

THE EFFECT OF ELECTRONIC MONEY USE AND LIFESTYLE ON THE CONSUMPTIVE BEHAVIOR OF ECONOMICS EDUCATION STUDENTS, INTAKE 2022-2024, HKBP NOMMENSEN UNIVERSITY, PEMATANGSIANTAR

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Abstract

This study aims to determine the effect of electronic money use and lifestyle on the consumptive behavior of Economics Education Students, Intake 2022-2024, HKBP Nommensen University, Pematangsiantar. This study used a descriptive quantitative research method. Based on partial hypothesis testing, the results showed that electronic money had a positive and significant effect on consumptive behavior, as indicated by the calculated Tvalue (2.622) > Ttable (1.671), and lifestyle had no positive and significant effect on consumptive behavior, as indicated by the calculated Tvalue (1.265) < Ttable (1.671). Meanwhile, simultaneous hypothesis testing revealed that electronic money and lifestyle have a positive and significant effect on consumer behavior, as indicated by the calculated Fvalue (4.154) > Ftable (3.145). The coefficient of determination test yielded an R-square value of 0.120, indicating that 12% of the variables in electronic money and lifestyle influence the consumer behavior of Economics Education students in the 2022-2024 intake of HKBP Nommensen University, Pematangsiantar. The remaining 80% is attributed to other variables not examined in this study.

Keywords: Electronic Money, Lifestyle, and Consumer Behavior

INTRODUCTION

The increasingly rapid development of information and communication technology has brought major changes in various aspects of human life. One significant impact is the ease of conducting economic transactions, including buying and selling activities that can now be done digitally. The emergence of various digital payment platforms such as electronic money (e-money) has changed the way people transact, from teenagers to adults, including students. According to Rachmadi Usman (2017:140) electronic money is essentially cash without any physical form (cashless money), whose monetary value comes from the value of money that is first deposited with the issuer, then stored electronically in an electronic medium in the form of a server (hard drive) or chip card, which functions as a non-cash payment tool to merchants who are not the issuers of the electronic money concerned. Electronic money (e-money) is an innovation for the needs of micro (retail) payment transactions, namely payments in small amounts. Using e-money only involves attaching the card to the sensor device provided by the issuer to the merchant, then the payment transaction is successful by deducting the balance on the card (Abidin, M. S, 2015:4).

Besides technological advancements, lifestyle also influences students' consumer behavior. According to Laksono and Iskandar (2018:157), lifestyle is a person's attitude in describing a real problem that exists in their mind and tends to combine various things related to psychological and emotional problems or can also be seen from what is of interest and opinions about an object. In the digital era, lifestyle trends are heavily influenced by social media, which encourages students to appear to follow trends, whether in terms of clothing, food, or entertainment. If this lifestyle is not accompanied by an awareness of the priorities of needs, it can lead to uncontrolled consumerism. Student consumer behavior has positive and negative aspects (Tresnaatmaja, 2019:16). The positive aspect of consumer behavior is the emergence of a sense of satisfaction, this sense of satisfaction arises because consumers can choose the best combination of various goods and services from the available budget, in addition, consumer behavior can also add experience, this occurs when consumers consume new goods and services, which have never been used or used before. In addition, many students also use the convenience of using electronic money to purchase goods which are then resold to make a profit and as a student side business.

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According to Sihombing (2017) in (Luh Gede Kusuma Dewi 2021:6) No. 11/12 // PBI / 2009 concerning electronic money (use of electronic money) issued by Bank Indonesia states that electronic money is a means of payment that meets the following elements: issued based on the value of funds previously deposited by the holder. The use of the issuer's securities, which store their value electronically on media such as servers or chips, as a means of payment for non-merchants who issue electronic money and the value of electronic money. The development of electronic money in Indonesia can be seen in Table 1.1, which has continued to increase from 2022 to 2024. This number is expected to continue to increase in line with the increasing number of electronic money users.

