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The Influence of Colour Preferences on Cost of Living Allocation

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A B S T R A C T

This study aims to analyze the psychological relationship between the preference for color by individuals and the allocation of costs spent. This research is important to understand the relationship between color and the allocation of costs made by a person. In allocating the income received, it can be divided into several expenditure items. This cost allocation can be psychologically linked to the favorite color which in this study found a relationship between individuals who like primary and neutral colors. The method used in this research is quantitative descriptive. The data analysis technique uses bivariate correlation analysis. The sample used was 110 respondents using questionnaire data collection techniques. The sample is accounting students who are taking accounting theory courses. The data analysis tool used is SPSS (Statistical Product and Service Solution) version 25.

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INTRODUCTION

In terms of philosophy, science is revealed through the process of giving divine light, which we often find in the explanations of various bibles (Torah, Gospel, Quran), as well as other religious writing sources (Nasr & Suharsono, 1997). Accounting science itself is a derivative of knowledge based on the divine spirit. Accounting science starts from the process of entity creation. The creation of entities has consequences for owners and managers. The owner/principal and agent/manager then give rise to the Debit and Credit sides, asset owners and asset managers. The owner of debt and equity is the owner of the entity gives the task to the manager (management) to manage assets by expecting contributions to the operation of assets to increase its equity (wealth). The results of asset operationalization in the form of profit must then be returned to the owners of capital and debt (Fikri et al., 2018)

Accounting is a science that is very close to human life. Without realising it, human daily life is side by side with accounting. Therefore, if we can understand accounting, many benefits can be obtained. One of them is making more appropriate daily decisions and policies, especially regarding economic decisions. By understanding accounting, humans will better understand how to manage finances that are good for themselves. The closest example of this is by allocating living expenses according to their respective needs. Lack of awareness of the importance of allocating living expenses makes people underestimate their future needs.

All individuals have their own preferences regarding the funds allocated according to their needs. The same applies to university students, but a university student can be considered not to have a strong financial foundation. In fact, most of them are not yet working and their main income is generally mostly donated by their parents (Fikri et al., 2018). Therefore, it is important for individuals to be able to allocate their finances to be able to meet various needs such as basic needs, liabilities such as instalments, fixed expenses such as fuel, electricity, water and telephone, fulfilling desires, and saving needs such as saving and investment.

A person's personality influences his or her preferences in many ways, from favourite food, to style of dress, to favourite colours. Every human being has his or her own taste in colour selection. Therefore, every human being has a different favourite colour. This can show that colour can affect a person's psychology. This is in line with research conducted by Elliot & Maier (2014) which states that colour can affect a person's affection, cognition, and behaviour, even according to Shankar et al (2009), colour can affect the taste of food. This reinforces that colour choice is allegedly related to a person's psychology, including their financial psychology. Therefore, by knowing a person's preference for various things, we can theoretically know the person's personality. Colour preference is one of them. Colour analysis is a long-established method to determine a person's personality type. The existence of colours in the world is very influential for human life. According to chromotherapy, certain colours are closely related to a person's mental state and health. Therefore, colours can be used for psychological therapy. Even the

colour of medicine can affect the effectiveness of the medicine (de Craen et al., 1996). It is said that deficiencies in one's personality can even be balanced by using colour therapy. This study will therefore seek the relationship between favourite colours which will be associated with individual cost behaviour.

There has been a lot of research on colours and their relationship to a person's psychology, but researchers have never found research related to a person's favourite colour and its relationship to the allocation of living expenses incurred. In fact, this is important to know because it can illustrate a person's strengths and weaknesses in allocating their living expenses. This can be used to analyse a person's financial planning mistakes so that it can be used as a consideration to evaluate themselves so that their future needs can be met and make their lives in the future better.

