THE INFLUENCE OF USE DIGITAL WALLETS AND FINANCIAL LITERACY ON THE CONSUMPTIVE BEHAVIOR OF COLLEGE STUDENTS IN DKI JAKARTA

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Abstract:

This study aims to determine the influence of use digital wallets and financial literacy on the consumptive behavior of students in DKI Jakarta. The research method used was a survey method with a quantitative approach. The population in this study was college students of the faculty of economics with a campus location in DKI Jakarta. The study sample 192 respondents who were determined by the lemeshow formula because the number of the population was unknow. Data collection techniques using questionnaires. The data analysis technique used is multiple linear regression analysis. The results showed that the use of digital wallets and financial literacy had a partial and simultaneous influence on consumptive behavior. The use of digital wallets has a positive and significant influence on consumptive behavior, while financial literacy has a negative and significant influence on consumptive behavior.

Keywords: E-wallets, Financial Literacy, Consumptive Behavior

BACKGROUND

The rapid development of technology brings various changes in the field of life. One of these changes has an impact on people's lifestyles which causes old traditions to be slowly abandoned. In the old times, people had to go to the market or shop to buy their necessities of life, but nowadays all needs can be obtained easily only through a smartphone. The habits

and lifestyles of this people also change from time to time along with the development of the times and the changing human needs from being simple to being excessive so that it leads to consumptive behavior.

The development of the times also supports the development of technology that makes a person have unlimited access to information about the desired product or service, so that a person is more easily influenced to behave consumptively. Consumptive behavior can occur in anyone even at different levels, including college students who are classified as teenagers. This consumptive lifestyle is prone to form in a teenagers, according to Dikria & W (2016) teenagers is a period of transition and search for identity that experiences a process of formation in their behavior, where these teenagers look for and strive to achieve ideal self-patterns. This causes teenagers to be easily influenced by various things around them.

The reality that is currently being encountered is that college students who are final year teenagers imitate the contemporary consumptive lifestyle. At that age, it is no longer parents who become role models, but people of their age who are the main role models. Based on a survey conducted to 100 college students in DKI Jakarta, 49% of college students buy a product because they are influenced by the model that advertises the product. Consumptive behavior of other college students can be seen from the statements of college students who buy products more often because of the influence of promos without being based on need, buying products because of the lure of gifts, buying products based on price considerations not on the basis of benefits, happy to buy expensive products because it can lead to self-confidence. Besides that, 50% of college students buy products in order to keep their appearance from being out of date. This consumptive lifestyle will continue to occur if college students are unable to understand how to prioritize needs and manage finances properly.

Based on the problems that occur in college students, this consumptive behavior can be influenced by internal factors as well as external factors of the individual himself. According to several previous research that have been conducted by Fattah, Indriayu, & Sunarto (2018), Mujahidin & Astuti (2020), Rofiqoh (2020), Ridhayani & Johan (2020), Haryana (2020), dan Fikri (2021), consumptive behavior can be influenced by several factors including the use of digital wallets and financial literacy.

In this time, the existence of innovation in the field of financial technology makes needs can be obtained easily. One of the innovations is the presence of a digital wallet that allows transactions to be done online, making it easier for anyone to shop, especially college students who are technology literate. There are two types of e-money, including chip-based embedded in cards and server-based or better known as digital wallet (Mayanti, 2020). Soegoto & Sumantri (2020) said that the financial technology sector in Indonesia is dominated by digital wallets and online payments.

Digital wallets are services regarding cashless payment transactions that are practical and efficient and can be done only through a smartphone without time and place restrictions (Rizkiyah, Nurmayanti, Macdhy, & Yusuf, 2021). The development of financial technology in terms of payment has become one of the lifestyles of today's college students. The payment system which initially only used cash, has now developed into cashless payments. In this day and age, it seems that college students cannot be separated from using digital wallets in all their needs such as buying food, drinks, clothes, paying for online transportation, and other payments. The promos provided by digital wallet companies have also succeeded in making college students tempted to transact online which can unwittingly lead them into consumptive behavior. Mujahidin & Astuti (2020) stated that the ease of transactions can make a person have consumptive behavior, there is no planning in shopping, and tends to buy impulsively.

