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## **The Influence of E-wallet Usage, Lifestyle, and Financial Literacy on The Consumptive Behavior of Economic Education Students**

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### **Abstract**

The purpose of this study is to determine the impact of e-wallets, lifestyle, and financial literacy on the consumptive behavior of Economics Education students at State University of Malang Class of 2022. The research method used was explanatory quantitative. The sample size was 113 out of 157 students in Economic Education Economics Education at the State University of Malang, as determined by the Slovin formula. A questionnaire and test were used to collect the data. The data was analyzed using the classical assumption test, multiple regression analysis, and hypothesis testing (t test and F test) in SPSS 27.0 for Windows. The analysis yielded the following results: 1) The use of digital wallets partially affects the consumptive behavior of Economics Education Students Class of 2022 State University of Malang, 2) Lifestyle partially affects the consumptive behavior of Economics Education Students Class of 2022 State University of Malang, 3) Financial literacy partially has no effect on the consumptive behavior of Economics Education Students Class of 2022 State University of Malang, 4) The use of digital wallets, lifestyle and financial literacy simultaneously affect the consumptive behavior of Economics Education Students Class of 2022 State University of Malang

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## INTRODUCTION

With the advancement of the industry 4.0 era, Indonesian society lives side by side with technological advances, and technological advances have become an inseparable part of everyday life. The use of increasingly sophisticated technology brings various benefits, including ease of shopping. People no longer need to come directly to retail stores to shop because transactions can now be completed online. This fact shows that online shopping has become a common habit for many people. Many people consider online shopping as an easy way to meet their needs. Every company must consider every consumer decision in buying its products before marketing its products (Harahap 2018). However, this convenience leads to excessive and unnecessary purchases. Consumptive behavior is defined as excessive and irrational purchasing behavior that prioritizes desires over needs. (Vicynthia 2010). Budiman (2022) explains that there are three types of consumptive behavior: impulsive buying, irrational buying, and waste.

Most economic activities now use non-cash transactions, including digital wallets. This payment method can be used for various purposes, including shopping, transportation, and food. The use of e-wallets continues to increase, as seen in Bank Indonesia data, with the value of electronic money transactions increasing from IDR 14,756 billion in 2015 to IDR 1,280,640 billion in 2021. Transaction volume also increased significantly during the same period, from 590,736 to 27,715,488, indicating widespread acceptance and trust in non-cash payments, including during the COVID-19 pandemic, has become very common. Various e-wallet platforms, such as Gopay, Shopeepay, OVO, DANA, have become an important part of people's daily lives, especially among the millennial generation. The growth of internet users in Indonesia has driven the growth of online markets such as OLX, Lazada, Shopee, Tokopedia and Tiktok Shop (Prakosa, A., & Wintaka 2020). The use of digital wallets, also known as e-wallets, is an innovation in payment systems that influences consumer behavior. Digital wallets allow digital storage of money and transactions via electronic devices such as smartphones. This convenience, although practical, can encourage impulsive purchases without careful consideration (Khoiriyah et al. 2023). According to Insana (2021), Because of its convenience, the use of digital wallets encourages students to behave consumptively and increase their spending.

According to research, is the second factor that influences consumer behavior (Koch, et al., 2020). Lifestyle reflects a person's lifestyle as seen through their activities, interests, and perspectives when interacting with the surrounding environment (Kotler 2019). Hawkins et al. (2007) A person's lifestyle can influence their needs, wants, and behavior. Research shows that lifestyle has a positive influence on consumer behavior, especially when the lifestyle encourages increased consumption (Halimatussakdiyah 2019). Hartanti (2022), defines shopping lifestyle as the behavior of buyers who consider personal responses and opinions before deciding to buy a product. Bukhari (2022) explains how a person's consumption habits are greatly influenced by their lifestyle, in line with the research of Rahmawati and Mirati (2022) concluded that lifestyle has a positive and significant influence on consumer behavior. Whether the lifestyle is good or bad depends on how the lifestyle is applied. A good lifestyle is based on a clear understanding of needs versus wants, and includes wise financial management, such as budgeting and saving for the future. In contrast, a bad lifestyle is often

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characterized by excessive and wasteful consumer behavior, as well as the urge to participate in social competitions without considering financial needs or capabilities (Azizah 2020).

As an economics student, having a deep understanding of wise financial management is a must. The education gained in college provides a strong foundation for applying these concepts in real life. Economics students must be good at setting priorities, prioritizing urgent expenses, and avoiding unnecessary purchases. Being aware of promotions offered through social media or e-commerce platforms is also very important, because they often trigger impulsive purchases. Ulfah et al., (2021) explain that financial literacy is an important educational lesson because of the complexity of the global economy and the need for individuals to make the right financial decisions. Financial literacy not only improves personal financial management but also broadens one's understanding of the costs and benefits of each financial decision.