Table 1.1 Development of Electronic Money Users

Year	2022	2023	2024
Amount per year	167,205,578	292,299,320	432,281,380

Source: Bank Indonesia 2025

The table above shows that the use of electronic money is growing year by year. According to Bank Indonesia, starting in 2022, the number of electronic money circulating in Indonesia reached 167,205,578, while in 2023 it reached 292,299,320 and continued to increase significantly in 2024, reaching 432,281,380 million in December (Bank Indonesia, 2025). This data shows that the use of electronic money continues to increase year by year, and over time, electronic money offers many conveniences and benefits that make transactions easier for people. In recent years, the use of electronic money has increased significantly, especially among students. The development of digital technology, increased internet access, and the penetration of telecommunications devices such as smartphones have encouraged students to switch from conventional transactions to digital payment systems. The emergence of electronic money brings a number of conveniences in transactions, such as speed, efficiency, convenience, and various attractive promotional programs and discounts. This encourages people, especially the younger generation who are more tech-savvy, to shift their preferences from conventional payment systems to digital methods.

Students, as part of Generation Z, are the group that has adapted most quickly to this technological development. They tend to use electronic money to meet daily needs, such as purchasing food, clothing, transportation, and even digital entertainment, all accessible with just a few taps on a mobile screen. However, this convenience does not necessarily have a positive impact. Behind the efficiency it offers, the use of electronic money also has the potential to trigger consumer behavior, especially among students. When the transaction process becomes very easy and does not feel like "spending money," students can be encouraged to make unplanned purchases based on momentary desires (impulse buying). This is exacerbated by the numerous promotions, cashback offers, and discounts continuously displayed by various digital platforms. As a result, spending control becomes looser, and consumption patterns become increasingly wasteful. Besides technological factors, lifestyle also plays a significant role in shaping consumer behavior. Lifestyle can be defined as a person's lifestyle, reflected in their activities, interests, and opinions, and influenced by their social and cultural environment. In the context of college students, lifestyle not only reflects personal needs and desires but is also often influenced by social pressures and emerging trends, particularly on social media. Many students feel compelled to adopt a consumerist lifestyle to be accepted in society or to build a certain image, such as appearing fashionable, following fashion trends, trying viral foods, or frequently hanging out at trendy cafes.

This situation is certainly a concern, especially for students majoring in Economics Education at HKBP Nommensen University, Pematangsiantar, who should have a better understanding of financial management, rational economic behavior, and consumption planning. Ironically, many students in this major are trapped in consumer behavior, either due to environmental influences or a lack of awareness of the importance of financial literacy. HKBP Nommensen University, Pematangsiantar, specifically the Economics Education Study Program, class of 2022–2024, is one of the relevant academic communities to study in this context. Students in this class have generally been familiar with the digital world since the beginning of their studies, especially since most of them studied during and after the pandemic, which has further accelerated the use of technology in their daily lives, including transactions. Through this study, the authors aim to determine the extent to which the use of electronic money and lifestyle influences student consumer behavior. This research is expected to provide a better understanding of consumption dynamics among students and contribute to improving financial literacy and developing a healthier and wiser lifestyle in the digital era.

METHOD

This study uses a descriptive quantitative approach to examine the influence of e-money use and lifestyle on the consumer behavior of students majoring in Economics at HKBP Nommensen University, Pematangsiantar. The study was conducted on campus among students enrolled in the 2022-2024 intake. Data were collected using a questionnaire measuring variables such as convenience, benefits, trust, risk, activity, interest, opinion, and consumer behavior. A sample of 64 students was selected using the Slovin formula and simple random sampling techniques. The data were analyzed using normality tests, multicollinearity tests, and hypothesis testing using t-tests, F-tests, and multiple linear regression to examine the relationships between variables. The coefficient of determination (R^2) analysis will demonstrate the influence of each variable on student consumer behavior.

