

# THE INFLUENCE OF EASE OF TRANSACTIONS USING SHOPEEPAY, PROMOTION AND HEDONISM LIFESTYLE ON CONSUMPTIVE BEHAVIOR OF ACCOUNTING EDUCATION STUDENTS MUHAMMADIYAH UNIVERSITY SURAKARTA

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## **Keyword**

*hedonism lifestyle, ease of transaction, promotion, consumptive behaviour*

## **Abstract**

*Purpose of this research: (1) the effect of the ease of transactions using shopeepay on student consumptive behavior. (2) the effect of promotion on student consumptive behavior. (3) the influence of hedonism lifestyle on consumptive behavior. (4) the joint effect of the ease of transactions using shopeepay, promotions, and hedonism lifestyle on student consumptive behavior. This type of research uses quantitative research with a correlation research design. Population used Accounting Education Students in semester 1 to semester 7 with a total of 374 students. The samples were 177 students based on the Issac and Michael tables using the random sampling. Data collection techniques using online questionnaires google form with data analysis techniques multiple linear regression analysis. The results obtained are: 1) The ease of transactions using Shopeepay has no effect on student consumptive behavior. Based on the t test value  $0,905 < t$  table  $1,973$ . A significance value of  $0,367 > 0,05$  with an effective contribution of  $1,4\%$ . 2) Promotion has an effect on student consumptive behavior. Based on t test  $2,383 > t$  table  $1,973$ . A significance value of  $,018 < 0,05$  with an effective contribution of  $6,78\%$ . 3) The hedonism lifestyle influences student consumptive behavior. Based on t test  $5,534 > t$  table  $1,973$ . A significance value of  $0,000 < 0,05$  with an effective contribution of  $19,15\%$ . 4) The ease of transactions using shopeepay, promotions and hedonism lifestyles together influence student consumptive behavior. Based on the results of the significance F test with an F table value of  $2,66$ . With a calculated F value of  $21,784$ . So that the independent variable affects the dependent variable. The coefficient of determination ( $R^2$ ) is  $27,4\%$ .*

## **INTRODUCTION**

The era of globalization that is increasingly developing creates a change in the mindset of humans who tend to rely more on technology. According to (Pear, 2015) behavior can be interpreted as all activities carried out by someone. Behavior is carried out due to instinct factors from within. Consumptive behavior can lead to positive and negative attitudes mostly teenagers (Sari, 2018). The resulting positive attitude that is cause satisfaction for teenagers this is because they feel satisfied can mix and match items purchased so as to create fashion trends, Besides that, it also creates conditions that have never been felt before Trying to buy things I never owned before. negative attitude arising from consumptive behavior, namely increased individualism and considers the pleasure of life only by having luxury goods (Insana & Johan, 2021). In addition,

consumptive behavior makes students unable manage finances well (Rochmawati & Dewi, 2020). Dewi et al (2021) indicators of consumptive behavior include the following: 1) Buying an item because of the frills of giving a discount, 2) Buying an item because of the attractive packaging, 3) Buying an item just for seeking social recognition, 4) Buying an item without thinking about its benefits, 5) Buying an item because it is influenced by an advertising model, 6) Buying something goods because they feel the goods are of high value, 7) Buying an item with 2 types of different brands.

Factors that influence consumer behavior include 1) Cultural factors where all consumption activities are considered as a culture and keep up with technological developments that are increasingly developing so that it makes it easier for someone to make transactions in buying and selling activities. 2) Culture in which a person's behavior arises from a company's marketing strategy to attract customers such as giving promotions. 3) Social class where this is caused by the lifestyle of someone who is interested in a product due to seeking social recognition or being influenced by one's lifestyle (Simamora, 2000). In today's era of sophistication financial technology increased rapidly. All students are involved in e-commerce by leveraging the latest available technology. Sophistication financial technology which is widely used, namely ShopeePay which is found in the Shopee Application (Wahidin et al., 2021). The use of ShopeePay is very beneficial for students, one of which makes it easier to process buying and selling transactions on ecommerce. In this case students do not need to come to the bank to make payments, payments can be made anywhere. In addition, the many attractive offers offered by ShopeePay have attracted some students to use ShopeePay's services.

