

The Psychological Characteristics of Stinginess Among University Students

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Abstract: *This study aims to analyze the fairness of royalty agreements between songwriters and singers in the Indonesian music industry and to assess the extent to which legal protection of songwriters' economic rights has been implemented. The research employs a normative juridical approach with qualitative analysis. Data were obtained through literature review, including statutory regulations, John Rawls' theory of distributive justice, and contract law theory, as well as case studies of existing royalty agreement practices in Indonesia's music industry. The findings reveal that songwriters often hold a weaker bargaining position compared to singers or producers during royalty contract negotiations, resulting in disproportionate revenue sharing. Although Law No. 28 of 2014 on Copyright normatively protects creators' economic rights, its implementation remains ineffective. Collective Management Organizations (LMK) have also not optimally represented songwriters' interests due to institutional limitations and the absence of fair contract standards. The study recommends strengthening regulations, developing fair royalty agreement templates, and enhancing the role of LMK in order to build a more equitable contractual system that supports an inclusive and sustainable music ecosystem.*

Keywords: *Stinginess, Psychological Characteristics, Student Period, Emotional Attitude, Social Influence, Psychodiagnostics, Gender Differences, Interpersonal Relations, Economic Education, Psychoprophylaxis.*

Introduction

In modern society, an individual's economic behavior, consumer habits, and position within social relationships are shaped by a variety of psychological factors. Particularly in the social-psychological development of university students, their personal characteristics—including the degree to which they are inclined toward stinginess—play a significant role. While stinginess may at first appear to be a form of economic prudence, from a psychological perspective, it is closely linked to a person's level of social adaptability, emotional stability, tendency toward altruism, and degree of self-confidence.

The student phase is a critical period characterized by the formation of personal independence, resource management, role identification, and behavior regulation within group settings. Therefore, behavioral patterns that reflect stinginess tend to become more pronounced during this stage and may present obstacles to both personal and social development. Moreover, stinginess is expressed not only in economic behaviors but also in

a person's willingness to offer social support, share resources, or provide emotional assistance.

This article examines the manifestations of stinginess among university students, as well as the psychological factors that influence it, including gender, family upbringing, and socio-economic background. Furthermore, it explores effective psychoprophylactic approaches and outlines strategies for preventing stingy behavior within the context of educational institutions. The findings of this research are expected to contribute significantly to enhancing students' social adaptability, creating a healthy group climate, and improving the quality of interpersonal relationships.

Relevance of the Topic

In today's context of globalization and the intensification of consumer culture, the in-depth analysis of economic-psychological behaviors among youth—particularly university students—has become an increasingly urgent issue. Observations indicate that instances of stinginess among students negatively affect their interpersonal relationships, group integration processes, and overall level of social adaptation. Especially in an era where individualism and utilitarian values are becoming more dominant, stinginess may manifest as an excessive prioritization of self-interest, a decline in altruistic behavior, and the emergence of emotional detachment.

Within the system of higher education, it is essential not only to develop students intellectually, but also to nurture their moral and psychological qualities. From this perspective, identifying the psychological factors that lead to stinginess among students, understanding their sources, and developing psychoprophylactic strategies in response have become important social and scientific needs. The relevance of this topic is also closely linked to the formation of students' economic ethics, their willingness to help others, attitudes toward social solidarity, and the development of their personal value systems.

Studying the psychological dimensions of stinginess enables the formation of healthy social and economic behavior among students, while also expanding opportunities to raise them as socially engaged and empathetic individuals. Therefore, in-depth exploration of this topic is not only a key task of psychological science, but also an urgent priority within the modern higher education process.

Methodology

In psychological literature, stinginess (often referred to as greed, stinginess, or avarice) is considered a complex socio-psychological phenomenon rooted in human personality. G. Allport (1961) described stinginess as a personal trait that stands in direct opposition to altruism, acting as a limiting factor in forming social connections. According to Allport, stinginess functions as one of the psychological defense mechanisms triggered by anxiety related to scarcity or the potential loss of resources.

In Z. Freud's psychoanalytic theory, stinginess is interpreted as a fixation at the anal stage of early childhood development, where an individual tends to exert excessive control

over their needs and impulses. A. Adler, on the other hand, viewed stinginess as a compensatory mechanism, stemming from low self-esteem and perceived social inferiority.

