



THE INFLUENCE OF FINANCIAL LITERACY, SELF-CONTROL, AND CONFORMITY ON CONSUMPTIVE BEHAVIOR IN THE USE OF ONLINE FOOD DELIVERY APPLICATIONS

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Abstract

This study aims to determine the effect of financial literacy, self-control, and conformity partially or simultaneously on consumptive behavior using online food delivery applications in students of the Faculty of Economics, State University of Jakarta. The method used in this study is quantitative. The population of this study was 617 students with 237 students who were used as research samples using simple random sampling technique. Primary data was used as a questionnaire / questionnaire to obtain research data. The results showed that partially the financial literacy variable had a significant adverse effect on consumptive behavior. The self-control variable also has a negative and significant influence on consumptive behavior. While the conformity variable has a positive and significant influence on consumptive behavior. Simultaneously, financial literacy, self-control, and conformity variables influence the consumptive behavior of online food delivery applications in students of the Faculty of Economics, State University of Jakarta. The test results of the coefficient of determination of 44.7%, while other factors outside the study influence the rest. The conclusion that can be drawn from this research is that there is an influence between Financial Literacy, Self-Control, and Conformity on Consumptive Behavior using online food delivery applications in students of the Faculty of Economics, State University of Jakarta.

Keywords: *C* onsumptive Behavior, Financial Literacy, Self C ontrol, and Conformity

INTRODUCTION

The modernity of technology makes it easier for people to meet their daily needs instantly, one of which is transacting or shopping online. Simply put, people's shopping habits conventionally or face-to-face are now replaced by internet media. Moreover, during the Covid-19 outbreak, people prefer to shop online. Shopping online is a solution for people to minimize the risk of Covid-19 transmission. Coupled with the government's appeal to stay at home makes people more willing to use *online* media in shopping.

According to (Forsythe, Liu, Shannon, & Gardner, 2007) said online shopping behavior (online) due to three things, namely: 1) *Visiting (Search)*, where the first time consumers will visit *e-commerce* sites or applications according to the needs of the desired goods. 2) *Purchasing*, after finding the desired product. Desired, consumers will make purchases and payments for these goods or services. 3) *Multi-channel* shopping, consumers can shop online through the website and many *e-commerce* applications that now support online shopping.

In a socio-demographic survey due to Covid-19 conducted by BPS in 2020, it showed that 31% of respondents faced an increase in online shopping activities during the Covid-19 pandemic, 54 out of 100 millennial generation respondents who shopped online were women (Central Bureau of Statistics of the Republic of Indonesia, 2020). Based on the survey, food spending, raw materials and ready-to-consume food,

showed the most prominent figure was 51%. Meanwhile, the 2020 e-commerce statistical survey concluded that food, beverages and groceries are among the most significant goods sold through *e-commerce* (Statistika, 2021).

Food shopping using digital media is currently used by the community during the Covid-19 pandemic. Many digital applications provide food delivery services such as *GoFood*, *Grab Food*, *Shopee Food*, and *Kulina*. The advent of online food delivery has changed how consumers and food suppliers interact and have a sustainable impact worldwide (Li, Miroso, & Bremer, 2020). The advantage of *online food delivery* is that it provides consumer access to ready-to-eat food facilities and allows food providers to continue operating during the global outbreak of Covid-19.

All the conveniences of technology today encourage people to behave more consumptively. Consumptive behavior is buying goods not only to meet needs but to make excessive desires and lead to waste and cost efficiency (Lestarina, Karimah, Febrianti, Ranny, & Herlina, 2017). Consumptive behavior also occurs among students, not only among people who are already working. Today's college students tend to follow an *up to date lifestyle*.

Teenagers are willing to spend money not to meet their needs, but to obey their wishes. The community cannot be separated from the influence of consumption, so, unsurprisingly, adolescents are targeted by various company products (Hayati, Yusuf, & Asnah, 2020). Teenagers belong to a group that is easily influenced by advertisements, peers, and has a high curiosity to look for something new. The millennial generation is considered creative, but due to digital culture and internet use of Indonesian people, they are considered very consumptive (Rosita, 2020).

Lack of financial literacy knowledge in adolescents is one of the contributing factors for consumptive behavior in adolescents, so they cannot manage their financial resources effectively. The millennial generation accustomed to consumerism and hedonism must have sufficient financial literacy to determine the financial goals to be achieved (Ningtyas, 2019). The main goal of financial literacy knowledge is to prepare students with financial skills and knowledge to calculate efficiently in everyday economic problems (Arianto & Sojanah, 2019).

Managing personal finances is becoming increasingly important today (Chen & Volpe, 1998). Financial literacy will help individuals manage personal financial planning, so that they can maximize the time value of money and the benefits obtained by individuals are more excellent and can improve their standard of living (Yushita, 2017). Financial education is essential to increase the understanding of the community, especially adolescents so that they can manage their finances well (Sari, 2018).

