

Consumptive Behavior of the Young Generation through the use of E-Wallet

Moehadi

Bojonegoro University Development Economics Study Program
Indonesia

Abstract:- This study aims to determine the effect of perceived trust and perceived convenience on consumptive behavior in the younger generation by utilizing technology identified in the use of digital wallets, E-wallets are one of the main alternatives that are currently growing rapidly in people's lives. the younger generation, especially in the use of electronic payments or digital payments, seeing these developments it is necessary to carry out further research on the factors that influence the consumptive behavior of the younger generation by using digital payment systems through a quantitative descriptive analysis approach. The results of a study conducted on 100 young generation respondents found that perceptions of trust have a significant and positive effect on the consumer behavior of the younger generation, thus increasing the perception of convenience felt by the younger generation in transacting through e-wallets. will have an impact on increasing consumptive behavior carried out by the younger generation. Perceived convenience does not have a significant effect on the younger generation so that the convenience offered by e-wallets is not a benchmark in increasing consumer behavior through the use of e-wallets, this is because the younger generation can understand everything very well and it is not a problem in using technology.

Keywords:- Perception of Trust; Perception of Ease; Consumptive Behaviour.

I. INTRODUCTION

Rapid technological developments provide opportunities for a country to become a more developed country. In addition, current technological developments are one of the causes for the creation of innovations called digital wallets or e-wallets. One of the innovations identified with the development of e-wallets in Indonesia is ShopeePay[1]. The emergence of this digital wallet can facilitate the purchase of goods and services by consumers[2].

Technology is very important in modern life, because it has a significant impact on various aspects of human life. Technology has an impact on economic progress, technology plays an important role in driving economic growth. Technological innovation helps in developing industries and creating new jobs[3]. Through technology, it can improve production efficiency, develop new products and services, and expand global markets[4].

Technology provides easy and fast access to information, for example the Internet, computers and mobile devices allow us to access various types of information from around the world, including in improving consumer behavior[5]. Someone who uses technology in a certain way can have an impact on increasing people's consumptive behavior[6]. Ease of access and availability of information, technology facilitates access and availability of information about products and services. With the ease of searching and comparing products online, a person can be influenced to make an impulse purchase or the various offers that are displayed can lead someone to make purchases continuously[7].

Technology has an important role, one of which is to facilitate the community in utilizing the resources needed[8]. While one of the economic sectors is finance, seeing the important role of technology and finance, an innovation was born, namely financial technology, commonly called fintech[9]. This innovation is in line with Bank Indonesia's program, namely the national non-cash movement program issued in 2014, this program aims to make the public aware of the use of non-cash payment instruments[10].

One means of non-cash payment is a digital wallet (e-wallet). A digital wallet is a non-cash payment instrument, consumers fill out cards in applications or at trusted systems or banks, then consumers pay with the application or card when buying goods and services[11]. A digital wallet can be said to be a software application that is used for computers or smartphones for online transactions. Transactions using e-wallets are easier and more efficient because they are integrated with buying and selling applications, transportation services and various other payments with minimal transaction fees[12]. In addition, the digital era (industrial revolution 4.0) has brought the dynamics of public transactions from offline to online[13]. This phenomenon resulted in the emergence of innovations in the form of electronic money applications and digital wallets as payment media to meet market needs[14].

The financial and technology sectors are important sectors in the Indonesian economy, so they must continue to innovate to keep up with societal developments[15]. Financial technology is one of the innovations in the field of finance and technology, financial technology is a rapidly growing and dynamic industry, in this industry there are several different business models[16]. Financial technology is a service model in the financial sector and is developed through information technology innovation[17]. FinTech as a

software-based application business that provides financial services[18]. From some of the definitions above, it can be said that fintech is a financial service that combines technology so that it can speed up and simplify transactions.

Examples of e-wallets in Indonesia are GO-Pay, OVO, ShopeePay, DANA, LinkAja[19]. Director of Shopee Indonesia, Handhika Jahja explained that in the second quarter of 2020 there were 260 million transactions on the Shopee application, an increase of 130% compared to last year. This has a huge impact on increasing the use of the ShopeePay feature. Based on the results of Snapcart's research, the use of the ShopeePay feature during the pandemic jumped dramatically and even surpassed other e-wallets such as Gopay, OVO, and LinkAja.