This research aims to study the relationship between favorite color and cost allocation so it is hoped that this research can be used to study human traits based on their favorite color. For example students who have a red favorite color have a positive relationship to the allocation of obligations, students who have a yellow favorite color have a positive relationship to the allocation of costs, students who have a blue favorite color have a positive relationship to the allocation of costs and have a negative relationship to the allocation of desires, students who have a black favorite color have a negative relationship to the allocation of obligations and costs, and have a positive relationship to desires and individuals who have a grey favorite color have a negative relationship to the allocation of obligations.

LITERATURE REVIEW

Theory of interpersonal behaviour : Theory of interpersonal behaviour is a theory that explains about individual behavioural interests that are determined by the feelings that the individual has. The theory of interpersonal behaviour in this study explains that a person's favourite colour interest that describes the person's feelings is alleged to have a relationship with a person's financial psychology so that it can affect individual behaviour in allocating living expenses spent by the individual.

Cost Allocation : The ability to allocate costs is a very important skill. One of the important factors to achieve success in one's life is the skill to be able to manage one's costs (Cummins et al., 2009). According to German & Forgue (2010) According to German & Forgue (2010), financial success can be achieved if you have fulfilled five financial goals which include obtaining maximum income and wealth, consuming efficiently, finding life satisfaction, achieving financial security and accumulating wealth to be enjoyed in retirement and partly left as an inheritance. In achieving financial success, of course, many things must be done first. One of them is being able to allocate costs appropriately and efficiently. Everyone must know the priorities of their life needs in order to manage their expenses appropriately. The more cleverly a person allocates the income earned for living expenses, the closer that person is to financial success. In allocating the income received, it can be divided into

several expenditure items such as basic needs, liabilities, expenses, desires, and savings.

Basic needs are expenses incurred to be able to survive such as food, drink, and shelter. Liabilities are anything that must be paid for having enjoyed the benefits such as debts and instalments. Expenses are expenses used to meet needs that have a direct impact on daily activities such as fuel, electricity, water, and telephone. Saving is the part of income that is not spent to reduce current consumption in favour of more consumption in the future such as saving, investment, etc.

Colour : Since birth, colour has been a part of humanity. Humans find it easier to capture messages through visuals than through verbal (Widyartanti, 2019). Colour can affect a person's perception of something which is used as a process of assessment of that thing. This is because in the human brain there is a hypothalamus that regulates hormones and the human endocrine system and it is the hypothalamus that regulates body temperature, appetite, sexual function, sleep, behaviour patterns, and so on (Kurt & Osueke, 2014). Colours can therefore enhance a person's desires, feelings and emotions. This can make one's favourite colour a picture of how one behaves.

Based on Brewster's theory, colours can be grouped into 4, namely primary colours which are 3 basic colours namely red, yellow, blue, secondary colours which are a combination of 2 primary colours, tertiary colours which are a mixture of primary and secondary colours, and finally neutral colours which are tertiary colours mixed with primary and secondary colours.

Colours have philosophies, symbols, and emotions related to the interpretation of meaning with certain colours as a form of colour psychology (Paksi & Nur, 2021). Therefore, colour can be used as a medium to interpret a person's psychology, including a person's psychology in managing or allocating their finances. With this, through a person's favourite colour alone, we can know their tendency towards their financial allocation in daily life. This can also be utilised to evaluate a person's budgeting. Based on the theory, previous research, and logic of thought above, the hypothesis "Colour has a relationship with cost allocation" is derived.

METHODOLOGY

This research is a quantitative descriptive research using primary data in the form of a questionnaire of accounting students who are taking accounting theory courses on the grounds that students understand accounting better about cost behaviour. The research uses data collection methods in the form of questionnaires, interviews, and participant observation by engaging with the people studied in their daily lives, seeing what they do, when, with whom, and under what circumstances, and questioning them about their actions. The questionnaires were tabulated and then analysed by grouping the favourite colours and the allocation of each expenditure. The researcher also tested the results of the distributed questionnaires using a bivariate correlation test to find out the relationship between each favourite colour and a person's expense allocation behaviour. The sample size was 110 individuals. The questionnaire included options for allocating budgets for needs, liabilities, expenses, wants

and savings totalling Rp 5,000,000. The data analysis technique uses correlation analysis in order to describe in a structured, factual, and accurate manner the facts about the influence of a person's favourite colour on their cost allocation.