From the perspective of cognitive psychology, scholars such as A. Bandura and J. Rotter associate stinginess with a lack of self-efficacy, distorted beliefs about resource scarcity, and insufficient development of social interaction skills. They emphasize that such behavioral patterns can be corrected through social learning and education.

Russian scholars A.A. Rean (2020) and E.V. Subbotky (2018), based on their research, have identified that stinginess is more prevalent among youth with lower levels of social adaptation, underdeveloped emotional empathy, and a strong orientation toward utilitarian values. They argue that family upbringing styles, economic conditions, and group climate directly influence the emergence of this trait.

Among Uzbek scholars, V.M. Karimova (2008), G.B. Shoumarov (2014), and Z.T. Nishanova (2017) have explored the psychological roots of stinginess within the context of Uzbek mentality, traditional upbringing, and socio-cultural values. Their studies highlight that stinginess is often confused with culturally praised behaviors such as frugality or caution, yet it fundamentally contradicts social values like altruism, compassion, and a willingness to contribute to communal well-being.

Another important aspect is the psychometric assessment of stinginess. Instruments such as Schwartz's (1992) "Survey of Altruistic vs. Utilitarian Value Orientations" and Rokeach's (1973) "Economic Behavior Goal Orientation Inventory" are widely used. These tools help assess students' tendency toward stingy behavior, uncover its psychological triggers, and support the development of preventive interventions.

In conclusion, the literature shows that stinginess is a multifactorial phenomenon tightly interwoven with personality structure, social environment, upbringing, economic conditions, and cultural values. Its study in higher education contexts plays a critical role in improving the quality of interpersonal relations and fostering broader social stability.

Result and Discussion

University students are in an active stage of personal development during which they evolve not only intellectually, but also morally and psychologically. Stinginess emerges as a specific psychological trait during this formative period, and understanding how it manifests within the student environment and what factors influence its development requires comprehensive analysis. Empirical research findings show that stinginess among students is primarily associated with economic instability, low self-esteem, emotional detachment, and a lack of self-confidence.

The research also revealed that the level of stinginess is significantly influenced by students' social backgrounds, family upbringing styles, and broader economic uncertainty in society. For example, students who have faced financial hardships or were raised in such environments tend to exhibit stinginess as a form of heightened caution, excessive self-protection, and a withdrawal from altruistic behaviors. Consequently, this leads to a decline in interpersonal trust and a deterioration of group climate in academic settings.

Furthermore, stinginess often correlates with other psychological factors such as anxiety, distrust, social alienation, and low levels of empathy. The findings indicate that stingy students typically exhibit reduced social engagement, a lower tendency toward cooperation, and limited openness in communication. These characteristics, in turn, hinder their ability to integrate smoothly into the academic environment and complicate their psychological adjustment.

The discussion highlights that stinginess should not be viewed merely as a negative personality trait, but rather as a sign of disrupted psychological adaptation. In particular, social-psychological perspectives—such as an individual’s perception of resources and their attitude toward sharing with others—play a crucial role in understanding the origins of this behavior. Therefore, combating stinginess requires strengthening emotional education, conducting psychoprophylactic workshops, and implementing training programs focused on the development of empathy.

Another important consideration is that stinginess is often confused with socially approved concepts such as “frugality,” “smart spending,” or “self-sufficiency.” For this reason, it is essential to clearly distinguish between these characteristics and to approach them consciously in both pedagogical and psychological practice. Otherwise, students may develop behavioral patterns that promote social isolation and the prioritization of self-interest above all else.

In general, a thorough study of the psychological characteristics of stinginess among university students, identification of its contributing factors, and the development of targeted preventive interventions represent one of the urgent tasks of modern higher education.

