

THE EFFECT OF USE OF E-COMMERCE AND THE EXISTENCE OF E-WALLET FACILITIES ON CONSUMPTIVE BEHAVIOR IN THE MILENIAL GENERATION IN JAKARTA

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Abstract

This study aims to determine the effect of using e-commerce and using e-wallets on the consumptive behavior of the millennial generation in Jakarta. The method used in this research is a quantitative method. The reachable population in this study is the millennial generation in Jakarta as many as 100 people. Sampling technique with Purposive Sampling, with data collection using a questionnaire. The data analysis technique used in this research is using the primary data of the regression model. The results of this study indicate that: 1) Use of E-Commerce has a positive and significant effect of 6,032 on Consumptive Behavior, 2) Use of E-Wallet has a positive and significant effect of 7,962 on Consumptive Behavior, 3) Use of E-Commerce and Use of E-Wallet simultaneously have a positive and significant effect of 70,6% and the rest are influenced by other factors.

Keywords: *Consumptive Behavior, E-Commerce, E-Wallet*

1. INTRODUCTION

In this era of globalization, the needs and desires of humans are always changing or even tend to continue to rise. Humans will always increase the proportion of their consumption or desires, compared to the addition in terms of their income.

Everyone has consumption behavior, and this is inseparable from consumption activities. Behavior carried out by consumers both individually and in groups is a consumption behavior to make a decision in the use of goods or services. And as we know that in this consumption behavior is the basis of consumers in making purchasing decisions. The consumption activities of everyone are different. According to Kotler & Armstrong in Puspitasari & Indrarini (2021), Consumption behavior is influenced by four factors, including social, cultural, personal, and psychological factors.

With an increase in consumption in the community, on the other hand it can drive economic and business activities for sectors that are directly affected by the pandemic. This is because consumption has an important role, either through the formation of GDP or in increasing economic growth. However, even this negative impact of consumptive behavior will pose a threat to society itself.

One country that has a higher consumptive behavior is the people in Indonesia. The increasingly widening consumer culture in society is also caused by an increasingly high lifestyle. This can be seen from how often people in Indonesia are very happy to shop. This lifestyle is ingrained in most people who live in big cities. Where we often find, there are still many people who spend more money than their income.

On the other hand, during the Covid-19 pandemic in Indonesia, the use of e-commerce has increased by around 5-10 times. During the pandemic, daily online transactions also increased from 3,1 million to 4,8 million transactions. And the data shows that the addition of new consumers using e-commerce has increased by 37% (Nurlela, 2021)

In addition to the rapid increase in the use of e-commerce during the pandemic, people also need a payment system that is faster, more efficient, and safer during their transactions. This has made many start-up founders continue to provide new innovations, namely using modern technology or those based on digital media. And one of the results of digital economic innovation in the economic sector is the establishment of a non-cash payment system.

Based on survey results from Boku Inc. in the “Mobile Wallets Report 2021”, which has been quoted from the databox, has shown that the value of e-wallet transactions in Indonesia has reached US\$28 billion in 2020. The total number of e-wallet users in the country is also recorded at 63.6 million. This figure has been predicted to reach 202 million users by 2025.

Therefore, as a wise society in dealing with technological advances that are now increasingly sophisticated, the society is allowed to use e-wallets and e-commerce, but the society must also know the limitations of using e-wallets and e-commerce so that they are not consumptive. The society must be able to manage their own finances according to what is needed, not according to what they want.

Researchers have also conducted research by distributing questionnaires in May 2022 to 50 millennial generations in Jakarta regarding their daily consumption behavior, with the following results:

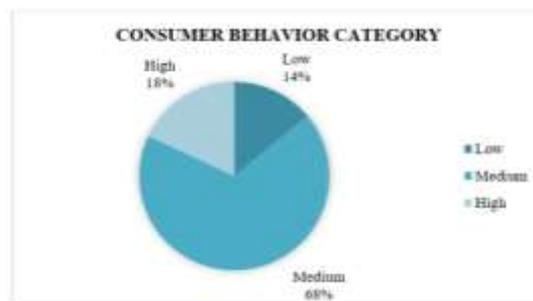


Figure 1. Consumptive Behavior Pre-Research Diagram

From the picture that can be seen above that the respondents included in the low category were 14%, namely 7 out of 50 people, those included in the medium category were 68%, namely 34 out of 50 people, and those included in the high category were 18%, namely 9 out of 50 people. This means that most of the millennial generation in DKI Jakarta still tend to behave consumptively.

