

Analysis of Consumptive Behavior in E-Money Users

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ABSTRACT: Payment systems using electronic money (e-money) make it very easy for people to make payment transactions. But on the other hand, electronic money can also affect the lifestyle of various groups in society, because it is more effective and makes someone more consumptive with all the conveniences offered. This study aims to determine how the consumptive behavior of E-Money users. This study uses primary data obtained from respondents' answers. The population of this study were e-money users in Surabaya City with a sample of 100 respondents. The sampling technique used is the non-probability sampling method which is carried out by purposive sampling technique. Data collection using an online questionnaire via Google Forms. Data analysis using Partial Least Square (PLS) analysis techniques. The study shows that there are results of a significant negative effect of financial literacy and locus of control on the consumptive behavior of e-money users. Meanwhile, lifestyle has a significant positive effect on consumptive behavior.

KEYWORDS: Consumptive behavior, financial literacy, Locus of Control, Lifestyle.

I. INTRODUCTION

The development of increasingly modern times and rapidly developing technology has greatly affected various sectors of life, one of which is the financial sector. The payment system, which is a tool in economic transactions, has also undergone significant changes due to technological advances. This has led to a shift in payment instruments from using currency to non-cash payments which are considered easy and more efficient. The rapid shift in the payment system requires people both in Indonesia and almost all countries in the world to keep up with these technological developments.

The Covid-19 pandemic has also triggered a shift in people's habits to non-cash transactions. Efforts to limit human interaction have also triggered an increase in non-cash transactions. This makes the role of electronic money even more important. The value of electronic money transactions has grown rapidly by 58.6% in the past year, and transaction volume has increased by 37.49%, with monthly electronic money transaction value reaching Rp35.1 trillion (investor.id, 2022).

The existence of a payment system using e-money can facilitate payment transactions. Electronic money can affect the lifestyle of various groups in society, because it is more effective and makes someone more consumptive. The increasing use of electronic money among the public can affect consumption behavior. The ease of transactions makes it easier for someone to spend their money (Khairi & Gunawan, 2019).

A survey conducted by Populix also shows that the use of electronic money is done 2-3 times a week and is most often done for shopping in e-commerce (85 percent) and paying for online transportation (71 percent) (antaranews.com, 2022). Bank Indonesia noted that electronic money transactions in 2022 were most widely used by the public for online shopping (pikiran-rakyat.com, 2023). This shows that Electronic Money users most often use their money for consumptive actions such as shopping online.

Consumptive behavior is a high desire to be able to have luxury goods, excessive and use everything that he considers expensive driven by the whole desire to fulfill the desire for pleasure alone (Susanti A, 2020). A person who behaves consumptively tends to buy an item without sufficient consideration before buying. There are several factors that influence a person's consumptive behavior. For example, such as financial literacy, locus of control and lifestyle.

Financial literacy is knowledge, skills, beliefs that influence a person's financial attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity (OJK, 2022). The results of research conducted by Susanti & Saputro (2020) indicate that financial literacy has no significant effect on consumptive behavior, the better financial literacy does not necessarily have an affect on consumptive behavior. According to Wahyuni et al. (2019) The financial literacy variable significantly influences consumption. The financial literacy variable's coefficient is negative, indicating a negative relationship between financial literacy and consumption. This suggests that as the value of financial literacy rises, consumption

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will also rise. These results differ from the results of research according to Dilasari et al. (2021) and the results of research from Sufatmi and Purwanto (2021) which show that financial literacy has a positive effect on consumptive behavior, the higher the level of financial literacy, the higher the consumptive behavior, which indicates that financial literacy contributes to a person's consumptive behavior.

Locus of control can be interpreted as a determinant of their own destiny, if they have a good locus of control then they will have good financial management Dilasari (2020). Someone who has an internal locus of control believes that they are in control of whatever happens to them (Hidayah, 2018). Based on research conducted by Hidayah & Wibowo (2018) and research by Dilasari et al. (2021) shows that there is a negative and significant effect of locus of control on consumptive behavior. This means that if a person's locus of control increases, their consumption behavior will decrease. Someone with a good locus of control over their consumption of goods and services can control their desire to buy branded, pricey goods and can do so even when discounts tempt them. As a result, their consumption behavior won't be affected. These results are different from the research of Widiyanto et al. (2022) which shows that the results of the study show that locus of control has a positive effect on student consumptive behavior, meaning that the higher the locus of control owned, the more consumptive behavior will increase.

