

The Influence Of E-Wallet Use on Consumptive Behavior of Mataram City Communities Moderate by Self-Control

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ABSTRACT

This study aimed to examine and analyze the influence of e-wallet usage on consumptive behavior in the community of Mataram City, with self-control as a moderator. The population consists of Mataram City residents who use e-wallets and belong to the Zillennial or Gen Z generation, aged between 17 and 27 years old. The convenience sampling technique was employed to conduct the sampling. This study employed a quantitative research approach, collecting data via a questionnaire including statements that reflect the indicators of each construct. As the research variables were second-order, the approach used was the Embedded Two Stage Approach, involving two stages of testing: the first stage included an outer model test through validity and reliability tests on repeated indicators, while the second stage included an outer model test, inner model test, and hypothesis testing. The findings of this investigation demonstrated that consumer behavior was substantially and positively influenced by the use of e-wallets, while self-control did not significantly modulate the relationship between the two. Therefore, a good self-control should be enhanced, not only for long-term needs but also for short-term matters as well.

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1. INTRODUCTION

On August 14, 2014, Bank Indonesia (BI) initiated the National Cashless Movement (GNNT) to establish a secure, efficient, and seamless payment system. Numerous forms of non-cash payment instruments have arisen, including electronic money (e-money). Electronic money is classified into two categories: chip-based electronic money and

server-based electronic money.

Chip-based electronic currency retains monetary value within a chip integrated in the card, exemplified by e-money cards such as Tap Cash BNI, Flazz BCA, and Brizzi BRI. Meanwhile, server-based electronic money stores the value of money in internet-based applications, for example electronic wallets or e-wallets. Electronic wallet or e-wallet applications that

are currently popular in use are Dana, OVO, GoPay, Link-Aja, and Shoppe Pay.

E-wallet It is very popular among people, especially the millennial generation or Gen Z. This is because Gen Z has been around technology since birth, so they are used to something practical, easy and fast. Apart from providing convenience and speed, e-wallets are also accompanied by a security system and various promotions, discounts and even attractive prizes which make them even more popular.

However, apart from providing various benefits, the use of e-wallets is thought to be able to encourage negative behavior among its users, namely consumer behavior. Consumptive behavior refers to an individual's engagement in the acquisition of commodities driven not by necessity, but by the inclination to adhere to trends [1].

According to [2] Psychologically, a person does not feel like they are spending money when making online transactions, thus giving rise to an addiction to repeated purchases. Repeated spending that is done especially without clear planning and only because of emotional satisfaction ultimately causes a person to behave consumptively. However, consumptive behavior caused by using e-wallets can be reduced if users have good self-control. Self-control is an individual's capacity and proficiency in managing behavior by repressing, regulating, or guiding desires through various considerations [3].

Therefore, the consumptive behavior of the people of Mataram City may be influenced by the use of e-wallets and self-control can also moderate (strengthen or weaken) the influence of e-wallet use on the consumptive behavior of the people of Mataram City. This is in line with research [4] which states that the perception of ease and usefulness of using e-wallets can increase consumer behavior significantly, but self-control is able to moderate (weaken) the influence of perceived ease and usefulness of using e-wallets on consumptive behavior.

2. LITERATURE REVIEW

2.1 *Consumptive behaviour*

According to [5], consumptive behavior is the process of buying products that were originally a need (need) to become a desire (want). This is caused by the increasing number and variety of products which ultimately changes the consumption process to a consumerist culture. Consumptive behavior can also be defined as the inclination to pursue maximum satisfaction by consuming products that are not truly necessary (Fitriyani et al., 2013; Tibrisi et al., 2020). Consumptive behavior is often used as a means to show social status, wealth, prestige, and obtain satisfaction for its adherents, which causes consumptive behavior to be considered as part of a person's lifestyle process [8]. From these several definitions, it can be inferred that consumer behavior is characterized by an individual's purchasing actions that prioritize wishes, self-esteem, and personal gratification over the benefits and use of the commodities.