Another factor that can influence consumptive behavior is financial literacy. Financial literacy is an important thing that cannot be separated in the financial management process. A low level of financial literacy can cause college students to be less wise in allocating their money. Consumptive behavior it self is a reflection of a negative attitude in managing finances. Based on a survey conducted to 100 college students in DKI Jakarta, it shows that 55% of college students are willing to spend their money just for fun, 39% of college students shop without thinking about their savings, 35% of college students don't set their monthly expenditure budget, 60% of college students haven't made any investment, even 10% of college students are willing to go into debt to fulfill their wishes. In terms of shopping, they are always tempted by the promos offered so that they often buy goods not on the basis of need. This is evidence of college students negative attitude towards their financial management.

Therefore, financial literacy is something that must be understood for college students to

avoid financial problems. If the college students financial literacy is low, it can make college students take the wrong step in making decisions. The Master Card Foundation's Report states that low levels of financial literacy can make a person often make unproductive financial decisions.

Based on the background that has been presented, the author is interested in researching with the title "The Influence of Use Digital Wallets and Financial Literacy on The Consumptive Behavior of College Student in DKI Jakarta".

THEORETICAL FRAMEWORK

E-wallets

Dorfleitner et al. (2016) grouped the financial technology industry into four groups, namely the financing sector, asset management, payments, and other fintech functions. One of the classifications of financial technology in payments is e-wallets. According to Nawawi (2020) Digital wallets are a form of financial technology that utilizes internet media and is used as an alternative payment method.

This digital wallet is a cashless payment transaction tool that uses an application system. If the customer wants to use this payment method, it is necessary to install an application on his smartphone. Marlina, Mundzir, & Pratama (2021) stated that digital wallets are cardless which means they can transact without using a card at all because all that is needed is to remember a PIN or fingerprint even for now you can use face ID.

The indicators used in the digital wallet usage variables cited in the Technology Acceptance Model theory in the research of Rahayu, Budiyanto, & Palyama (2017) include the perceived ease of use, perceived of usefulness, intention of use, and real of use.

Financial Literacy

Soraya & Lutfiati (2020) defines financial literacy as individual knowledge to manage finances. The level of financial literacy that each individual has is certainly different. This is due to the difference in factors affecting it. In research Novandriani & Moeliono (2017) explained that a person's level of financial literacy is influenced by demographic characteristics, family background, wealth, and time preferences. Litamahuputty (2020) in his research said that financial literacy indicators are divided into 4, including:

1. General knowledge, including understanding related to basic knowledge of personal finance, namely related to financial planning, expenses, income, and assets

2. Deposits and loans related to savings and loans including the use of credit cards

3. Insurance that includes basic knowledge of insurance and insurance products

4. Investments that include knowledge of stock types, investment risks, and mutual funds
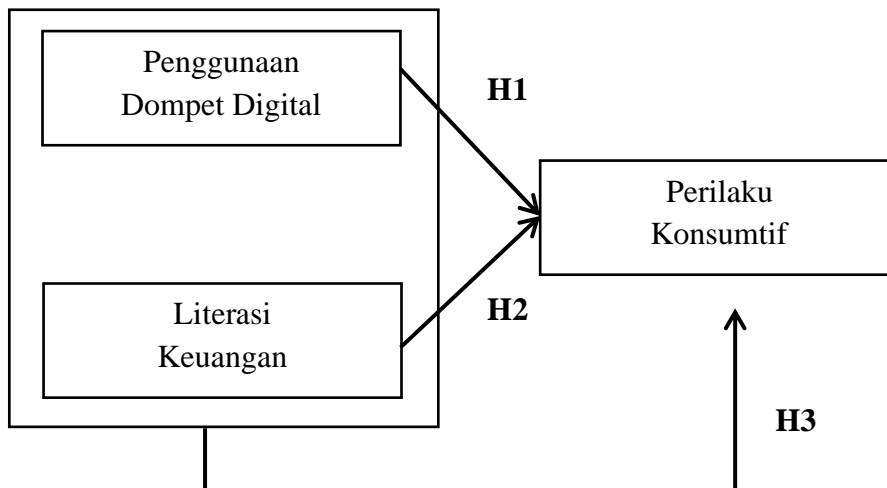
Consumptive Behavior

Gumulya & Widiastuti (2013) stated that consumptive behavior is a buying behavior that is more dominated by desires outside of needs and only to fulfill desires. In line with Gumulya & Widiastuti, Fransisca & Erdiansyah (2020) said that consumptive behavior is the act of buying an item without reasonable consideration and not based on the need factor. It can be concluded that consumptive behavior is a behavior that is not based on the factor of need but only the desire to get pleasure.

