# Pengaruh Penggunaan Aplikasi E-Commerce Shopee dan Uang Saku Terhadap Perilaku Keuangan yang Konsumtif Pada Mahasiswa Universitas Muhammadiyah Palu

## *The Influence of Using the Shopee E-Commerce Application and Pocket Money on Consumer Financial Behaviour Among Students of Universitas Muhammadiyah Palu*

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**Abstrak**

Penelitian ini menguji model parsial penggunaan aplikasi *e-commerce* Shopee dan uang saku terhadap perilaku keuangan yang konsumtif pada mahasiswa Universitas Muhammadiyah Palu. Jenis penelitian ini adalah asosiatif kausal dengan pendekatan kuantitatif. Sampel dalam penelitian ini sebanyak 97 mahasiswa teknik pengambilan sampel menggunakan metode *nonprobability sampling* dengan pendekatan *purposive sampling*, analisis data dilakukan dengan regresi linear berganda. Hasil pengujian model menunjukkan bahwa penggunaan aplikasi *e-commerce* Shopee tidak berpengaruh signifikan terhadap perilaku keuangan yang konsumtif, sedangkan uang saku memiliki pengaruh signifikan terhadap perilaku keuangan yang konsumtif. Secara simultan penggunaan aplikasi *e-commerce* Shopee dan uang saku berpengaruh positif dan signifikan terhadap perilaku keuangan yang konsumtif mahasiswa Universitas Muhammadiyah Palu.

**Kata Kunci:** *E-Commerce* Shopee, Uang Saku, Perilaku Konsumtif.

**Abstract**

This study examines a partial model of the use of the Shopee e-commerce application and pocket money on consumptive financial behavior in students of the University of Muhammadiyah Palu. This type of research is causal associative with a quantitative approach. The sample in this study was 97 students of sampling techniques using the nonprobability sampling method with a purposive sampling approach, data analysis was carried out by multiple linear regression. The results of the model test showed that the use of the Shopee e-commerce application had no significant effect on consumptive financial behavior, while pocket money had a significant influence on consumptive financial behavior. Simultaneously, the use of the Shopee e-commerce application and pocket money has a positive and significant effect on the consumptive financial behavior of students of the University of Muhammadiyah Palu.

**Keywords:** **Shopee** E-Commerce, Pocket Money, Consumptive Behavior

## INTRODUCTION

Consumerism refers to a person's excessive consumption patterns and is not based on real needs, but is more influenced by social factors around him. This behavior is characterized by purchases without careful planning, not because they need it but because they want to. This kind of thing can be considered as a consumptive act (Pratami & Rijali, 2024). Consumptive behavior is characterized by the tendency of individuals in society to consume excessively without considering limits. The consumption process itself includes the activity of buying, using, and paying for products or services, and includes the decision-making process that takes place before the consumption activity is carried out (Nabilla & Yazid, 2024).

Consumptive behavior is formed because it is influenced by various aspects that affect consumer decisions when making purchases which are part of financial behavior. The concept of financial behavior is formed from a combination of various aspects that are the basis for decision-making related to financial planning, fund management, saving activities, investment, and other forms of financial management (Scott, 2021). According to (Suwedy et. al, 2025) The productivity of financial management as an organization and individual is highly dependent on one's behavior or habits to record for each transaction. This condition also explains why students tend to prefer to shop *online* Compared directly in stores, this is part of financial management decisions, both productive and consumptive in nature. In addition to being more practical, the online shopping system also saves time. Behind the convenience and benefits offered by shopping *online*, there is a negative side in the form of an increase in the tendency of consumptive behavior. The increase in consumptive behavior is also influenced by various internal factors, such as individual character, economic conditions (including income, expectations and outlook on the future), and motivational motivation. In addition, external factors such as lifestyle, influence of social groups, and cultural values also play a role in encouraging consumptive behavior (Putri et al., 2025).

