
THE EFFECT OF DIGITAL PAYMENT AND E-SERVICE QUALITY ON CONSUMPTIVE BEHAVIOR AMONG SHOPEE USERS



Anggi Anggorowati¹

Universitas Muhammadiyah Surakarta, Surakarta, Indonesia
a210200072@student.ums.ac.id

Dhany Efita Sari²

Universitas Muhammadiyah Surakarta, Surakarta, Indonesia
des576@ums.ac.id

Abstract

Individuals, as entities living on this earth, have a variety of needs that must be fulfilled in their lives. Because of the diversity of needs to be met, individuals are directly involved in consumption activities to ensure fulfillment. Often, the purchase of a commodity is not based on a real need, but on behavior carried out solely to satisfy personal pleasure, thereby resulting in the individual becoming consumptive. The factors causing consumptive behavior are the use of digital payment and e-service quality. Therefore, this study aims to examine the effect of digital payment and e-service quality on consumptive behavior among Shopee users. The study used a quantitative approach with a comparative causal design. The study population of all students at vocational high school 1 Pedan amounted to 1,063, and samples of 291 students were counted with the Slovin formula with a degree of significance of 5%. The sampling technique used stratified random sampling. The instruments used for questionnaires were shared through Google Forms. Data analysis techniques used multiple-linear regression. The results of the study showed that digital payment has a positive and significant effect on the consumptive behavior of Shopee users, e-service quality has a positive and significant effect on the consumptive behavior of Shopee users, and digital payment and e-service quality has a simultaneous and significant positive effect on the consumptive behavior among Shopee users. Taking into consideration the limitations of this study, future researchers are advised to explore additional variables that may affect consumptive behavior and broaden the sample size to obtain a more comprehensive overview.

Keywords: Digital Payment, E-Service Quality, Consumptive Behaviour, Shopee, Vocational Student

INTRODUCTION

Individuals as entities living on this earth have a variety of needs that must be met every day of their lives. According to Syarifuddin (2016), human needs are divided into three categories based on their intensity: primary, secondary, and tertiary needs. Because of the diversity of needs to be met, individuals are directly involved in consumption activities to ensure the fulfillment of their life needs.

The purchase of a commodity is not based on a real need, but on behavior carried out solely to satisfy personal pleasure, thus resulting in an individual becoming more consuming (Astuti, 2013). According to Melinda (2022), consumptive behavior is a term used to describe individual actions influenced by social circumstances in their lives that provoke them to use goods and services to cross borders without considering the necessary needs. If a person often spends money on less essential things and spending is not in line with their earnings, this indicates a tendency to consume behavior (Dewi & Rochmawati, 2020). Consumptive behavior is generally more common among adolescents. The statement was supported by Asni et al. (2021) who stated that the main perpetrators of consumptive behavior were the late adolescent and early adult age groups. Every teenager wants to look fashionable, and up-to-date and will strive to keep up with current trends (Sari, 2018). Teenagers seek to be accepted in their surroundings and consider their presence (Lestarina et al., 2017).

The ease of online shopping has also contributed to the growth of consumptive behavior among adolescents (Fauzia et al., 2023). The phenomenon of online spending by adolescents has emerged as a result of lifestyle impulses that advance aesthetics and a desire to be special (Elmayanti et al., 2023). In Indonesia, there are a variety of e-commerce, such as Shopee, Lazada, Tokopedia, and other platforms, which offer a wide range of products and facilitate the payment process with options such as Cash on Delivery (COD), bank transfer, as well as using e-money like ShopeePay, LinkAja, and OVO (Mardiana, 2020). According to Faiza et al. (2022) one of the most popular online shopping apps is Shopee. This app attracted the attention of many users because of the products available in it, the user-friendly interface display, a variety of vouchers and cashbacks and the very easy payment process (Sari et al., 2022).