RESULTS AND DISCUSSION

Classical Assumption Test Results

Data Normality Test

1. Kolmogorov-Smirnov Normality Test

Table 2. Results of the Kolmogorov-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		64
Normal Parameters ^{a,b}	Mean	,0000000
	Standard Deviation	11.46796454
Most Extreme Differences	Absolute	,105
	Positive	,105
	Negative	-,077
Test Statistics		,105
Asymp. Sig. (2-tailed)		,075 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

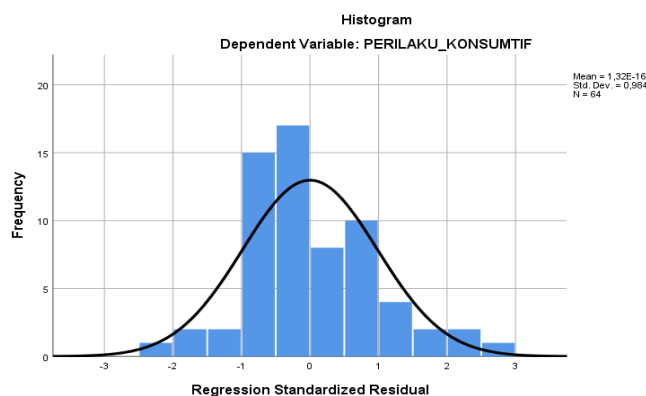
The most frequently used normality test is the Kolmogorov-Smirnov test with a significance level of 0.05. Decision-making criteria are determined based on probability values, namely:

1. Data is said to be normally distributed if the significance value is greater than 0.05 (5%).
2. Data is said to be not normally distributed if the significance value is less than 0.05 (5%).

Based on the results in Table 4.7, the Asymp. Significance value is 0.075, which is greater than 0.05. Thus, it can be concluded that the residual data is normally distributed.

2. Histogram Normality Test

The data normality test is continued with histogram analysis to determine whether the data has a normal distribution.

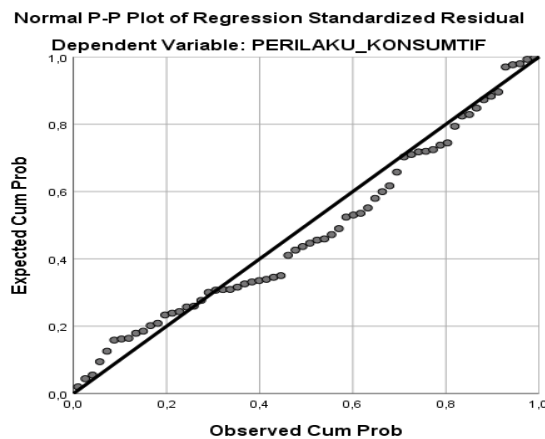


Source: Data Processing with SPSS 26 Program

Figure 4.1 Histogram Normality Test

From the results of the histogram analysis in Figure 4.1, it can be seen that the curve forms a bell pattern which indicates a normal data distribution.

3. P-Plo Normality Test



Source: Data Processing with SPSS 26 Program

Figure 4.2 Normal Probability P-Plot Graph

The test results in Figure 4.2 using the PP plot graph show that the data points are located around the diagonal line, parallel, and follow the pattern of the line. Thus, it can be concluded that the data has a normal distribution.

4.2.2.2 Multicollinearity Test

Table 4.8 Multicollinearity Test Results

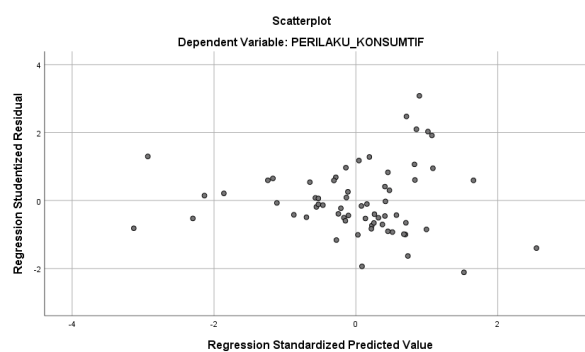
Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	ELECTRONIC MONEY	,891	1,122
	LIFESTYLE	,891	1,122

a. Dependent Variable: CONSUMER BEHAVIOR

Source: Data Processing with SPSS 26 Program

The assumption of *Tolerance* and *Variance Inflation Factor* (VIF) can be stated that if $VIF > 10$ and *Tolerance* value < 0.10 then multicollinearity occurs, and if $VIF < 10$ and *Tolerance* value > 0.10 then multicollinearity does not occur. Table 4.8 explains that there are no symptoms of multicollinearity because the Electronic Money and Lifestyle variables have a *Tolerance* value (0.891) > 0.10 and a *Variance Inflation Factor* (VIF) value (1.122) < 10 .