*Electronic Commerce* or better known as *e-commerce* is present as a modern trade concept that utilizes the internet network in the process of buying and selling goods and services. The very significant growth *of e-commerce* can be seen from the increase in the number of users from every year. This shows a change in people's habits who now prefer to shop through websites or *online* applications to meet various needs.

Shopee is still the top one *E-commerce* which is often visited because on the Shopee application there are many discounts or high discounts, the payment process at Shopee is also more tactical and practical, not so difficult that it encourages *E-commerce* This is widely favored by all economic classes in particular, while in general, it is students who have high allowances or students who have low allowances. Allowance is the amount of funds that an individual receives in a certain period of time. Students generally get pocket money from various sources, such as parental gifts, scholarships, and side jobs. This is due to the tendency of students to use pocket money to buy various items they want, not just to buy basic necessities (Parmini & Hernowo, 2023).

The results of the research conducted by (Parmini & Hernowo, 2023) that lifestyle, trends and allowances affect shopping behavior *online* Students. However, it is different from the research conducted (Rozaini & Sitohang, 2020) Based on a partial hypothesis test, the results were that the variables of pocket money management had a negative and significant effect on behavior and significance on the consumptive behavior of Stambuk Economics Education Students 2018. The difference in the results of this study encourages the research model between *E-commerce* and allowance for financial behavior. To answer the test of the model, this research uses a quantitative method with a type of causal associative, namely looking at the extent between independent variables and bound variables.

## METHODOLOGY

This study uses a quantitative method with the type of causal associative and the variables studied are e-commerce, pocket money, and consumptive behavior. The population in this study is all students of the University of Muhammadiyah Palu with a total of 97 samples taken using the calculation of the Taro Yamane formula. Data is collected through questionnaires that have been tested for validity and reliability. The research instrument in the form of a questionnaire with a 5-point Likert scale was used to measure each research variable. The questionnaire was tested first to ensure its validity and reliability, with results showing a Cronbach alpha above 0.60 for all scales, indicating the questionnaire is reliable. The data collected was then analyzed using IBM SPSS V.27 statistical software to perform multiple linear regression analysis.

## RESULT

### Classic Assumption Test

This classical assumption test is used to determine whether the multiple linear model used in this study meets the requirements such as: Normality Test, Multicollinearity Test, Heteroscedasticity Test, and Multiple Linear Regression Test. The classical assumption test is as follows:

**A. Normality Test**

The normality test is used to test whether the regression model of independent variables has a normal distribution or not. The results of the data test show that if the data is scattered and is in the direction of the diagonal line, then the regression model meets the assumption of normality.

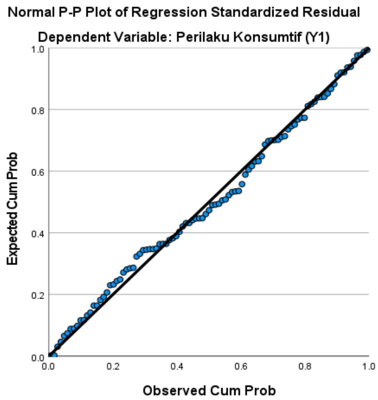


**Figure 1**
**Normality Test Results**
(Source: IBM SPSS Statistics Output V.27, 2025)

The figure above can be concluded that the data in this study meets the normal requirements, this is because the points on the graph are close to or almost in the direction of the diagonal axis.

**B. Multicollinearity Test**

The multicollinearity test showed a linear relationship between the independent variables X1 and X2 in the regression model used. To find out the approach to the value of Tolerance and Variance Inflation Factor (VIF). The test results in this study were carried out by looking at the value of VIF and its Tolerance which can identify the existence or absence of multicollinearity problems. According to (Ghozali, 2018) there is no multicollinearity if the Tolerance value> is 0.100 and the VIF value is < 10.00. To support the test, SPSS 27 is used which obtains the following multicollinearity values:

**Table 1**
**Multicollinearity Test Results**

| Models | Collinearity Statistics | |
|---|---|---|
| | Tolerance | VIF |
| Use of E-Commerce Apps (X1) | 0,918 | 1.089 |
| Pocket Money (X2) | 0,918 | 1.089 |

(Source: IBM SPSS Statistics Output V.27, 2025)

The table above shows that all independent variables have a VIF below 10, and the results are obtained that the tolerance value of all independent variables is greater than 0.1. Based on the results of the test, it can be concluded that there are no symptoms of multicollinearity between the variables of using the Shopee E-Commerce application (X1) and Pocket Money (X2).