So, it can be concluded that the progress of science and technology has facilitated human life. However, there are things that still need to be considered, that the resulting impact can be positive or negative. As quoted from Mitra et al. (2019) which says that “Over time, human consumption has significantly increased, shifting the focus from the satisfaction of needs to desires”. Where rapid advances in science and technology have turned the world into a global village, can influence consumer behavior. From the background explanation above, this research was conducted with the aim of knowing the

effect of using e-commerce and using e-wallets on the consumptive behavior of the millennial generation in Jakarta.

2. THEORETICAL BASE

2.1. Consumptive Behavior

Consumptive behavior is one part of the activities or activities in consuming goods and services that have been carried out by consumers. In addition, according to Ancok in Rachman (2018), “consumptive behavior is a behavior that is owned per individual, where a person will find it difficult to restrain his desire to buy goods that are not needed without seeing the main function of these goods”. The explanation above gives the meaning that every individual who has consumptive behavior will prefer to buy goods based on his desires, rather than his needs.

According to Sumartono in Mintarti (2016), “consumptive behavior can be interpreted as an activity in using incomplete products”. This explains that when a product that is being used has not run out, but that person buys back the product of the same type, but the brand is different, or it can also be interpreted that when someone buys an item just because of the availability of prizes offered for that product, or also someone buys an item based on the trend alone. As such, it can be concluded that consumptive behavior is a form of buying behavior without rational consideration (Haryani & Herwanto, 2015).

Meanwhile, according to Lubis et al. (2020) consumptive behavior is an act to purchase an item or consume no more limits concerned with the desire factors that tend to be emotional so that the achievement of pleasure rather than the factor of need.

2.2. E-Commerce

E-Commerce (Electronic Commerce) can be defined as an activity in the use of digital processing information and communication technology to carry out business transactions to create, replace, and facilitate relationships between sellers and buyers. In simple terms, e-commerce can be interpreted as a transaction activity for buying and selling of goods, sending funds or data using electronic media.

According to Kotler & Armstrong in EH boyatzis, Richard; Mckee (2019), “e-commerce is an online container that can be reached by everyone via a computer, this is usually used by business people in carrying out their business activities and is used by consumers to get information easily through the help of a computer, where this process begins by providing information services to consumers to determine the selection of goods”.

According to Wong in Prastya (2018) “e-commerce is an activity in the process of buying and selling and marketing goods and services through electronic systems, such as radio, television and computer networks or commonly referred to as the internet”.

2.3. E-Wallets

In Bank Indonesia regulation number 18/40/PBI/2016 Article 1 Paragraph 7 concerning the implementation of payment transaction processing explains that e-wallet (electronic wallet) or electronic wallet is an electronic service to store a payment instrument data, including payment instruments that are using a card or electronic money, which can also accommodate all funds, and to make payments. (Bank Indonesia Regulation Regarding Implementation of Payment Transaction Processing (Number 18/40/PBI/2016 Article 1 Paragraph 7), 2016)

Meanwhile, according to Nugroho in Irkham (2020), said that “e-wallet is a form of payment that allows its users to make payments electronically using a smartphone or gadget, which can replace the use of a physical wallet”.

Hutami and Septyarini in Budiarti (2006) also said that “an electronic wallet is an account that contains funds in an online application that is used to make it easier for people to transact in a non-cash manner”.

