JHSS (Journal of Humanities and Social Studies) *Volume 08, Number 03, Page 994-1001*
https://journal.unpak.ac.id/index.php/jhss *e-ISSN: 2598-120X; p-ISSN: 2598-117X*

THE INFLUENCE OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, AND PROMOTION ON SHOPEEPAY E-WALLET ON CONSUMPTIVE BEHAVIOR OF PONTIANAK CITY STUDENTS

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Article history: received 10 Janury 2025; revised 21 February 2025; accepted 05 March 2025 *DOI: https://doi.org/10.33751/jhss.v8i3.11830*

Abstract. The shift in lifestyle has transformed payment systems in West Kalimantan, moving toward cashless transactions. Non-cash payments, particularly through e-wallets, have become increasingly popular compared to traditional cash payments. This change in consumer behavior stems from various factors. This study analyzes data on server-based electronic transactions in West Kalimantan from 2021 to 2024. However, uncontrolled use of e-wallets during shopping can lead to excessive purchases of non-priority items, often unnoticed by users, resulting in consumptive behavior. This research examines the impact of Perceived Ease of Use**,** Perceived Usefulness, and Promotion on the consumptive behavior of ShopeePay users among university students in Pontianak City. A quantitative associative research design was employed to explore relationships between variables. Data were gathered using structured questionnaires distributed to active students in Pontianak, measured with a Likert scale, and analyzed using Structural Equation Modeling (SEM) via SmartPLS 3.0 software. The findings demonstrate that Perceived Ease of Use**,** Perceived Usefulness, and Promotion significantly influence consumptive behavior. Ease of use minimizes transaction barriers and promotes spending, perceived usefulness enhances efficiency and encourages frequent use, while promotions, such as discounts and cashback, have the strongest effect by triggering impulse purchases. Although FinTech innovations like ShopeePay offer convenience, they also pose challenges in managing spending habits. The study underscores the need for financial literacy programs and awareness campaigns to encourage responsible financial behavior. Future research should explore broader populations, cultural influences, and group behaviors to provide deeper insights into consumptive patterns. Additionally, e-wallet providers are advised to implement budget control features and financial reminders to assist users in managing transactions more wisely.

Keywords: perceived ease of use; perceived usefulness; promotion; consumptive behavior.

I. INTRODUCTION

The development of the digital era in Indonesia today makes almost every activity of society dependent on technology. Many industries, including the financial sector, have now used technology to drive innovation. Financial Technology, or commonly called FinTech, is one of the new advances in the financial sector. Based on IOSCO 2017 in [1], The term "Fintech" or "Financial Technology" refers to various creative business models and the latest technologies that can change the financial services industry. Fintech is the result of a combination of financial services and technology that provides many benefits to its users.

The presence of fintech in Indonesia makes it easy for users to make financial transactions just by using their smartphones, whenever and wherever users can pay for the desired purchases quickly. According to [2], revealed that the development of electronic or non-cash payment systems is influenced by changes in people's lifestyles and technological advances that continue to develop. With the emergence of fintech, financial transactions have begun to change from using cash, slowly shifting to digital financial transactions.

From the data in table 1 it can be seen that every year there is a significant increase in the volume of electronic money transactions in Indonesia, in 2024 from January to August it had reached 13,762,770.67 transactions, this indicates a change that has occurred due to advances in financial technology which has resulted in a shift in lifestyle patterns from using cash to switching to using non-cash money.

Table I. Volume and Value of Electronic Money Transactions in Indonesian in 2021– August 2024

Year	Volume / Thousand transactions	Value / Rp billion
2021	8,264,160.26	786,454.34
2022	12,330,359.59	1,177,797.37
2023	20,407,737.75	1,859,951.44
2024 Jan-Aug	13,762,770.67	1,602,915.31

Source: Bank Indonesia, (2024)

According to the Financial Stability Board in [1], FinTech innovation is a technology in financial services that produces new business models, applications, processes, or products that greatly affect the provision of financial services. One of the most popular FinTech products is a digital wallet or e-wallet, an application that allows payments via the internet by storing balances electronically. Because of the Fintech innovation that provides security features, mobility, and ease of use on e-wallets, it is the reason for the spread of e-wallet use in Indonesia. For daily transactions, various digital payment platforms, such as e-wallets, bank transfers, paylater, and QR codes, are increasingly popular in Indonesia.