In addition to financial literacy, a psychological sub-factor in consumer behavior, self-control is a personal sub-factor (Dewi, Rusdarti, & Sunarto, 2017). Students with a low level of financial literacy are less able to control themselves, so they tend to behave consumptively. Other influences can affect financial behavior and financial well-being such as self-control problems, family, peers, economy, society and institutions (Huston, 2010). Self-control correlates with how a person manages emotions and motivation in himself (Halimatussakdiyah, Martono, & Sudarma, 2019).

High and low consumptive behavior is influenced by self-control (Mutrofin, 2018). Individuals with good self-control suffer less anxiety about financial matters and are more secure and confident in their current and future financial situations (Strömbäck, Lind, Skagerlund, Västfjäll, & Tinghög, 2017). Self-control is also an individual's ability to read self-situations and environments (Nisa & Arief, 2019), where they can limit

themselves to other concerns to behave negatively. To control themselves, individuals must have a plan before acting.

In addition to internal factors such as financial literacy and self-control that affect a person's consumptive behavior, there is another external factor, namely conformity. A decision-making influenced by society in consumptive behavior is called conformity consumption (Kang, Cui, & Son, 2019). Adolescents will be influenced by their peer group to conform with their group (Romadloniyah & Setiaji, 2020). Adolescents tend to equate their behavior with their group to avoid reproach or alienation. In the end, they will try to be able to perform in order to be accepted by the group. Changes in behavior caused by this peer group's environment can affect adolescents' consumptive behaviour. They will tend to follow the pattern of consumptive behavior their group owns.

This phenomenon is rife in the capital city of Jakarta. Jakarta is no longer expected to be a metropolitan city with many shopping centers like *malls*, *outlets*, *restaurants*, or *cafes*. Especially with the growth of culinary businesses in Jakarta, creating many restaurants, small snack places, and *cafes* that students can obtain at affordable prices and with promos offered through food delivery service applications. So, even during the Covid-19 pandemic like this, teenagers or students can easily access and order food through food delivery service applications or *online food delivery* while doing Distance Learning from home.

Millennials love instant things. With delivery service applications, individuals no longer need to struggle to buy groceries and process them into food that can be consumed. They can choose their first meal by choosing the nearest restaurant, the cheapest price, and the desired menu through an app. Payment can be made both *online* and *offline*. Mahasiswa will be more consumptive if they cannot control themselves by applying financial management and financial cost assessment (Halimatussakdiyah et al., 2019). Konformity needs to be considered so consumptive behavior does not increase (Romadloniyah & Setiaji, 2020).

Therefore, in this study the sample used as a research subject was a student of the Faculty of Economics, State University of Jakarta, class of 2018. The background of this sample selection is that currently students of the Faculty of Economics, State University of Jakarta are taking the sixth semester of study, where they have an economic background and have obtained several courses related to financial management or financial management, entrepreneurship, accounting equations, and so on which are likely to have higher financial literacy compared to students from non-economic backgrounds.

Research on the effect of financial literacy and self-control on consumptive behavior has been conducted. Inresearch (Mawo, Thomas, & Sunarto, 2017), (Qurotaa'yun & Krisnawati, 2019), and (Kusairi, Sanusi, Muhamad, Shukri, & Zamri, 2020) variabel financial literacy on consumptive behavior shows a negative influence. Meanwhile, in research (Indarti & Canda Sakti, 2017), financial literacy on consumptive behavior does not influence consumptive behavior.

Self-control variables in the study (Dikria & W., 2016) showed a negative influence between self-control on consumptive behavior. While in the study (Fattah, Indriayu, & Sunarto, 2018), self-control showed a significant favourable influence on consumptive behavior and in the study (Salsabila & Nio, 2019) the self-control variable did not show an influence on consumptive behavior. The results of research conducted by (Suminar & Meiyuntari, 2015) conformity has no relationship with the level of consumptive behavior, while according to research (Fitriyani, Widodo, &

Fauziah, 2013) shows a positive relationship between conformity and consumptive behavior.

Previous studies on financial literacy and self-control have been widely conducted, but the factors influencing consumptive behavior still do not show inconsistencies. Therefore, it encourages the conduct of this research with several developments and adding independent variables, namely conformity, and further researching using variations in financial literacy and self-control and reviewed from a student perspective.

So, based on this description, this study determined the title "**The Effect of Financial Literacy, Self-Control, and Conformity on Consumptive Behavior in the Use of *Online Food Delivery Applications* for Students of the Faculty of Economics, State University of Jakarta**". Using the Online Food Delivery application, this study aimed to determine the relationship between financial literacy, self-control, and conformity to consumptive behavior in students of the Faculty of Economics, State University of Jakarta.