3. RESEARCH METHODS

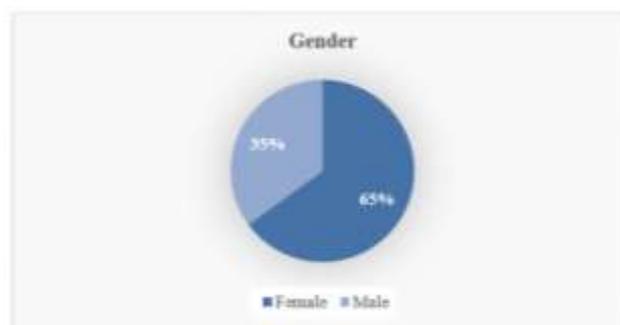
In this study using a quantitative approach. The purpose of this research was to determine the effect of using e-commerce (X1) and using e-wallet (X2) on consumptive behavior (Y). The data analysis technique used the primary data of the regression model. The research population was the millennial generation in Jakarta. The sample in the study used the Purposive Sampling technique using the Lemeshow formula, resulting in a total sample of 100 millennial generation people in Jakarta. Data collection in this study was carried out using a questionnaire. In each questionnaire item, five alternative answers were provided, and each variable was measured on an interval scale.

4. RESULTS AND DISCUSSION

4.1. Research Results

4.1.1. Respondent Characteristics

In the research conducted, researchers have obtained 100 respondents where 65 of them were female respondents and 35 of them were male respondents. Based on the distribution results, the frequency of women is greater, with a percentage of 65% and men with a percentage of 35%.



Source: primary data processed by researchers, 2022

Figure 2. Pie Chart by Gender

4.1.2. Normality Test

The results of the normality test for the variable use of e-commerce, use of e-wallet, and consumptive behavior show the Exact Sig value. (2-tailed) of 0,132. From these results it can be concluded that the existing data is distributed properly because the results obtained have a probability $> 0,05$.

4.1.3. Linearity Test

The results of the linearity test on the variable use of e-commerce and use of e-wallet on consumptive behavior obtained significance values of 0,661 and 0,848. As such, it can be concluded that each variable of e-commerce use and e-wallet use has a linear relationship because its significance value is $> 0,05$. Based on the data above, it can be clarified that the model used is appropriate because of linearity.

4.1.4. Multicollinearity Test

Based on the results of the multicollinearity test using e-commerce and using e-wallets, the VIF value is 1,499. As well as a tolerance value of 0,667, it can be concluded that multicollinearity does not occur because it has a VIF probability value $> 0,1$ and a tolerance value $> 0,1$.

4.1.5. Heteroscedasticity Test

The results of the heteroscedasticity test for the use of e-commerce and the use of e-wallets showed a significant value of 0,101 and 0,200. Based on the data above, it can be concluded that there is no symptom of heteroscedasticity because it has a significant value $> 0,05$.

4.1.6. Multiple Linear Regression Analysis Test

Based on the simple regression test in the table above, a simple regression equation is obtained, namely, $Y = 8.569 + 0.351 X_1 + 0.365 X_2$. The constant value is 8.569 and the regression coefficient is 0.351 in X_1 and 0.364 in X_2 . The regression coefficient shows that consumptive behavior will increase by 0.351 with each additional use of e-commerce, and consumptive behavior also increases by 0.364 with each additional use of e-wallet.

4.1.7. T test

The t-statistic value of the variable use of e-commerce (X_1) is 6,032 with a significant level of 0,000. Because the significance value is smaller than alpha, H_a is accepted, and H_o is rejected. This means that the variable use of e-commerce (X_1) has a significant effect on consumptive behavior.

The t-statistic value of the variable use of e-wallet (X_2) is 7,962 with a significant level of 0,000. Because the significance value is smaller than alpha, H_a is accepted, and H_o is rejected. This means that the variable use of e-wallet (X_2) has a significant effect on consumptive behavior.

If the t-statistic $>$ t-table then H_o is rejected, and H_a is accepted. The value in the t-table is 1,988. Then the value of t-statistic $>$ t-table so that it can be concluded that H_a is accepted, which means that there is an influence on the use of e-commerce and the use of e-wallets on consumptive behavior in the millennial generation in Jakarta.

4.1.8. F test

Based on the results of the F test, the F-statistic value is 116.358 and the significance value is $0,000 < 0,05$, it means that H_0 is rejected, and H_a is accepted and it can be concluded that the variable use of e-commerce and use of e-wallet together has a significant effect towards consumer behavior.

