THE EFFECT OF USING DIGITAL WALLETS AND FINANCIAL LITERACY ON CONSUMPTIVE BEHAVIOR OF STUDENTS IN DKI JAKARTA

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Article Info	Abstract
	This study aims to determine the influence of use digital wallet 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 students 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 wallet and financial literacy had a partial and simultaneous effect on consumptive behavior. The use of digital wallet has a positive and significant effect on consumptive behavior, while financial literacy has a negative and significant effect on consumptive behavior.

Abstrak

Tujuan penelitian ini ialah untuk mengetahui pengaruh penggunaan dompet digital dan literasi keuangan terhadap perilaku konsumtif mahasiswa di DKI Jakarta. Metode penelitian yang digunakan yaitu metode survei dengan pendekatan kuantitatif. Populasi dalam penelitian ini ialah mahasiswa dengan lokasi kampus di DKI Jakarta. Sampel penelitian berjumlah 192 responden yang ditentukan dengan rumus lemeshow karena jumlah populasi tidak diketahui. Teknik pengumpulan data menggunakan kuesioner. Teknik analisis data yang digunakan adalah analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa penggunaan dompet digital dan literasi keuangan berpengaruh secara parsial maupun simultan terhadap perilaku konsumtif. Penggunaan dompet digital berpengaruh positif dan signifikan terhadap perilaku konsumtif, sedangkan literasi keuangan berpengaruh negatif dan signifikan terhadap perilaku konsumtif

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INTRODUCTION

The development of an increasingly advanced era brings various changes in the field of life. One of these changes has an impact on people's lifestyles which has caused old traditions to slowly be abandoned. In ancient times, people had to go to the market or stalls to buy their necessities of life, but now all needs can be obtained easily just by using a smartphone. Habits and lifestyles of this society also change from time to time along with the development of the times and changing human needs that used to be simple to be excessive so that it leads to consumptive behavior.

The development of the times also supports technological developments that make a person have unlimited access to information about the desired product or service, so that a person is more easily influenced to consumptive behavior. Consumptive behavior can happen to anyone, although at different levels, including students who are classified as teenagers. This consumptive lifestyle is prone to form in adolescence, according to Dikria & W (2016) adolescence is a period of transition and search for identity that undergoes a process of formation in behavior, where these teenagers seek and try to achieve an ideal pattern of self. This causes teenagers to be easily influenced by various things around them.

The reality that is currently being encountered is that students who are final year teenagers imitate the contemporary consumptive lifestyle. At that age, it is no longer parents who are role models, but people who are their age who are the main role models. Based on a survey conducted on 100 students in DKI Jakarta, 49% of students buy products because they are influenced by models that advertise these products. Other student consumptive behavior can be seen from the statements of students who buy products more often because of the influence of promos without being based on needs, buy products because of the lure of gifts, buy products based on price considerations not on the basis of benefits, like to buy expensive products because they can generate self-confidence tall one. In addition, 50% of students buy products to keep their appearance up to date. This consumptive lifestyle will continue to occur if students are unable to understand how to prioritize needs and manage finances properly.

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

The existence of innovations in the field of financial technology or what is commonly referred to as financial technology makes it easy to obtain almost all needs. One of the innovations is the presence of e-money which allows transactions to be carried out online, making it easier for anyone to shop, especially students who are literate with technology. There are two types of e-money, one of which is chip-based that is embedded in a card and server-based or better known as a digital wallet or e-wallet (Mayanti, 2020). Soegoto & Sumantri (2020) say that the financial technology sector in Indonesia is dominated by mobile wallets and online payments.

A digital wallet is a service regarding practical and efficient non-cash payment transactions and can be done only by means of a cell phone without time and place limitations (Rizkiyah, Nurmayanti, Macdhy, & Yusuf, 2021). The development of financial technology in terms of payment has become one of the lifestyles of today's students. The payment system, which initially only used cash, has now developed into a non-cash payment. In this day and age, it seems that students cannot be separated from using digital wallets for all their needs, such as buying food, drinks, credit, clothing, paying for online transportation, and other payments. Promos provided by digital wallet companies have also succeeded in tempting students 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, have no planning in shopping, and tend to buy impulsively.

Another factor that can influence consumptive behavior is financial literacy. Financial literacy is an important thing that cannot be separated from the financial management process. A low level of financial literacy can cause students to be less wise in allocating their money. Consumptive behavior itself is a reflection of a negative attitude in managing finances. Based on a survey conducted on 100 students in DKI Jakarta, it showed that 55% of students were willing to spend money just for fun, 39% of students shopped without thinking about existing savings, 35% of students do not manage their monthly spending budget,

60% of students have not made any investment, even 10% of students are willing to go into debt to fulfill their desires. 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 students' negative attitudes towards their financial management. Therefore, financial literacy is something that students must understand in order to avoid financial problems. If the student's financial literacy is low, it can make students take the wrong step in making decisions. The Master Card Foundation's Report states that a low level of financial literacy can make a person often make unproductive financial decisions.

Based on the background that has been described, the authors are interested in researching with the title "The Influence of Digital Wallet Use and Financial Literacy on Student Consumptive Behavior in DKI Jakarta".

