

EFFECT OF E-MONEY ON CONSUMPTIVE BEHAVIOR OF THE BATAM COMMUNITY

Candy¹, Keyi Sylvia Tania², Soveinia³, Winny Stevania⁴

¹Management Study Program, Universitas Internasional Batam, candy.chua@uib.ac.id

² Management Study Program, Univeristas Internasional Batam, 1941032.keyi@uib.edu

³ Management Study Program, Universitas Internasional Batam, 1941072.soveinia@uib.edu

⁴ Management Study Program, Universitas Internasional Batam, 1941094.winny@uib.edu

Abstract

Keywords :

*Consumptive behavior,
electronic payment, the
use of e-money*

Humans have 3 kinds of needs that must be met to survive, namely primary, secondary and tertiary. Apart from basic needs, a person sometimes cannot control himself, resulting in a purchase without a long consideration based on a desire which is called consumptive behavior. This behavior is again supported by technological developments, where e-money is present as an electronic payment tool. E-money that presents features that are easy, convenient and safe so that there is an increase in its use in the community. The purpose of this study was to measure the relationship of e-money users to consumptive behavior in Batam society. There are significant positive relationship between the use of e-money and consumptive behavior of the Batam community.

INTRODUCTION

A need is something that a person must fulfill in order to live. Judging from the priority scale, there are three levels in meeting these needs where primary needs are basic things such as food, housing and clothing. Then secondary fulfillment such as home furnishings and cars are needs that are prioritized compared to luxurious tertiary needs such as branded bags (Pratika *et al.*, 2016). In general, someone who purchases goods on the basis of his own desires and pleasures above the fulfillment of basic needs is referred to as consumptive or wasteful behavior. According to Nainggolan (2022), consumptive behavior is the attitude of spending money for mere desires without careful considerations, thus causing cost inefficiencies.

The thing that encourages consumptive behavior among the community is the rapid development of technology. Adequate technology causes wider access to goods and products, resulting in the desire to make purchases and consumptive behavior emerges. According to

Dewi *et al* (2021), Indonesia is referred to as a country with rapid technological development and supports the era of digitalization in various aspects of life. A big aspect of the activities to achieve digitization is that it involves selling and buying, wherein there appears digitally made payments which are also called e-money.

E-money is a payment system that has developed in recent years in the community, which functions to replace cash as payment in daily activities. Electronic money or e-money is defined as money used in internet transactions that involve a computer network and has stored value and has undergone an evolution of data placed in a container (Anggari & Dewanti, 2021). This technology is considered to provide convenience and security for its users because its features are more convenient, efficient and fast.

The developments in the information technology sector have slowly reduced the use of cash as a public payment instrument that has been used by the public for a long time. This is due to the existence of e-money which according to some people is more efficient and also effective. The emergence of e-money has caused every individual to be able to transact using only their mobile phone without having to carry cash in their pocket or purse. In addition, the use of e-money is also safe, easy, and can also be done in a fairly short time. So that all transactions made can be easily paid with e-money.

Payment using e-money in modern times has now become one of the lifestyles owned by the community. The e-money payment system has also become a trend, especially among young people. This change is certainly an opportunity for banks to compete in the e-money payment system. The reason people use e-money is because the payment system is easy, fast, safe, and convenient to use in transactions. Some people have reduced the habit of carrying large amounts of cash in their wallets, because carrying large amounts of cash can be said to be less safe and less efficient when compared to e-money (Insana & Johan, 2021).

This electronic payment innovation in the form of e-money was developed into a practical form of community activity, which indirectly creates a market with lower prices and practical use. In the past, people had to carry cash for payment, now only need a smartphone for payment. The existence of high market opportunities has caused telecommunications companies and banks to compete to create e-money services, which are also followed by startup companies such as Tokopedia, Shopee and Gojek.

According to Bank Indonesia, in 2020 the number of e-money already circulating in the

community increased by 7.35% compared to 2019. In addition, transactions in 2018 also increased by 209.8% to 2.9 billion compared to 943.3 million transactions in 2017. E-money has reached a drastic value of 281.39% reaching 47.2 trillion or a three-fold increase from 2017 which was 12.4 trillion (Fauziah & Nurhasanah, 2020). According to Insana and Johan (2021), the development of e-money can lead to more consumptive behavior among the people themselves.