4.1.9. Determination Coefficient Analysis Test

Based on the results obtained that the value of R^2 is 0,706 or equal to 70,6%. This means that the ability of the independent variables in this study to explain the dependent variable is 70,6%, while the remaining 20,4% is explained by variables other than the independent variables in the study.

4.2. Discussion

4.2.1. The Effect of Using E-Commerce (X1) on Consumptive Behavior (Y)

Based on the results of the research that has been carried out above, researchers have obtained results that the use of e-commerce has a significant effect on consumptive behavior in the millennial generation in Jakarta. The results of this study were also supported by statements from Saputro et al. (2021), in their research that “the existence of e-commerce is the result of technological developments, with the many advantages offered, such as the choice of goods that are more and more varied only by using the internet, price offers that always make people interested, and other features that are very profitable for consumer”. This greatly influences consumptive behavior, especially the millennial generation, one of which is the largest user of e-commerce.

Besides that, it also supports the opinion of Wicaksana (2016) that “consumptive behavior is reflected in behavior that indicates online shopping for Social Sciences students at Halu Oleo Kendari University, one of which shows that students often shop just to maintain their appearance, students shop only because of discounts, students shop only to follow trends, and students shop because they have affected by the advertisements around it”. Similarly, as said by Hanuning (2011) in the results of her research that “consumptive behavior is influenced by several factors including desire, economy, lifestyle, and information media (advertising a product)”. With the advancement of technology, manufacturers have started to switch to selling on social media, one of which is through e-commerce platforms, and based on the results of this research it also proves that people tend to be easily attracted to advertisements spread on social media, one of which is through e-commerce.

The reason people tend to shop at e-commerce is that apart from making it easier for consumers to obtain information about the product they want, consumers also feel comfortable ordering products without a time limit (Prastya, 2018). Hence, with a high level of consumption, it can be seen from several aspects of internal and external factors, with the existence of an online business today, it can influence the lifestyle of the millennial generation to become a high-consumptive lifestyle.

4.2.2. Effect of Using E-Wallet (X2) on Consumptive Behavior (Y)

Based on the results of the research that has been carried out above, researchers have obtained results that the use of e-wallets has a significant effect on consumptive behavior in the millennial generation in Jakarta. The results of this study were also supported by statements from Dianingsih (2020), the results of these studies indicate a

positive influence. E-wallet is a type of payment instrument without using cash with certain security, one of which is using a password, where users can save money online. The convenience, sophistication, and promos offered by e-wallets have also made the millennial generation increasingly unable to control their behavior to buy what they want.

As said by Wijayanti (2020), the reason people tend to use e-wallet transactions is because they feel it is easy to make transactions every day, they don't need to carry a lot of money, let alone use an ATM, debit card, or credit card every time they travel. Furthermore, transactions using e-wallets also have many promos or discounts for each user.

The results of this study are also reinforced by relevant theories and research regarding e-wallets and consumer behavior. According to Warsisto Raharjo Jati in Afiyah (2020), "the presence of e-wallets has become one of the ways to encourage people to tend to be consumptive. In addition, the touch of technology in consumption through this e-wallet has also given a new color in interpreting consumption". Consumption not only uses its utility function to be spent, but also an identity function that needs to be fulfilled.

5. CONCLUSION

The results of the analysis that has been carried out by researchers regarding "The Influence of Using E-Commerce and the Availability of E-Wallet Facilities on Consumptive Behavior in Millennial Generation in Jakarta", it can be concluded that:

- 1) There is a positive influence of 6,032 and it is significant between the use of e-commerce on consumer behavior in the millennial generation in Jakarta. This means that the more people use e-commerce, the higher the level of consumptive behavior of the millennial generation.
- 2) There is a positive influence of 7,962 and it is significant between the use of e-wallets on consumer behavior in the millennial generation in Jakarta. This means that the more people use e-wallets in transactions, the higher the level of consumptive behavior of the millennial generation.
- 3) Based on the results of the analysis of the coefficient of determination, the value of R^2 is 0,706 or equal to 70,6%. This means that the ability of the independent variables in this study to explain the dependent variable is 70,6%, while the remaining 20,4% is explained by variables other than the independent variables in the study.

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