THE INFLUENCE OF DIGITAL PAYMENT ON CONSUMPTIVE BEHAVIOR
(Case Study Students of the Faculty Economics, UNIVED Bengkulu)

Sulisti Afriani, Rina Trisna Yanti
Fakultas Ekonomi Universitas Dehasen Bengkulu
Email : sulistiafrianifatih@gmail.com

Abstract : Digital Payment transactions are the most widely used today, because they are easier to use, can be done anywhere and anytime and are safer than cash. This provides convenience and security for digital payment users. This study aims to determine the influence of digital payments on consumptive behavior in students of the faculty of economics, Dehasen University Bengkulu. The sample used in this study was class A management students who were in the class of 2021 and 2022 totaling 105 respondents. The data collection method is carried out using a questionnaire that is distributed through an online google form. Regression equation is as follows: Y = 8,985 + 0,680X, The correlation coefficient is obtained r = 0,604 lies between level 0,600 - 0,799 including in strong correlation, R Square of 0,365 means the digital payment conduct variable can be influenced by the consumptive behavior variables of 60,4%. While the remaining 39,4 % can be influenced by other variables not examined by this study. Because the value of α < 0,05 it can be concluded that the digital payment variable partially affect consumptive behavior conduct, meaning the proposed hypothesis acceptable, this means accepting Ha and rejecting Ho.

Keywords: digital payment, consumptive behavior

1. Introduction

Advances in information technology are currently affecting the payment system and transactions carried out by the public, one of which is the use of digital payments. The use of digital payment is an option that is used in addition to being easy transactions can be done anywhere and anytime while the internet network is in the transaction environment. Digital payments can be used for various transactions, such as online purchases, purchasing electricity and water bills, and others. The ease of use of digital payment makes students feel benefited because it is practical, fast and can be done at any time.

So it is not surprising that among students, many are proficient and use digital payments. Suyasa and Fransisca (2005:172) define consumptive behavior as an act buying goods is not to meet the needs but to fulfill the desires, which done excessively resulting in waste and cost inefficiency. Word consumptive means wasteful, which consumes goods and services excessively (Gumulya & Widiastuti, 2013). In consumptive behavior people spend excessive money in buying things. Sometimes spending money is irrational just to get the goods or services they want just to satisfy desires but there is also only to be considered capable, compared to others.

Digital Payment encourages people to engage in consumptive behavior, which can unwittingly change their views, culture, lifestyle and spiritual ethics. The development of the

internet has become more and more widely carried out by the public, especially among students, for example to do food delivery services, book purchases to transportation services. At certain times, digital payment services provide many offers, for example by providing cashback and attractive promos. With the development of digital payments, students should be more able to manage their finances, sort out the needs that are considered more important and in accordance with their needs and finances. From the results of interviews conducted when before distributing the questionnaire, it can be concluded that students have consumptive behavior, this happens because most of them are influenced by the environment, tempted by friends' offers and want to be stylish and look more fashionable and trendy, in addition to other factors low prices, goods are easy to get, and can be   anywhere and anytime.

2. Theoritical review

   a. Digital Payment

   Consumptive behavior is phenomena affecting life today's society. Habits and styles Today's life is changing rapidly in a relatively short time in the direction of more luxurious and excesses, e.g. in terms of appearance that can give rise to consumptive behavior. (Zahra & Anoraga, 2021). Payment digital is a way of payment made through digital mode (Dorothy Sagayarani, 2017).

   Digital payments are carried out online, where transactions made by money senders and recipients of money are carried out digitally or online. Where this transaction can apply with the existence of a computer network and digital system that is designed to be as good as possible so that digital transactions occur. Digital payments are technology-based payments that do not use banknotes or checks, making payments easier. and in digital payment transactions, all payments and receipts of money are made digitally and online (Candra, Puspita Yuanita 2019).

   From the above understanding, it can be concluded that digital payment is a method of transaction or payment made by the giver and recipient of money online. Digital payments can be carried out for 24 hours as long as the user is still connected to the internet network, digital payment users can make transactions anywhere and anytime through applications that can be installed on smartphones or other electronic media they have. The use of the internet as a marketing medium and sales channel is proven to have advantages. In its own implementation in the industrial world, whose application is getting wider and wider, it not only changes the atmosphere of competition to become more dynamic and global, but rather forms a more practical society in making transactions. The emergence of digital payments makes the funds spent more transparent without embezzlement of funds from certain individuals because every time a shopping transaction occurs, data will be recorded so that it can be easily monitored for expenses used in spending (Tarantang, Jefri dkk, 2019).