According to Qurotaa'yun and Krisnawati (2019), millennials are the generation that has the most consumptive nature, where this group is the target market for producers in the marketplace because they tend to have less self-control. The practicality of using e-money makes it easier for millennials to spend their money. The existence of offers from e-money developers such as giving discounts, exchanging coins and cashback creates more desire to shop for items that are not needed. According to Dewi *et al* (2021), this online transaction indirectly affects the psychological feeling of not spending money, giving rise to a purchase of goods without thinking about their usefulness in the future.

RESEARCH METHODS

Types of research

The research carried out applies a quantitative and descriptive approach. In addition, this research was conducted using data with primary source types. The primary data in question is data taken from the results of the questionnaire. Data was obtained by using Google Form as a platform to collect respondents. The questionnaire designed in Google Form uses a Likert scale type answer, where respondents answer the questions given in the questionnaire by choosing a 1-2-3-4-5 scale, which means Strongly disagree-Disagree-Neutral-Agree-Strongly agree.

Object of research

The writing technique in taking samples for research is to apply purposive sampling, ie the samples taken have certain criteria. The writing uses this sampling technique so that the sample obtained is in accordance with what is needed in researching this report. The criteria for respondents that have been determined are that they are e-money users, domiciled in Batam, have a steady income, know about e-money and understand the concept of using e-

money for their daily needs.

The research population is a broad scope between research objects. Based on the criteria determined by the researcher, the research population determined by the researcher is the people of Batam who use e-money. While the research sample is a small coverage of a research population. Determination of research samples serves to facilitate data processing. Meanwhile, based on the research criteria, the number of research samples is 160 respondents.

Definition of Operational Variable

Operational variables are defined as concepts in the form of a framework as a form of description whose truth can be tested from the behavior and symptoms being studied (Oscar & Sumirah, 2019). In this study there are 2 operational variables used, namely as follows:

1. E-money

E-money is money in electronic form whose function is as a means of payment, where transactions are highly dependent on the internet network. In this study, e-money is measured by how much respondents know, understand, trust and use the features of this type of money (Samsumar, 2016). The following questions regarding e-money are as follows:

Table 1. E-money Question

No	Question	1	2	3	4	5
1	I often use e-money (ovo, gopay, funds and others)					
2	The features offered by e-money are easy to use					
3	Payment using e-money saves my time					
4	I prefer to use e-money than cash					
5	I feel better using e-money than carrying cash					
6	I feel that e-money is more effective for daily use					
7	I feel safe using e-money					
8	I use e-money more than cash					

2. Consumptive Behavior

Consumptive behavior refers to how someone makes a decision to buy goods according to their wishes and not based on daily needs. In this study, consumptive behavior is measured by the number of respondents having a desire to charge money for goods that are not their basic needs. The measurement of this variable is also seen from respondents making shopping transactions which are supported by how easy the online payment feature with

electronic money is (Giswandhani & Hilmi, 2020). The following questions regarding consumptive behavior are as follows:

Table 2. Consumptive Behavior Question

No	Question	1	2	3	4	5
1	I shop more using e-money					
2	I feel my expenses have increased since using e-money					
3	I often buy needs or wants using e-money					
4	I buy products impulsively because of e-money					
5	I shop online more often because of e-money					
6	I Spend more money because of e-money					
7	I feel like I often buy things I don't need because of e-money					
8	I will continue to use e-money everyday					

Research methods

The research method is a form of design that is prepared with the aim of getting optimal results. In conducting data management, researchers use software technology, namely SPSS. In data processing, there are 4 types of research, namely:

1. Validity Test

Validity is the accuracy of the instrument used in research measurement. This test can be proven by conducting tests in measuring whether the questionnaires are valid or not (Yusup, 2018). The measurement criteria with a validity level of <0.05 indicates the research object is valid and suitable to be applied, and conversely the validity level > 0.05 indicates the research object is invalid and cannot be applied.