[9] explains that when someone engages in certain behaviors, such as impulsive, wasteful, or non-rational purchasing, it is considered consumptive behavior. Impulsive buying or impulsive buying emphasizes the sudden desire and desire to buy goods without prior consideration or not thinking about what benefits will be obtained later. Wasteful buying or extravagance emphasizes a person's tendency to satisfy desires without thinking about the amount of money that must be spent. Then, non-rational buying or irrational buying emphasizes shopping behavior without any need value, but only to provide feelings of joy, pride, confidence, acceptance and appreciation by the surrounding environment.

2.2 *Digital Wallet (E-Wallet)*

An e-wallet is an electronic service that retains payment instrument information utilizing electronic currency, which may also contain funds, to enable

transactions, as defined in Article 1 number 7 of Bank Indonesia Regulation Number 18/40/PBI/2016 regarding the Implementation of the Payment Transaction Process (Bank Indonesia, 2023). On the other hand, [11] states that e-wallet is a digital wallet that is used as a non-cash payment tool for making online purchases. Digital wallets can also be interpreted as software used on computers or smartphones for online transactions (Mujahideen, 2020).

Researchers formulated the factors that make someone use e-wallet into five, namely based on the Technology Acceptance Model (TAM) by Fred D. Davis (1986) which is a model for analyzing factors that influence acceptance of the use of information technology, namely [13]:

1. **Trust**. The ability of technology to provide services or results in accordance with what is offered will give rise to user trust in the technology. If e-wallet users trust the e-wallet application they use, it will encourage them to use the e-wallet continuously.
2. **Ease of Use**, that is, operating a technology does not require a lot of effort or effort, in other words the technology is easy to use. The convenience provided by e-wallets has had a positive impact which has increased its use, where users are no longer just evaluating, but rather making e-wallets a necessity for carrying out transactions.
3. **Perceived Security**, namely the ability of technology to maintain the security of users' personal data and prevent misuse either by other people or by providers when using this technology. If the security of the e-wallet application is guaranteed, then users will not hesitate to continue using the application.
4. **Perceived Usefulness**, namely the ability of a technology to provide benefits or benefits to users. If users feel the benefits or advantages of using e-wallet, then they will continue to use e-wallet for transactions.
5. **Intention to Use**, namely the ability of technology to encourage someone to want to use or even reuse the technology. If you look at Davis' opinion, Intention of Use can be interpreted as a person's "interest" in using technology.

2.3 Self-control

Ghufron and Suminta (2017) stated that self-control is a mechanism that every individual has to help regulate and direct their behavior.[2]. In line with this understanding, Adriel Boals (2011) in [14] defines self-control as a person's ability to control impulsive behavior so that it can help them resist temptation to achieve long-term goals.

Self-control is defined as an individual's capacity and proficiency in managing behavior by repressing, regulating, or guiding desires based on numerous considerations [3]. Meanwhile, self-control in financial management is defined as a strategy used by individuals to prevent waste in financial allocation [15] From these definitions, the author can conclude that self-control is the ability a person has to control their behavior or desires so that it leads to a positive impact.

According to research conducted [15], self-control has several indicators, namely:

1. **Savings Initiative**, which is an initiative to save unexpected expenses. Taking the initiative to keep saving shows that the person is thinking long and hard about the future.
2. **Intention to Save**, namely the intention to make savings. With the intention to save, a person will be able to control himself in his attitude regarding his finances so that he will avoid purchasing things that are not needed.

3. **Financial planning**, namely the habit of shopping with financial planning in advance. With good financial planning, a person will direct their spending in more detail by targeting what needs should be prioritized, thereby avoiding a wasteful lifestyle or irrational purchases.
4. **Avoiding Non-Essential**

Expenditures, namely feeling uncomfortable when making unimportant expenses. When someone avoids spending that they feel is not important, they will only focus on their needs, so they will not behave consumptively.