4.2.2.3 Heteroscedasticity Test



Source: Data Processing with SPSS 26 Program

Figure 4.3 Scatterplot Curve

A good regression model is one that meets the assumptions of homoscedasticity and is free from heteroscedasticity. The assessment criteria for the heteroscedasticity test are as follows:

1. If there is a certain pattern, for example the points form a wave, widening, then narrowing, then this indicates the presence of heteroscedasticity.
2. If no clear pattern is visible and the points are spread above and below the number 0 on the Y axis, then it can be concluded that heteroscedasticity does not occur.

Based on Figure 4.3, it can be seen that the points are scattered above and below the number 0 on the Y-axis without forming any particular pattern. Therefore, it can be concluded that the model does not experience heteroscedasticity.

4.2.3 Hypothesis Test Results

4.2.3.1 t-Test (Partial Test)

The partial hypothesis test (t-test) was used to determine the effect of the Electronic Money variable (X1) on the Consumptive Behavior of Economics Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar (Y), as well as the effect of the Lifestyle variable (X2) on the same variable (Y) separately. This test aims to examine:

1. The first hypothesis is that the use of electronic money influences students' consumer behavior.
2. The second hypothesis is that lifestyle has a significant influence on students' consumer behavior.
3. The third hypothesis is that the use of electronic money has a significant influence on students' consumer behavior.

To determine the t-table value, the formula $df = n - k$ is used, with the number of samples (n) = 64 and the number of independent variables (k) = 2, so that $df = 64 - 2 = 62$ at a significance level of $\alpha = 0.05$. Based on this calculation, the t-table value is 1.671.

Table 4.9 t-Test Results (Partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,994	11,701		,769	,445
	ELECTRONIC MONEY	,448	,171	,334	2,622	,011
	LIFESTYLE	,059	,059	,034	,265	,792

a. Dependent Variable: CONSUMER BEHAVIOR

Source: Data Processing with SPSS 26 Program

Based on table 4.9, the t -value of Electronic Money (X1) has a value of 2.622 with a significant value of $\alpha = 0.008$ in accordance with the requirements of $\text{sig} < 0.05$. Thus, $t \text{ count} > t \text{ table}$ ($2.622 > 1.671$) and the significance level of α (0.011) < 0.05 so that H_a is accepted and H_0 is rejected. This shows that partially there is a positive and significant influence between Electronic Money on the Consumptive Behavior of Economic Education Students Class of 2022–2024 at HKBP Nommensen University, Pematangsiantar. For the Lifestyle variable (X2) shows a t -count value of 0.265 with a significant value of $\alpha = 0.792$ in accordance with the requirements of $\text{sig} < 0.05$. Thus, $t\text{-count} < t\text{-table}$ ($0.265 < 1.671$) and the significance level of α (0.792) > 0.05 so that H_0 is accepted and H_a is rejected. This shows that partially there is no significant influence between Lifestyle on the Consumptive Behavior of Economic Education Students Class of 2022–2024 at HKBP Nommensen University, Pematangsiantar.

4.2.3.2 F Test (Simultaneous)

Table 4.10
F Test Results (Simultaneous)

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1128,542	2	564,271	4,154	,020 ^b
	Residual	8285,395	61	135,826		
	Total	9413,938	63			

a. Dependent Variable: CONSUMER BEHAVIOR

b. Predictors: (Constant), LIFESTYLE, ELECTRONIC MONEY

Source: Data Processing with SPSS 26 Program

Based on table 4.10, the value of *fhitung* is 4.154 with a significance of 0.020. Because the value of *fhitung* (4.154) > *ftabel* (3.145) and the significance level (0.020) < 0.05, it can be concluded that simultaneously the variables of Electronic Money (X1) and Lifestyle (X2) influence the Consumptive Behavior of Economics Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar.