Observing the various existing practices, the use of digital payment systems proved to be extremely efficient (Tarantang et al., 2019). Digital payment is an electronic procedure that allows funds to be transferred from the withdrawal account to the account of the supplier of goods or services through a debit or credit card (KKP), where the funds are used through the platform of the market system (Mubarak & Akhmadi, 2022). Factors such as perception of ease of use, expressiveness, and confidence effect the adoption of digital payment as a payment method. The other advantages of this payment solution to consumers are obvious, namely the convenience and speed of transactions due to the use of one device and an interface anywhere (Marginingsih et al., 2019).

According to statistics from the Bank of Indonesia (BI), during August 2023, the total digital banking transactions across Indonesia reached IDR 5.098.6 trillion. The figure found an increase of 1.3 percent if matched with July 2023 (month-to-month comparison) and also found a rise of 11.9 percent as compared with the previous year (year-on-year comparison) (Ahdiat, 2023). According to the latest study by InsightAsia entitled 'Consistency That Leads: Prospects of the Digital Wallet Industry 2023', digital wallets are increasingly becoming a popular choice for making payments, beating cash payments. The results of the survey showed that 74% of respondents used digital wallets for various payments beyond the use of cash (49%), interbank transfers (24%), QRIS (21%), Pay later (18%), debit cards (17%), and virtual account transfers (16%) (Wulandari, 2023).

Internet-based services improve customer efficiency in transactions, saving time and cost (Juwaini et al., 2022). Customer satisfaction is based on the quality of the e-service. E-service quality is the standard of the extent to which an online shopping platform or website provides efficient and effective shopping and transaction services or facilities, including purchases and deliveries, to meet customer needs and wishes, which will affect customer satisfaction (Berliana & Zulestiana, 2020). Some indicators used in evaluating the quality of electronic services include speed and responsiveness, reliability, information quality, ease of navigation, security, interaction, interface design, service availability, and service completeness (Al-Dweeri et al., 2017). Thus, if customers feel that the service they receive is of good quality, they feel happy to use it, which in the end can encourage them to be more active in shopping or consumptive behavior.

Based on the results of interviews with some students of Vocational High School 1 Pedan, many students of Vocational High School 1 Pedan are consumptive. It is shown by the use of branded clothing and following trends, such as bags, jackets, shoes, and phones, to gain recognition for the status acquired through ownership of such goods to preserve appearance and self-esteem. The data from the interview also mentions that many students are the generation of a cashless society or society without cash. They're more comfortable using digital payments because of the ease of transactions and the security of both data security and physical security, avoiding the risk of theft. They also often do online shopping because of the ease of the service, which can shorten the time of work because it does not require a meeting with the salesperson. The most popular marketplace used by students is Shopee. They say Shopee offers a lot of promotions, discounts, cashback, and free bonus features, so they're interested in using it.

Based on the above issues, this study aims to examine the effect of digital payment and e-service quality on consumer behavior among Shopee users in vocational high school 1 Pedan. Several previous studies have analyzed factors that influence consumptive behavior, including digital payments and e-service quality (Naufalia, 2022; Rahayu et al., 2023; Lestari et al., 2022). Despite this, previous studies focused only on research objects that were Shopee users in general. The innovation of this study in the research object that focuses on Shopee users among students, especially vocational high school. The study is expected to provide guidance to students and the community to promote smarter consumptive behavior, as well as provide valuable insights for e-commerce platforms like Shopee to improve the quality of their services. This will help make transactions between sellers and buyers have a positive effect on all parties involved.

REVIEW OF LITERATURE

Consumptive Behaviour

Consumptive behavior refers to the act of buying goods or services excessively without considering their real needs, resulting in waste and inefficient spending (Lestari et al., 2022). In psychology, this is known as compulsive buying disorder, and people trapped in it can't distinguish between needs and desires. According to Nainggolan (2022), several

factors cause a person to behave as a consumer: to buy goods because they are fashionable, to buy products because of the attractiveness of their packaging, to buy products for a discount or gift offer, to buy things to express their social status, and to buy a product because their idol figures become advertising stars for the product.