METHOD

This research uses quantitative research methods using structured, formal, and specific designs, and has a detailed operational design (Muri, 2014). Thus, to obtain data on beliefs, opinions, characteristics, behavior and the existence of relationships between variables, this study uses the survey method (Sugiyono, 2020, p. 57). Researchers obtained data using research instruments in the form of questionnaires / questionnaires.

The selection of this method is by the research objectives to be achieved, namely to find out and obtain data on whether there is an influence between the three independent variables, namely financial literacy, self-control, conformity, on the dependent variable, namely consumptive behavior. The data used in this study is primary data obtained directly from the respondents to be studied.

The data source in this study is primary data collected directly by researchers through questionnaires / questionnaires. To obtain data, researchers provide questionnaires, a set of written statements or questions to be answered by respondents (Sugiyono, 2020, p. 199). The questionnaire / questionnaire will be distributed to students of the Faculty of Economics Class of 2018 online or via *google form*.

The data obtained from respondents were used to examine this study's four variables: financial literacy, self-control, conformity, and consumptive behavior.

Population is An area of generalisation that has characteristics and qualities in objects and subjects that has been determined to be studied (Indra & Cahyaningrum, 2019, p. 46). The population in this study is students of the Faculty of Economics, State University of Jakarta, with the affordable population used, namely students of the Faculty of Economics, State University of Jakarta, class of 2018 with a total of 617 students. Below is a table of student population distribution used in this study.

Table 3. 1 Affordable Population Research

| Study Program/ Concentration | Ladder | Number of students |
|---|---------------|-------------------------------|
| Accountancy | S1 | 60 |
| Accountancy | D3 | 55 |
| Management | S1 | 71 |
| Marketing Management | D3 | 56 |

| | | |
|-----------------------------------|----|------------|
| Office Administration Education | S1 | 88 |
| Office Administration Cooperative | D3 | 64 |
| Economic Education | S1 | 90 |
| Accounting Education | S1 | 46 |
| Business Education | S1 | 87 |
| Sum | | 617 |

Source: Data processed by Researchers (2021)

This study used the *Probability Sampling* technique with the *Simple Random Sampling* method used in this study, which took the population randomly without looking at the strata in the population (Indra & Cahyaningrum, 2019, p. 49). The number of samples was determined using Issac and Michael's table with an error rate of 5% (Sugiyono, 2020, pp. 137–139).

From the affordable population of 617 students, 237 students are needed as a sample in this study based on Issac and Michael's table with an error rate of 5%.

RESULTS AND DISCUSSION

Table 4. 1 Multiple Linear Regression Test Coefficients^a

| Type | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|--------------------|-----------------------------|------------|---------------------------|---------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 77,081 | 4,046 | | 19,051 | ,000 |
| FINANCIAL LITERACY | -,279 | ,120 | -,116 | -2,316 | ,021 |
| SELF-CONTROL | -,981 | ,085 | -,578 | -11,541 | ,000 |
| CONFORMITY | ,602 | ,137 | ,217 | 4,385 | ,000 |

a. Dependent Variable: CONSUMPTIVE BEHAVIOR

Source: Data processed by researchers (2021)

Based on table 4. 9 above, the multiple linear regression equation can be obtained as follows.

$$\hat{Y} = 77.081 - 0.279X_1 - 0.981X_2 + 0.602X_3$$

Based on the linear regression equation above, it can be concluded that if financial literacy, self-control, and conformity have a value of 0, then the value of consumptive behavior is 77.081. Based on the results obtained, the regression coefficient (B) value in financial literacy is 0.279, meaning that if financial literacy increases by 1 point, Consumptive Behavior decreases by 0.279 assuming the coefficient self-control and conformity is fixed.

The financial literacy coefficient is negative, meaning there is an influence between Financial Literacy and Consumptive Behavior. In other words, the higher the financial literacy, the lower the consumptive behavior of students.

The value of the self-control coefficient is 0.981, which means that if self-control increases by 1 point, consumptive behavior increases by 0.981 assuming the value of the financial literacy coefficient and conformity is fixed. The coefficient of self-control is negative, meaning there is an influence between self-control and consumptive behavior. In other words, the higher the self-control, the lower the consumptive behavior of students.

The value of the conformity coefficient is 0.602, which means that if the conformity increases by 1 point, consumptive behavior increases by 0.602 assuming the value of the coefficient of financial literacy and self-control remains. The coefficient of conformity is positive, meaning there is an influence between conformity and consumptive behavior. In other words, the higher the conformity, the higher the consumptive behavior of students.

a. Test t (Partial)

The statistical test t is used to show how far the influence of one independent variable individually explains the variation of the dependent variable (Ghozali, 2018, pp. 98–99). The t test results can be seen in the *coefficient* table in the sig column. With the criterion if $t_{count} > t_{table}$ with a significance of 0.05, there is an influence between the independent and partially bound variables. Meanwhile, if $t_{count} < t_{table}$ with a significance of 0.05, there is no effect between the independent and partially bound variables.