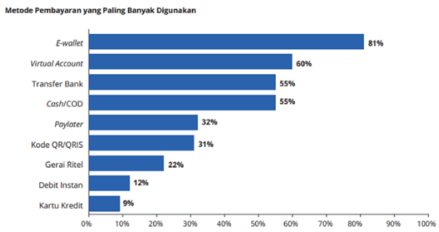

Figure I. PeMost Used Payment Methods Percentage in Indonesia Year 2023 Source: EV-DCI, 2023

With the percentage of e-wallet usage reaching 81% in 2023, e-wallet occupies the top position as the most popular payment method in Indonesia, this could indicate the trend of non-cash payments that continues to grow rapidly which makes e-wallet the main choice for customers. E-wallet provides convenience in using and can provide many promos for its users, this could be the reason why people are now starting to switch to using e-wallet.

Due to lifestyle changes, the payment system in West Kalimantan has shifted towards non-cash. Non-cash payments, especially through electronic money or e-wallets, are increasingly popular in West Kalimantan compared to conventional cash payments. This change in consumption patterns can be caused by various Researchers will present data on the volume of server-based electronic money transactions in West Kalimantan from in 2021 to 2024.

Based on Tabel 1.2, it shows that in January-September 2024, data was obtained on 24,750,000 server-based electronic money transactions in West Kalimantan. This data trend shows that the behavior of the people of West Kalimantan has experienced a shift in payments from previously using cash when shopping to switching to non-cash money due to the existence of fintech which offers many conveniences and efficiency.

Table 2 Server-Based Electronic Money Transaction Volume in West Kalimantan in 2021-2024

Year	Total Transaction Volume
2021	15,400,000
2022	25,980,000
2023	17,820,00
2024 Jan-Sept	24,750,000

Source: Bank Indonesia, (2024)

Uncontrolled use of e-wallets when shopping can lead to excessive purchases of items that are not in accordance with the priority scale, which users may not be aware of. Excessive purchases of goods can lead to consumptive behavior. Consumptive behavior for Shopeepay e-wallet users occurs due to several factors including Perceived Ease of Use, Perceived Usefulness, Promotions and Peer Circles [3], Perceived Ease of Use, Perceived Usefulness, and Promotion [4], Service,Perceived Ease of Use, Perceived Usefulness, Trust, and Promotion [5].

Several studies have shown that Perceived Ease of Use, Perceived Usefulness, and Promotions have an effect on Consumptive Behavior in shopping using e-wallets. The easier and more useful it is for users to use e-wallets when making transactions, the more potential it will make users make excessive purchases, likewise the promotions offered by e-wallets, the more promotions are given, the greater the potential for e-wallet users to spend excessively to satisfy their desires rather than their needs. Based on the background based on the above problems, data, information and phenomena, researchers are interested in conducting research entitled "The Influence of Perceived Ease of Use, Perceived Usefulness and Promotion on ShopeePay E-wallet on Consumptive Behavior of Pontianak City Students".

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a development of Theory of Reasoned Action (TRA) or Theory of Reasoned Action introduced by Fishbein and Ajzen in 1975, then developed by Ajzen in 1991. Theory of Planned Behavior is a conceptual framework that explains the determinants of certain behaviors. An individual's intention towards a certain behavior is the main component that influences individual behavior. This is the motivation that drives people to do or not do something. Intention determines planned behavior, namely, attitude toward behavior, subjective norms, and perceived behavioral control shape intention [6].

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) based on the Theory of Reasoned Action (TRA) is used to see the level of acceptance of the use of technology [7]. *Technology Acceptance Model* (TAM) is a model used to predict or find factors that cause the acceptance of new technology [8]. TAM aims to explain the behavioral factors of information technology users related to the acceptance of information systems [9]. To determine the level of user acceptance of technology, factors that influence individual acceptance are needed, because the role of users in using technology is very important [10]. Based on TAM, there are two core factors that can influence the use of technology, namely:*Perceived Ease of Use* And *Perceived Usefulness* [7].