4.2.3.4 Multiple Linear Regression Analysis Test

Multiple linear regression is used to analyze the influence of two or more independent variables on a single dependent variable. This analysis reveals the extent to which electronic money (X1) and lifestyle (X2) influence consumer behavior (Y). The regression equation is written as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e.$$

Based on data processing using the IBM SPSS Statistics 26 program, the results of multiple linear regression analysis were obtained as follows:

Table 4.11 Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,994	11,701		,769	,445
	ELECTRONIC MONEY	,448	,171	,334	2,622	,011
	LIFESTYLE	,059	,059	,034	,265	,792

a. Dependent Variable: CONSUMER BEHAVIOR

Source: Data Processing with SPSS 26 Program

The influence of the independent variable on the dependent variable is tested with a 95% confidence interval or $\alpha = 5\%$. Based on Table 4.11, the constant value (a) is 8.994, while the value of Electronic Money (β_1) is 0.448 and the value of Lifestyle (β_2) is 0.059, so the regression equation is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 8.994 + 0.448 X_1 + 0.059 X_2 + e$$

1. The constant value (a) of 8.994 can be interpreted that the Consumptive Behavior of Economic Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar (Y) will have a value of 8.994 when Electronic Money (X1) and Lifestyle (X2) are zero.
2. Regression coefficient value of the Electronic Money variable (β_1) of 0.448 explains the increase in Electronic Money will increase the Consumptive Behavior of Economics Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar (Y) by 0.448 with other independent assumptions.
3. The regression coefficient value of the Lifestyle variable (β_2) of 0.059 explains that an increase in Lifestyle will increase the Consumptive Behavior of Economic Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar (Y) by 0.062 with other independent assumptions.

4. The regression coefficient has a positive value, so it can be said that the direction of the influence of variable X1 and variable X2 on Y is positive.

4.2.3.5 Coefficient of Determination (R^2)

The coefficient of determination test (R^2) is used to see the magnitude of the contribution of the independent variables Electronic Money (X1) and Lifestyle (X2) together to the Consumptive Behavior variable (Y). The calculation of the coefficient of determination can be seen in the following table:

Table 4.12

Results of the Determination Coefficient Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,346 ^a	,120	,091	11.65445

a. Predictors: (Constant), LIFESTYLE, ELECTRONIC MONEY

b. Dependent Variable: CONSUMER BEHAVIOR

Source: Data Processing with SPSS 26 Program

The coefficient of determination value of R^2 in table 4.12 is known to be 0.120. This means that 12% of the variable Electronic Money and Lifestyle influence the Consumptive Behavior of Economics Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar. Meanwhile, 88% is the influence of other variables not examined in this study. The results of the analysis above have implications that Electronic Money and Lifestyle need to be considered in order to Reduce the Consumptive Behavior of Economics Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar. This is important to increase the contribution of the Electronic Money and Lifestyle variables by 12%.

RESEARCH DISCUSSION

Based on the results of the classical assumption test, the normality test is the main requirement to be able to proceed to the multiple regression analysis test with data that has been normally distributed and a significance level of > 0.05 . In the variables of Electronic Money, Lifestyle and Consumptive Behavior, there has been a normal distribution between variables with a significance level of $0.75 > 0.05$, so the value is standardized and meets the normality assumption. The results of the multicollinearity test that $Tolerance > 0.10$ and $Variance Inflation Factor (VIF) < 10$, based on table 4.8 it is known that *the Variance Inflation Factor (VIF)* value is $1.122 < 10$ and the Tolerance value is $0.891 > 0.10$, so it can be concluded that the data does not experience symptoms of multicollinearity.