2. Reliability Test

Reliability is a test to determine the consistency of the measuring instrument used. A test will be said to be reliable if the results of the measurement tool on symptoms are consistent, even though it is tested twice or more. This means that each result that will be used for testing must be retested, because different factors (subject, location and time) cause the results to be different (Yusup, 2018).

3. Coefficient of Determination Test

The coefficient of determination test or also known as the R-squared test is an indicator used to describe how much variation is included in the research model. From the results of the

coefficient of determination, it can be seen the suitability of the relationship or the level of significance between independent variables and independent variables in linear regression (Sinambela *et al.*, 2014).

4. Significance Test

According to Putro and Kamal (2013), in order to know the influence between the independent variable and the dependent variable, it must be done by testing the research hypothesis. Hypothesis testing is carried out simultaneously and individually, namely:

- a. T test: This test is a test that describes how the influence of the independent variables individually in explaining the dependent variable.
- b. F test: This test is a test that describes whether the variables involved in the study have a simultaneous influence on the dependent variable or not.

RESULT AND DISCUSSION

Validity Test Results

Validity test is a test method that is used in testing the level of accuracy on the object of research. The results of the validity test of the research are:

Table 3. Validity Test Result

No	Variable	Code	Correlation	Signification	Result
1	Perception of Routine Utilization of e-money	PR1	0,594	0,000	Valid
		PR2	0,591	0,000	Valid
		PR3	0,515	0,000	Valid
		PR4	0,546	0,000	Valid
		PR5	0,587	0,000	Valid
		PR6	0,511	0,000	Valid
		<i>Average</i>	0,753	0,000	Valid
2	Perception of feature availability e-money	PR1	0,594	0,000	Valid
		PR2	0,679	0,000	Valid
		PR3	0,659	0,000	Valid
		PR4	0,696	0,000	Valid
		PR5	-0,715	0,000	Valid
		PR6	0,696	0,000	Valid
		<i>Average</i>	0,857	0,000	Valid
3	Efficiency Perception e-money	PR1	0,591	0,000	Valid
		PR2	0,679	0,000	Valid
		PR3	0,536	0,000	Valid
		PR4	0,564	0,000	Valid

		PR5	-0,564	0,000	Valid
		PR6	0,509	0,000	Valid
		<i>Average</i>	0,782	0,000	Valid
4	Perception of Interest in Using e-money	PR1	0,515	0,000	Valid
		PR2	0,659	0,000	Valid
		PR3	0,536	0,000	Valid
		PR4	0,635	0,000	Valid
		PR5	-0,605	0,000	Valid
		PR6	0,718	0,000	Valid
		<i>Average</i>	0,828	0,000	Valid
5	Security Perception e-money	PR1	0,546	0,000	Valid
		PR2	0,696	0,000	Valid
		PR3	0,564	0,000	Valid
		PR4	0,635	0,000	Valid
		PR5	-0,645	0,000	Valid
		PR6	0,692	0,000	Valid
		<i>Average</i>	0,836	0,000	Valid
6	Effectiveness Perception e-money	PR1	-0,587	0,000	Valid
		PR2	-0,715	0,000	Valid
		PR3	-0,564	0,000	Valid
		PR4	-0,605	0,000	Valid
		PR5	-0,646	0,000	Valid
		PR6	-0,695	0,000	Valid
		<i>Average</i>	-0,671	0,000	Valid
7	Perception of Comfort On e-money	PR1	0,511	0,000	Valid
		PR2	0,696	0,000	Valid
		PR3	0,509	0,000	Valid
		PR4	0,718	0,000	Valid
		PR5	0,692	0,000	Valid
		PR6	-0,695	0,000	Valid
		<i>Average</i>	0,816	0,000	Valid

Source: Primary data processed (2022)

Reliability Test Results

Reliability test is a test method used in determining the consistency and reliability of an object of measurement in a study. In the reliability test, the researcher took advantage of the fulfillment requirements, namely the test results with a value of 5%. Based on the provisions of table $n > 5\%$, the results obtained are:

Table 4. Reliability Test Results

Reliability Test	Description
0,789	Reliable

Source: Primary data processed (2022)

Based on the test, it was found that the result was 0.789, which indicates that the test results obtained were large for the provision of 5%. The results of this study were declared suitable and capable of being used as research supporting instruments.