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e-ISSN: 2598-120X; p-ISSN: 2598-117X

Perceived Ease of Use (PEoU)

Perceived Ease of Use namely refers to the extent to which a person believes that using a certain will be free from effort [7]. This follows the definition of ease: freedom from great difficulty or effort." Perceived Ease of Use is a person's belief that using a technology will be easy and will not require much effort [11]. Perceived Ease of Use is a subjective assessment of how easy a technology or system is to use, where consumers tend to prefer technology that is easy to operate [12]. Perceived Ease of Use in [13], states that the most important thing is how much effort the user expends when using the technology because effort is a limited resource that will be allocated to various activities which in this case include consumption. Perceived Ease of Use can be the reason why consumers use a system, where consumer convenience can reduce the energy and time they have [14]. The dimensions of perceived ease of use according to Venkatesh & Davis in [15], namely, interaction with the system is clear and understandable, interacting with the system does not require a lot of mental effort, the system is easy to use, and it is easy to get the system to do what the user wants it to do.

Perceived Usefulness (PU)

Perceived Usefulness is: "the extent to which a person believes that using a particular system will improve his or her job performance. This follows from the definition of the word useful: capable of being used profitably" [7]. Perceived Usefulness refers to a person's belief that using a system or technology can improve their job performance compared to not using it. In other words, they feel that the technology will increase their work effectiveness [7]. So if the user feels the information system is useful, he will use it, while if not, the user will avoid it [10]. Perceived usefulness is an individual's assessment of how effectively a technology or system can help them complete tasks or perform roles more efficiently, and this perception plays an important role in users' acceptance and use of technology [12]. The dimensions of perceived usefulness are using the system to improve job performance, using the system to increase productivity in jobs, using the system to increase effectiveness in the job, and the system is useful in the job [15].

Promotion

Promotion includes various marketing activities aimed at increasing the attractiveness of a product in the eyes of consumers, such as discounts and gifts [16]. In other words, promotion can be defined as a marketing action that aims to convey information to the target market and encourage people to buy the goods offered. The purpose of this promotion is to disseminate information, influence, persuade, and remind the target audience so that they are encouraged to buy products or services offered by the company [17]. The dimensions used to measure promotion namely, advertising, sales promotion, public relations, personal selling, and direct marketing [18].

Consumptive Behavior

Consumptive behavior is a pattern of purchasing and fulfilling needs that prioritizes the desire factor over the need and tends to be controlled by worldly desires and pleasure alone [19]. Something similar was also expressed Sumartono in [20], consumptive behavior is behavior that is no longer based on logic or real needs, but rather arises from desires that are no longer rational, consumptive behavior tends to stick to someone when purchasing goods is not done to fulfill needs, but because of emotional urges. Another definition of Consumptive behavior is the act of buying goods spontaneously without any plan or mature consideration [3]. According to Sumartono in [20] revealed that the indicators of someone behaving in a consumptive manner are: Buying goods because they are chasing prizes, buying goods because of attractive packaging, buying goods to maintain one's appearance from prestige, buying goods based on price considerations (not on the basis of benefits or usefulness), buying goods to maintain status symbols, using goods because of an element of conformity to the model that promotes them, and the emergence of an assessment that when buying expensive goods it will create a high sense of self-confidence.

The hypothesis proposed in this study is as follows:

H: It is suspected that the Perceived Ease of Use of the Shopeepay e-wallet has a positive and significant effect on the Consumptive Behavior of Pontianak City students.

H2: It is suspected that the Perceived Usefulness of using the Shopeepay e-wallet has a positive and significant effect on the Consumptive Behavior of Pontianak City students.

H3: It is suspected that the Shopeepay e-wallet promotion has a positive and significant effect on the Consumptive Behavior of Pontianak City students.