The phenomenon of increasing e-wallets is the scope of marketing in the digital era, or better known as digital marketing[20]. Digital marketing is a marketing activity that uses platforms on the internet to reach consumers that can be used anytime, anywhere and anywhere[21]. With digital marketing, it is expected to be able to expand its wings and increase consumer consumption and trust from the public[22]. Confidence in use that is owned by every consumer is a form of trust in the guarantee of a service[23]. This is included in one form of perception that is formed from belief in an object by individuals. In addition, there is a perception of comfort which is a phenomenon that causes consumers to behave consumptively[24]. Perceived convenience refers to an individual's view of the extent to which using an e-wallet is considered easy and simple[25]. If someone feels that using an e-wallet is a process that is easy, fast, and does not require excessive effort, they are more likely to adopt and actively use the e-wallet[26].

Confidence in use is a manifestation of the attachment of two parties in economic interactions or transactions for certain interests[27]. Trust can also be formed from rational experience that has occurred so as to form a perception of trust for individuals or consumers[28]. Digital marketing is said to be successful when it is able to increase consumer confidence which has implications for increasing consumption from the consumers themselves[29]. The results of previous research explain that consumer perceptions of trust in a product can influence consumptive behavior through the use of digital wallets[30]. This is different from previous research which explains that perceptions of trust have no effect on a person's consumptive behavior[9].

Perceived ease of use of e-wallet refers to an individual's view of the extent to which using an e-wallet is considered easy and simple[31]. This includes factors such as the simplicity of the user interface, the availability of easy-to-understand features, the ease of navigation, and the smooth processing of transactions[32]. Previous research explained that the comfort felt by consumers in a service can have an influence on a person's consumptive behavior as indicated through a purchase decision[33]. Other research explains that perceived comfort has no change in a person's consumptive behavior[34].

Based on the problems and differences in the results of previous studies, it is necessary to conduct research to further analyze perceptions of trust and convenience as factors that influence consumer behavior in using e-wallets, so that later they can provide theoretical support in the scientific field.

II. LITERATURE REVIEW

A. *Consumptive Behavior*

Understanding consumer behavior is done to understand consumers and develop appropriate marketing strategies, we must understand what they think (cognition) and what they feel (affection), what they do (behavior), and where (events around) influence and are influenced consumer thinking[35].

Consumer behavior is defined as a dynamic interaction between affection, cognition, behavior and the environment in which humans carry out exchange activities in their lives[36]. Consumer behavior is the actions that are directly involved in obtaining, consuming, and disposing of products and services, including the processes that precede and follow from these actions[37]. Consumptive behavior is an action that does not just happen. There are always factors that encourage someone to behave consumptively[38].

The TAM model is a model of user acceptance of information systems. The TAM concept offers a theory as a basis for studying and understanding user behavior in receiving and using an information system[39]. TAM is individual acceptance of a system on a computer based on perceived benefits and perceived convenience. In the literature, the Technology Acceptance Model (TAM) was researched which was developed by Davis in 1985 with the aim of describing and predicting the use of an information system technology. the purpose of TAM is to provide an explanation of the use of information systems and the behavior of users of these information systems[40].

B. *Perception of Trust*

Trust reflects a person's belief that personal information submitted to the system will be handled properly. Trust has a positive and significant effect on perceived usefulness. The more someone believes that using a technology will further improve the performance of an information system that can be implemented at ShopeePay. Confidence in use that is owned by every consumer is a form of trust in the guarantee of a service. This is included in one form of perception that is formed from belief in an object by individuals. Beliefs can be positive or negative[41].

Confidence in use is a reflection of the attachment of two parties in economic interactions or transactions for certain interests[42]. Trust can also be formed from rational experience that has occurred so as to form a perception of trust for individuals or consumers, trust is a condition where a person no longer doubts the truth and legitimacy of the services provided, especially with the presence of technological facilities[43]. Trust in using ShopeePay means when consumers or users feel that the digital wallet made by

the Shopee company is safe and comfort can be guaranteed. So that users can freely use the services available for the needs of buying and selling transactions.