LITERATURE REVIEW

1. Digital Wallet

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 payment is e-wallet (digital wallet). According to Nawawi (2020) a digital wallet is a form of financial technology that utilizes internet media and is used as an alternative payment method.

This digital wallet is a non-cash 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 you can do transactions without using a card at all because all you need is to remember your PIN or fingerprint, even now you can use face ID.

The indicators used in the digital wallet use variable cite the Technology Acceptance Model theory in Rahayu, Budiyanto, & Palyama's (2017) research, including perceived convenience, perceived usefulness, intention to use, and real use.

2. Financial Literacy

Soraya & Lutfiati (2020) define financial literacy as individual knowledge to manage finances. The level of financial literacy that each individual has is of course different. This is caused by differences in factors that influence it. In research by Novandriani & Moeliono (2017) explains 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:

- General knowledge, including understanding related to basic knowledge of personal finance, namely related to financial planning, expenses, income, and assets
- Savings and loans related to savings and loans including the use of credit cards
- Insurance which includes basic knowledge of insurance and insurance products
- Investment which includes knowledge about the types of stocks, investment risks, and mutual funds

3. Consumptive behaviour

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

According to Astuti (2016) individual consumption behavior 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 itself, whereas according to (Kurniawan, 2017) the factors that influence consumptive behavior, including buyers want to appear different from others, pride because

of their appearance, following trends, as well as to attract the attention of others. In a study by Fattah et al. (2018) and Nainggolan (2022) consumptive behavior can be measured by 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 based on price considerations (not on the basis of benefits)

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

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

7. The emergence of the judgment that buying expensive products will lead to high self-confidence

8. The desire to try more than two similar products from different brands

HYPOTHESIS
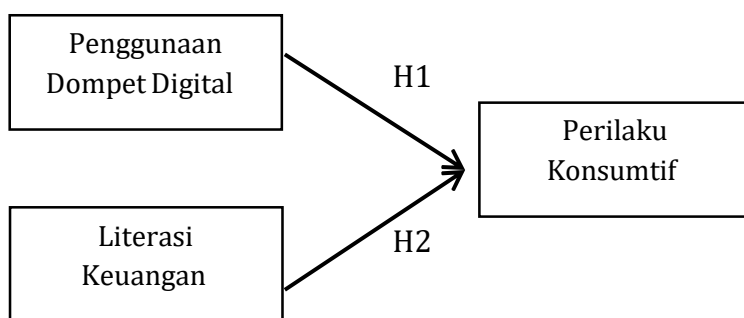
Adapun hipotesis dalam penelitian ini sebagai berikut:

H1: Penggunaan dompet digital berpengaruh terhadap perilaku konsumtif

H2: Literasi keuangan berpengaruh terhadap perilaku konsumtif

METHOD

The research method used in this study is a survey method with a quantitative approach. The population in this study were students with campus locations in DKI Jakarta. The research sample consisted of 192 respondents who were determined by the Lemeshow formula because the population size was unknown. Data collection techniques used questionnaires which were distributed to respondents with measurements 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 digital wallet use and consumer behavior variables. The data analysis technique used in this study is multiple linear regression analysis with the help of SPSS version 25 software.

RESULTS AND DISCUSSION

Normality Test Results

The validity test in this study uses the pearson product moment which is presented in the following table:

Tabel 1. Normality Test Results

Variabel	Butir	Nilai	Keterangan
Penggunaan Dompet Digital	X1.1	0,654	valid
	X1.1	0,707	valid
	X1.3	0,591	valid
	X1.4	0,683	valid
	X1.5	0,396	valid
	X1.6	0,589	valid
	X1.7	0,688	valid
	X1.8	0,733	valid
	X1.9	0,711	valid
	X1.10	0,523	valid
	X1.11	0,818	valid
	X1.12	0,776	valid
	X1.13	0,702	valid
	X1.14	0,743	valid
	X1.15	0,561	valid
	X1.16	0,680	valid
Literasi Keuangan	X2.1	0,536	valid
	X2.2	0,486	valid
	X2.3	0,541	valid
	X2.4	0,052	tidak valid
	X2.5	0,729	valid
	X2.6	0,569	valid
	X2.7	0,421	valid
	X2.8	0,640	valid
	X2.9	0,095	tidak valid
	X2.10	0,519	valid
	X2.11	0,594	valid
	X2.12	0,500	valid
	X2.13	0,244	tidak valid

	X2.14	0,432	valid
	X2.15	0,460	valid
	X2.16	0,405	valid
	X2.17	0,670	valid
	X2.18	0,390	valid
	X2.19	0,528	valid
	X2.20	0,457	valid
Perilaku Konsumtif	Y.1	0,435	valid
	Y.2	0.457	valid
	Y.3	0,638	valid
	Y.4	0,712	valid
	Y.5	0,807	valid
	Y.6	0,831	valid
	Y.7	0,551	valid
	Y.8	0,777	valid
	Y.9	0,742	valid
	Y.10	0,767	valid
	Y.11	0,838	valid
	Y.12	0,791	valid
	Y.13	0,696	valid
	Y.14	0,705	valid
	Y.15	0,731	valid
	Y.16	0,659	valid

Source: Data processed by researchers (2022)

For the variable use of digital wallets and consumptive behavior, all statement items are declared valid because they have an r count value greater than the r table value, while for the financial literacy variable, out of the 20 statement items, 3 items are declared invalid, namely statement items number 4, 9, and 13 because it has a calculated r value that is smaller than the r table value so that the three statement items are dropped.