Coefficient of Determination Test Results

The r square test is a test to measure how big the level of significance is between variables. The test results from the research are:

Table 5. Coefficient of Determination Test Results

R	R Square	Adjusted R-Square	Error Estimate
0,771	0,594	0,591	4,592

Source: Primary data processed (2022)

In testing the coefficient of determination which shows the influence between the dependent variable and the independent, it shows that the Adjusted R-Square value is 0.591 or 59.1%. This shows that there is a high correlation between the use of e-money and consumptive behavior, while 40.9% is influenced by other variables.

t Test Results

The t-test is a test that describes the influence between variables with the provisions of the requirements of > 0.00 . The test results from the research are:

Table 6. t Test Results

Variable	Coefficient	Signification	Description
Use of e-money	0,1614	0,000	H1 Accepted

Source: Primary data processed (2022)

In the test, it shows the variable of e-money usage has a coefficient value of 0.1614. Tests with a value of < 0.05 proves that the tested variable has a significant or significant effect on other variables. The T test shows a value of 0.000, which means that the research

variable, namely the use of e-money, has a significant influence on the consumptive behavior of the people in Batam.

F Test Results

The f test is a test that is carried out to determine the level of influence between the dependent variable, is obtained through the significant value of the independent variable on the dependent variable with the provisions of the requirement of > 0.05 . The test results from the research are:

Table 7. F Test Results

Model	Mean Square	F value	Signification
Regression	0,4229	20,54	0,000
Residual	0,288		

Source: Primary data processed (2022)

Based on the test results obtained an F value of 20.54, this indicates a comparison between a greater significance value, the results obtained that there is an influence between the variables of using e-money on consumptive behavior.

CONCLUSIONS AND SUGGESTIONS

This research was conducted with primary data obtained through the distribution of questionnaires to the community of e-money users in the city of Batam, so 160 respondents were obtained. on the results of processing researchers obtained 139 research samples. Utilization of research methods conducted by testing the validity, reliability, coefficient of determination and significance test. Through testing shows the value in accordance with the criteria and can be accepted. So there are significant results that indicate a significant relationship or influence between the use of electronic money on the consumptive behavior of the Batam community. In further research, the researcher hopes to use more data in order to allow more valid results.

REFERENCES

Alamanda, A. E., & Sartono, T. (2019). Implementation of Brizzi as an E-Money Payment Tools in Indonesia. *Jurnal Hukum Novelty*, 10(2), 130.