Ease of transaction, using ShopeePay provides a lot cashback for consumers (Suranto et al., 2022). ShopeePay is a payment service online available on the Shopee Application. The convenience of transactions using ShopeePay greatly influences someone to shop in bulk online on the Shopee Application (Falah, 2021). There are several features offered on shopeepay that can support transaction activities both online and offline transactions. These features include topping up ShopeePay balances which can be done at several nearby minimarkets or by filling in balances using m-banking. The positive impact given by the existence of technological sophistication in the field financial technology in the form of ShopeePay is very widely felt by students. In addition, the ease of transactions can encourage students to feel helped to carry out the buying and selling process on market place with the transaction facility provided

The benefits derived from the ease of transactions using ShopeePay include making it easier for students to make transactions without having to take a long time and can be done anywhere and anytime. According to (Hassanin, 2018) several indicators that can be used to measure perceived convenience include: 1) easy to learn. 2) easy to get. 3) easy to operate. The thing that causes students to be interested in transactions using ShopeePay is because of promotions quite a lot to offer. Promotion can be interpreted as a method used by a company to attract the attention of consumers to buy goods or services produced by a company (Nurrohmani & Sihalo, 2020). One of the offers given when transactions use ShopeePay is by giving cashback with the aim of attracting consumer interest. Consumers will get cashback from sellers every time they buy goods or services on the Shopee application. Promotion cashback what is offered provides benefits for students, one example of the benefits is being able to save expenses. The benefits obtained can also be in the form of refunds or points that can be used for subsequent transactions (Amelia & Fikriyah, 2020).

Apart from students, companies also benefit from promotional strategies cashback with the increasing number of ShopeePay usage. Promotion cashback in this case a refund can be in the form of points and also a discount. Indicators that can be used to measure promotions including: (1) the amount of the refund returned, (2) in accordance with the sales contract, (3) the timeframe for the refund (Alamsyah & Saino, 2021). According to Hasyim (2022) another indicator is promotion that can be measured are: 1) Discounted prices. 2) Giving ShopeePay points. 3) Cashback ShopeePay. There is a promotion provided by the shopee application, can lead to

hedonism lifestyle patterns among students. The hedonism lifestyle can be interpreted as a habit carried out by a group of people or teenagers which usually occurs in urban areas (Sukarno & Indrawati, 2020). Adolescent lifestyles are usually influenced by the surrounding environment, or influenced by peers (Hastuti et al., 2019). This behavior is carried out by most teenagers in urban areas due to being recognized by other teenagers. In addition, most teenagers want to look attractive from other friends. The characteristics of teenagers who have a hedonism lifestyle include; (1) usually tend to want to be seen living in luxury, (2) their usual friendship cycle only want to be with teenagers who have the same luxurious lifestyle, (3) consumptive behavior increase because they will feel less satisfied when they don't buy trendy items (Vivian, 2020).

Based on observations and interviews with several students Accounting Education Muhammadiyah University of Surakarta shows that student consumption behavior is more towards consumptive behavior. This is due to by several factors including the ease of transactions using ShopeePay supported by the ease of operating ShopeePay and also offering more given when transactions use ShopeePay. In addition, promotions that given quite a lot when making transactions using ShopeePy encourage students to spend more time shopping on line. Trends that are developing among students are also creating hedonism lifestyle increases because students tend to like to buy goods without thinking about the benefits. They tend to buy used goods satisfy momentary desires and also to seek social recognition without think of the item as a primary need, function, and value the goods. So the purpose of this research is to find out whether convenience transactions using ShopeePay, promotions and lifestyle hedonism influence on student consumptive behavior. The resulting impact from consumptive behavior, that is, students cannot manage finances properly well and also the student will feel the pressure if his desire is not fulfilled (Sa'idah & Fitriyati, 2022).

## METHOD

This research is a quantitative research with a correlational research design. The research was conducted from March to April 2023. Population used Accounting Education Students semester 1 to semester 7 with a total of 374 students. Based on this population, a sample of 177 students was taken based on the Issac Michael table in the journal (Wijaya, 2017) with using technique random sampling with online questionnaires google form by testing the research instrument, namely the validity test by testing 30 respondents with the results of 28 statement items declared valid with the value of  $r_{count} > \text{value of } r_{table}$  and the reliability test obtained the value *Cronbach Alpha* of each variable  $> 0.6$ .