**C. Heteroscedasticity Test**

The heteroscedasticity test is to see and test whether unequal variance data needs to be avoided, because in regression analysis the desired is the similarity of data variance (heteroscedasticity). The heteroscedasticity test can be carried out by plotting a graph between the predictive value of the bound variable (ZPRED) and its residual (SRESID) where the heteroscedasticity disturbance will be seen by the presence of certain patterns on the graph. To find out whether there is a heteroscedasticity problem with graph media, if there is no clear pattern, and the dots spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur. The results of the heteroscedasticity test were obtained by statistical testing of SPSS 27 as follows:

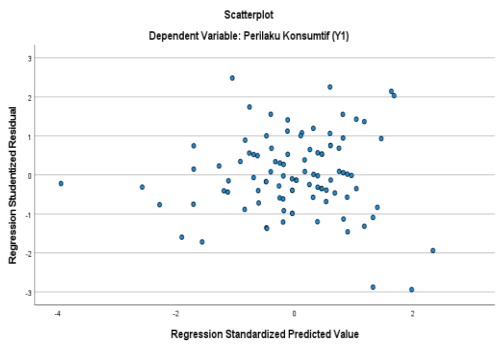


**Figure 2**
**Heteroscedasticity Test Results**
(Source: IBM SPSS Statistics Output V.27, 2025)

The image in addition to the

heteroscedasticity results carried out in this study is a plot graph in which if the points in the graphic are scattered or do not form a certain pattern and the points are spread above and below 0 on the Y axis, then heteroscedasticity does not occur. It can be seen from the diagram above that this research model does not have heteroscedasticity disorders because there is no specific pattern on the graph. The dots on the graph are relatively spread both above the zero axis and below the zero axis.

**Multiple Linear Regression Test**

This multiple linear regression analysis was carried out to determine the magnitude of the influence simultaneously and in the pasrial and the coefficient of determination between the independent variable, namely the use of the Shopee e-commerce application and pocket money on the dependent variable, namely consumptive financial behavior. Based on the results of data processing using SPSS 27 statistics. The results of multiple linear regression analysis from this study are as follows:

**A. F Test (Simultaneous Test)**

The F test is the initial stage of identifying the regression model that is estimated to be feasible or not. Feasible (reliable) here means a model that is estimated to be feasible to use to explain the influence of independent variables on bound variables. The name of this test is called the F test, because it follows the F distribution, whose test criterion is One Way Anova. When the value of prob. F-calculation is smaller than the error rate (alpha) 0.05 (which has been found) then it can be said that the estimated regression model is feasible, whereas if the value of prob. If F is calculated to be greater than the error rate of 0.05, then it can be said that the estimated regression model is not feasible. The results of the F test obtained are as follows:

**Table 2**
**F test results or simultaneous tests**

| Model | | F | Sig. |
|---|---|---|---|
| 1 | Regression | 11.943 | .000b |

Source: IBM SPSS Statistics Output V.27, 2025

Prob value. The F count (sig) in the table above is 0.000 smaller than the significant level of 0.05 so it can be concluded that the effect of the Use of Shopee E-Commerce Application (X1) and Pocket Money (X2) on Consumptive Financial Behavior.