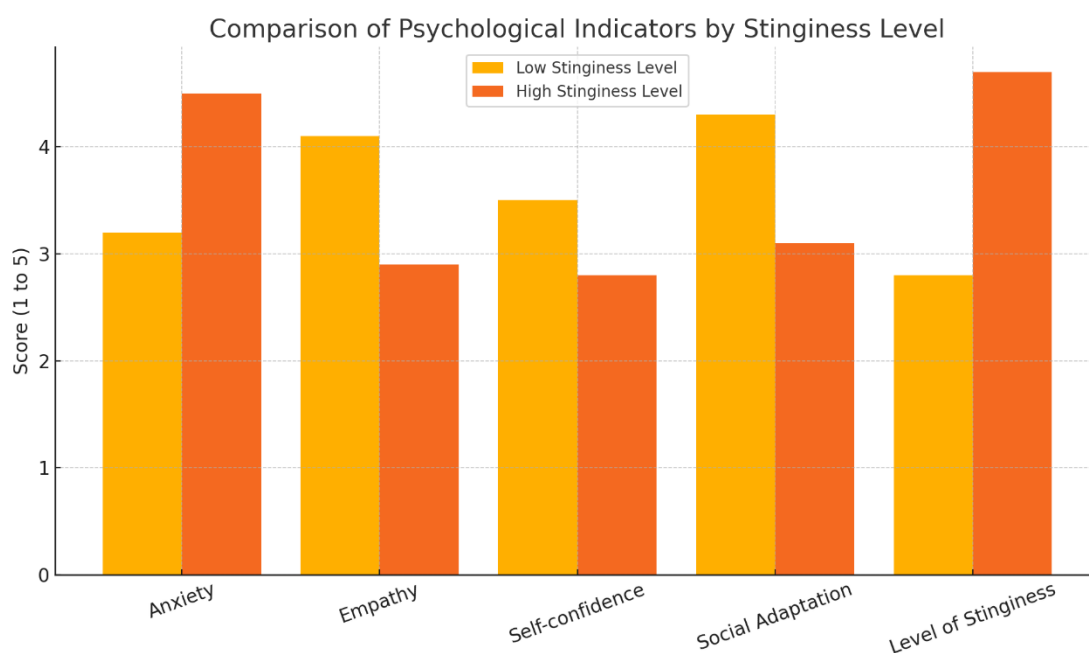


Diagram Analysis 1. Comparison of Psychological Indicators by Stinginess Level

Diagram Analysis

The diagram illustrates a comparative analysis of key psychological indicators among university students with varying levels of stinginess. The indicators include anxiety, empathy, self-confidence, social adaptation, and the overall level of stinginess. The data is divided into two groups: students with low stinginess levels and those with high stinginess levels.

The results show that students with high levels of stinginess tend to exhibit higher levels of anxiety (mean score: 4.5) and lower scores in empathy (2.9), self-confidence (2.8), and social adaptation (3.1). This pattern suggests that stingy individuals may experience greater emotional instability and have more difficulty in engaging in socially cooperative and empathetic behaviors. Their lower self-confidence further indicates potential insecurity and a lack of psychological resilience, which may lead to protective or defensive behaviors such as hoarding or resource avoidance.

In contrast, students with low stinginess levels demonstrate higher empathy (4.1), better social adaptation (4.3), and greater self-confidence (3.5), while maintaining a comparatively lower anxiety level (3.2). These traits point to a more socially adaptive and emotionally balanced personality profile. Their reduced inclination toward stinginess may be related to a stronger internal sense of security, emotional openness, and a willingness to share or collaborate within social and academic settings.

Overall, the analysis indicates a negative correlation between stinginess and positive psychosocial functioning. As stinginess increases, there is a measurable decline in interpersonal and emotional competencies. These findings support the hypothesis that stinginess in students is not merely an economic behavior but a reflection of deeper psychological and social vulnerabilities.

Conclusion

The conducted theoretical and empirical investigation confirms that stinginess among university students is a multifaceted psychological construct that reflects not only economic attitudes but also deeper emotional and social dispositions. Students with a high level of stinginess are more likely to experience emotional insecurity, heightened anxiety, reduced empathy, and poor social adaptation. These characteristics hinder their ability to form meaningful interpersonal relationships, participate in collaborative learning environments, and integrate into academic and social communities.

Conversely, students with lower levels of stinginess demonstrate greater emotional openness, self-confidence, and a higher capacity for social cooperation. This suggests that stinginess is inversely related to psychological well-being and interpersonal competence.

The findings emphasize the importance of addressing stinginess not solely as a behavioral trait but as a signal of underlying psychological challenges. Educational institutions should consider implementing targeted interventions such as emotional literacy programs, empathy development training, and social skills workshops. Such efforts can contribute to fostering a more psychologically resilient, socially adaptive, and emotionally healthy student population.

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