- <https://doi.org/10.26555/novelty.v10i2.a13785>
- Anggari, A. N., & Dewanti, P. W. (2021). the Effect of Locus of External Internal Control, Financial Attitude, Pocket Money and Lifestyle on the Use of E-Money. *Nominal: Barometer Riset Akuntansi Dan Manajemen*, 10(2), 253–270. <https://doi.org/10.21831/nominal.v10i2.41429>
- Anggraini, R. T., & Santhoso, F. H. (2019). Hubungan antara Gaya Hidup Hedonis dengan Perilaku Konsumtif pada Remaja. *Gadjah Mada Journal of Psychology (GamaJoP)*, 3(3), 131. <https://doi.org/10.22146/gamajop.44104>
- Dewi, L. G. K., Herawati, N. T., & Adiputra, I. M. P. (2021). Penggunaan E-Money Terhadap Perilaku Konsumtif Mahasiswa Yang Dimediasi Kontrol Diri. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 5(1), 1–19. <https://doi.org/10.24034/j25485024.y2021.v5.i1.4669>
- Fatmasari, D., Waridin, Kurnia, A. S., & Amin, R. (2019). Use of E-Money and Debit Cards in Student Consumption Behavior. *E3S Web of Conferences*, 125(2019), 1–4. <https://doi.org/10.1051/e3sconf/201912503013>
- Fauziah, N., & Nurhasanah, N. (2020). the Effect of the Perception of Electronic Money on Consumptive Behavior of Stei Sebi Students. *Jurnal Ekonomi Dan Perbankan Syariah*, 8(1), 63–84. <https://doi.org/10.46899/jeps.v8i1.176>
- Giswandhani, M., & Hilmi, A. Z. (2020). Pengaruh Kemudahan Transaksi Non-tunai terhadap Sikap Konsumtif Masyarakat Kota Makassar. *KAREBA: Jurnal Ilmu Komunikasi*, 9(2), 239–250.
- Insana, D. R. M., & Johan, R. S. (2021). Analisis Pengaruh Penggunaan Uang Elektronik Terhadap Perilaku Konsumtif Mahasiswa. *Relasi: Jurnal Ekonomi*, 17(2), 413–434. <https://doi.org/10.31967/relasi.v17i2.494>
- Mentari, N. W., Setiawina, I. N. D., Budhi, I. M. K. S., & Sudirman, I. W. (2019). Influence factor of consumers interest on using E-money. *International Journal of Social Sciences and Humanities*, 3(2), 176–186. <https://doi.org/10.29332/ijssh.v3n2.311>
- Mujahidajh, A. N. (2020). Analisis perilaku konsumtif dan penanganannya (studi kasus pada satu peserta didik di SMK Negeri 8 Makasar). *SI Thesis, UNIVERSITAS NEGERI MAKASSAR*, 1–16.
- Nainggolan, H. (2022). Pengaruh Literasi Keuangan, Kontrol Diri, Dan Penggunaan E-Money Terhadap Perilaku Konsumtif Pekerja Produksi Pt Pertamina Balikpapan. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 5(1), 810–826. <https://doi.org/10.36778/jesya.v5i1.574>
- Oscar, B., & Sumirah, D. (2019). Pengaruh Grooming Pada Customer Relations Coordinator (CRC) Terhadap Kepuasan Pelanggan di PT Astra international TBK Toyota Sales Operation (Auto2000) Pasteur. *Jurnal Bisnis Dan Pemasaran*, 9(1), 1–11.
- Pratika, N. D., Manikotama, A., Pratiwi, D. H., & Wahyuningdias, K. (2016). *Self-Control Therapy: Daily Accounting and Focus Group Discussions Reduce Consumptive Behavior of E-Money Use in Millennials*. 9181–9192.
- Putro, R. Y. A., & Kamal, M. (2013). Analisis Pengaruh Brand Reputation, Brand Competence, dan Brand Liking Terhadap Trust In Brand Pada Konsumen Windows Phone Nokia di Surabaya. 10(2), 178–185. <https://doi.org/10.14710/jsmo.v10i2.5916>
- Qurotaa'yun, Z., & Krisnawati, A. (2019). Pengaruh Literasi Keuangan Terhadap Perilaku Konsumtif Generasi Milenial Di Kota Bandung. *JAF- Journal of Accounting and Finance*, 3(1), 46. <https://doi.org/10.25124/jaf.v3i1.2167>
- Samsumar, L. D. (2016). Konsep Dan Tantangan Penggunaan Teknologi E-Money Sebagai Alat Pembayaran Alternatif Di Indonesia. *Jurnal METHODIKA*, 2(1), 2442–7861.

- Sinambela, S., Ariswoyo, S., & Sitepu, H. (2014). Studi Perbandingan Antara Estimasi M Dengan Type Welsch Dengan Least Trimmed Square Dalam Regresi Robust Untuk Mengatasi Adanya Data Pencilan. *Saintia Matematika*, 2(3), 225–235.
- Situmorang, M. K. (2021). Pengaruh Perilaku Konsumen Terhadap Penggunaan Uang Elektronik (Dompet Digital) Sebagai Alat Pembayaran Pada Masa Pandemi Covid – 19 di Kota Medan. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 4(1), 122–131. <http://jurnal.umsu.ac.id/index.php/MANEGGIO>
- Ulayya, S., & Mujiasih, E. (2020). Hubungan Antara Self Control Dengan Perilaku Komsumtif Pengguna E-Money Pada Mahasiswa Fakultas Psikologi Universitas Diponegoro. *Jurnal Empati*, 9(4), 271–279.
- Yusup, F. (2018). Uji Validitas dan Reliabilitas Instrumen Penelitian Kuantitatif. *Jurnal Tarbiyah: Jurnal Ilmiah Kependidikan*, 7(1), 17–23. <https://doi.org/10.18592/tarbiyah.v7i1.2100>