Digital Payment

Digital payment is payment using electronic technology as a medium, with money stored, processed, and received in the form of digital information (Putu et al., 2020). The transfer process is initiated through electronic payment instruments. Unlike traditional payments that involve cash, checks, or credit cards, digital payments use software, payment cards, and electronic money. These digital payment methods include e-wallets, m-banking, and e-money. According to Singh & Rana (2017), factors that influence people's tendencies to use digital payment methods are ease and speed, accessibility, promotions and incentives, security, the use of technology, cultural and lifestyle changes, and the availability of services.

E-Service Quality

E-service quality is a broader form of quality service that uses internet media as a link between sellers and buyers to facilitate shopping activities effectively and efficiently (Firdausya & Oktini, 2019). According to Laurent (2016), several factors used in evaluating e-service quality are speed and responsiveness, reliability, information quality, navigation ease, security, personality and interaction, interface design, service availability, and service completeness. Based on the review of the literature, the conceptual framework for this study is depicted in Figure 1:

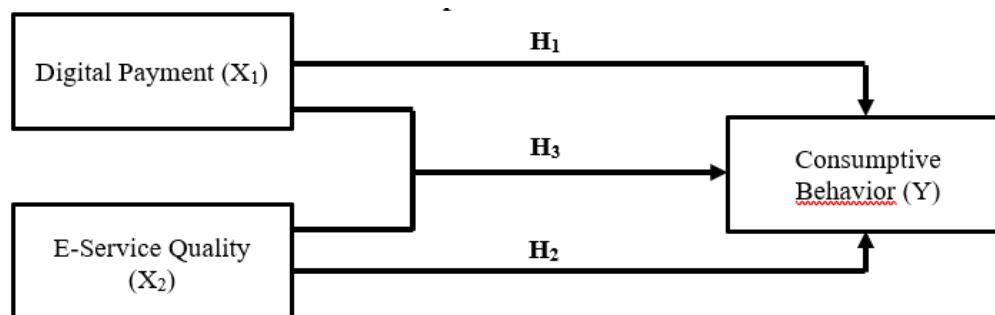


Figure 1
Conceptual Framework

RESEARCH METHOD

The study used a quantitative approach with a comparative causal design to explain the cause-and-effect relationship between three variables, namely digital payment, e-service quality, and consumptive behavior. The population in this study are all students of vocational high school 1 Pedan, a total of 1,063. Sampling using the method of stratified random sampling by applying the Slovin formula with a degree of significance of 5%, obtained samples of 290.63 rounded to 291 respondents.

Table 1
Grid of Instruments

Variable	Indicator	Reference
Digital Payment	1. Reliability 2. Responsiveness 3. Privacy security 4. Usability 5. Web design	Rahayu (2018)
E-Service Quality	1. Comfort 2. User convenience 3. Perceived benefits 4. Perceived credibility 5. Behaviour intentions	Puspita (2019) Riska (2019)
Consumptive Behavior	1. Fulfilment of desires 2. Unaffordable items 3. Useless stuff 4. Status related to product purchases	Fitria (2015)

Table 1 is a grid of instruments containing indicators variables used in this study. The data is collected with a questionnaire tool shared through Google Forms. The tool used has been tested as a prerequisite for analysis. Validity, reliability, normality, heteroscedasticity, and multicollinearity are the tests of pre-conditional analysis used. The validity test results showed that all instruments are valid, r counts greater than r table 0,05. The reliability test results showed that all instruments meet the reliability standard, with a reliability coefficient greater than 0,7. The results of the Kolmogorov-Smirnov normality test show that the data used is distributed normally with a sig. value greater than 0,05.

Finally, the Glejser test for heteroscedasticity showed sig. values above 0,05, which means there was no heteroscedastic in the data. Models and data are eligible for use in regression analysis after meeting the test requirements of the prerequisite analysis.

RESULTS AND DISCUSSION

Data Description

The questionnaires were applied to each variable and distributed to 291 respondents.

Table 2
Respondents Based on Class Strata

Class	Frequency
X	98
XI	97
XII	96
Total	291

The respondents in Table 2 had a total of 98 people in class X, 97 in class XI, and 96 in class XII. This indicates that the majority of respondents were in class X.