Reliability Test

The reliability test in this study used Cronbach alpha which is presented in the following table:

Tabel 2. Reliability Test

Variabel	Cronbach alpha	Keterangan
Penggunaan Dompet Digital	0,902	Reliabel
Literasi Keuangan	0,839	Reliabel
Perilaku Konsumtif	0,932	Reliabel

Source: Data processed by researchers (2022)

Based on the table above, it can be concluded that all variables are declared reliable because they have a Cronbach alpha value > 0.6.

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. With the provision that if the significance value is > 0.05 then the data is normally distributed. The normality test results 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]

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

Multicollinearity Test

The multicollinearity test aims to determine the relationship between independent variables. For this test criterion, data can be said to be free from multicollinearity if the tolerance value is > 0.10 and the VIF value is < 10.00. The results of the multicollinearity test are as follows:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			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

The multicollinearity test results show a tolerance value of 0.989 and a VIP value of 1.011. Thus it can be concluded that there are no symptoms of multicollinearity because it has a torelance value of > 0.10 and a VIF value of < 10.00.

Heteroscedasticity Test

The 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. In this case the test uses the Sperman's Rho test, namely by regressing the residual absolute value on the independent variable. With the provision that if the significance value is > 0.05 then there are no symptoms of heteroscedasticity. The results of the heteroscedasticity 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

Based on the test results, the significance values of the independent variables were 0.912 and 0.945 greater than 0.05 so it could be concluded that there were no symptoms of heteroscedasticity.

Linearity Test

The linearity test aims to determine the relationship between the independent variables and the dependent variable. The linearity test in this study used SPSS version 25 by looking at the ANOVA table. With the provision that if the significance value of the deviation from linearity is > 0.05, then there is a linear relationship between the independent variables and the dependent variable. The results of the linearity test 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			

Based on the test results, the significance of deviation from linearity in the use of digital wallets and financial literacy on consumptive behavior obtained significance values 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.

Test Hypothesis Test T

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 B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
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

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. This means that if the digital wallet use 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. This means 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 f test results 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

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 variable use of digital wallets and financial literacy together has a significant effect on consumptive behavior.

Coefficient of Determination

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

Model Summary

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

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

The results show an R^2 value of 0.311 or equal to 31.1%. This indicates the ability of the model to explain variations in consumptive behavior variables of 31.1%.

The Effect of Using Digital Wallet on Consumptive Behavior

Based on the results of the research that has been done, the coefficient value of using a digital wallet is 0.768, which means that the use of a digital wallet 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 a digital wallet has a positive effect and significant effect on consumptive behavior.

The results of this study are in line with research conducted by Mujahidin & Astuti (2020) and (Fikri (2021) which state 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 then consumptive behavior will increase, so that the hypothesis it is proposed that the use of digital wallets has a positive and significant effect on consumptive behavior is accepted.

Ease of transactions, attractive promos, and it doesn't take long, the term is just a click of a transaction, has succeeded in making students' shopping interest increase which unknowingly has led them into consumptive behavior.

The Effect of Financial Literacy on Consumptive Behavior

Based on the results of the research that has been done, the financial literacy coefficient is 0.999, which is negative, which means that financial literacy is inversely related to consumptive behavior, and the t-test results show a significance value of 0.00 <0.05, which means that financial literacy has a negative and significant effect on behavior. consumptive.

The results of this study are in line with research conducted by Yudasella & Krisnawati (2019) and Haryana (2020) which states 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.

The results of the study also show that the level of student financial literacy is in the low category because the average of all indicators is only 43.35%. This shows that students tend not to be able to manage their finances, causing them to get stuck in consumptive behavior. For this reason, it is necessary to understand and apply financial literacy in a balanced way so that students can avoid consumptive behavior.

Closing

Conclusion

Based on the research results, it can be concluded that several things related to the effect of using digital wallets and financial literacy on the consumptive behavior of 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 students in DKI Jakarta. This means that the higher the use of digital wallets by students, the level of student consumptive behavior will increase.

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

3. Simultaneous use of digital wallets and financial literacy can contribute to the consumptive behavior of students in DKI Jakarta with a coefficient of determination (R^2) of 31.1%.

Suggestion

1. This study emphasizes to all students that having financial knowledge is important to distance themselves from consumptive behavior. The government, represented by the Financial Services Authority, can work with universities to conduct education on how to manage day-to-day finances and can introduce various available financial products so that students are interested in saving or investing.

2. The current technological sophistication should be able to make the activities carried out more effective and efficient, but this is not used properly by students, causing them to fall into bad behavior consumptive. In this case students must be able to prioritize needs rather than just fulfilling desires.

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