RESULTS AND DISCUSSION

Research Data

Table 1. Age Of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19 Years old	17	15.5	15.5	15.5
	20 Years old	49	44.5	44.5	60.0
	21 Years old	35	31.8	31.8	91.8
	22 Years old	8	7.3	7.3	99.1
	25 Years old	1	.9	.9	100.0
	Total	110	100.0	100.0	

Based on Table 1, information can be obtained that the age of respondents is mostly 20 Years Old. That respectively 49 people with percentages of 44.5%

Table 2. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	29	26.4	26.4	26.4
	Female	81	73.6	73.6	100.0
	Total	110	100.0	100.0	

Based on Table 2, information can be obtained that the number of respondents is mostly female. That respectively 81 people and 29 people with percentages of 73.6% and 26.4%. This shows that the number of female respondents is more than male.

The following are the results of the descriptive statistical analysis of this study:

Table 3. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Needs (Basic Needs, Food and Drink)	110	10%	40%	24.35%	6.791%
Liabilities (Vehicle and House instalments)	110	0%	40%	20.02%	7.012%

Expenses (Expenditure, fuel, electricity, water, and telephone)	110	4%	25%	12.75%	4.534%
Desires (Shopping, Entertainment, Travel, and Holiday)	110	2%	40%	12.65%	5.612%
Savings	110	10%	84%	30.33%	10.877%
Valid N (listwise)	110				

Source : processed data, 2023

Table number 3 shows the results of descriptive statistical analysis of the variables studied in this study. The total data used in this study were 110 data

Table 4. Colour Preferences

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Red	7	6.4	6.4	6.4
	Yellow	4	3.6	3.6	10.0
	White	7	6.4	6.4	16.4
	Black	29	26.4	26.4	42.7
	Blue	33	30.0	30.0	72.7
	Orange	1	.9	.9	73.6
	Green	6	5.5	5.5	79.1
	Purple	9	8.2	8.2	87.3
	Pink	10	9.1	9.1	96.4
	Brown	3	2.7	2.7	99.1
	Gray	1	.9	.9	100.0
	Total	110	100.0	100.0	

Source : processed data, 2023

Table number 4 shows the results of colour preferences obtained from the distributed questionnaires. The table shows that 7 individuals (6%) have a favourite colour with red, 4 individuals (4%) with yellow, 7 individuals (6%) with white, 29 individuals (26%) with black, 33 individuals (30%) with blue, 1 individual (1%) with orange, 6 individuals (5%) with green, 9 individuals (8%) with purple, 10 individuals (9%) with pink, 3 individuals (3%) with brown, and 1 individual (1%) with grey.

Data Analysis Results
Bivariate Correlation Test

Tabel 5. Individual Bivariate Correlation Test

		Needs	Obligations	Burden	Desires	Saving
Red	Correlation	.055	.193	-.038	-.128	-.033
	Sig. (2 tailed)	.566	.048	.69	.128	.733
	N	110	110	110	110	110
Yellow	Correlation	.006	.103	.159	-.072	-.073
	Sig. (2 tailed)	.947	.293	.097	.452	.449
	N	110	110	110	110	110
White	Correlation	-.005	.006	-.006	-.047	.025
	Sig. (2 tailed)	.955	.948	.953	.624	.792
	N	110	110	110	110	110
Black	Correlation	-.004	-.217	-.183	.274	-.009
	Sig. (2 tailed)	.971	.026	.056	.004	.926
	N	110	110	110	110	110
Blue	Correlation	-.138	.090	.164	-.162	.112
	Sig. (2 tailed)	.152	.357	.087	.090	.244
	N	110	110	110	110	110
Orange	Correlation	.063	-.009	-.053	-.085	.047
	Sig. (2 tailed)	.512	.927	.580	.376	.622
	N	110	110	110	110	110
Green	Correlation	.058	.044	.043	-.048	-.055
	Sig. (2 tailed)	.546	.654	.659	.617	.566
	N	110	110	110	110	110
Purple	Correlation	.031	-.084	.038	.105	-.100
	Sig. (2 tailed)	.750	.395	.691	.277	.296
	N	110	110	110	110	110