C. Perceived Convenience

Perceived comfort is the degree to which an individual believes that using a particular system will be effortless, in other words, will make it easier[44]. The easier ShopeePay is, the more people use it. Convenience is generally interpreted when consumers do not feel any obstacles and believe that the technology developed can facilitate the process of using activities without requiring great effort and very few problems that cause obstacles. Convenience felt by consumers is a level when consumers believe that the technological system used does not make it difficult for them in the process of selling or buying activities[45].

Individuals who have a perception of ease of use mean that they no longer feel doubtful and hampered by the existence of a technological system related to their digital activities. On the other hand, it is said that the perception of using a technology system is a process for deciding an action[19]. So that if individuals do not have a perception of ease with regard to technological developments, then the

possibility of easy and efficient technology is simply not owned. Individuals who do not have a perception of convenience will tend to feel difficult and feel that technology cannot help them complete the tasks to be performed[46].

III. RESEARCH METHODS

This research was conducted using a quantitative descriptive analysis approach. This research approach was carried out to determine the effect of perceived trust and perceived ease of use of e-wallets on the consumer behavior of the younger generation. The population in this study is the younger generation represented by students of the Faculty of Economics, University of Bojonegoro. The sampling technique in this study was determined through a purposive sampling technique using several conditions, including the age of the respondents between 16 to 30 years, had purchased a product within one month ago and lived in Bojonegoro Regency. The number of samples in this study is 100 samples. Data analysis techniques in this study were carried out through several stages, including testing data instruments, testing classical assumptions and testing hypotheses.

IV. RESULTS AND DISCUSSION

The following are the results of the data instrument test conducted in this study through validity and reliability tests. Validity test is used to determine whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. To test the table correlation coefficient, a significance of 0.05 is if the results of $r_{count} > r_{table}$ obtain a significance of 0.05 indicating that each question is valid. The results of the validity test can be shown in the following table:

Table 1. Validity Test Results

Indicator	r- Table	r-Count	Conclusion
Item_X1.1	0,195	0,817	Validity Fulfilled
Item_X1.2	0,195	0,839	Validity Fulfilled
Item_X1.3	0,195	0,487	Validity Fulfilled
Item_X1.4	0,195	0,748	Validity Fulfilled
Item_X1.5	0,195	0,685	Validity Fulfilled
Item_X2.1	0,195	0,895	Validity Fulfilled
Item_X2.2	0,195	0,920	Validity Fulfilled
Item_X2.3	0,195	0,895	Validity Fulfilled
Item_X2.4	0,195	0,920	Validity Fulfilled
Item_X2.5	0,195	0,569	Validity Fulfilled
Item_Y.1	0,195	0,291	Validity Fulfilled
Item_Y.2	0,195	0,907	Validity Fulfilled
Item_Y.3	0,195	0,917	Validity Fulfilled
Item_Y.4	0,195	0,895	Validity Fulfilled

Based on the table above is the result of testing the validity test. In this study, 100 respondents were used with an alpha of 0.05, so that the r table was 0.195. The results of the validity test show in the table the value of r count for each variable indicator is greater than the r table, namely 0.195. Because the value of each variable indicator shows $r_{count} > r_{table}$, the results state that all of these indicators are valid.

Reliability is a tool for measuring a questionnaire which is an indicator of a variable or construct. A

questionnaire is said to be reliable or reliable if one's answers to statements are consistent or stable from time to time. The method used to test the reliability of the questionnaire in this study was to measure reliability with the Cronbach Alpha statistical test. The reliability test assessment criteria, if the Alpha coefficient results are greater than the significance of 60% or 0.6 then the questionnaire is reliable. If the Alpha coefficient results are smaller than the significance of 60% or 0.6 then the questionnaire is not reliable. The results of the reliability test can be shown in the following table:

Table 2. Reliability Test Results

Variable	Cronbach Alpha	Alpha coefficient	Conclusion
Perception of Trust	0,752	0,60	Reliable
Perception of convenience	0,888	0,60	Reliable
Consumer Behavior	0,766	0,60	Reliable

Based on the table above, it can be seen that all the variables used have Cronbach Alpha > 0.60 so that it can be said that all measurement concepts for each variable from the questionnaire are reliable, which means that the questionnaire used in this study is a reliable questionnaire variable.