2.4 *Conceptual Framework*

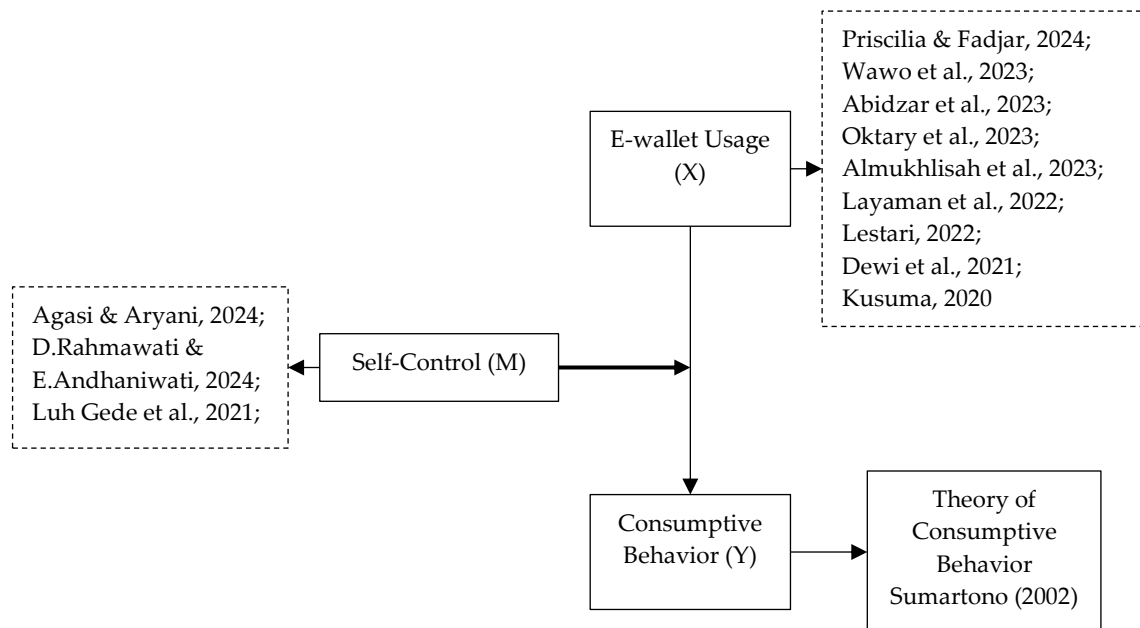


Figure 1. Conceptual Framework

According to the aforementioned conceptual framework, it can be concluded that the hypotheses of this research indicate that the utilization of e-wallets exerts a positive and significant influence on customer behavior (Hypothesis 1/H1), furthermore, self-control substantially moderates the impact of e-wallet utilization on consumer behavior (Hypothesis 2/H2).

3. RESEARCH METHODS

3.1 *Types of research*

This research employs an explanatory quantitative methodology. Explanatory quantitative research prioritizes the breadth of data collection over the depth of analysis, aiming to gather extensive data from a diverse population [16]. The data source utilized

is primary data acquired from respondents' responses to the questionnaire statements. This research employs the Likert scale.

3.2 *Data analysis technique*

This inquiry employs the Structural Equation Model utilizing the Partial Least Squares (PLS-SEM) strategy for data analysis. The data analysis for this study was performed with Moderator Regression Analysis (MRA) and SmartPLS 3.2.9. The models used are as follows:

$$\hat{Y} = \hat{\beta}_0 + \hat{\beta}_1 \hat{X}_1 + \hat{\beta}_2 M + \hat{\beta}_3 (X1M) + d$$

Where:

- Y : Consumptive Behavior
- $\hat{\beta}_0$: Constant
- β_1 : Regression coefficient for e-

- wallet usage
- β_2 : Coefficient of self-control moderating variable
- β_3 : Regression coefficient from the interaction of X1 and M
- X1 : Use of e-wallet
- M : Self control
- d : Error term

Because the measurement model in this research is second order reflective-reflective, namely conditions where variables (reflective) are reflected by indicators (reflective) compiled from several statements (measurement items), the approach and method used to measure it is an embedded two-stage approach. This approach is a refinement of the second order repeated indicator method and is recommended for use in

second order models. The measurement employing the embedded two-stage approach is conducted in two phases: the initial phase, which emphasizes the correlation between indicators and measurement items, and the subsequent phase, which concentrates on the relationship between variables and their indicators, estimated using the latent value derived from the output of the first phase.