   Inside digital payments money is stored, processed and received in the form of digital information and transfer process is initialized through the means of payment electronic. Payments are traditionally made through cash, check, or credit card while digital payments are made using certain software, payment cards, and money electron. The main components of the digital payment system among others money transfer applications, network infrastructure, regulations and procedures governing the usefulness of such systems (Deni, 2008).

   According to Agustio and Nanik, digital payment indicators include:

1. Perceived Ease of Use The convenience provided by mobile payment services is both in the form of ease to learn and use in everyday life
2. Perceived Usefulness The greater the benefits provided cause a person's behavior in spending products or services using a mobile phone (Lwoga & Lwoga, 2017)
3. Perceived Credibility The higher the level of credibility of a technology will increase the intensity of using Mobile Payment services
4. Social Influence Social Influence indicates that an individual's behavior is influenced by the way of trusting others as a result of using mobile payment services.
5. Behavior intention, with the perception of benefits, convenience, credibility, and influence of a person to encourage to use digital services more often to make transactions easy

   b. Consumptive Behavior

The act performed by a person buying and consuming goods excessively to satisfy and fulfill his desires is said to be consumptive behavior. This is sometimes done regardless of how important the need for the purchased goods is, sometimes it is done only to improve status, lifestyle and self-esteem. According to Dian dan Sri (2011), consumptive behavior is divided into several parts:

1. Immersive purchase, the purchase of goods is carried out solely for the sake of desire without planning in advance
2. Irrational purchases, purchases made because they want to follow the style of others, want to be different from others so that they feel proud
3. Waste, purchases made by prioritizing desires so that money is used for various desires so that they become wasteful

The existence of a desire to buy a goods or services that are the beginning the emergence of his consumptive behavior. Personal a person will change when continuously buying goods or services without pay attention to personal needs (Anggraini & Santhoso, 2019). Sumartono in (Anggraeni & Setiaji, 2018) states that some characteristics a person can behave Consumerist

1. Shoppers don't again seeing the benefits but rather the purpose for only receiving gifts that given.
2. Someone is interested in buying an item because of its packaging which is different from others. one interesting and unique items that will attract someone to buy it.
3. Prestige causes the individual prefer to buy things that is considered to be able to take care of its appearance, rather than buying other more items it needs. Consumers tend to behaving, this is indicated by the existence of a luxurious life, so that tend to use anything that is considered the most luxurious. Individual viewing goods as a status symbol Social. The individual purchases the goods or products are not based on needs but because it has a high price for increased his confidence. Consumers will be more inclined tousing similar products with other brands of products they've ever use before, even if the product it has never been used

3. Research Method

Types of research

The type of research used is quantitative research, and includes associative research that aims to find out the relationship or influence between two variables, in this study explains

the influence of digital payment and consumptive behavior students at faculty of economic university of Dehasen Bengkulu

Population, Sample, and Sampling Technique

The population used in this study was management students of the Faculty of Economics, Dehasen University Bengkulu, while the sample used was class A management students of the class 2021 and 2022 totaling 105 students. The sampling was determined by accidental sampling.

Hypothesis

The hypothesis in this study is: "There is a strong influence between digital payment and consumptive behavior students at the Faculty of Economic, University of Dehasen Bengkulu ".

Data Retrieval Technique

In this study, the data collection method used was to provide a questionnaire online through Google Form, and the data used was only on questionnaires that returned for three days. The scale used is the Linkert scale, which is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. The variables used in this study: The dependent variable is consumptive behavior (Y) and the independent digital payment (X). Instruments in a study aim to support the process of collecting and data from the data needed, research using questionnaire instruments or questionnaires (Sugiono, 2013)

Data Analysis Techniques

The stages of analysis in this research are :

a. Linear Regression, Analysis linear regression analysis is used to measure the presence or absence of influence between Digital payment(X) as independent variable (free) consumptive behavior (Y) as dependent variable (dependent) .
The regression equation (Kasmadi, 2016: 124) is as follows:
$$Y = a + bX$$
Where :
Y = Consumptive behavior
X = Digital payment
b= Regression coefficient value
a = Constant

b. The correlation coefficient (r)
After "r" is known, it will be seen the size of the correlation that arises by the variable digital payment (X) as independent variable consumptive behavior conduct (Y) as dependent variable at the Faculty of Economics, University of Dehasen Bengkulu the author uses conservative standards as follows:

Conservative Standards Interval Relationship (Sugiyono, 2019 : 183)
Level 0,000 – 0,199 Very low
Level 0,200 – 0,399 Low
Level 0,400 – 0,599 Moderate
Level 0,600 - 0,799 Strong
Level 0,800 – 1,000 Very strong

c. Determination Coefficient (R2)

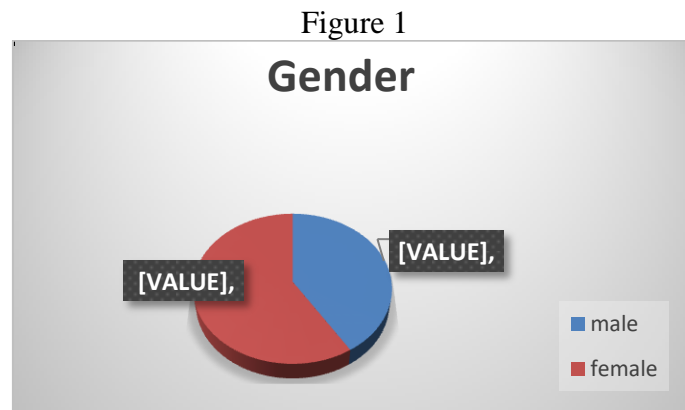d. To test the hypothesis that has been proposed previously using the formula: t test,

4. Results and Discussion

4.1 Results

Identity of the respondent
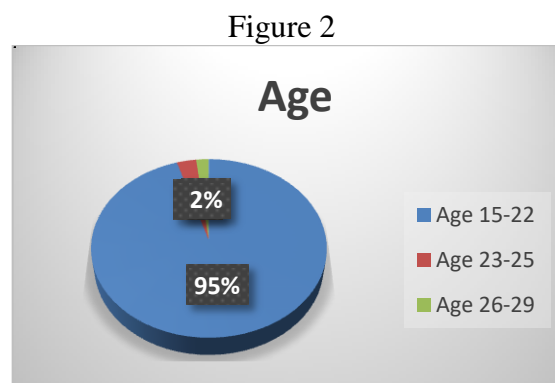
From the distribution of the questionnaire to 105 respondents,

1. It was found that respondents who were female were 59% more than men 41%

Figure 1

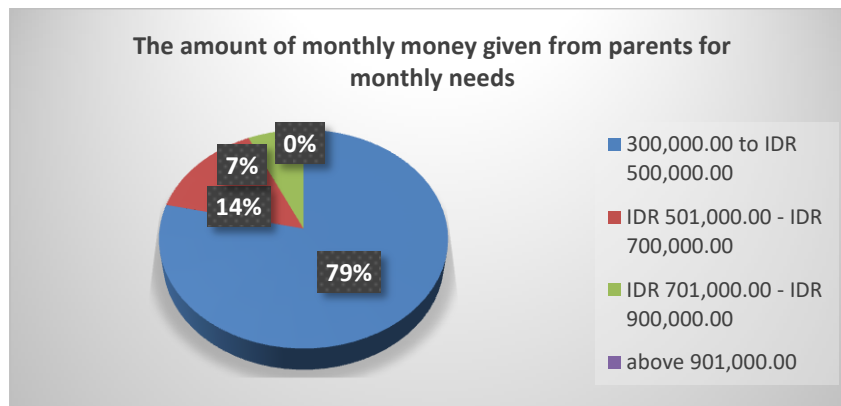Source : Primary data output processed, 2023

2. Based on age, it is known that there are 95% between 15-22 years old, 23-25 years old as much as 2,9% and between 26-29 years old as much as 1,9%

Figure 2

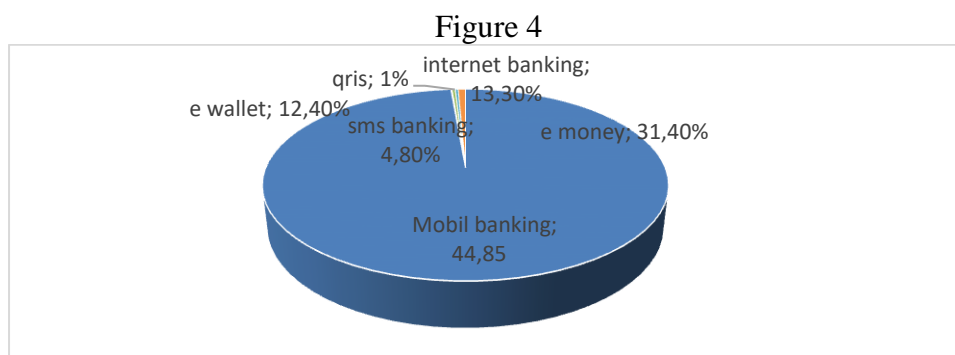Source : Primary data output processed, 2023