The multicollinearity test aims to test whether in the regression model a correlation is found between the independent variables with the correlation matrix analysis between the dependent variables by looking at the Tolerance and Variance Inflation Factor (VIF) values. If the tolerance value is greater than 0.10 or the VIF value is less than 10, it means that multicollinearity does not occur. The results of the multicollinearity test can be shown in the following table:

Table 3. Multicollinearity Test Results

Variable Relations	VIF Results
Perception of Trust	5.467
Perception of convenience	5.467

Based on the table above shows the results of the multicollinearity test. The results showed that all independent variables including perceived trust and perceived convenience had a Tolerance value of ≥ 0.10 and a VIF value of ≤ 10 , so it can be concluded that the regression model used in the study did not contain multicollinearity.

The heteroscedasticity test aims to test whether in a regression model there is a residual variance that is not the same from one observation to another. The method used

includes using the Glejser test, namely if the test results obtained $t_{count} < t_{table}$ and a significance probability > 0.05, then the regression model does not occur heteroscedasticity. The results of the heteroscedasticity test can be shown in the following table:

Table 4. Heteroscedasticity Test Results

Variable Relations	Sig. Results
Perception of Trust	0.884
Perception of convenience	0.264

Based on the table above, the following are the results of the heteroscedasticity test using the Glejser test. The results showed that all independent variables which included perceived trust and perceived comfort had a significance value greater than 0.05. Because the significance level is > 0.05, it can be concluded that in the regression model used in this study there are no symptoms of heteroscedasticity.

The data normality test aims to test whether the residual variables used in the regression model are normally distributed using the Kolmogorov Smirnov test (KS test). The normality test method is to look at the variable significance value, if it is significantly greater than 0.05 then it indicates that the distribution of the data used in the regression analysis model is normally distributed. The results showed that the significance level of the Kolmogorov Smirnov test was 0.649 because the significance level was $0.514 > 0.05$, so that the data used in the regression model were normally distributed.

Table 5. Results of Partial Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
Constant	3.147	1.712		1.839	0.069
Perception of Trust	0.413	0.187	0.412	2.208	0.030
Perception of convenience	0.201	0.170	0.220	1.179	0.241
Nilai F Statistik 0,000 (0,000 kurang dari 0,05)					
Nilai R-Square 0,382					

➤ *Based on the Regression Equation Above, it can be Concluded that:*

- A constant value of 3.147 indicates that if the variables perceived trust and perceived convenience are constant, then the dependent variable, namely consumer behavior, is 3.147.
- The significance value of perceived trust is 0.030 less than 0.05, so it can be concluded that an increase in perceived trust by one unit will increase consumptive behavior with a constant value of 0.413.

- The significance value of the perceived comfort of 0.241 is more than 0.05, so it can be concluded that an increase in the perceived comfort of one unit does not have an impact on increasing consumptive behavior.
- The F statistic value of 0.000 is less than 0.05, so it can be concluded that the perception of trust and comfort that is felt together has an impact on increasing consumer behavior
- The R-Square value of 0.382 indicates that perceived trust and perceived convenience can influence consumer behavior by 38.2 percent, while the remaining 61.8 percent are influenced by other factors not discussed in this study.

➤ *Based on the Results of Data Analysis, it can be Explained that there are Several Findings in this Study, Including:*

- *The Effect of Perceived Trust on Consumptive Behavior*

The results of the study found that consumers' perceptions of trust in using e-wallets had a significant and positive effect on consumptive behavior, the younger generation who are increasingly confident in using e-wallets as a means of payment will have an impact on consumptive behavior. Carried out, consumers believe that their personal data is safe and besides that the transactions carried out also provide a perception of security. This research found that trust can encourage one's behavior in making excessive purchases, trust in the use of e-wallets as a means of payment can be an alternative that must be developed by every company in order to increase consumer behavior in purchasing products or services.