4. RESULTS AND DISCUSSION

4.1 Results

a. Model Evaluation

In the first stage, data is entered into indicators and variables to form a model *repeated indicator* as follows.

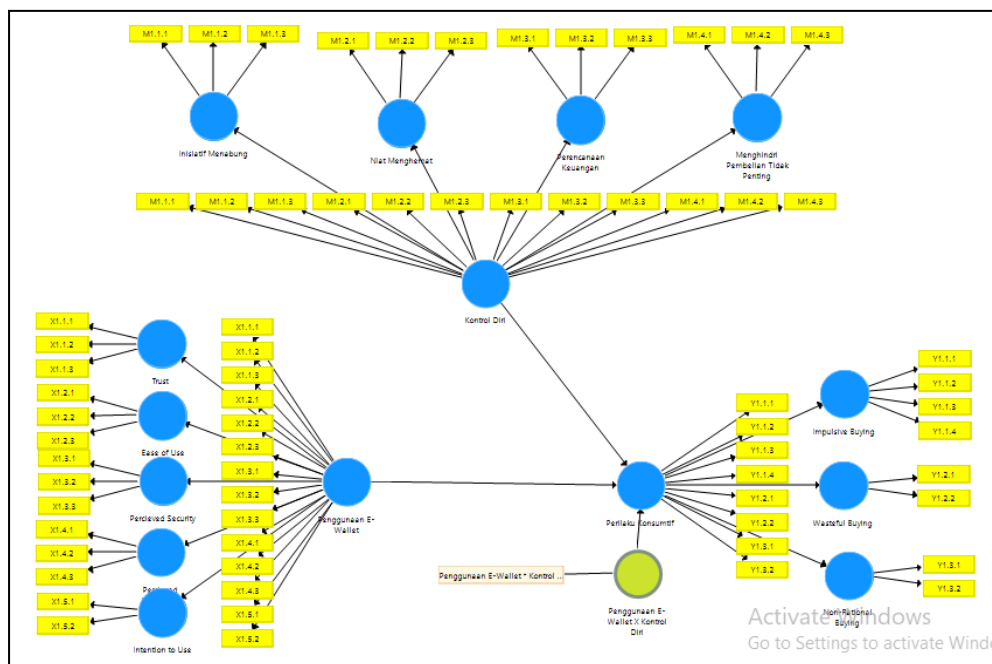


Figure 1. Repeated Indicator
Source: SmartPLS data processing results

At this stage, the focus of analysis is on the relationship between statement items and each indicator. So, if an item has a loading factor value below 0.70, it means it must be excluded or *dropped out*. Apart from that, Average Variance Extracted (AVE) and Composite Reliability also need to be looked at.

Based on testing via SmartPLS, it was discovered that question items M1.2.1, M1.2.2, and M1.4.2 had loading factor values below 0.70 so they had to be dropped out. Then, after the three items were deleted, the loading factor value of each statement item was above 0.70, the AVE value was > 0.5, and Composite reliability

was > 0.70, which means that the statement item was valid and reliable in reflecting each indicator in the research.