The results of the heteroscedasticity test based on Figure 4.3 show that the points are spread above and below the number 0 on the Y axis. Thus, it can be concluded that there is no heteroscedasticity. The results of the t-test based on Table 4.9 show that the calculated t value of Electronic Money (2.622) is greater than the t-table (1.671) and the significance value is $0.011 < 0.05$. Based on the results obtained, H_a is accepted and H_0 is rejected for the Electronic Money variable. Thus, there is a significant influence between Electronic Money on the Consumptive Behavior of Economic Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar. The t-value of Lifestyle (0.265) is smaller than the t-table (1.671) and the significant value is $0.792 > 0.05$, so based on the results obtained, H_0 is accepted and H_a is rejected for the Lifestyle variable. Thus, there is no significant influence between Lifestyle on the Consumptive Behavior of Economic Education Students of the 2022–2024 Class of HKBP Nommensen University, Pematangsiantar.

Partially, the Electronic Money variable has a more dominant influence than Lifestyle. This can be seen from table 4.9 where the Electronic Money value has the highest value of 2.622. This means that the Electronic Money variable has a greater influence in increasing the Consumptive Behavior of Economic Education Students Class of 2022–2024 at HKBP Nommensen University, Pematangsiantar. The results of the F test based on table 4.10 obtained that the F count value (4.154) is greater than the F table value (3.145) and the significant value is $0.020 < 0.05$. This indicates that the results of the study accept H_a and reject H_0 . Thus, together Electronic Money and Lifestyle influence the Consumptive Behavior of Economic Education Students Class of 2022–2024 at HKBP Nommensen University, Pematangsiantar.

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Based on table 4.11, the value of the constant (α) is 8.994, while the value of electronic money (β_1) is 0.448 and the value of lifestyle (β_2) is 0.059, so the regression equation is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_n X_n + e$$
$$Y = 8.994 + 0.448 X_1 + 0.059 X_2 + e$$

The constant of 8.994 means that the consistent value of the learning outcome variable is 8.994. The regression coefficient of X_1 is 0.448 and X_2 is 0.059. The regression coefficient is positive, so it can be said that the direction of the influence of variables X_1 and X_2 on Y is positive. The value of the coefficient of determination *R Square* in table 4.12 is known to be 0.120. Which means 12% of the variable Electronic Money and Lifestyle influence the Consumptive Behavior of Economics Education Students in the 2022–2024 intake of HKBP Nommensen University, Pematangsiantar. Meanwhile, 88% is influenced by other variables not examined in this study.

CONCLUSION

The results of testing and discussion of the research data that have been collected regarding the Influence of Electronic Money Use and Lifestyle on the Consumptive Behavior of Economics Education Students of the 2022-2024 Class of HKBP Nommensen University, Pematangsiantar, can be concluded as follows:

- 1) There is a significant influence between the use of Electronic Money on the Consumptive Behavior of Economic Education Students Class of 2022–2024, HKBP Nommensen University, Pematangsiantar, as shown by the calculated t value (2.622) > t table (1.671). This shows that the higher the tendency of students to use electronic money, the higher the students' consumptive behavior.
- 2) There is no significant influence between Lifestyle on the consumptive behavior of Economics Education students, 2022-2024, HKBP Nommensen University, Pematangsiantar, during the period of January 2024-January 2025, as shown by the calculated t value (0.265) < t table (1.671). This indicates that lifestyle does not have a significant influence on student consumptive behavior.
- 3) There is a significant influence between the use of Electronic Money and Lifestyle on the Consumptive Behavior of Economic Education students of the 2022-2024 batch of HKBP Nommensen University, Pematangsiantar, during the period of January 2024-January 2025. With simultaneous hypothesis testing, the results obtained that Electronic Money and Lifestyle have a positive and significant effect on Consumptive Behavior as shown by the F count value (4.154) > F table (3.145). Based on the determination coefficient test, an R square value of 0.120 was obtained, which means that 12% of the Electronic Money and Lifestyle variables influence the Consumptive Behavior of Economic Education Students of the 2022–2024 Batch of HKBP Nommensen University, Pematangsiantar. While 80% is the influence of other variables not examined in this study. This means that Student Consumptive Behavior is influenced by Electronic Money and Lifestyle.

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