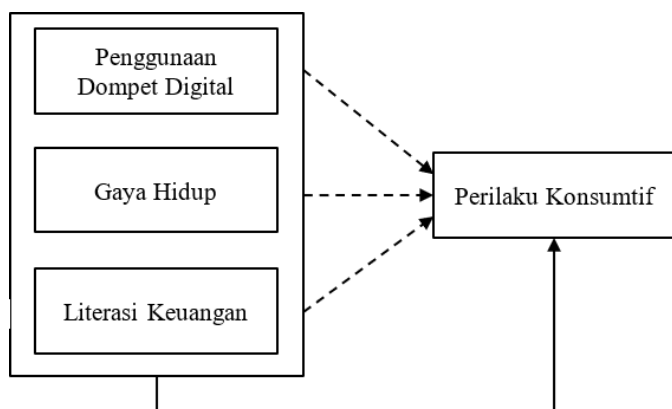
Based on initial observations of 38 Economics students from the Class of 2022, a striking pattern of consumer behavior was found. Many students, namely 64%, like to buy products when there are special offers such as vouchers or cashback. 51% are interested in the "buy 1 get 1 free" promo. Unplanned purchases often occur, and there is a tendency to choose expensive branded products. The results of the questionnaire showed high use of digital wallets such as Shopeepay, DANA, and OVO even though the top-up nominal is low. Monthly expenditure for e-wallet top-ups is less than IDR 100,000, indicating a fairly high frequency of use, namely 1-3 times per week, even though the top-up nominal is small. The majority of 84% of students agree that e-wallets make payments easier. 78% of students stated that the benefits such as discounts, cashback, etc. made students interested in using e-wallets. However, 70% of students also expressed concerns about being wasteful in using e-wallets. E-wallet use for various purposes, including food/drinks, credit or data packages, transportation, entertainment/games, and fashion. This shows that e-wallets have become an important part of students' daily lives and can lead to overconsumption if not managed properly.

Previous studies have focused on the impact of digital wallets, lifestyle, and financial literacy. However, this study highlights students of Economics Education, State University of Malang, class of 2022, who have unique characteristics and behavioral patterns. These students have a better understanding of financial literacy, which contributes to wiser financial behavior. The subjects of the study were selected from students of class of 2022 who had taken courses related to financial literacy, such as Introduction to Accounting, Microeconomics, Macroeconomics, and Monetary Economics. These courses provide a strong foundation for understanding the concept of financial literacy and its application in everyday life. In addition, students in this class are in the early years of college, so the impact of digital wallets (e-wallets) and lifestyle on their consumption behavior is very visible. Based on the description above and the available phenomena, the author wants to find out more about this problem with the research title "The Effect of Using Digital Wallets, Lifestyle, and Financial Literacy on the Consumptive Behavior of Economics Education Students"

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## METHOD

This research is quantitative explanatory research. The research design can be systematically described as follows:



**Figure 1. Research Design**

---> : Partial Influence  
 —> : Simultaneous Influence

This research was conducted at the Faculty of Economics and Business, State University of Malang with a population of Economic Education Students of State University of Malang Class of 2022 consisting of a total of 157 students. Determination of the number of samples using the Slovin formula so that the total sample used was 113 students. The sampling technique used proportional random sampling where each class would be taken randomly with the same percentage.

The type of data used is quantitative data and the data sources used are primary data obtained from respondents, namely Economic Education Students of Malang State University Class of 2022 and secondary data in the form of documentation of economic education students. The data collection technique used is a questionnaire regarding digital wallets (E-Wallet), lifestyle and consumer behavior. As well as a test to measure financial literacy variables in Economic Education Students of Malang State University Class of 2022. The analysis used in this study is a hypothesis test consisting of a t-test and an F-test.

## RESULT AND DISCUSSION

### Research result

**Table 1. T-test results**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.893	5.846		1.350	.180
	Penggunaan Dompot Digital	.276	.096	.192	2.890	.005
	Gaya Hidup	.821	.081	.682	10.079	<.001
	Literasi Keuangan	.074	.381	.012	.195	.846

a. Dependent Variable: Perilaku Konsumtif

The following are the results of data analysis in this study which can be seen in table 1 (t-test results) and table 2 (F-test results) using SPSS 27 for Windows above.