After the first stage is carried out, the latent variable output on the

PLS Algorithm page is copied and saved into new data which is then reprocessed in SmartPLS for the second stage with the following model:

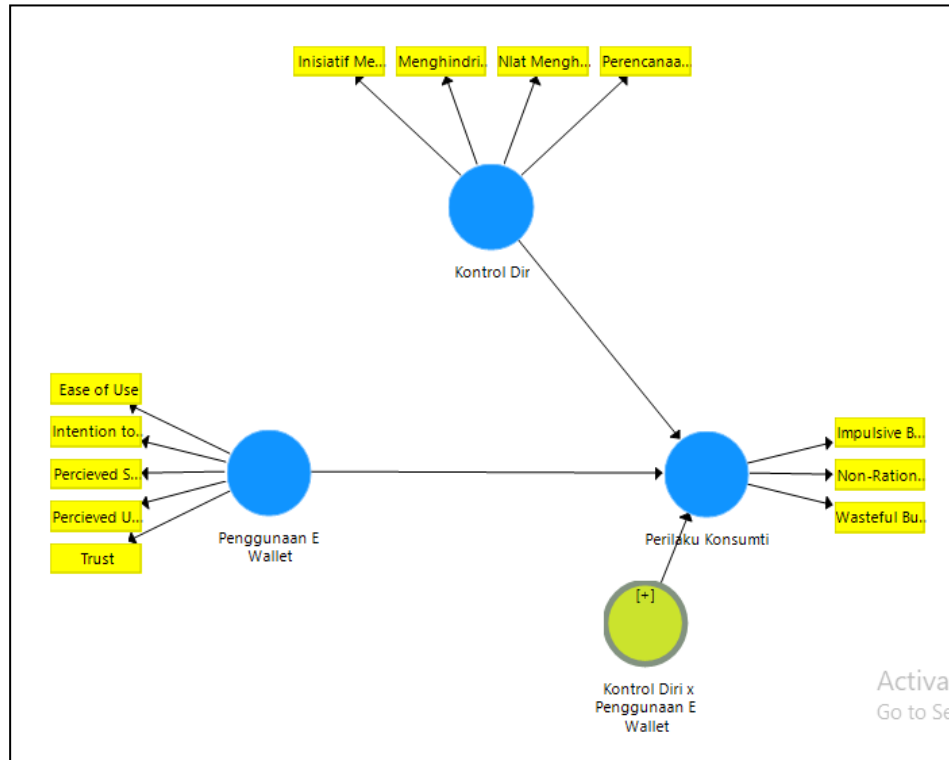


Figure 2. Second Stage Structural Model
Source: SmartPLS data processing results

In the second stage, the focus of testing is on the relationship between indicators and their variables and the relationships between variables. So, at that stage, outer model, inner model and hypothesis testing were carried out. Just like the first stage, the loading factor value of each indicator whose value is below 0.70 must be excluded. At this stage, the indicator of intention to save has a loading factor value (0.484 < 0.70), which means that the indicator has a low correlation in

reflecting the variable so it must be excluded.

b. Measurement Model Testing (Outer Model)

1. Validity test

Convergent validity can be calculated based on the outer loading value. If the outer loading resulting from each indicator is greater than 0.70, then the indicator is said to be valid in reflecting each variable in the research.

Table 1. Outer Loading

Variable	Use of E-Wallets	Consumptive behaviour	Self control	Note.
Perceived Security	0.863			Valid
Trust	0.788			Valid
Intention to Use	0.764			Valid

Ease of Use	0.742			Valid
Perceived Usefulness	0.705			Valid
Impulsive Buying		0.915		Valid
Wasteful Buying		0.938		Valid
Non-Rational Buying		0.879		Valid
Savings Initiative			0.887	Valid
Financial planning			0.919	Valid
Avoid Non-Essential Purchases			0.908	Valid

Source: Primary Data, processed

The indicators in this study meet the criterion for convergent validity, as demonstrated by each indicator's outer loading value on the latent variable above 0.70 (Table 1).

Consequently, cross-loading values can be employed to elucidate discriminant validity. A

variable demonstrates discriminant validity when the cross-loading value of each indicator is greater for the variable it represents than for the cross-loading values of other variables. The cross-loading values for each indicator of the variable are as follows.