**B. T test (Partial test)**

The results of the t-test obtained are as follows:

**Table 3**
**Results of t-test or partial test**

| Model | | Unstandardized Coefficients | | t | Sig. |
|---|---|---|---|---|---|
| | | B | Std. Error | | |
| | (Constant) | 5.789 | 3.120 | 1.856 | .067 |
| | Use of Shopee E-Commerce Application (X1) | -0,125 | 0,081 | -1.552 | 0,124 |
| | Pocket Money (X2) | 0,369 | 0,076 | 4.885 | 0,000 |

(Source: IBM SPSS Statistics Output V.27, 2025)

The t-test in multiple linear regression is intended to test whether the parameters (regression coefficients and constants) that are assumed to estimate the multiple linear regression equation/model are already the right parameters or not. The exact meaning here is that the parameter is able to explain the behavior of the free variable in influencing its bound variable.

Based on the results of the partial test (t-test), the variable of the use of the Shopee e-commerce application (X1) obtained a calculated t value of -1.552 which is smaller than the t table of 1.985, with a significant level of 0.124 > 0.05. These results show that the use of the Shopee application does not have a significant effect on the consumptive financial behavior of respondents. This condition can be explained that not all individuals who access the Shopee application tend to behave consumptively.

Some respondents may only use the app to find information, compare prices, or buy necessities. Therefore, even though the Shopee application offers various promos and ease of shopping, it does not always have an impact on improving consumptive behavior. In other words, internal factors such as self-control, habits in managing finances, and prioritizing needs play a greater role in influencing consumptive behavior compared to the intensity of application use alone.

In contrast, the allowance variable (X2) shows a calculated t value of 4.885 which is greater than the table t of 1.985, with a significance level of 0.000 < 0.05. These results indicate that pocket uanf has a significant effect on the consumptive financial behavior of respondents. The greater the amount of allowance received, the higher the individual's capacity to spend his money, including on consumptive expenses. These findings are in line with consumer behavior theory which emphasizes that the availability of income or funds is one of the main factors influencing consumption levels. Thus, it can be concluded that consumptive financial behavior is more predominantly influenced by the amount of pocket money owned compared to the use of the Shopee e-commerce application.

The results of this study are consistent with the findings (Kriizbayani, 2023) in his thesis entitled The Influence of Shopee E-Commerce and Pocket Money on the Consumptive Behavior of FEBI UIN Mataram Students. The study also showed that the use of Shopee e-commerce did not have a significant effect on students' consumptive behavior, while pocket money had a significant effect. The similarity of these results strengthens the argument that the tendency of students' consumptive behavior is more determined by purchasing power factors reflected in the size of pocket money, rather than spying by the intensity of using online shopping applications such as Shopee.

**C. Determination Coefficient Test Results**

The results of the determination coefficient test results obtained are as follows:

**Table 4**
**Determination Coefficient Results**

| Model | R | R Square | Adjusted R Square |
|---|---|---|---|
| 1 | 0.450a | 0.203 | 0.186 |

Source: IBM SPSS Statistics Output V.27, 2025

The determination coefficient describes the variation in the influence of independent variables on their bound variables. Or it can also be said to be the proportion of the influence of all independent variables on the bound variables. The value of the determination coefficient can be measured by the value of R-Square or Adjusted R-Square. R-Square is used when there is only 1 free variable (commonly referred to as Simple Linear Regression), while Adjusted R-Square is used when there is more than one free variable.

The table above shows that based on the results of the determination coefficient test, an R value of 0.450 was obtained which shows the level of closeness of the relationship between the variables of Shopee E-Commerce Application Use (X1) and Pocket Money (X2) with Consumptive Financial Behavior (Y) in the medium category. This means that the two independent variables have a fairly significant relationship with the bound variable, but not very strong. Meanwhile, the Adjusted R-Square value of 0.186 showed that the variables X1 and X2 were able to explain 18.6% of the variation in the respondents' consumptive financial behavior, while the remaining 81.4% were influenced by other factors outside of this research model, such as lifestyle, peer influence, promotion, and individual psychological factors. Thus, although pocket money has been proven to have a significant effect and the use of the Shopee application has a relationship with consumptive behavior, overall the contribution of the two variables to consumptive financial behavior is still limited, so it is necessary to consider other variables that are more dominant.