Pink	Correlation	.086	-,006	-.106	-.004	.025
	Sig. (2 tailed)	.373	.951	.269	.970	.799
	N	110	110	110	110	110
Brown	Correlation	-.043	.096	.042	-.028	-.024
	Sig. (2 tailed)	.652	.329	.663	.773	.804
	N	110	110	110	110	110
Gray	Correlation	.063	-.169	-.053	.063	.006
	Sig. (2 tailed)	.512	.084	.580	.511	.952
	N	110	110	110	110	110

Based on Table 5, it is found that out of the 11 colours tested, only a few colours have a relationship with a person's behaviour in allocating their living expenses. These colours are part of the primary colours, namely red, yellow, black, and blue.

Individuals with a preference for primary colours have the following relationships:

First, individuals who have a favourite colour of red have a relationship of 0.193 (significant 0.048) to the allocation of liabilities, which means that there is a positive allocation between individuals who like red and liabilities. This can illustrate that individuals with a favourite colour of red tend to owe a lot; *Second*, individuals who have a favourite colour of yellow have a positive relationship with the allocation of expenses. This is shown by the test results with a correlation of 0.159 (with a significance level of 0.097) which means that individuals who like yellow tend to have a high expenses; *Third*, individuals who like blue have a positive relationship with the allocation of expenses (with a correlation of 0.164 and a significance of 0.087) and have a negative relationship with the allocation of desires (with a correlation of -0.162 and a significance of 0.090). This can illustrate that individuals who have a blue favourite colour tend to be able to hold their desires and allocate more towards daily expenses such as fuel and electricity; and *Fourth*, individuals who have a neutral black favourite colour have a negative relationship on the allocation of liabilities (with a correlation of -0.217 and a significance of 0.026) and expenses (with a correlation of -0.183 and a significance of 0.056), and have a positive relationship on desires (with a correlation of 0.274 and a significance of 0.004).

Based on the research data obtained, it can be seen that the priority level of the allocation of individual living costs based on their favourite colour is that 30% of the individuals studied have a favourite colour in blue which makes blue the colour with the most enthusiasts. Individuals who have a favourite colour in blue on average allocate 23% of their living costs for basic needs, 21% to pay for their liabilities, 14% for expenses, 11% to fulfil their wishes, and 31% allocated for savings.

Furthermore, 26% of other individuals have a favourite colour in black, where individuals who have a favourite colour in black on average allocate 25%

of their living expenses to basic needs, 17% to pay liabilities, 11% for expenses such as fuel, electricity, water and telephone, 18% for wishes, and 29% for savings.

In the pink colour which is favoured by 9% of individuals in the sample, where individuals who have a favourite colour with pink on average allocate 27% of their living expenses to basic needs, 18% to pay liabilities, 11% for expenses such as fuel, electricity, water and telephone, 14% for desires, and 30% for savings.

In purple there are 8% of individuals who have a favourite colour, where individuals who have a favourite colour with purple on average allocate 26% of their living expenses to basic needs, 19% to pay liabilities, 13% for expenses such as fuel, electricity, water and telephone, 17% for wishes, and 25% for savings.

There are 6% of individuals who have a favourite colour of red, where individuals who have a favourite colour of red on average allocate 26% of their living expenses to basic needs, 25% to pay liabilities, 12% to spend on expenses such as fuel, electricity, water and telephone, 9% for wishes, and 28% to save.