Table 2. Cross Loading

	Self control	Use of E-Wallets	Consumptive behaviour
Savings Initiative	0.887	0.188	-0.13
Financial planning	0.919	0.311	-0.118
Avoid Non-Essential Purchases	0.908	0.238	-0.129
Trust	0.238	0.788	0.234
Ease of Use	0.19	0.742	0.126
Perceived Security	0.203	0.863	0.408
Perceived Usefulness	0.265	0.705	0.113
Intention to Use	0.202	0.764	0.249
Impulsive Buying	-0.11	0.35	0.915
Wasteful Buying	-0.172	0.308	0.938
Non-Rational Buying	-0.094	0.284	0.879

Source: Primary Data, processed

Based on table 2, it is known that the cross loading value of each research variable indicator is greater for the variable it forms than the cross loading value of other variables so that each indicator in the study has a good cross loading value in compiling its respective variables and a cross loading value > 0.5 indicates that the variable is suitable or valid for

use in further research and analysis, so that it meets the criteria for discriminant validity.

Apart from looking at the cross loading value, discriminant validity can also be seen through the Average Variance Extracted (AVE) value, the Fornell-Larcker criterion and the Heterostrait-Monostrait (HTMT) value. Following are the test results:

Table 3. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Information
Consumptive behaviour	0.830	Valid
Self control	0.818	Valid
Use of E-Wallets	0.600	Valid

Source: Primary Data, processed

Based on table 3, it can be seen that the AVE value of each variable is > 0.5 so that each

variable has a good discriminant validity value.

Table 4. Fornell-Larcker criteria

	Self control	Use of E-Wallets	Consumptive behaviour
Self control	0.905		
Use of E-Wallets	0.269	0.774	
Consumer Behavior	-0.139	0.346	0.911

Source: Primary Data, processed

According to Table 4, the square root of the average variance for each construct exceeds the

correlation between that construct and others, indicating the presence of discriminant validity.

Table 5. Heterostrait-Monostrait (HTMT)

	Self control	Use of E-Wallets	Consumptive behaviour
Self control			
Use of E-Wallets	0.323		
Consumptive behaviour	0.154	0.327	

Source: Primary Data, processed

Based on table 5, it is known that the HTMT value of each variable in this study is <0.90, so it can be said that the variables have met the discriminant validity criteria. This means that the variables in the research have good consistency and have the ability to differentiate the construct from others.

consistency of the questionnaire, serving as an indicator of a variable or construct. Reliability testing encompasses two components. One can examine the Cronbach's Alpha and Composite Reliability values for each indication. A research instrument is considered dependable if Cronbach's Alpha exceeds 0.60 and Composite Reliability surpasses 0.70.

2. Reliability Test

Reliability testing is conducted to assess the

Table 6. Cronbach's Alpha & Composite Reliability Second Stage

Variable	Cronbach's Alpha	Composite Reliability	Information
Consumptive behaviour	0.898	0.936	Reliable
Self control	0.889	0.931	Reliable
Use of E-Wallets	0.848	0.882	Reliable

Source: Primary Data, processed

The Cronbach's Alpha value is greater than 0.60, and the Composite Reliability for each variable is greater than 0.70, as indicated by the table above. Consequently, it can be concluded that each variable is highly reliable.

c. Structural Model Testing (Inner Model)

In testing the structural model (inner model), the focus of the research is to determine the influence or causal relationship between the variables in the research. This analysis is measured by the

coefficient of determination (R-Squared or R²) and predictive relevance (Q²). A coefficient of

determination value that is close to one indicates that the construct model in this research is getting better.