Table 3
Respondents Based on Departments

Department	Frequency
Office Management	51
Financial Accounting and Institutions	79
Online Business and Marketing	52
Software Engineering	53
Computer and Network Engineering	28
Broadcasting and Film	28
Total	291

The respondents in Table 3 had a total of 51 persons in the office management department, the respondents with several 79 persons in the financial accounting and institutions department, the responders with a total number of 52 persons in the online business and marketing department, the respondents with a total of 53 persons in the software engineering department, the respondents with the total of 28 persons were in the computer and network engineering department, and the respondents with the total of 28

people were in broadcasting and film department. It shows that the majority of respondents, with a total of 79 people, are in the financial accounting and institutions department.

Descriptive Analysis

The independent variables in this study are digital payment and e-service quality. The dependent variable is consumptive behavior. Data obtained through the questionnaire and then processed using the SPSS program can be seen in Table 4:

Table 4
Descriptive Statistical Analysis Test Results

Variable	N	Mean	Median	Modus	Std. Deviation
Digital Payment	291	40,32	40	40	3,536
E-Service Quality	291	44,02	43	41	4,494
Consumptive Behaviour	291	21,94	22	20	4,636

Source: SPSS Processed Results by Researchers

The digital payment variable has an average value of 40,32, a middle value of 40, the highest frequency value of 40, and a deviation standard of 3,536. The e-service quality variable had an average of 44,02, a median value of 43, the highest frequency of 41, and a standard deviation of 4,494. The consumptive behavior variable has an average value of 21,94, a mean value of 22, a highest frequency value of 20, and a standard deviation of 4,636.

Multiple Linear Regression Analysis

The study data was analyzed using multiple regression, F test, and determination coefficients to test the effect of independent variables on dependent variables. The results of this data test are shown in Table 5:

Table 5
Summary of Data Processing Results

Variable	B	T	Sig	Conclusion
Constant	1,980	,677	,049	Significant
Digital Payment	,209	2,424	,016	Significant
E-Service Quality	,352	5,201	,000	Significant

F	37,631	,000
R ²		,463 or 46,3%

Source: SPSS Processed Results by Researchers

The results of the hypothesis test in Table 5 can be concluded:

There is a positive and significant effect of digital payment on the consumptive behavior of Shopee users

The result of the digital payment variable t-test showed a t count of 2,424, which is significant at a significance of 0,05 (p-value = 0,016 < 0,05) and a t table value of 1,650. Therefore, the first hypothesis can be accepted. In other words, digital payment has a positive and significant effect on consumptive behavior.

There is a positive and significant effect of e-service quality on the consumptive behavior of Shopee users

The result of the e-service quality variable t-test showed a t count of 5,201, which is significant at a significance of 0,05 (p-value = 0,000 < 0,05) and a t table value of 1,650. Therefore, the second hypothesis can be accepted. In other words, e-service quality has a positive and significant effect on consumptive behavior.

There is a positive and significant effect of digital payment and e-service quality on the consumptive behavior among Shopee users

The results of the digital payment and e-service quality variable F test showed an F count value of 37,631, which is significant at the significance level of 0,05 (p-value = 0,000 < 0,05), and an F table value is 3,027. Therefore, the third hypothesis can be accepted. In other words, digital payment and e-service quality simultaneously have a positive and significant effect on consumptive behavior. The combined effect of digital payment and e-service quality on consumptive behavior in this study is 46,3%. Therefore, the statistical test results support all three hypotheses proposed in this research.

The Effect of Digital Payment on Consumptive Behavior of Shopee Users

According to the test results of this study's hypothesis, digital payment has a positive and significant effect on Shopee's consumptive behavior. This is consistent with the study of Rahayu et al. (2023), which states that digital payment has a significant positive effect

on consumptive behavior. Furthermore, a study conducted by Hutami and Septyarini (2018) showed that the use of digital payments in the millennial generation had a positive effect on consumptive behavior. According to Giswandhani & Hilmi (2020), it is mentioned that the adoption of digital payment can contribute to the growth of consumptive behavior in today's society, which is also known as a cashless society or a society without cash. In addition, according to Tang et al. (2021), one aspect that increases consumer urge to shop is the ease of making electronic payments. Thus, the more Shopee develops the digital payment provided, the more consumers are increasingly interested in shopping again because of the perceived ease. This indicates that the more people use digital payments, the higher their consumption behavior.