3. The amount of monthly money given from parents for monthly needs, 77.1% of IDR 300,000.00 to IDR 500,000.00, IDR 501,000.00 - IDR 700,000.00 by 14.3%, IDR 701,000.00 - IDR 900,000.00 by 6.7% and above 901,000.00 by 2.9%
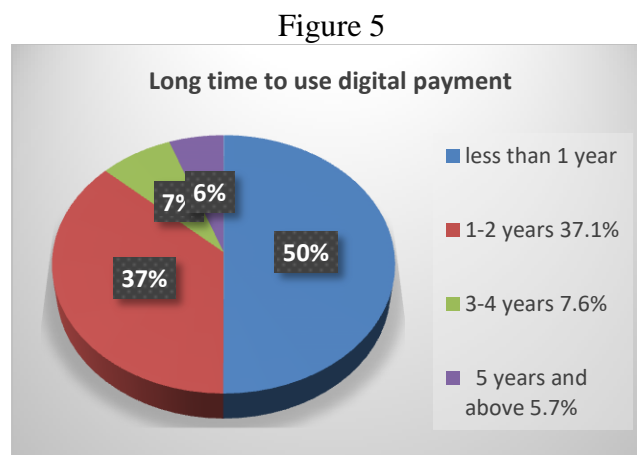
Figure 3

Source : Primary data output processed, 2023

4. The most frequently used type of digital payment Mobil banking 44.8%, SMS Banking 4.8%, internet banking/e-Banking 13.3%, Qris 1%, Banking Card e wallet 20%, Micro ATM 12.4% and e-money (ovo, ShopeePay,Go-Pay, LinkAja, DANA,i.Saku, Sakuku, Doku, POSPAY, Flip) 31.4%

Figure 4

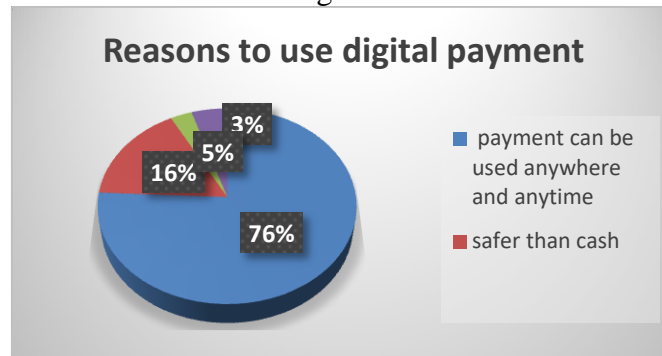Source : Primary data output processed, 2023

5. Time to use digital payment, less than 1 year 50.5%, 1-2 years 37.1%, 3-4 years 7.6% and 5 years and above 5.7%

Figure 5

Source : Primary data output processed, 2023

6. Reasons to use digital payment can be used anywhere and anytime 74.3%, safer than cash 18.1%, saves time and effort 2.9% and the products used are 4.8% diverse

Figure 6

Source : Primary data output processed, 2023

a. Linear Regression,
The analysis in this study uses the independent variable (X) is Digital payment, while the dependent variable (Y) is consumptive behavior conduct. To find out how much influence the independent variables X (Financial literation) on the dependent variable Y (consumptive behavior conduct), it can be calculated using linear regression analysis techniques. Based on the calculation results of the linear regression model, the results of the regression equation are obtained which can be seen in table 1

Table 1 Regression Analysis
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.985	3.820		2.352	.021
	Digital Payment	.680	.088	.604	7.690	.000

a. Dependent Variable: Prilaku Konsumtif

From table 1 it can be seen that the resulting regression equation is as follows:
Y = 8,985 + 0,680X The test results from Coefficients, can be concluded as follows:
The value of the dependent variable (Y) consumptive behavior conduct can be seen from its constant value of 8,985, provided that the independent variable consisting of the independent variables X is constant. (fixed), the value of consumptive behavior is 0,680 units. The coefficient is positive, meaning that there is a positive relationship between digital payment and consumptive behavior. The more the value of digital payment increases, consumptive behavior.