Based on the T-Test table above, here is an explanation of the results:

1. Digital Wallet (X1)

Referring to the t-test results table, it is known that the results of the t-test statistics for the digital wallet usage variable Tcount are 2.890 above Ttable 1.981 and a significance value of 0.005, which is less than 0.05, indicating that the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. This means that the digital wallet variable has a partial influence on consumer behavior.

2. Lifestyle (X2)

Based on the t-test results table, the results of the t-test statistics for the lifestyle variable are known to have a Tcount value of 10.079 above Ttable 1.981 while the significance value of 0.01, which is also less than 0.05, indicates that Ho is rejected and Ha is accepted. Thus, the lifestyle variable has a partial influence on consumer behavior.

3. Financial Literacy (X3) Referring to the table of statistical t-test results, it is known that the financial literacy variable Tcount is 0.195 below Ttable 1.981 and the significance value is 0.846, which is greater than 0.05, indicating that Ho is accepted and Ha is rejected. This means that the financial literacy variable does not have a partial influence on consumer behavior.

**Table 2. F Test results**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5451.140	3	1817.047	57.130	<.001 <sup>b</sup>
	Residual	3466.790	109	31.805		
	Total	8917.929	112			

a. Dependent Variable: Perilaku Konsumtif

b. Predictors: (Constant), Literasi Keuangan, Penggunaan Dompot Digital, Gaya Hidup

Based on table 4 of the F test results, it is known that the Fcount value of 57,130 is above the Ftable of 1,981 and the significance value for F is 0.001, which is lower than 0.05. This indicates that the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, which means that the variables of digital wallets, lifestyle, and financial literacy together influence consumer behavior.

**DISCUSSION**

**The Influence of Digital Wallet (E-Wallet) Usage on the Consumptive Behavior of Economic Education Students Class of 2022**

Based on data analysis, the use of digital wallets (e-wallets) shows a positive and significant influence on the consumer behavior of students of Economics Education, State University of Malang, Class of 2022. Digital wallets (e-Wallets) are smartphone applications that function as non-cash transaction tools. This allows users to store and manage money electronically and can be used

to make payments. Digital wallets are the result of technological innovation in the financial sector that provide convenience and comfort in economic transactions and indirectly influence the consumption patterns of their users.

These results are in accordance with the findings of Abidzar et., Al (2023) which show that the benefits and ease of access to digital wallets influence consumption decisions, making it easier for students to shop, encourage students to be more active in making purchases that can increase their consumer behavior. In addition, digital wallets often offer various attractive promos, such as cashback, discounts, and shopping vouchers. These offers can motivate students to buy goods or services that are not actually needed, just to get the benefits, which can ultimately increase their consumer patterns. The various findings above are also in line with Mujahidin's research (2020) which explains that the consumer behavior of the current generation can be influenced by the perception of benefits, promotions and ease of accessibility from using digital wallets. The use of digital wallets provides convenience, comfort and accessibility benefits because it can be done anytime and anywhere via mobile devices. In addition, the promotions offered by digital wallets can encourage students to take advantage of these offers so that they are more active in using digital wallets for purchases that directly affect students' consumption decisions.

### **The Influence of Lifestyle on the Consumptive Behavior of Economic Education Students Class of 2022**

The results of the data analysis show that lifestyle has a positive and significant impact on student consumer behavior. Student consumption tends to increase along with their increasing lifestyle. A person's lifestyle preferences not only reflect their way of life and values but also influence their consumption patterns. Lifestyle has a significant impact on student consumer behavior, including how they spend their time, money, and energy. Lifestyle can shape individual consumer habits, with a tendency to pursue pleasure and personal satisfaction. This is in line with the opinion of Ardimansyah, (2023) that in the development of the current era, many people behave wastefully for reasons of self-esteem and healing, and this is because they are forced to adjust to the popular culture around them. The ease of access to online shopping increases their interest in buying anytime and anywhere. Students often browse items in online shops when they are bored and look for trending products or outfit references on various platforms to support their appearance.

They are also influenced by their social environment, especially in terms of buying trendy items to fit in with their friends. The motivation to keep up with the latest trends can encourage students to make unplanned purchases to obtain goods or services that support their desired lifestyle, even though they do not actually suit their needs, thus tending to trigger consumptive behavior. This is in line with the opinion of (Najwa, 2023) Students who are influenced by trends may feel the need to have certain goods or services to keep up with fashion, even though it does not meet their essential needs. This can lead to consumptive behavior where shopping is done without careful consideration. In addition, according to Saidah, et al., following popular fashion trends can foster consumptive behavior.