Lifestyle is a person's way and behavior that provides a description of activities, interests, and opinions in their daily life patterns, both when interacting and when reacting to the environment (Armelia & Irianto, 2021). Nafitri and Wikartika (2023) state that behavior can occur not only because of someone's intention to do so but it can also be controlled by the existence of behaviors that can be done. The results of Rahmawati & Mirati's research (2022) and Rismayanti & Oktapiani's research (2020) lifestyle has a positive effect on consumptive behavior, a lifestyle that tends to buy expensive goods and also hang out in cafes is a contributing factor to high consumptive behavior, which makes a person tend to spend his money to fulfill wants rather than needs. In addition, a lifestyle that is always up to date on fashion trends (clothes, shoes, bags, etc.), beauty products, and gadgets can also encourage them to behave consumptively, the times and technological developments are also closely related to the existing lifestyle. According to the results, however, in contrast to Risnawati et al. (2018) stated that lifestyle has no effect on individual consumptive behavior.

II. LITERATURE REVIEW

Theory Planned Behavior

Theory of planned behavior introduced by Azjen in 1991 is a further development of the theory of reasoned behavior (Theory of Reasoned Action). The theory of planned behavior contains various variables including background factors which are divided into social, personal, and informational categories. Background factors, including (gender, ethnicity, social status, economy, mood, personality traits, and knowledge) have an influence on personal or individual behavioral attitudes towards a decided interest. Background factors reflect the attitudes that arise in a person's personal self. Personal factors consist of (a person's general attitude towards something, personality traits, values, life, emotions, and intelligence) the description of the general attitude is reflected in financial attitudes. Social factors include (age, gender, ethnicity, education, income, and religion). Information factors include (experience, knowledge, and exposure to the media) so that knowledge is reflected through financial knowledge.

Consumptive Behavior

Consumptive behavior can be interpreted as the act of consuming goods or services that prioritize wants over needs and no longer act rationally (Armelia & Irianto, 2021). Consumptive behavior is the act of buying goods not to meet needs but to fulfill dreams, which is done in excess which causes wasteful costs (Rahma, Bukhari, & Presetyo, 2022). According to Lina and Rosyid (1997), there are 3 aspects of consumptive behavior, namely; impulse buying. Impulse buying is a purchase made without planning (Handayani et al. 2019). Waste, and seeking pleasure.

The indicators of consumptive behavior according to Rianti (2019); (1) Buying gift products because of the lure of gifts. (2) Buying products because the packaging is attractive (3) Buying products to maintain self-appearance from prestige. (4) Buying products on price considerations (not on the basis of benefits or usefulness). (5) Buying products just to maintain a status symbol. (6) Wearing products because they idolize the model who advertises. (7) Buying products at high prices will give rise to self-confidence (8) Trying more than two similar products.

Financial Literacy

Financial literacy is something that everyone must have to avoid financial problems because individuals are often faced with situations where one must sacrifice one interest for another (Nainggolan, 2022).

There are several indicators of financial literacy according to Dany & Susanti (2023) including; (1) Financial management; (2) Investment; (3) Loans or Credit; (4) Savings management; and (5) Insurance..

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Locus of Control

Locus of control can be defined as a person's view of an event whether he can or cannot control the events that happen to him (Lestari, 2020). According to Adiputra et al. (2021) Locus of control indicators are (1) Ability to make financial decisions; (2) Ability to change important things in life; (3) Feelings of living life; (4) Ability to realize ideas; (5) Level of confidence in the future; (6) Ability to solve financial problems; and (7) Play a role in carrying out daily financial control.

Lifestyle

Lifestyle describes a person's identity in carrying out his relationship with his environment (Risayanti & Oktapiani, 2022). According to Armelia & Irianto (2021), Lifestyle is a person's way and behavior that gives an overview of activities, interests, and opinions in daily life patterns.

Lifestyle indicators explained by Puranda & Madiawati (2017) are (1) Activities; (2) Interests; and (3) Opinions.

III. HYPOTESIS

The effect of financial literacy on consumptive behavior

Financial literacy can be defined as the knowledge, skills, beliefs that influence a person's attitude, and financial behavior to improve the quality of decision making and financial management in order to achieve prosperity (OJK, 2022). Financial knowledge will help a person in managing their financial planning, so that the individual can maximize the time, money, and benefits obtained to improve their standard of living. The higher the level of financial literacy, a person will be better able to control himself so as not to behave consumptively. The results of research by Febrianty (2018), Wahyuni et al. (2019), and Dilasari (2020) show that financial literacy variables have a significant effect on consumptive behavior, The coefficient of the financial literacy variable is negative, meaning that financial literacy has a significant and negative effect on consumptive behavior, meaning that the higher the value of financial literacy, the lower the value of consumptive behavior..

H1: Financial Literacy Has a Negative Effect on Consumptive Behavior

The effect of Locus of Control on consumptive behavior

Locus of control can be interpreted as a determinant of their own destiny if they have a good locus of control then they will have good financial management Dilasari (2020). A person with an internal locus of control thinks they are in control of their circumstances, whereas a person with an external locus of control thinks their circumstances are governed by other factors like luck or chance.