There are 5% of individuals who have a favourite colour of white, where individuals who have a favourite colour of white on average allocate 22% of their living expenses to basic needs, 23% to pay for liabilities, 11% to spend on expenses such as fuel, electricity, water and telephone, 12% for wishes, and 32% to save.

There are another 5% of individuals who have a favourite colour of green, where individuals who have a favourite colour of green on average allocate 27% of their living expenses to basic needs, 22% to pay liabilities, 13% to spend on expenses such as fuel, electricity, water and telephone, 12% for wishes, and 26% to save

There are 4% of individuals who have a favourite colour of yellow, where individuals who have a favourite colour of yellow on average allocate 30% of their living expenses to basic needs, 25% to pay for liabilities, 20% to spend on expenses such as fuel, electricity, water and telephone, 10% for wishes, and 15% to save.

There are 3% of individuals who have a favourite colour of brown, where individuals who have a favourite colour of brown on average allocate 23% of their living expenses to basic needs, 24% to pay for obligations, 14% to spend on fuel, electricity, water and telephone, 12% for wishes, and 27% to save.

There are 1% of individuals who have a favourite colour of orange, where individuals who have a favourite colour of orange on average allocate 30% of their living expenses to basic needs, 20% to pay obligations, 10% for fuel, electricity, water and telephone, 5% for wishes, and 35% for savings.

There are 1% of individuals who have a favourite colour of grey, where individuals who have a favourite colour of grey on average allocate 30% of their living expenses to basic needs, 10% to pay obligations, 10% for fuel, electricity, water and telephone, 20% for wishes, and 30% for savings.

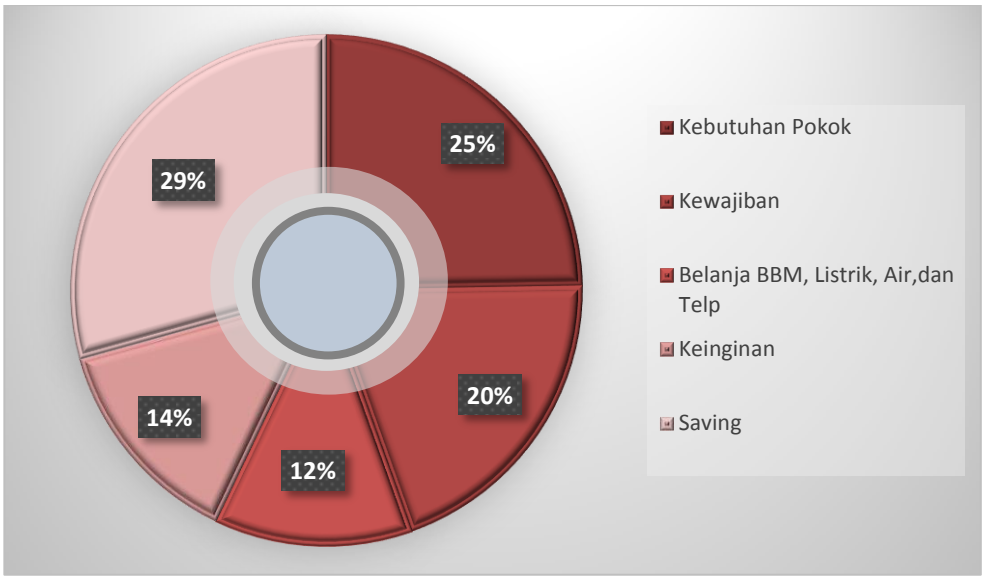

Chart 1. Living Cost Allocation
Source : Primary data processed (2023)

Chart number 1 shows the allocation of individual living costs, where the average individual prioritises saving (Saving, investment, etc.) by allocating 29% of the portion of living costs for saving purposes, followed by basic needs at 25% of living costs, then 20% to pay obligations, spending on fuel, electricity, water and telephone needs at 14%, and the smallest allocation for their wishes at 12% of living costs.