Confidence in use that is owned by every consumer is a form of trust in the guarantee of a service[23]. This is included in one form of perception that is formed from belief in an object by individuals. In addition, there is a perception of comfort which is a phenomenon that causes consumers to behave consumptively[24]. Confidence in use is a manifestation of the attachment of two parties in economic interactions or transactions for certain interests[27]. Trust can also be formed from rational experience that has occurred so as to form a perception of trust for individuals or consumers[28].

Trust reflects a person's belief that personal information submitted to the system will be handled properly. Trust has a positive and significant effect on perceived usefulness. The more someone believes that using a technology will further improve the performance of an information system that can be implemented at ShopeePay. Confidence in use that is owned by every consumer is a form of trust in the guarantee of a service. This is included in one form of perception that is formed from belief in an object by individuals. Beliefs can be positive or negative[41]. Consumer behavior is the actions that are directly involved in obtaining, consuming, and disposing of products and services, including the processes that precede and follow from these actions[37]. Consumptive behavior is an action that does not just happen. There are always factors that encourage someone to behave consumptively[38].

- *The Effect of Perceived Comfort on Consumptive Behavior*

The results of this study found that perceptions of comfort cannot have an impact on changes in a person's consumptive behavior. This research focuses on the ease of use of e-wallets which are perceived as a means of transactions and purchases made online by the younger generation. The findings of this study can be explained that the perception of convenience felt by the younger generation is not a determining factor for the younger generation in consumptive behavior, they are more able to understand easily operating e-wallet applications based on extensive knowledge regarding the use of these applications.

Perceived convenience refers to an individual's view of the extent to which using an e-wallet is considered easy and simple[25]. If someone feels that using an e-wallet is a process that is easy, fast, and does not require excessive effort, then they will be more inclined to adopt and actively use e-wallets[26]. Perceived ease of use of e-wallet refers to an individual's view of the extent to which using an e-wallet is considered easy and simple[31]. This includes factors such as simplicity of the user interface, availability of easy-to-understand features, ease of navigation, and smooth transaction processing[32]. Previous research explained that the comfort felt by consumers in a service can have an influence on a person's consumptive behavior as indicated through a purchase decision[33].

Convenience is generally interpreted when consumers do not feel any obstacles and believe that the technology developed can facilitate the process of using activities without requiring great effort and very few problems that cause obstacles. Convenience felt by consumers is a level when consumers believe that the technological system used does not make it difficult for them in the process of selling or buying activities[45].

Individuals who have a perception of ease of use mean that they no longer feel doubtful and hampered by the existence of a technological system related to their digital activities. On the other hand, it is said that the perception of using a technology system is a process for deciding an action[19]. Perceived comfort is the degree to which an individual believes that using a particular system will be effortless, in other words, will make it easier[44].

Understanding consumer behavior is done to understand consumers and develop appropriate marketing strategies, we must understand what they think (cognition) and what they feel (affection), what they do (behavior), and where (events around) influence and are influenced by what consumers think, feel, and do[35]. Consumer behavior is defined as a dynamic interaction between affection, cognition, behavior and the environment in which humans carry out exchange activities in their lives[36].

V. CONCLUSION

Based on the results of this study, it can be explained that the perception of trust in the use of e-wallet applications has a significant and positive effect on the consumptive behavior of the younger generation, namely those who have higher confidence in using e-wallets. Wallets as an alternative to buying products or services based on data and transaction security can significantly increase their consumptive behavior. In contrast to the perception of convenience which does not have an impact on changes in consumer behavior, this is because the younger generation can easily understand and carry out payments using e-wallets, so that the perceived ease of use is not a benchmark as a driving factor for the younger generation. Generation in buying a product or service.