Based on research conducted by Hidayah & Wibowo (2018) and research by Dilasari et al. (2021) shows that there is a negative effect of locus of control on consumptive behavior. This implies that as a person's locus of control increases, their consumption behavior will also decrease. A person with a good locus of control over their consumption of goods and services can control their desire to purchase branded, expensive goods, even when discounts tempt them to do so.

H2: Locus Of Control Has a Negative Effect on Consumptive Behavior

The effect of lifestyle on consumptive behavior
Lifestyle is a person's way and behavior that gives a description of activities, interests, and opinions in their daily life patterns, both when interacting and when reacting to the environment (Armelia & Irianto, 2021). The results of Rahmawati & Mirati's research (2022) and Rismayanti & Oktapiani (2020) lifestyle has a positive effect on consumptive behavior, a lifestyle that tends to buy expensive goods and also hang out in cafes is a contributing factor to high consumptive behavior, which makes a person tend to spend their money to fulfill wants rather than needs. In addition, a lifestyle that is always up to date on fashion trends (clothes, shoes, bags, etc.), beauty products, and gadgets can also encourage them to behave consumptively, the times and technological developments are also closely related to the existing lifestyle.

H3: Lifestyle has a positive effect on consumptive behavior

IV. METHOD

The research method in this study is to use quantitative methods. The variables in this study were measured using a nominal scale as well as a Likert scale questionnaire. The population in this study is E-Money users in Surabaya. In determining the number of study samples, researchers used the theory of Hair et al. (2019) after calculating there were 100 respondents. Primary data in this study was obtained by distributing questionnaires to e-money users in the city of Surabaya. The data obtained using the test from PLS consists of Validity, Reliability, and Hypothesis Tests.

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V. RESULTS AND DISCUSSION

Table 1: Convergent Validity

Vaiabel	Loading Faktor	Information
X1.1<- financial literacy	0.720	Valid
X1.2<- financial literacy	0.786	Valid
X1.3<- financial literacy	0.751	Valid
X1.4<- financial literacy	0.756	Valid
X1.5<- financial literacy	0.711	Valid
X2.1<- locus of control	0.743	Valid
X2.2<- locus of control	0.796	Valid
X2.3<- locus of control	0.727	Valid
X2.4<- locus of control	0.819	Valid
X2.5<- locus of control	0.858	Valid
X3.1<- lifestyle	0.835	Valid
X3.2<- lifestyle	0.943	Valid
X3.3<- lifestyle	0.875	Valid
Y1.1<-Consumptive behavior	0.744	Valid
Y1.2<-Consumptive behavior	0.821	Valid
Y1.3<-Consumptive behavior	0.801	Valid
Y1.4<-Consumptive behavior	0.850	Valid
Y1.5<-Consumptive behavior	0.725	Valid
Y1.6<-Consumptive behavior	0.796	Valid

Source: data processed

From the table above, All indicators on the variables of Financial Literacy, Locus Of Control, Lifestyle and Consumptive Behavior have shown factor loading greater than 0.70, so the estimation results of all indicators have met Convergent validity.

Table 2: Average Variance Extract (AVE)

	AVE
Financial literacy (X1)	0.555
Locus of control (X2)	0.624
Lifestyle (X3)	0.784
Consumptive behavior (Y)	0.652

Source: data processed

The results of the AVE test for the financial literacy variable was 0.555, the Locus Of control variable was 0.624, the Lifestyle variable was 0.784 and the Consumptive Behavior was 0.652, of the four variables showed shows that the AVE value of all indicators > 0.5. so that all indicators have good Validity.

Table 3: Composite Reability

	Composite Reability
Financial literacy (X1)	0.862
Locus of control (X2)	0.892
Lifestyle (X3)	0.916
Consumptive behavior (Y)	0.909

Source: data processed

The results of Composite Reliability testing show that the Financial Literacy variable is 0.862, the Locus Of contol variable is 0.892, the Lifestyle variable is 0.916 and Consumptive Behavior is 0.909 of the four variables show the Composite Reliability value more than 0.70 so that it can be said that all variables in this study are reliable.

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Table 4: R Square

	R Square
Financial literacy (X1)	
Locus of control (X2)	
Lifestyle (X3)	
Consumptive behavior (Y)	0.507

Source: data processed

R2 value = 0.507. It can be interpreted that the model is able to explain the phenomenon of consumptive behavior influenced by exogenous variables including Financial Literacy, Locus Of Control, and Lifestyle with a variance of 50.7%. While the rest (100% - 50.7%) of 49.30% is explained by other variables outside this study (other than the variables of Financial Literacy, Locus of Control, and Lifestyle).