The expectation of this study that one's favourite colour has a relationship with one's cost allocation behaviour was not entirely true. Based on the bivariate correlation test in table 3, it was found that not all colours are related to a person's cost allocation behaviour.

Table 6. Group Bivariate Correlation Test Correlations

		Gender	Age	Preferred Colour	Needs	Liabilities	Expenses	Desires	Savings
Gender	Pearson Correlation	1	-.060	.340**	.034	-.220*	.053	.096	.035
	Sig. (2-tailed)		.531	.000	.727	.021	.580	.319	.716
	N	110	110	110	110	110	110	110	110
Age	Pearson Correlation	-.060	1	.077	.121	.143	.067	.116	-.250**
	Sig. (2-tailed)	.531		.423	.209	.136	.485	.226	.008
	N	110	110	110	110	110	110	110	110
Preferred Colour	Pearson Correlation	.340**	.077	1	.029	-.171	-.034	.173	.013
	Sig. (2-tailed)	.000	.423		.763	.075	.726	.070	.895
	N	110	110	110	110	110	110	110	110
Needs	Pearson Correlation	.034	.121	.029	1	-.181	.018	.137	-.592**
	Sig. (2-tailed)	.727	.209	.763		.059	.850	.153	.000
	N	110	110	110	110	110	110	110	110
Liabilities	Pearson Correlation	-.220*	.143	-.171	-.181	1	-.047	-.344**	-.323**
	Sig. (2-tailed)	.021	.136	.075	.059		.627	.000	.001
	N	110	110	110	110	110	110	110	110

Expenses	Pearson Correlation	.053	.067	-.034	.018	-.047	1	.114	-.469**
	Sig. (2-tailed)	.580	.485	.726	.850	.627		.235	.000
	N	110	110	110	110	110	110	110	110
Desires	Pearson Correlation	.096	.116	.173	.137	-.344**	.114	1	-.425**
	Sig. (2-tailed)	.319	.226	.070	.153	.000	.235		.000
	N	110	110	110	110	110	110	110	110
Savings	Pearson Correlation	.035	-.250**	.013	-.592**	-.323**	-.469**	-.425**	1
	Sig. (2-tailed)	.716	.008	.895	.000	.001	.000	.000	
	N	110	110	110	110	110	110	110	110

Based on table 6 above, it is found that all variables tested have some relationship. These variables are Gender, Age, Preferred Colour, Needs (Basic Needs, Food and Drink), Liabilities (Vehicle and House Installments), Expenses (Shopping, Fuel, Electricity, Water, and Telephone), Desires (Shopping and Entertainment) and Saving.

Based on the ouput above, it is known that N or the amount of research data is 110, the Gender variable has a positive relationship on the Preferred Colour variable (with a correlation of 0.340 and a significance of 0.000, at a significance of 0.05), and a negative relationship on the Liability variable (with a correlation of -0.220 and a significance of 0.021, at a significance of 0.01); *Furthermore*, the Age variable has a negative relationship on the Savings variable (with a correlation of -0.250 and a significance of 0.008 at a significance of 0.05); *Third*, the Needs variable has a negative relationship on the Savings variable (with a correlation of -0.592 and a significance of 0.000 at a significance of 0.05) and a negative relationship on the Liability variable (with a correlation of -0.181 and a significance of 0.059, at a significance of 0.1); *Fourth*, the Liability variable has a negative relationship on the Preferred Colour variable (with a correlation of -0.171 and a significance of 0.075, at a significance of 0.1), Desire (with a correlation of -0.344 and a significance of 0.000, at a significance of 0.05), and Savings (with a correlation of -0.323 and a significance of 0.001, at a significance of 0.05).05); *Fifth*, the Expenses variable has a negative relationship on the Savings variable (with a correlation of -0.469 and a significance of 0.000 at a significance of 0.05); *Last*, the Desire variable has a positive relationship on the Preferred Colour variable (with a correlation of 0.173 and a significance of 0.070, at a significance of 0.1), and a negative relationship on the Savings variable (with a correlation of -0.425 and a significance of 0.000 at a significance of 0.05).