Table 4. 2 Test t Coefficients^a

| Type | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
|--------------------|-----------------------------|---------------------------|-------|--------|
| | B | Std. Error | Beta | |
| 1 (Constant) | 77,081 | 4,046 | | 19,051 |
| FINANCIAL LITERACY | -,279 | ,120 | -,116 | 2,316 |
| SELF-CONTROL | -,981 | ,085 | -,578 | 11,541 |
| CONFORMITY | ,602 | ,137 | ,217 | 4,385 |

a. Dependent Variable: CONSUMPTIVE BEHAVIOR

Source: Data processed by researchers (2021)

From table 4. 14 above, it can be seen that the t-value of calculating financial literacy is -2.316 while the t-value of the table is 1.651. This shows that t_{count} is greater than the t value of the table, so it can be concluded that literations partially influence pererical konsumptive. Furthermore, the value of t calculate kontrol diri based on the table above, which is 11.541 while the value of t in the table is 1.651. This shows that the calculated t value is greater

than the table t value, so it can be concluded that control deny partially influences the pof consumptive c behavior.

Then the t value of the calculation of konformity based on the table is 4.385 while the t value of the table is 1.651. This shows that the calculated t value is greater than the table t value, so it can be concluded that the information has a partial influence on the pof consumptive behavior. Thus, the three independent variables tested in this study showed a partial influence on the dependent variable.

b. Simultaneous Test (F-Test)

Test F simultaneously determines the significance or absence of independent variabes against the dependent variable (Ajat, 2018). If $F_{calculated} < F_{table}$ with a significance level of 0.05, then the independent variable has no simultaneous influence on the dependent variable. Meanwhile, if $F_{counts} > F_{table}$ with a significance level of 0.05, then the independent variable simultaneously influences the dependent variable.

Table 4. 3 F Test ANOVA^a

| Type | | Sum of Squares | Df | Mean Square | F | Sig. |
|------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 9189,104 | 3 | 3063,035 | 62,765 | ,000 ^b |
| | Residuals | 11370,854 | 233 | 48,802 | | |
| | Total | 20559,958 | 236 | | | |

a. Dependent Variable: CONSUMPTIVE BEHAVIOR

b. Predictors: (Constant), CONFORMITY, FINANCIAL LITERACY, SELF-CONTROL

Source: Data processed by researchers (2021)

Based on table 4. 15 above, it can be known that the calculated F value is 62.765. The F values of the table can be seen in the statistical tables of significance of 5% or 0.05, df1 (number of variables -1) or 4-1 = 3 and df2 = n-k (n is the number of data and k is the number of independent variables) or 237-3 = 234. So that the F value of the table is 2.643. Based on table 4.21 the calculated F value is greater than the F value of the table . So it can be concluded that iterations k euangan, k ontrol deny, and k onformity affect simultaneously or together on perilaku konsumptive

c. Test Coefficient Determination (R2)

The coefficient of determination test (R²) aims to determine how much the percentage of the influence of the independent variable on the dependent variable

Table 4. 4 Coefficient of Determination Test

| Model Summary | | | | |
|---------------|-------------------|----------|-------------------|----------------------------|
| Type | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .669 ^a | ,447 | ,440 | 6,986 |

a. Predictors: (Constant), CONFORMITY, FINANCIAL LITERACY, SELF-CONTROL

Source: Data processed by researchers (2021)

Based on table 4. 16 above, it can be seen that the coefficient of determination or R^2 is 0.447. Therefore, the value of the coefficient of determination is as follows:

$$D = 0.447 \times 100\% = 44.7\%$$

From this calculation, the coefficient of determination was 44.7%. So it can be concluded that the ability of Financial Literacy, Self-Control, and Conformity to explain Consumptive Behavior simultaneously is 44.7%. While the remaining 55.3% was influenced by other factors not studied in this study.

CONCLUSION

Based on data processing, analysis, and discussion of the influence of Financial Literacy, Self-Control, and Conformity on Consumptive Behavior in the use of *online food delivery* applications on students of the Faculty of Economics, State University of Jakarta, researchers can conclude that there is a negative and significant influence of financial literacy variables on consumptive behavior variables, there is a negative and significant influence of self-control variables on variables Consumptive behavior, there is a positive and significant influence between conformity variables and consumptive behavior variables and there is a positive and significant influence between financial literacy, self-control, and conformity variables simultaneously or together on Consumptive Behavior.

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