The prerequisite test with the first one to test the normality of the results shows that the variables of ease of transaction using ShopeePay, promotions, hedonism lifestyle, and consumptive behavior are normally distributed. This is shown by the results of a significance of 0.200 can be interpreted normally. The second is linearity test results of the linearity test on the variable ease of transaction using ShopeePay are worth  $0.003 < 0.005$ , so it can be said that the variable ease of transaction using ShopeePay does not have a linear relationship to consumptive behavior. The promotion variable has a worth of  $0.146 > 0.005$ , so that it can be said linier to the consumptive behavior variable. The hedonism lifestyle variable  $0.143 > 0.005$ , so that it can be said linier to the consumptive behavior variable. The third test is the multicollinearity test. The test results can be said to be free of multicollinearity if the value *collinearity tolerance*  $> 0.1$  and *statistics VIF*  $< 10$  (Ghozali, 2018). Based on the results of value calculations *tolerance* of all independent variables have values  $> 0.10$  and have *statistic VIF* of  $< 10$  means that there is no correlation between the independent variables. The fourth is the heteroscedasticity test that the variables of ease of transaction using ShopeePay, promotions, hedonism lifestyle, and consumptive behavior have a significance value of  $> 0.05$  so that it can be concluded from the data that heteroscedasticity does not occur and is suitable for use in testing. After the prerequisite tests are met, the next step is the data analysis technique using multiple linear regression analysis to

be able to determine the research hypothesis which consists of the t test, F test, test the coefficient of determination ( $R^2$ ), effective contribution.

## RESULTS

Multiple linear regression analysis was performed to calculate between two or more variables used in the study. This analysis used how much influence there is between the variables of ease of transaction using shopeepay (X1), promotions (X2), hedonism lifestyle (X3), and consumptive behavior (Y). Here are the regression results:

Table 1, Multiple linear regression analysis

Coefficients <sup>a</sup>		Unstanda rdized Coefficien ts	Standardized Coefficients Std. Error	Bet a	t	Sig.
Model	B					
1	(Constant)	6,937	3,122		2,222	,028
	Kemudahan Transaksi Menggunakan Shopeepay	,056	,062	,06 4	,905	,367
	Promosi	,283	,119	,18 2	2,382	,018
	Gaya Hidup	,500	,090	,39 5	5,534	,000

a. Dependent Variable: Perilaku Konsumtif

### a. T test

The t test was performed to find out how much each independent variable affects the dependent variable. The t test has test criteria with a significance level of 0.05. In addition, the decision to test using the t test can be done by looking at if the t count value > t table then H0 is rejected and Ha is accepted, and if the t count value < t table then H0 is accepted and Ha is rejected.

Table 2, t test

No.	Variabel	t hitung	t tabel	Signifikansi
1.	Ease of transaction using shopeepay	0,905	1,973	0,367
2.	Promotion	2,382	1,973	0,018
3.	Hedonism lifestyle	5,534	1,973	0,000

Based on table t test, the following results are obtained:

1. The t-test coefficient on the variable ease of transaction using shopeepay is 0.905 < t table 1.973. Significance value of 0.367 > 0.05. This means that the variable ease of transactions using shopeepay has no effect on the consumptive behavior variable so it can be concluded that H1 is scored.
2. The t test coefficient on the promotion variable is 2.384 > t table 1.973. The significance value is 0.018 < 0.05. This means that the cashback promotion variable

affects the consumptive behavior variable so that it can be concluded that H2 is accepted.

3. The t test coefficient on the hedonism lifestyle variable is  $5.534 > t$  table 1.973. The significance value is  $0.000 < 0.05$ . This means that the hedonism lifestyle variable influences the consumptive behavior variable so that it can be concluded that H3 is accepted.

b. F test

The F test is used to test whether the independent variables have a significant effect on the dependent variable together. If the significance value is  $< 0.05$  and the calculated F value is  $>$  from the F table value, it can be said that the independent variable has a significant effect on the dependent variable.

Table 3, F test

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	166,351	3	55,450	21,784	,000 <sup>b</sup>
	Residual	440,360	173	2,545		
	Total	606,712	176			
a. Dependent Variable: Perilaku Konsumtif						
b. Predictors: (Constant), Gaya Hidup, Kemudahan Transaksi Menggunakan ShopeePay, Promosi						

Figure 2. F test

The calculation results obtained a significance value of  $0.000 < 0.05$  with an F table value of 2.66. With a calculated F value of 21.784 or a calculated F value of  $21.784 >$  from F table 2.66. so that regression is feasible to use to predict consumptive behavior or in another sense the variable ease of transactions using shopeepay, promotions, and hedonism lifestyles together influence the consumptive behavior of Accounting Education students at the Muhammadiyah University of Surakarta.

c. Coefficient of determination ( $R^2$ )

The fundamental weakness of using R-squared is that there is a bias in the number of independent variables included in the research model (Ghozali, 2018).

Table 4, Coefficient of determination ( $R^2$ )

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,524 <sup>a</sup>	,274	,262	1,595

a. Predictors: (Constant), Gaya Hidup, Kemudahan Transaksi Menggunakan ShopeePay, Promosi

The Adjusted R Square value is 0.274, which means that the independent variable (X) has an effect on the dependent variable (Y) of 27.4%. And 72.6% is influenced by other variables.