Table 7. Needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp 500.000 (10%)	3	2.7	2.7	2.7
	Rp 600.000 (12%)	1	.9	.9	3.6
	Rp 750.000 (15%)	2	1.8	1.8	5.5
	Rp 1.000.000 (20%)	54	49.1	49.1	54.5
	Rp 1.200.000 (24%)	1	.9	.9	55.5
	Rp 1.250.000 (25%)	11	10.0	10.0	65.5
	Rp 1.350.000 (27%)	1	.9	.9	66.4
	Rp 1.500.000 (30%)	27	24.5	24.5	90.9
	Rp 1.750.000 (35%)	2	1.8	1.8	92.7
	Rp 2.000.000 (40%)	8	7.3	7.3	100.0
	Total	110	100.0	100.0	

Table 8. Liabilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp 0 (0%)	4	3.6	3.6	3.6
	Rp 400.000 (8%)	1	.9	.9	4.5
	Rp 500.000 (10%)	10	9.1	9.1	13.6
	Rp 750.000 (15%)	9	8.2	8.2	21.8
	Rp 1.000.000 (20%)	58	52.7	52.7	74.5
	Rp 1.200.000 (24%)	1	.9	.9	75.5
	Rp 1.250.000 (25%)	10	9.1	9.1	84.5
	Rp 1.500.000 (30%)	15	13.6	13.6	98.2
	Rp 1.750.000 (35%)	1	.9	.9	99.1
	Rp 2.000.000 (40%)	1	.9	.9	100.0
	Total	110	100.0	100.0	

Table 9. Expenses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp 200.000 (4%)	2	1.8	1.8	1.8
	Rp 250.000 (5%)	1	.9	.9	2.7
	Rp 300.000 (6%)	1	.9	.9	3.6
	Rp 350.000 (7%)	2	1.8	1.8	5.5
	Rp 350.000 (7%)	1	.9	.9	6.4
	Rp 400.000 (8%)	1	.9	.9	7.3
	Rp 450.000 (9%)	1	.9	.9	8.2
	Rp 500.000 (10%)	58	52.7	52.7	60.9
	Rp 700.000 (14%)	1	.9	.9	61.8
	Rp 750.000 (15%)	18	16.4	16.4	78.2
	Rp 800.000 (16%)	1	.9	.9	79.1
	Rp 1.000.000 (20%)	22	20.0	20.0	99.1
	Rp 1.250.000 (25%)	1	.9	.9	100.0
	Total	110	100.0	100.0	

Table 10. Desires

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp 100.000 (2%)	1	.9	.9	.9
	Rp 200.000 (4%)	1	.9	.9	1.8
	Rp 250.000 (5%)	6	5.5	5.5	7.3
	Rp 300.000 (6%)	2	1.8	1.8	9.1
	Rp 400.000 (8%)	1	.9	.9	10.0
	Rp 500.000 (10%)	59	53.6	53.6	63.6
	Rp 600.000 (12%)	1	.9	.9	64.5
	Rp 700.000 (14%)	2	1.8	1.8	66.4
	Rp 750.000 (15%)	13	11.8	11.8	78.2
	Rp 800.000 (16%)	1	.9	.9	79.1
	Rp 1.000.000 (20%)	20	18.2	18.2	97.3
	Rp 1.250.000 (25%)	1	.9	.9	98.2
	Rp 1.500.000 (30%)	1	.9	.9	99.1
	Rp 2.000.000 (40%)	1	.9	.9	100.0
	Total	110	100.0	100.0	