The Effect of E-Service Quality on Consumptive Behavior of Shopee Users

According to the results of testing the hypothesis of this study, e-service quality has a positive and significant effect on the consumptive behavior of Shopee users. It is consistent with the Fadilata & Astuti study (2022), showing that e-service quality has a positive and significant on the consumption behaviors of the public. In a Laurent study (2016), it is mentioned that when a business person can provide good-quality services to their customers, they can generate consumer satisfaction with the services or products they offer. Furthermore, Firdausya and Oktini (2019) said that businesses should pay attention to the quality aspects of goods and attractive services so that consumers are comfortable when shopping. Therefore, the better the quality of Shopee's services, the more customers want to go back to shopping because it's more convenient. This indicates that the better e-service quality is provided, the higher consumptive behavior occurs.

The Effect of Digital Payment and E-Service Quality on Consumptive Behavior among Shopee Users

According to the results of the F test of the hypothesis of this study, digital payment and e-service quality have a positive and significant effect simultaneously on the consumptive behavior of Shopee users. This is in line with the Naufalia study (2022), which found that the quality of e-service and digital payment as a whole has a positive, significant effect on consumer conduct. A previous study by Halim et al. (2020) found that individuals tend to make unplanned impulsive purchases because e-commerce provides

incentives such as free coupons, free shipping, and cashback through e-wallets, which ultimately have a positive and significant effect on consumptive behavior. Meanwhile, a study by Devi et al. (2021) stated that convenience services provided by electronic payment systems have a significant positive effect on consumptive behavior. A study by Lestari (2022) stated the e-service quality variable has a relatively larger contribution compared to the digital payment variable. This is because the easier it is to make payments, the greater the interest of adolescents in shopping, allowing them to have more money to spend. The determination coefficient for digital payment and e-service quality had an effect of 46,3% on Shopee consumptive behavior in the study and the rest is influenced by other variables that were not examined in this study.

CONCLUSION

The development of digital entrepreneurship carried out by Nusameta is by providing a platform for business actors to market their products digitally. The marketing system used by most entrepreneurs is conventional. However, Nusameta seized the opportunity to develop a place where consumers and entrepreneurs could meet directly without having to meet face to face. From here, the idea emerged to develop a metaverse. Furthermore, the metaverse that has been provided by Nusameta will continue to develop so that in the future you can find entrepreneurs who offer various products to consumers. One of them is a fashion entrepreneur who markets his products on the metaverse and consumers can try the products virtually. The development carried out by Nusameta is to make digital entrepreneurship activities run continuously.

The results of the study show that digital payment and e-service quality have a positive and significant effect on the consumptive behavior of Shopee users in the vocational high school of 1 Pedan. Specifically, the digital payment services provided by the Shopee application provide consumers with ease of payment, thereby increasing consumer intensity in shopping.

The study has several implications that Shopee or other e-commerce companies can use, namely: 1) Developing applications regularly, such as by evaluating security and comfort levels, to increase user loyalty, satisfaction, and trust. 2) Adding a list of digital

payment applications that can facilitate user transactions. Users can also gain such advantages as promotions, but most importantly, easy access for all users creates a strong relationship between businesses and consumers.

The study has some limitations, namely: 1) There are only two variables used to test the aspects that affect consumptive behavior, i.e., digital payment and e-service quality, while there are many other aspects that affect consumption behavior. 2) The sample in this study is limited to only one school, so the results of the study cannot be generalized.

Considering the limitations of this study, future researchers are advised to explore other variables that may influence consumptive behavior and to broaden the sample size to obtain a more comprehensive overview. It is recommended that Shopee continues to expand its list of digital payment methods and improve services to maintain customer loyalty. Schools are encouraged to provide financial education to assist students in managing their finances wisely. Parents are advised to monitor and supervise their children's social environment, and students are encouraged to establish strong principles to resist being swayed by consumptive tendencies to follow trending fashions.

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