REFERENCES

- [1] Marsela, Awan Dina, Joy Nathanael, and Noora Marchelyta. "Penggunaan E-Wallet sebagai Kemajuan Teknologi Digital dalam Menentukan Preferensi Masyarakat di Surabaya." *Prosiding Seminar Nasional Ilmu Ilmu Sosial (SNIIS)*. Vol. 1. 2022.
- [2] Sapitri, Meti, and Anita Maulina. "Pengaruh Gaya Hidup Dan Promosi Terhadap Proses Keputusan Pembelian Menggunakan Dompot Digital Ovo di Janji Jiwa Citywalk." *JAMBIS: Jurnal Administrasi Bisnis* 1.5 (2021): 345-357.
- [3] Antara, Gede Eka Dharma. "Peningkatan Inovasi Teknologi Tepat Guna dan Program Berbasis Pemberdayaan Masyarakat untuk Memajukan Industri Kreatif di Bali." *Penelitian Dan Aplikasi Sistem Dan Teknik Industri* 9.3 (2015): 182925.
- [4] Andriyanto, Irsad. "Penguatan daya saing usaha mikro kecil menengah melalui e-commerce." *BISNIS: Jurnal Bisnis dan Manajemen Islam* 6.2 (2019): 87-100.
- [5] Fatmawati, Endang. "Kebebasan informasi kalangan milenial dalam bermedia sosial." *Jurnal Perpustakaan Universitas Airlangga* 10.2 (2020): 94-103.
- [6] Kurniawan, Chandra. "Analisis faktor-faktor yang mempengaruhi perilaku konsumtif ekonomi pada mahasiswa." *Jurnal Media Wahana Ekonomika* 13.4 (2017).
- [7] Shintia, Rinda. *Pengaruh Motivasi Belanja Hedonis Dan Display Produk Terhadap Keputusan Pembelian Impulsif Mahasiswa Jurusan PIPS Angkatan 2018-2019 Universitas Jambi*. Diss. Universitas Jambi, 2021.
- [8] Rahardjo, Budi, Khairul Ikhwan, and Alkadri Kusalendra Siharis. "Pengaruh financial technology (fintech) terhadap perkembangan UMKM di Kota Magelang." *Prosiding Seminar Nasional Fakultas Ekonomi Untidar* 2019. 2019.
- [9] Mujahidin, Ali. "Pengaruh fintech e-wallet terhadap perilaku konsumtif pada generasi millennial." *Inovbiz: Jurnal Inovasi Bisnis* 8.2 (2020): 143-150.
- [10] Indonesia, Bank Sentral Republik. "Program bank Indonesia dalam Mendukung Kinerja UMKM." *Kantor Perwakilan Bank Indonesia Wilayah IV* (2014).
- [11] Zada, Chrysilla, and Yunita Sopiana. "Penggunaan E-Wallet atau Dompot Digital sebagai Alat Transaksi Pengganti Uang Tunai Bagi UMKM di Kecamatan Banjarmasin Tengah." *JIEP: Jurnal Ilmu Ekonomi Dan Pembangunan* 4.1 (2021): 251-268.
- [12] Devica, S. (2022). *Dompot Digital: Beragam Program Promosi Dan Pengaruhnya Terhadap Pembelian Secara Impulsif*. *Jurnal Bisnis Terapan*, 6(1), 33-42.
- [13] Rangkuty, Dewi Mahrani. "Apakah Penggunaan E-wallet Masa Pandemi Covid-19 Semakin Meningkat di Indonesia?." *UNUSIA CONFERENCE*. Vol. 1. No. 1. 2021.