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### **The Influence of Financial Literacy on the Consumptive Behavior of Economic Education Students Class of 2022**

Data analysis shows that financial literacy does not affect students' consumer behavior. This shows that understanding financial literacy does not affect students' consumer intensity. This is because even though students have a good understanding of financial literacy, many have not applied it in their daily lives. Financial literacy is knowledge, skills, understanding of financial concepts, self-confidence to apply understanding and knowledge to make financial decisions effectively. Financial literacy refers to an individual's ability to manage their finances well, which should lead students to spend more carefully and avoid consumer behavior. However, the findings of this study show otherwise. With students' financial literacy in the very good category, students show high consumer behavior. Students who have good financial knowledge are not always able to manage their money effectively. Even though they have received learning and understanding financial literacy, they often cannot apply it in their daily lives, resulting in a lack of control over spending and a tendency to behave consumerist. This is in line with Ramadhani's opinion (2020) who found that many students only use financial literacy as additional knowledge without real implementation, which does not improve their understanding of financial literacy.

There are other factors that can influence a person's consumptive behavior that are not considered in this study. As explained by Kotler & Keller (2016) that related to consumption behavior is influenced by several factors including culture (culture, subculture, social class), personal (age and life cycle, lifestyle, work and economic situation, self-concept). Social factors (reference groups, family, roles and social status), and psychological factors (perception, motivation, beliefs and attitudes) that can influence consumption behavior and habits. The findings of this study are consistent with the research of Lestari et al., (2024), and Ramadhani (2020) which found that financial literacy had no effect on student consumptive behavior.

### **The Influence of Digital Wallet (E-Wallet) Usage, Lifestyle, and Financial Literacy on the Consumptive Behavior of Economic Education Students, Class of 2022**

Based on the research results, the use of digital wallets, lifestyle, and financial literacy collectively influence the consumer behavior of students of Economics Education Class of 2022, State University of Malang. Of the three variables, lifestyle makes the largest contribution, with an effective contribution of 51.97% to consumer behavior. The use of digital wallets contributes 9.33%, while financial literacy shows a negative contribution of -0.15%. These findings indicate that lifestyle has the greatest impact on consumer behavior, followed by using digital wallets, while financial literacy does not have a significant effect. The use of digital wallets (e-Wallets) has an impact on student consumer behavior. Technological advances have brought innovations in digital financial services, causing a shift from conventional payments to electronic payments, one of which is using digital wallets (e-Wallets), which affect student consumer behavior. The use of (e-Wallets) provides ease and convenience in transactions, and often offers various attractive promos such as cashback, discounts, and shopping vouchers.

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This is in line with the opinion of Afista et al., (2024) These features encourage students to transact more often and spend their money. The convenience, benefits, and promotions of digital wallets increase the frequency of student transactions, which contributes to student consumer behavior. Therefore, digital wallets must be used wisely and wisely. Otherwise, it can have negative impacts, such as increasing user consumer behavior due to the many discounts and cashbacks offered.

On the other hand, financial literacy does not affect consumer behavior. Although many students have a good level of financial literacy, they still find it difficult to apply the knowledge they have gained in lectures in their daily lives. This results in a lack of control over spending and a tendency to behave in a consumer manner. This is in line with Ramadhani's (2020) research that financial literacy does not affect students' consumer behavior. According to Ramadhani (2020), good financial literacy does not always have implications for controlling spending if the knowledge is not applied properly. As a result, financial literacy does not have a significant impact on increasing or decreasing students' consumer behavior. Students who have good financial knowledge may not be able to manage their finances effectively if they do not apply that knowledge in their daily lives. Thus, the financial literacy possessed by students does not have a major impact on controlling their consumer behavior. Financial literacy plays an important role in helping students manage their finances in today's digital era. Increasing financial literacy can help overcome the use of digital wallets, consumer lifestyles, and consumer behavior that often occurs among students. In addition, it is expected that students can apply the understanding of financial literacy obtained during lectures in everyday life, so that they can manage their finances well, make effective financial decisions, and avoid consumer behavior.

## CONCLUSION

Based on the results of the research and discussion that have been described, it can be concluded as follows: 1) The use of digital wallets affects the consumer behavior of students, supported by convenience and attractive promos such as cashback, discounts, and reward points that increase the frequency of their transactions and spending. 2) Student lifestyle has a significant effect on consumer behavior. Students with a high lifestyle tend to spend more money on entertainment, self-reward, and following trends in their environment, which encourages their consumer behavior. 3) Financial literacy does not have a significant effect on consumer behavior. Although students have a good understanding of financial literacy, they do not apply it in their daily financial management, which does not reduce their consumer behavior. 4) The use of digital wallets, lifestyle, and financial literacy simultaneously influence the consumer behavior of Economic Education students, class of 2022, with lifestyle making the largest contribution.

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