## DISCUSSION

Based on the results of research on multiple linear regression tests it can be explained that:



a. The Effect of Ease of Transactions Using ShopeePAY on Consumptive Behavior of Accounting Education Students at the Muhammadiyah University of Surakarta

Based on results the t test to variable ease of transaction using shopeepay worth 0.905 < t table 1.973. significance of 0.367 > 0.05 an effective contribution of 1.4% means that it has a negative effect on consumptive behavior. Means students feel that use financial technology shopeepay is not a technological changes that greatly affect buying and selling activities and they think that the convenience offered by shopeepay does not affect student consumptive behavior. According to Noverin's research (2022) the effect of perceived ease of use and perceived trust in using shopeepay on consumptive behavior during the Covid-19 pandemic which proves that perceived ease of use of ShopeePay has no effect on consumptive behavior because students are used to using shopeepay services so that has no effect on consumptive behavior. However, different from research by Fitria (2022) regarding the analysis of the use of shopeepay on consumptive behavior.

b. The Effect of Promotion on Consumptive Behavior of Accounting Education Students at the Muhammadiyah University of Surakarta

The result research on the promotion variable has a positive effect on consumptive behavior worth 2.383 > t table 1.973. A significance of 0.018 < 0.05 with an effective contribution of 6.78%. Which means the offer is given financial technology shopeepay in the form of promotions making students shop more for necessities, this affects student consumptive behavior to increase. According to research conducted by Sidik's (2021) regarding the influence of perceived convenience, perceived benefits, promotions It is wallet and the peer environment on the consumptive behavior of students who use shopeepay which proves that promotions influence on consumptive behavior due to promotions given when transacting using shopeepay makes students feel that the promotions offered are very attractive so that student consumptive behavior increases. Besides that it is also in accordance with research by Fauziah et al. (2022) in his research the features offered by ecommerce effect on consumptive behaviour. It means promotion positive effect on consumptive behavior.

c. Hedonism Lifestyle Against Consumptive Behavior of Accounting Education Students, Muhammadiyah University of Surakarta

The results of the third hypothesis research on the hedonism lifestyle variable has a effect on consumptive behavior worth 5.534 > t table 1.973. A significance of 0.000 < 0.05 with an effective contribution of 19.15%. Which means that the hedonism lifestyle of students influences consumptive behavior, this is because most students will be affected by a trend that is developing among students. According research by Putri (2018) regarding the effect of financial literacy and a hedonistic lifestyle on consumptive behavior in Bandung Islamic University management students who prove that the hedonistic lifestyle influences consumptive behavior due to the living habits of students who buy goods to meet their needs without thinking about the benefits of causing consumer behavior increases. Besaides that by research conducted by Rahmat's (2020) the hedonism lifestyle has a positive effect on consumptive behavior.

d. The Influence of Ease of Transactions Using ShopeePAY, Promotions and Hedonism Lifestyle on Consumptive Behavior of Accounting Education Students at Muhammadiyah University of Surakarta

The results of the fourth hypothesis are the calculation results obtained a significance value of 0.000 < 0.05 so that regression is feasible to use to predict consumptive behavior or in another sense the variable ease of transactions using shopeepay, promotion, and the lifestyle of hedonism together influence the consumptive behavior of Accounting Education students at the Muhammadiyah University of Surakarta. This research is in accordance with Ramadhani's research (2022) in his research showing the ease of transactions using shopeepay, promotions and lifestyle have an effect on student consumptive behavior.

## CONCLUSION

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Based on the results of the research and discussion, it can be concluded that: 1) The variable ease of transactions using shopeepay does not affect the consumptive behavior of Accounting Education students at the Muhammadiyah University of Surakarta. 2) There is an influence between promotions on consumptive behavior of Accounting Education students at the Muhammadiyah University of Surakarta. 3) There is an influence between the hedonism lifestyle on the consumptive behavior of Accounting Education students at the Muhammadiyah University of Surakarta. 4) There is a joint influence between the ease of transactions using shopeepay, promotions and hedonism lifestyle on the consumptive behavior of Accounting Education students at the Muhammadiyah University of Surakarta.

The limitation of this study lies in the number of respondents who answered the questionnaire items at random and the possibility that the respondents did not understand the statements contained in the questionnaire items. In addition, there is also one variable that has no effect, namely the ease of transaction using ShopeePay. Based on the limitations of this research, the suggestions given to further researchers are to choose respondents who are willing to fill out the questionnaire statements seriously in accordance with reality. In addition, it is hoped that further research can add other variables that can influence consumptive behavior or those related to consumptive behavior.

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