According to Astuti (2016) the consumption behavior of individuals is certainly different from other individuals. This happens because a person's consumptive behavior is influenced by internal factors and external factors of the individual himself, while according to (Kurniawan, 2017) factors that influence consumptive behavior, including buyers wanting to look different from others, pride because of their appearance, following trends, and to attract the attention of others. In the research of Fattah et al. (2018) and Nainggolan (2022) consumptive behavior can be measured with the following indicators:

1. Buying products because of the lure of gifts

2. Buying products because the packaging is attractive

3. Buying products to maintain appearance

4. Buying products on price consideration (not on the basis of benefits)

5. Buying a product is just keeping a symbol or status

6. Using the product because conformity element to the model that advertises the product

7. The emergence of the assessment that buying an expensive product will give rise to high self-confidence

8. Desire to try more than two similar products of different brands

Research Hypothesis

The hypothesis in this study are as follows:

H1: The use of digital wallets influence the consumptive behavior

H2: Financial literacy influence the consumptive behavior

H3: The use of digital wallets and financial literacy together influence the consumptive behavior

METHOD

The research method used in this study is a survey method with a quantitative approach.

Population

The population in this study was college students of the faculty of economics with a campus location in DKI Jakarta.

Sample

The determination of samples in this study uses purposive sampling, namely the selection of samples is based on determining criteria that are in line with the objectives of the study. The sample selection criteria are as follows:

1. College students of the faculty of economics with a campus location in DKI Jakarta

2. College students who use digital wallets

Because the population used in this study is unknown, the determination of the number of samples using the lemeshow formula was obtained by 192 respondents.

Data Collection Technique

The data collection technique uses questionnaires that are distributed to respondents by

measurement using the guttman scale and the likert scale. The guttman scale is used to measure financial literacy variables, while the likert scale is used to measure the variables of use digital wallets and consumptive behavior.

Data Analysis Technique

The data analysis technique used in this study is multiple linear regression analysis with the help of SPSS software version 25.

RESULT

Classic Assumption Test

Normality Test

The normality test aims to determine whether the residuals are normally distributed or not. In this case, the test was carried out using the One Sample Kolmogorov Smirnov test method. Provided that if the significance value is > 0.05 then the residuals are normally distributed. The results of the normality test are as follows:

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	Standardized Residual
N		192	192
Normal Parameters[a,b]	Mean	.0000000	.0000000
	Std. Deviation	11.04616554	.99475062
Most Extreme Differences	Absolute	.058	.058
	Positive	.041	.041
	Negative	-.058	-.058
Test Statistic		.058	.058
Asymp. Sig. (2-tailed)		.200[c,d]	.200[c,d]

Source: Ouput SPSS

Based on the results of the normality test, obtained a significance value of 0.200 > 0.05, it can be concluded that the residuals are normally distributed.

Multicollinearity Test

Multicollinearity test aims to determine the relationship between independent variables. The criteria for this test are that the data can be said to be free from multicollinearity symptoms if the tolerance value is > 0.10 and the VIF value is < 10.00. The results of the multicholinearity test are as follows:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	10.605	7.715		1.374	.171		
	Penggunaan Dompet Digital	.768	.105	.444	7.316	.000	.989	1.011
	Literasi Keuangan	-.999	.206	-.294	-4.843	.000	.989	1.011

a. Dependent Variable: Perilaku Konsumtif

Source: Ouput SPSS

The results of the multicollinearity test showed a tolerance value of 0.989 and a VIP value of 1.011. Thus, it can be concluded that there is no multicollinearity symptom because it has a tolerance value > 0.10 and a VIF value < 10.00.