Table 7. Inner Model Test

	R Square	R Square Adjusted	Q ²
Consumptive behaviour	0.138	0.116	0.14

Source: Primary Data, processed

Based on table 7, it is known that the R² value is 0.138 or 13.8%. This means that the influence of e-wallet use and self-control on consumer behavior is 13.8% and the remaining 86.2% is influenced by other variables outside this research model. Next is the Q² analysis which gives a result of 0.140. This value means that Q² > 0 so that the exogenous variable has predictive relevance for the endogenous variable, but at low intensity.

Apart from the R-Square and Q-Square values, in testing the inner model there is also a Goodness of Fit test to test the suitability of the model used. This test was carried out using the Standardized Root Mean Residual (SRMR) value, where a model is said to be feasible if the SRMR value is < 0.10 and not feasible if the SRMR value is > 0.15 (Ghozali & Latan, 2015). The following are the results of the goodness of fit calculation in this research:

Table 8. SRMR

	Saturated Model	Estimated Model
SRMR	0.08	0.08

Source: SmartPLS data processing results, processed

Based on the results of these calculations, it can be seen that the SRMR value < 0.10, namely 0.08 < 0.10, so that the model in this study already has good goodness of fit or the model is declared fit.

d. Hypothesis testing

Using the bootstrapping procedure pattern, the path coefficient test demonstrates the extent of the latent construct's influence or relationship. A construct is considered to have a strong relationship when the path coefficient

value exceeds 0.01, and the relationship between latent variables is considered significant when the path coefficient is set at 0.05.

In hypothesis testing, it can be seen through t-statistic values and probability values. The statistical value with an alpha of 5% means the t-table value used is 1.96. So the hypothesis is accepted if the t-statistic value > t-table, namely 1.96 and the p-value < 0.05. The following are the results of testing the proposed hypothesis:

Table 9. Path Coefficient Output

	Original Sample	T-statistic	P-values
Use of E-wallets → Consumptive behaviour	0.409	6,584	0,000
Self-Control X Use of E-wallet → Consumptive behaviour	0.133	1.03	0.198

Source: SmartPLS Data Processing Results

Based on the path coefficient

output in the table above, it can be

seen that for testing the variable E-Wallet Use (X) on Consumptive Behavior (Y), a t-statistic value of 6.584 was obtained with a p-value of 0.000 with a coefficient value of 0.409 which indicates a positive value. The t-statistic value $>$ t-table 1.96 and p-value $<$ 0.05 shows that the use of e-wallet has a positive and significant effect on consumer behavior. So the first hypothesis (H1) which states "The use of e-wallet has a positive and significant effect on people's consumer behavior in Mataram City" can be accepted.

Then, to test the moderating variable Self-Control (M) on the relationship between E-Wallet Use and Consumptive Behavior (Y), a t-statistic value of 1.030 was obtained with a p-value of 0.198 with a coefficient value of 0.133 which shows a positive value. The t-statistic value $<$ t-table 1.96 and p-value $>$ 0.05 indicates that self-control is not significant in moderating the relationship between e-wallet use and consumer behavior. So the third hypothesis (H3) which states "Self-control significantly moderates the relationship between e-wallet use and people's consumer behavior in Mataram City" cannot be accepted.

In this research, because the moderating variable self-control has a significant effect on the dependent variable of consumptive behavior and does not significantly moderate (strengthen or weaken) the influence of e-wallet use on consumptive behavior, the moderating variable self-control acts as a moderation predictor. Where, the self-control variable tends to act as a predictor variable in the relationship that is formed.

4.2 Discussion

1. The Use of E-Wallet Influences the Consumptive Behavior of the People of Mataram City

Testing in this research

regarding the variable use of e-wallet (X) on consumer behavior (Y) obtained a t-statistic value of 6,584 with a p-value of 0.000 with a coefficient value of 0.409 which indicates a positive value. The t-statistic value $>$ 1.96 and p-value $<$ 0.05 indicates that the use of e-wallet has a positive and significant effect on consumer behavior. So the first hypothesis (H1) which states "The use of e-wallet has a positive and significant effect on people's consumer behavior in Mataram City" can be accepted.