## DISCUSSION

**A. The Effect of Shopee E-Commerce Application and Pocket Money on Consumptive Financial Behavior in Students of the University of Muhammadiyah Palu**

The results showed that the variables of using the Shopee e-commerce application (X1) and pocket money (X2) simultaneously had a positive and significant effect on consumptive financial behavior (Y). This can be interpreted that the higher the intensity of using the Shopee application which is supported by the amount of pocket money received by respondents, the higher their tendency to behave consumptively.

These findings are in line with the theory of consumption behavior in financial economics which states that the level of consumption is influenced by the magnitude of the income as well as the psychological factors of the individual. In the context of this study, pocket money is a form of income that determines consumption limits, while the Shopee e-commerce application strengthens psychological factors through digital marketing strategies, discount promos, free shipping vouchers, and flash sales that encourage purchase decisions not based on basic needs, but on momentary desires.

These findings are in line with research (Kriizbayani, 2023) which states that the use of the application e-commerce Shopee has no significant effect on students' consumptive behavior, while pocket money actually has a significant effect. In addition, the research (Parmini & Hernowo, 2023) (Parmini & Hernowo, 2023) it also shows that lifestyle, trends, and allowances have an effect on shopping behavior online Students. Research (Rismayanti & Oktapiani, 2020) This result was also strengthened by the finding that pocket money had a positive effect on consumptive behavior with an effective contribution, in addition to financial literacy, individual modernity, pocket money, and self-control. Thus, the results of this study confirm that although the application e-commerce Shopee is a medium to support consumption, the main factor that encourages student consumptive behavior is still the purchasing power possessed through pocket money.

**B. The Effect of the Use of the Shopee E-Commerce Application on Consumptive Financial Behavior in Students of the University of Muhammadiyah Palu**

Based on the results of the study, it is known that the use of the Shopee e-commerce application (X1) does not have a significant effect on consumptive financial behavior (Y). These findings show that although Shopee has various features and services that can affect users' shopping patterns, these factors do not directly encourage respondents to make consumptive purchases.

The quality of information presented, in this case, clear, accurate, and relevant information in e-commerce applications should be able to encourage consumers to make rational shopping decisions. According to asymmetric information theory in financial management, the better the information received, the less likely consumers are to make wrong financial decisions. Therefore, the quality of good information on Shopee actually helps consumers reduce implusive and consumptive behavior.

In the perspective of personal financial management, there are several relevant principles to explain these findings. The principle of financial planning emphasizes that individuals who are able to plan the use of uanf are not easily encouraged to behave consumptively, even when using e-commerce applications. The principle of self-control also emphasizes that consumptive freedom is determined by the individual's ability to control his desires, not solely by the existence of an online shopping platform.

The results of this study are in line with the findings (Kriizbayani, 2023) which found that the use of the Shopee e-commerce application did not have a significant effect on the consumptive behavior of FEBI UIN Mataram students. The similarity of these findings strengthens the argument that students' consumptive behavior is not determined by the intensity of using online shopping applications alone, but is more influenced by other internal factors, such as self-control, financial literacy, and personal financial management patterns. In other words, Shopee e-commerce as a means of online shopping does not automatically become the main driver of consumptive behavior if individuals are able to control their shopping behavior.

In line with that, international studies by (Farah et al., 2018) indicates that shopping behavior online Students are more influenced by the factors of trust, perception of values, and the quality of application functions, not just the frequency of application use.

Meanwhile, research (Sari et al., 2021) affirms that online shopping and use E-wallet actually increases implusive buying or consumptive behavior.

Thus, the results of the study showing that the use of the Shopee e-commerce application has no effect on consumptive financial behavior can be explained through the perspective of management theory. Consumptive behavior is more influenced by internal factors (such as pocket money, personal consumption patterns, and self-control) as well as external factors (social environment and consumption culture).