Heteroscedasticity Test

Heteroscedasticity test aims to determine whether in the regression model there is an inequality of variance from the residual value of one observation to another observation. In this case, the test uses the sperman's rho test by regressing the residual absolute value against an independent variable. Provided that if the significance value > 0.05 there are no symptoms of heteroskedasticity. The results of the heteroskedasticity test are as follows:.

Correlations

			Penggunaan Dompet Digital	Literasi Keuangan	Unstandardized Residual
Spearman's rho	Penggunaan Dompet Digital	Correlation Coefficient	1.000	-.116	.008
		Sig. (2-tailed)	.	.109	.912
		N	192	192	192
	Literasi Keuangan	Correlation Coefficient	-.116	1.000	-.005
		Sig. (2-tailed)	.109	.	.945
		N	192	192	192
	Unstandardized Residual	Correlation Coefficient	.008	-.005	1.000
		Sig. (2-tailed)	.912	.945	.
		N	192	192	192

Source: Ouput SPSS

Based on the test results, the significance value of the independent variable was 0.912 and 0.945 > 0.05 so it could be concluded that there are no symptoms of heteroscedasticity.

Linearity Test

The linearity test aims to determine the form of the relationship between the independent variable and the dependent variable. The linearity test in this study used the help of SPSS version 25 by looking at the ANOVA table. Provided that if the value of sig. deviation from linearity > 0.05 then there is a linear relationship between the independent variable and the dependent variable. The linearity test results are as follows:

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Perilaku Konsumtif * Penggunaan Dompet Digital	Between Groups	(Combined)	10741.131	30	358.038	2.495	.000
		Linearity	7649.210	1	7649.210	53.300	.000
		Deviation from Linearity	3091.921	29	106.618	.743	.825
	Within Groups		23105.572	161	143.513		
	Total		33846.703	191			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Perilaku Konsumtif * Literasi Keuangan	Between Groups	(Combined)	6929.233	16	433.077	2.816	.000
		Linearity	3941.260	1	3941.260	25.624	.000
		Deviation from Linearity	2987.973	15	199.198	1.295	.209
	Within Groups		26917.470	175	153.814		
	Total		33846.703	191			

Source: Ouput SPSS

Based on the test results, the significance of deviation from linearity in the use of digital wallets and financial literacy on consumptive behavior is obtained by a significance value of 0.825 and 0.209. So it can be concluded that there is a linear relationship between the independent variable and the dependent variable because it has a significance value of deviation from linearity > 0.05.

Hypothesis Test

T Test

The t-test aims to determine the partial effect of the independent variables on the dependent variable. The results of the t test in this study are as follows:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.605	7.715		1.374	.171
	Penggunaan Dompet Digital	.768	.105	.444	7.316	.000
	Literasi Keuangan	-.999	.206	-.294	-4.843	.000

a. Dependent Variable: Perilaku Konsumtif

Source: Ouput SPSS

Based on the results of the t test, it can be concluded that:

1. The use of digital wallets has a positive and significant effect on consumptive behavior. This can be seen from the significance value of 0.00 < 0.05, meaning that if the digital wallet usage variable is increased, the consumptive behavior variable will significantly increase.

2. Financial literacy has a negative and significant effect on consumptive behavior. This can be seen from the significance value of 0.00 < 0.05, meaning that if the financial literacy variable is increased, the consumptive behavior variable will significantly decrease.

F Test

The f test was conducted to determine the effect of using digital wallets and financial literacy on consumptive behavior together. The results of the f test are as follows:

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10541.308	2	5270.654	42.743	.000^b
	Residual	23305.395	189	123.309		
	Total	33846.703	191			

a. Dependent Variable: Perilaku Konsumtif

b. Predictors: (Constant), Literasi Keuangan, Penggunaan Dompet Digital

Source: Ouput SPSS

Based on the results of the f test, the calculated f value is 42.743 > f table 3.04 with a

significance of 0.00 < 0.05 so it can be concluded that the variables of using digital wallets and financial literacy together have a significant effect on consumptive behavior.