Table 11. Savings

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp 500.000 (10%)	5	4.5	4.5	4.5
	Rp 550.000 (11%)	1	.9	.9	5.5
	Rp 1.000.000 (20%)	26	23.6	23.6	29.1
	Rp 1.100.000 (22%)	1	.9	.9	30.0
	Rp 1.250.000 (25%)	8	7.3	7.3	37.3
	Rp 1.400.000 (28%)	1	.9	.9	38.2
	Rp 1.500.000 (30%)	26	23.6	23.6	61.8
	Rp 1.750.000 (35%)	8	7.3	7.3	69.1
	Rp 1.800.000 (36%)	1	.9	.9	70.0
	Rp 2.000.000 (40%)	27	24.5	24.5	94.5
	Rp 2.250.000 (45%)	1	.9	.9	95.5
	Rp 2.500.000 (50%)	4	3.6	3.6	99.1
	Rp 4.200.000 (84%)	1	.9	.9	100.0
	Total	110	100.0	100.0	

Based on Table 7,8,9,10, and 11 For the Needs Variable, 49.1% of the individuals allocate IDR 1,000,000 (20%) with the average individual being Female and 20 years old. For the Liability Variable, 52.7% of the individuals allocate IDR 1,000,000 (20%) with the average individual being Female and 20 years old. For the Expense Variable, 52.7% of the individuals allocate IDR 500,000 (10%) with the average individual being Female and 20 years old. For the Desire Variable, 53.6% of the individuals allocate IDR 500,000 (10%) with the average individual being Female and 20 years old For the Savings Variable, 24.5% of the individuals allocate IDR 2,000,000 (40%) with the average individual being Female and 20 years old.

CONCLUSIONS AND RECOMMENDATIONS.

The results of this study support the hypothesis that there is a relationship between colour and individual cost-of-living behaviour. This is in accordance with the results of research which states that there is a relationship with colour (Paksi & Nur, 2021). And the theory that states Humans more easily capture messages through visuals than through verbal (Widyartanti, 2019). Colour can affect a person's perception of something which is used as a process of assessment of that thing. Research conducted by Elliot & Maier (2014) which states that colour can affect a person's affection, cognition, and behaviour, Shankar et al. (2009) colour can affect the taste of a food.

This is because in the human brain there is a hypothalamus that regulates hormones and the human endocrine system and it is the hypothalamus that regulates body temperature, appetite, sexual function, sleep, behavioural patterns, and so on. (Kurt & Osueke, 2014) so it is symbolic that colour can enhance a person's desires, feelings and emotions.

Overall, this study proves that a person's favourite colour is related to his/her cost allocation behaviour. This shows that the choice of colour has a relationship with a person's psychology, including the person's financial psychology so that it can affect the person's behaviour in allocating the living expenses spent by the individual. However, not all colours have a relationship with a person's cost allocation behaviour, only people who like red, yellow and blue, which are primary colours, and people who like black, which is part of neutral colours, have a relationship with their cost allocation behaviour. In individuals who have a favourite colour of red has a positive relationship to the allocation of obligations, in individuals who have a favourite colour of yellow has a positive relationship on the allocation of burdens, in individuals who have a favourite colour of blue has a positive relationship with the allocation of burdens and has a negative relationship with the allocation of desires, in individuals who have a favourite colour of black has a negative relationship on the allocation of obligations and burdens, and has a positive relationship on desires and in individuals who have a favourite colour of grey has a negative relationship with the allocation of obligations.

ADVANCED RESEARCH

The findings of the research results could be due to the fact that the subjects of this study are individuals where most of them have not worked and

the main income is generally mostly contributed by their parents so that these subjects have not really thought about the costs that must be allocated or even do not have manageable income. This can be an input for future researchers to use research samples that have their own income, so that the research results can be more correlated. It should be acknowledged that individuals who have a favourite colour of orange and grey do not have a strong basis for conclusions because the research sample who likes these colours is only 1 individual.

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