b. The correlation coefficient (r)

Table 2 The correlation coefficient Analysis
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.604[a]	.365	.359	4.22645

a. Predictors: (Constant), Digital Payment

From the table 2 it can be seen correlation coefficient is obtained r = 0.604 after being consulted with conservative standards to determine whether or not this influence is close, it turns out that r = 0,604 lies between 0.600 - 0.799 including in a strong correlation, this means that there is a strong influence between digital payment on consumptive behavior students at the Faculty of Economic, University of Dehasen Bengkulu.

c. Determination Coefficient (R^2)
Based on Table 2, it can be seen that: R Square of 0,604 means that the consumptive behavior variable can be influenced by the Digital payment variables of 60,4 %. While the remaining 39,6% can be influenced by other variables not examined by this study.

d. To test the hypothesis that has been proposed previously using the formula: t test,
Based on table 1, it can be seen that test (t test) This test is conducted to determine how far the influence of an independent variable partially (individually) on the dependent variable. Here are the test output results from Table 2 as follows:
X (digital payment) with α = 0.00. Because the value of α < 0,05 it can be concluded that the digital payment variable partially affact consumptive behavior conduct, meaning the proposed hypothesis acceptable, this means accepting Ha and rejecting Ho.

4.2 Discussion

In this study, linear regression the formula Y = 8,985 + 0,680X is obtained. The constant is positive, meaning that it shows the positive influence of the independent variable. If the independent variable increases by one unit, the dependent variable will increase or be fulfilled. The value of all coefficients is also positive, which means that there is a positive relationship between the independent variable and the dependent variable.
The R Square coefficient of 0,604 means that the variation means that the consumptive behavior conduct variable can be influenced by the digital payment variables of 60,4%. While the remaining 39,4% can be influenced by other variables not examined by this study.

The correlation coefficient is obtained r = 0,604 after being consulted with conservative standards to determine whether or not this influence is close, it turns out that r = 0,604 lies between 0.600 - 0.799 including in a strong correlation, this means that there is a strong influence between Digital payment on consumptive behavior at the Faculty of Economic, University of Dehasen Bengkulu

This is indicated by the lowest level of significance, namely α = 0.000 and the greatest coefficient. Because the value of α < 0,05 it can be concluded that the digital payment

variable partially   affect consumptive behavior, meaning the proposed hypothesis acceptable, this means accepting Ha and rejecting Ho.

The results of this study support the results of previous studies conducted by Lestari (2022) the results of his research state that digital payment has a significant influence on consumptive   behavior . Where the value of t is 6,04 which means that the higher the level of consumptive behavior. This finding is also corroborated by several previous studies, including Puspita (2021), which the use of digital payment (X) has a positive and significant influence on Islamic consumption behavior (Y). Coefficient of determination test results (R^2) of 0.654 or 65.4% which can be interpreted that in the variable use of digital payment (X) has an influence of 65.4% on the variable behavior of Islamic consumption (Y) While the remaining 34.6% is influenced by other factors.

5. Conclusion and Suggestions

Conclusion
From the results of the above calculations, the authors draw several conclusions, namely:
1) It is known that the regression formula is the formula Y = 8.985 + 0,604X. From this formula, it is known that the constant value is positive, meaning that it shows the positive influence of the independent variables, namely digital payment. The formula shows that coefficient is positive, which means that is a positive relationship between the independent variable and the dependent variable
2) Digital payment a strong influence on consumptive behavior at the Faculty of Economic, University of Dehasen Bengkulu, it can be seen from the results of quantitative analysis through the correlation coefficient obtained r = 0.604 lies between 0.600 - 0.799 including in a strong correlation. The R Square coefficient of 0.604 means that the variation means that the consumptive behavior conduct variable can be influenced by the digital payment variables of 60,4%. While the remaining 39,6% can be influenced by other variables not examined by this stud
3) From the results of hypothesis testing, the value of $\alpha < 0,05$ it can be concluded that the Digital payment variable partially affect consumptive behavior conduct, meaning the proposed hypothesis accepted

Suggestions.
The suggestions put forward are as follows:
a. For further research, it is expected to carry out further analysis regarding financial literacy where there are other variables that affect financial literacy in consumptive behavior
b. Digital payment makes it easy for students to make transactions anytime and anywhere, but the end must be able to manage their finances well so that they do not have consumptive behavior

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