about the cost of health in the questionnaires distributed. This is because health expenditures are also a focus area that needs to be explored in Covid 19.

### 5.3 Research Suggestion

Based on the limitations of this study, the following are some suggestions :

#### 1. Suggestion for further research:

- a. Redevelop the purpose of this study not only to examine the difference between two paired data but also to analyze how it affects individual consumption patterns and further impacts on the economy.
- b. Develop the type of research data so that the research data can be processed with other applications such as SMART PLS or r studio.
- c. Develop other types of tests and methods for data processing so that the discussion obtained is more accurate.
- d. Complete the miscellaneous expenses section by adding expenses related to health, such as costs for immune boosters and purchasing vitamins recommended to maintain the body's immunity.

#### 2. Suggestion for students

- a. Students must be able to make profitable decisions when faced with an unexpected situation. One of them is how to deal with changes during a pandemic, how to manage finances so that you don't regret it in the future.
- b. When a pandemic occurs, try new activities, especially those things that can increase your income. Since most students stop getting pocket money during their online studies, it's important to recognize this opportunity and make the most of it.
- c. When classes return to normal, reorder the priority scale of what expenses should and shouldn't be incurred.
- d. If you receive support from the Ministry of Education and Culture for your Internet quota, use it as much as possible and don't use it for things that aren't very useful, such as downloading movies and so on. In this way, the expenses for the Internet quota can be reduced.

### 3. Suggestion for teaching staff and department staff

- a. Considering students' difficulties in understanding the subject matter during online lectures, it is suggested that teaching staff adjust their teaching methods during online classes.
- b. More student engagement during lectures so that students need to focus and listen at all times while learning.
- c. Ensure that students are listening to what is being taught by asking students to turn on the webcam. Most students do not really focus on listening and do other things instead because there is no monitoring by the teaching staff, so students feel free to do other things and end up being unfocused and not understanding the subject matter.
- d. Department staff hope that it will be easier for students to take care of administration. Especially when it comes to KRS, because with online lectures, it is best if all the problems can be taken care of online without having to come to campus.

### 4. Suggestion for government

- a. When allocating internet quotas, do not limit the applications that can be accessed, especially Google and Chrome, because it is important for students to find information and educational materials.
- b. Providing an internet quota for students only takes a few months. When online learning is reintroduced, it is hoped that the government will be able to provide internet quota throughout.
- c. Even though signal penetration is still ongoing in Indonesia, there are still many areas that do not have signal coverage. This makes it difficult for students to participate in online learning, requiring them to stay at the boarding school to take full advantage of classes. As a result, the cost of boarding students is fixed and not decreasing. It is hoped that the government can improve the distribution of signals in Indonesia so that all students have the same learning opportunities.