Hypothesis Testing

Table 5: Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STEDV)	T Statistics	P Values
X1 -> Y	-0.275	-0.293	0.087	3.156	0.002
X2 -> Y	-0.326	-0.324	0.095	3.419	0.001
X3 -> Y	0.332	0.325	0.079	4.217	0.000

Source: data processed

From the table above, it can be concluded that the hypothesis stating that Financial Literacy affects the Consumptive Behavior of e-money users can be accepted, with path coefficients of -0.275 and p-values = 0.002 smaller than the value of $\alpha = 0.05$, then Significant (Negative). Locus Of Control has an effect on the Consumptive Behavior of e-money users can be accepted, with path coefficients of -0.326, and p-values = 0.001 smaller than the value of $\alpha = 0.05$ (5%), which means significant (Negative). Lifestyle affects the Consumptive Behavior of e-money users can be accepted, with path coefficients of 0.332, and p-values = 0.000 smaller than the value of $\alpha = 0.05$ (5%), which means significant (positive).

DISCUSSION

The Effect of Financial Literacy on Consumptive Behavior

Based on the results of research that has been conducted and the results obtained, that financial literacy has a negative effect on consumptive behavior in e-money users in Surabaya. This influence shows the relationship between financial literacy and consumptive behavior, where if someone has a level of financial literacy which includes knowledge of financial management, investment, loan / credit, savings management and high insurance, it will make that person's thinking in the ability to manage finances even better and can change a person's view to be more planning his finances in meeting daily needs, so that someone will be more avoided from consumptive behavior.

Therefore, in this study, the financial literacy factor on student consumptive behavior has a negative effect and can be accepted. The results of this study are in accordance with the research of Pulungan and Febrianty (2018), Wahyuni et al (2019) and Dilasari (2020) which show that financial literacy has a negative and significant effect on consumptive behavior, this can be explained that the higher the ability of financial literacy, the lower a person's consumptive behavior. And vice versa, if financial literacy is low, the level of consumptive behavior will also increase.

The Effect of Locus of Control on Consumptive Behavior

Based on the results of research that has been conducted and the results obtained, that Locus Of Control has a significant negative effect on consumptive behavior in e-money users in Surabaya. This shows that there is a relationship between locus of control and consumptive behavior, where a person's high level of locus of control will affect the decline in that person's consumptive behavior. Because with a good locus of control, Even when they are enticed by discounts, a person will be able to control their desires such that they prioritize needs over wants. This means that it will not have an impact on their consumption behavior. So this study explains that locus of control has a negative effect on consumptive behavior.

These results are in line with the research of Hidayah & Bowo (2018), and Dilasari et al. (2020) which show that locus of control has a negative effect on a person's consumptive behavior, which shows that a person's locus of control increases, his consumptive behavior decreases.

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The Effect of Lifestyle on Consumptive Behavior

Based on the results of research that has been conducted and the results obtained, that Lifestyle has a positive effect on consumptive behavior in e-money users in Surabaya. This demonstrates the correlation between lifestyle and consumption behavior, where the more luxurious a person's living, the more extravagant their consumption behavior. Conversely, someone who leads a simpler life will be less consumptive.

The results of this study are in line with the research of Armelia & Irianto (2021), and Kusmiati & Kurnianingsih (2022) which show a positive relationship between lifestyle and consumptive behavior, when the lifestyle that is lived in a person's daily life has increased as seen in today's reality, where Lifestyle is in line with needs, it will have a big impact on a person's Consumptive behavior which of course will also increase. When there is an increase in lifestyle patterns, this condition will also increase one's consumptive behavior.

VI. CONCLUSION

Based on the results of tests that have been carried out to examine the influence of several variables on Financial Literacy, locus of control, and lifestyle on Consumptive Behavior, it can be concluded that Financial Literacy plays an important role in controlling the consumptive behavior of e-money users, with financial literacy a person will avoid consumptive behavior. Locus of Control also plays an important role in controlling consumptive e-money users, someone with a strong locus of control will be able to keep themselves from wanting to behave consumptively. A person's lifestyle contributes to his consumptive behavior, someone with a luxurious lifestyle is more difficult to control himself from the desire to behave consumptively.

As an implication of the results of this study, several suggestions can be put forward that can be considered and used as material in further research related to consumptive behavior, for further research, there are variables outside this study that are thought to have an impact on consumptive behavior. So, it is highly recommended for future researchers to include variables outside of this study such as external variables, for example income, peer environment, and so on. Further research can be conducted on other community groups with different characteristics, for example on e-commerce users, students, and so on. So that the data obtained is more varied. Examine more deeply about consumptive behavior and the aspects that influence it in order to obtain a more complete picture, so that the results of future research are better than this research.

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