- [14] Ardiano, Chandra, Pujiyono Pujiyono, and Nur Rochaeti. "Analisis Yuridis Kriminologis Penggunaan Mata Uang Elektronik Bitcoin Sebagai Sarana Tindak Pidana Pencucian Uang." *Diponegoro Law Journal* 11.1 (2022).
- [15] Arifqi, Moh Musfiq, and Dedi Junaedi. "Pemulihan perekonomian indonesia melalui digitalisasi UMKM berbasis syariah di masa pandemi Covid-19." *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 3.2 (2021): 192-205.
- [16] Ansori, Miswan. "Perkembangan dan dampak financial technology (fintech) terhadap industri keuangan syariah di Jawa Tengah." *Wahana Islamika: Jurnal Studi Keislaman* 5.1 (2019): 31-45.
- [17] Andaiyani, Sri, Yunisvita Yunisvita, and Nurlina Tarmizi. "Peran Financial Technology sebagai Alternatif Permodalan bagi UMKM di Desa Kerinjing, Kabupaten Ogan Ilir." *Sricommerce: Journal of Sriwijaya Community Services* 1.2 (2020): 85-92.
- [18] Mulasiwi, Cut Misni, and Karina Odia Julialevi. "Optimalisasi Financial Teknologi (Fintech) terhadap peningkatan literasi dan inklusi keuangan usaha menengah purwokerto." *Performance: Jurnal Personalialia, Financial, Operasional, Marketing dan Sistem Informasi* 27.1 (2020): 12-20.
- [19] Noverin, Avissa Divania. "Pengaruh Persepsi Kemudahan Dan Persepsi Kepercayaan Penggunaan ShopeePay Terhadap Perilaku Konsumtif Pada Saat Pandemi Covid-19." (2022).
- [20] Sa'ban, LM Azhar. "Digital TECHNOLOGY Become A Marketing Strategy in the New Normal Era." *Jurnal Inovasi Penelitian* 3.2 (2022): 5115-5124.
- [21] Saudah, Saudah, et al. "Optimalisasi Usaha Kecil Menengah melalui pelatihan digital marketing." *Abdimas: Jurnal Pengabdian Masyarakat Universitas Merdeka Malang* 6.3 (2021): 358-371.
- [22] Purba, Elsanna BR, et al. "Pendampingan Terhadap Pelaku UMKM (Baren Coffe) Khas Simalungun Dalam Meningkatkan Penjualan Melalui E-Commerce." *Jurnal Pengabdian kepada Masyarakat Nusantara* 4.1 (2023): 134-139.
- [23] Baskara, Isnain Putra, and Guruh Taufan Hariyadi. "Analisis pengaruh kepercayaan, keamanan, kualitas pelayanan dan persepsi akan resiko terhadap keputusan pembelian melalui situs jejaring sosial." *Studi pada Mahasiswa di Kota Semarang, Universitas Dian Nuswantoro, Semarang* (2014): 1-15.
- [24] Zikri, Muhammad Irvan. "Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Kegunaan, Dan Promosi Pada E-Wallet ShopeePay Terhadap Perilaku Konsumtif Mahasiswa Di Yogyakarta Melalui Sikap Terhadap Penggunaan." (2023).
- [25] Saputtera, Saka Wisnu. "Analisis Faktor-Faktor yang Memengaruhi Intention to Adopt Pada E-Wallet Di Indonesia." *Syntax Literate; Jurnal Ilmiah Indonesia* 7.1 (2022): 396-408.