The results of this research show that the more a person's use of e-wallet increases, the more their consumptive behavior increases. These results are in line with previous research conducted by (Abidzar et al., 2023) entitled "The Impact of Digital Wallets and Financial Literacy on Student Spending Behavior in Surakarta." This study demonstrates that the utilization of digital wallets positively and significantly influences customer behavior. The results of this research also support similar research conducted by (Kusuma, 2020; Mujahideen, 2020; Layaman et al., 2022; Lestari et al., 2022; Almukhlisah et al., 2023; Hamzah & Laode, 2023; Oktary & Wardhani, 2023; Wawo et al., 2023; Priscilia & Fadjar, 2024; Pratami, 2022) which states that the more often someone makes transactions using e-wallet, the higher the consumer behavior.

People with an age range of 17-27 years are part of the Millennial Generation (Gen Z) which is also known as "Digital Native". This generation was born alongside technological developments which caused them to want something that was fast and practical. The presence of e-wallets as a payment method that focuses on speed, convenience, and is equipped with security and benefits such as various promos and discounts

ultimately encourages those belonging to the Gen Z group to prefer e-wallets over other payment systems. Payments using e-wallets trigger wasteful or consumptive behavior because when making online transactions, psychologically you don't feel like you're spending money, thus giving rise to an addiction to repeated shopping.[2].

2. Self-Control Does Not Significantly Moderate the Effect of E-Wallet Use on the Consumptive Behavior of the People of Mataram City

Testing the moderating variable Self-Control (M) on the relationship between E-Wallet Use and Consumptive Behavior (Y) produces a t-statistical value of 1.030 with a p-value of 0.198 with a coefficient value of 0.133 which indicates a positive value. The t-statistic value < 1.96 and p-value > 0.05 indicates that self-control is not significant in moderating the relationship between e-wallet use and consumer behavior. So the third hypothesis (H3) which states "Self-control has a positive but insignificant influence in moderating the relationship between e-wallet use and people's consumer behavior in Mataram City" cannot be accepted.

The findings of this research indicate that an individual's self-control positively correlates with the impact of e-wallet usage on consumer behavior, albeit not considerably. The Millennial generation with good self-control will likely continue to have consumer behavior caused by using e-wallets because they are unable to resist short-term temptations. According to [25] in research entitled "Temptation, self-control, and inter-temporal choice", a person will be wiser in making decisions related to the future compared to when making short-term decisions, thus causing a failure of self-control or what can be called Self- Control Failure.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Discussion

1. The utilization of e-wallets exerts a positive and substantial influence on the consumer behavior of individuals aged 17-27 in Mataram City. An increase in e-wallet utilization among Mataram City citizens aged 17-27 will correspondingly elevate their consumptive behavior.
2. Self-control insignificantly and positively moderates the influence of e-wallet use on the consumptive behavior of the people of Mataram City aged 17-27 years. This means that the higher the self-control of the people of Mataram City aged 17-27 years, the influence of e-wallet use on consumer behavior will also increase, but not significantly. The Millennial generation with good self-control will likely continue to have consumer behavior caused by using e-wallets because they are unable to resist short-term temptations. Their inability to make short-term decisions causes self-control failure or what can be called Self-Control Failure.

5.2 Suggestion

Based on the research results above, short-term desires greatly influence a person's self-control failure. This causes a person to be prone to consumerist behavior even though they have sufficient self-control. Therefore, to avoid short-term temptations such as promotions, discounts or other attractive offers, it is recommended for the Ziennial Generation (Gen Z) to make a budget plan by setting a maximum monthly or weekly spending limit, making a shopping list before shopping, avoiding the desire to look at e-commerce accounts or so on if there is no important need, and discuss more often with trusted people such as friends or family to get additional perspectives before shopping.

It is hoped that further research will be able to develop a more complex

model by adding other factors that are thought to influence consumer behavior

so that it can explain consumer behavior in more depth.

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