**C. The Effect of Pocket Money on Consumptive Financial Behavior in Students of the University of Muhammadiyah Palu**

Based on the results of the study, it is known that the pocket money variable (X2) partially has a significant effect on consumptive financial behavior (Y). These findings show that the amount of pocket money received by respondents has an important role in determining their tendency to make consumptive spending. The larger the pocket money they have, the higher the potential of respondents to use the money for purchases that are not always based on needs, but on wants. This is in line with the theory of budget constraint in financial economics, which states that a person's level of consumption is largely determined by the amount of income or allocation of funds owned.

In relation to financial management theory, these results are in line with the principles of personal financial planning which emphasize the importance of allocating income wisely between needs, savings, and consumption. When allowances are not well planned, spending tends to be directed towards less useful things.

The findings of this study are consistent with the results of the (Muridno et al., 2024) that finds that the poket money have a positive and significant effect on the consumptive behavior of students on platform Shopping online. These results reinforce the view that pocket money is not just a source of funds, but the main driver of excessive consumption behavior among students. Thus, the more pocket money bears received, the higher the tendency of students to make implied and consumptive purchases. However, the less pocket money received, the more consumptive behavior tends to not occur.

## CONCLUSION

The conclusion of the results of this research and discussion is as follows:

1. There is a simultaneous positive and significant influence between the variables of the use of the Shopee e-commerce application and pocket money on consumptive financial behavior.
2. There was no significant influence of the variables of using the Shopee e-commerce application on consumptive financial behavior.
3. There is a partial significant influence of the pocket money variable on consumptive financial behavior.

## SUGGESTION

These suggestions are the result of research and discussion that has been carried out in this study, so the researcher provides some suggestions regarding the use of the Shopee e-commerce application and pocket money on consumptive financial behavior in students of the University of Muhammadiyah Palu as considerations. Here are some of these suggestions:

1. It is recommended to students of the University of Muhammadiyah Palu to continue to use Shopee productively without being consumptive. In addition, because the conformity of the product description with the received goods obtained the lowest average score, students need to read the description more carefully, pay attention to buyer reviews, and choose a seller with a good reputation to minimize product mismatches.
2. It is recommended to students of the University of Muhammadiyah Palu to be wiser in responding to the influence of social media and influencers. Because the indicator "social media and influencers encourage me to buy certain items" has the lowest average value, students need to put needs above desires, be more selective in using

pocket money, and not be easily influenced by trends alone so that the use of e-commerce remains productive and useful.

3. For the next researcher, it is recommended to expand the variables by adding factors that affect financial behavior, such as financial literacy and financial management. Research can also use different methods, such as in-depth interviews or qualitative approaches, as well as involve a wider population to make the results more comprehensive and representative.

## LIMITATIONS OF THE RESEARCH

This research has several limitations that can affect the interpretation of research results. Overall, the limitations in this study are more due to the scope of the model and the choice of methodology than to measurement errors alone. Therefore, the results of this study need to be interpreted carefully. Further research is suggested to overcome these limitations by adding broader variables, using longitudinal designs, and combining methodological approaches to produce more comprehensive and robust findings.

1. The research sample is limited to students of the University of Muhammadiyah Palu limiting the generalization of the findings. This limitation can affect the external validity of the research, given the possibility of differences in socioeconomic backgrounds, levels of financial literacy, and digital behavior in students at other universities that can produce different findings.
2. The research model only included variables of the use of the Shopee e-commerce application and allowance as independent variables. The exclusion of other relevant variables, such as financial literacy, lifestyle, and peer influence, has the potential to lead to a less comprehensive explanation of consumptive financial behavior.
3. Measuring the variables of e-commerce use has not been able to fully capture the complexity of digital consumption behavior, including the influence of social media and influencers in more depth. This limitation may also contribute to the insignificance of the partial influence of e-commerce use variables in this study.

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