- [26] Pratiwi, Tania Yulista. Pengaruh Motivasi, Gaya Hidup, Dan Dompot Digital Terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomi Dan Bisnis Islam (FEBI) Universitas Islam Negeri (UIN) Kiai Haji Achmad Siddiq (KHAS) Jember. Diss. UIN KH Achmad Siddiq Jember, 2023.
- [27] Yulianto, Devon Ariell. "Hubungan Sosial Dalam Transaksi Ekonomi Pada Komunitas Virtual Pecinta Ikan Hias (Study Deskriptif Tentang Proses Pengembangan Kepercayaan Antar Anggota Dalam Proses Transaksi Jual Beli Ikan Hias Pada Komunitas Virtual Pecinta Ikan "O-Fish Forum")." Fakultas Ilmu Sosial dan Ilmu (2013): 2-16.
- [28] Nurrahmanto, Prasetyo Agus, and Edy RAHARDJA. Pengaruh kemudahan penggunaan, kenikmatan berbelanja, pengalaman berbelanja dan kepercayaan konsumen terhadap minat beli konsumen di situs jual beli online bukalapak. com. Diss. Fakultas Ekonomika dan Bisnis, 2015.
- [29] Hamdani, Yudi. Strategi Digital Marketing Pt. Indosat Ooredoo Medan Dalam Meningkatkan Kepercayaan Pelanggan (Study Kualitatif Pada Mahasiswa Dharmawangsa). Diss. 2018.
- [30] Sembiring, Elisia Marshella. Pengaruh Persepsi Manfaat, Kepercayaan, Dan Kemudahan Penggunaan E-Wallet Sebagai Alat Transaksi Pada Perilaku Konsumtif Generasi Z Di Yogyakarta. Diss. Universitas Atma Jaya Yogyakarta, 2022.
- [31] Amin, Eka Mulia Nurul Al. Pengaruh Persepsi Kemudahan dan Manfaat dengan Technology Acceptance Model (TAM) terhadap Minat Penggunaan E-Wallet Mahasiswa Institut Agama Islam Negeri Ponorogo. Diss. IAIN Ponorogo, 2023.
- [32] Mulyanta, Edi S., and G. Retna. How to Make Money in Big Data: Implementasi Big Data untuk UMKM. Penerbit Andi, 2022.
- [33] Alsyukri, Muhamad Ramadhan. Pengaruh Kemudahan, Gaya Hidup Dan Perilaku Konsumtif Terhadap Keputusan Penggunaan E-Wallet Selama Masa Pandemi Covid-19. Diss. STIE Malangkucecwara, 2021.
- [34] Sidik, Putri Arneta. Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Promosi E-Wallet Dan Lingkungan Teman Sebaya Terhadap Perilaku Konsumtif Mahasiswa Pengguna ShopeePay. Diss. STIE YKPN, 2021.
- [35] Wigati, Sri. "Perilaku Konsumen Dalam Perspektif Ekonomi Islam." *Maliyah: Jurnal Hukum Bisnis Islam* 1.1 (2011).
- [36] Sahaf Zadeh, Atusa, et al. "The impact of packaging dimensions on customer satisfaction and Involvement with emphasis on the mediating role of attitudes towards packaging." *Journal of food science and technology (Iran)* 13.59 (2017): 109-122.
- [37] Engel, James F., D. Roger, and Paul W. Miniard. "Perilaku Konsumen, Jilid 1." (1994).
- [38] Adzkiya, Annisa. Analisis Perilaku Konsumtif dan Faktor Pendorongnya: Studi Kasus Mahasiswa Universitas Islam Negeri Syarif Hidayatullah Jakarta Angkatan 2017. BS thesis. Fak. Ekonomi dan Bisnis Uin Jakarta, 2018.
- [39] Fadlan, Abi, and Rizki Yudhi Dewantara. "Pengaruh Persepsi Kemudahan dan Persepsi Kegunaan Terhadap Penggunaan Mobile Banking." *Jurnal Administrasi Bisnis* 62.1 (2018).
- [40] Setyowati, Elisabeth Octaviana Tri, and Agustini Dyah Respati. "Persepsi kemudahan penggunaan, persepsi manfaat, computer self efficacy, dan kepuasan pengguna sistem informasi akuntansi." *Jurnal Riset Akuntansi Dan Keuangan* 13.1 (2017): 63-75.
- [41] Brahmanta, Gama Putra, and Nuruni Ika Kusuma Wardhani. "Pengaruh persepsi kebermanfaatannya, kemudahan, risiko terhadap minat menggunakan ulang shopeepay di Surabaya." *Sains Manajemen: Jurnal Manajemen Unsera* 7.2 (2021): 97-108.
- [42] Majid, Jamaluddin, and Kartini Kartini. "Potret Hubungan Auditor-Klien: Sebuah Studi Interaksi Simbolik Di Kantor Akuntan Publik." *Jurnal Ilmiah Akuntansi Peradaban* 3.1 (2017).
- [43] Fikri, Azka. "Pengaruh Penggunaan ShopeePay sebagai Dompot Digital terhadap Perilaku Konsumtif Mahasiswa FEB USU." *KomunikA* 17.2 (2021).
- [44] Putri, Vanya Sukmana, and Adi Bayu Mahadian. "Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, Pengaruh Sosial, Dan Kondisi Pendukung Terhadap Minat Pemanfaatan Aplikasi E-clinic Di Kota Bandung." *eProceedings of Management* 8.3 (2021).
- [45] Santoso, Puput, Andi Sanyoto, and M. Syukri Mustofa. "Penilaian Konsumen mengenai pemasaran melalui Facebook." *Jurnal Bangkit Indonesia* 11.2 (2022): 21-27.
- [46] Nurdin, Nurdin, Winda Nur Azizah, and Rusli Rusli. "Pengaruh pengetahuan, kemudahan dan risiko terhadap minat bertransaksi menggunakan finansial technology (fintech) pada Mahasiswa Institut Agama Islam Negeri (IAIN) Palu." *Jurnal Perbankan Dan Keuangan Syariah* 2.2 (2020).
- [47]