Coefficient of Determination

The value of the coefficient of determination (R^2) is a coefficient that explains how large the proportion of variation in the dependent variable can be explained by independent variables together.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.558a	.311	.304	11.10446

a. Predictors: (Constant), Literasi Keuangan, Penggunaan Dompet Digital

Source: Ouput SPSS

The result shows R^2 value of 0.311 or equal to 31.1%. This indicates the model's ability to explain the variation in consumptive behavior variables by 31.1%.

DISCUSSION

The Influence of Use Digital Wallets on Consumptive Behavior

Based on the results of the research that has been carried out, the value of the coefficient of use of digital wallets of 0.768 is positively marked, which means that the use of digital wallets is directly proportional to consumptive behavior, and the results of the t test show a significance value of 0.00 < 0.05, which means that the use of digital wallets has a positive and significant effect on consumptive behavior.

The results of this study are supported by research Kusuma (2020) and Fikri (2021) which states that the use of digital wallets has a positive and significant effect on consumptive behavior which means that if the use of digital wallets is increased, consumptive behavior will increase, so the hypothesis proposed that the use of digital wallets has a positive and significant effect on consumptive behavior is accepted.

Nowadays, it seems that students cannot be separated from the use of digital wallets in all their needs such as buying food, drinks, clothing, paying for online transportation, and other payments. Ease of transaction, attractive promos, and not taking long, the term just click on transactions have managed to make college students shopping interest increase which has unwittingly led them into consumptive behavior. This is supported by research Mujahidin & Astuti (2020) which states that the ease of transactions can make a person have consumptive

behavior, no planning in shopping, and tend to impulsive purchases. Digital wallets also make it easier for college students to spend their money because they don't see the physical form of money used so they don't feel they have spent money. This is supported by research Marlina et al. (2021) which states that cashless can make people more wasteful because of the ease and doesn't feel they have spent money.

The Influence of Financial Literacy on Consumptive Behavior

Based on the results of the research that has been carried out, the value of the financial literacy coefficient of 0.999 is negatively marked, which means that financial literacy is inversely proportional to consumptive behavior, and the results of the t test show a significance value of $0.00 < 0.05$, which means that financial literacy has a negative and significant effect on consumptive behavior.

The results of this study are supported by research Yudasella & Krisnawati (2019) and Haryana (2020) which state that financial literacy has a negative and significant effect on consumptive behavior. This illustrates that the higher the level of financial literacy, the lower the consumptive behavior, so that the hypothesis proposed that financial literacy has a negative and significant effect on consumptive behavior is accepted.

College students financial literacy is measured using four indicators, namely general knowledge of personal finance, deposits and loans, insurance, and investments that result in a low level of financial literacy. This shows that college students tend not to be able to manage their finances, causing them to get caught up in consumptive behavior.

The results of this study are supported by research Haryana (2020) which states that financial literacy is an individual's ability to make decisions in terms of financial management. If individuals are unable to manage their personal finances, it will be easy to get caught up in consumptive behavior, especially in the current technological era. The spread of the marketplace and the presence of digital wallets make college students easily tempted by the various attractive promos provided. For this reason, it is necessary to understand and apply financial literacy in a balanced manner so that college students can avoid consumptive behavior

The Influence of Use Digital Wallets and Financial Literacy on Consumptive Behavior

Based on the test results, the coefficient of determination shows an R square value of 0.311. This means that the ability of the variables of use digital wallets and financial literacy is able to explain the variation in the variable of consumptive behavior by 31.1% so that it can be

said that the variation of independent variables together has an influence on the dependent variable.

CONCLUSION

Based on the results of the study, it can be concluded that several things related to the influence of the use of digital wallets and financial literacy on the consumptive behavior of college students in DKI Jakarta are as follows:

1. Partially, the use of digital wallets has a positive and significant effect on the consumptive behavior of college students in DKI Jakarta. This means that the higher the use of digital wallets for college students, the level of college student consumptive behavior will increase.

2. Partially, financial literacy has a negative and significant effect on the consumptive behavior of college students in DKI Jakarta. This means that the higher the financial literacy of college students, the level of college student consumptive behavior will decrease.

3. The simultaneous use of digital wallets and financial literacy can contribute to the consumptive behavior of college students in DKI Jakarta with a coefficient of determination (R^2) of 31,1%.

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