II. RESEARCH METHODS

This research uses quantitative methods with an associative approach, that this method aims to determine the relationship between two or more variables. Associative is a question that has a relationship between two or more[21]. This study was conducted to analyze the effect of perceived ease of use, perceived usefulness, and promotion on the consumptive behavior of ShopeePay users among Pontianak students. The research sample amounted to 100 students who were selected using purposive sampling technique with certain criteria. Purposive sampling is a method of selecting samples from a population based on certain characteristics or properties of the population [22]. Primary data was collected through a Likert scale-based questionnaire. Primary data is data collected by researchers themselves directly from the first source or where the object of research is carried [23].The questionnaire is an information collection technique that allows analysts to study the attitudes, beliefs, behaviors, and characteristics of several key people in the organization, which can be affected by the proposed system or existing system [23]. Then the data is analyzed using the Structural Equation Modeling (SEM) method operated through SmartPLS 3.0 software to analyze complex relationships between several exogenous and endogenous variables simultaneously. SEM allows researchers to simultaneously model and estimate complex relationships between multiple dependent and independent variables, there are two popular methods that dominate SEM in practice: Covariance-Based SEM (CB-SEM) and Partial Least Squares SEM (PLS-SEM) [24]. SEM was chosen because it allows researchers to model the relationship between variables in an integrated manner. Data processing is carried out using

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SmartPLS software, which supports the analysis of two main models, namely the measurement model and the structural model. The measurement model or outer model aims to assess the validity and reliability of the research instrument. Validity is tested using Average Variance Extracted (AVE), with a minimum value of 0.5, and Heterotrait-Monotrait Ratio (HTMT), which ensures discriminant validity if the HTMT value is below 0.90. In addition, reliability was tested using Cronbach's Alpha (value ≥ 0.6). Composite Reliability (CR) (value ≥ 0.7) to ensure internal consistency between indicators. In the structural model or inner model, the relationship between variables is tested using the R-Square value, which shows how much exogenous variables affect endogenous variables, as well as the Q-Square value to measure the predictive relevance of the model, where Q-Square> 0 indicates the model has good predictive relevance. Direct effect analysis is performed to test the hypothesis, with significance criteria if P-Values <0.05.

II. RESULTS AND DISCUSIION

Measurement Model Test (Outer Model)

By examining the validity and reliability of the measurement model, or external model, we can better understand the nature of the relationship between the latent variables and the indicators used to measure them [25]. The following is a display of the SmartPLS version 3.0 output path diagram.

Figure 2. Output Path Diagram SmartPLS version 3.0
Source: SmartPLS 3.0 Program (2024)

Convergent Validity

Here we will look at two value parameters—factor loadings and average variance extracted (AVE). The results for factor loadings of endogenous and exogenous variables reveal the Convergent Validity values. For convergent validity, a value greater than 0.7 is preferred [25]. The greater the value obtained, the stronger the validity of the indicator. The results of the Convergent Validity test can be seen in Table 3.

Based on Table 3 above, it can be explained that the loading factor seen in the original sampling is known that all construct indicators in each variable, namely the variables Perceived Ease of Use (X1), Perceived Usefulness (X2), Promotion (X3) and Consumptive Behavior (Y) have a loading factor greater than 0.7. Thus, the indicators of each variable can be declared valid as a measure of its latent variables.

Tabel 3. Convergent Validity Test Results

Indicator	Research Variables			
	Consumptive Behaviour	Perceived Ease of Use	Perceived Usefulness	Promotion
X1.1		0.892		
X1.2		0.877		
X1.3		0.872		
X1.4		0.884		
X1.5		0.887		
X1.6		0.871		
X1.7		0.881		
X1.8		0.877		
X2.1			0.876	
X2.2			0.873	
X2.3			0.878	
X2.4			0.889	
X2.5			0.873	
X2.6			0.870	
X2.7			0.857	
X2.8			0.851	
X3.1				0.874
X3.2				0.852
X3.3				0.862
X3.4				0.851
X3.5				0.890
X3.6				0.862
X3.7				0.863
X3.8				0.863
X3.9				0.877
X3.10				0.860
Y1	0.882			
Y2	0.882			
Y3	0.873			
Y4	0.881			
Y5	0.877			
Y6	0.861			
Y7	0.852			
Y8	0.870			
Y9	0.852			
Y10	0.870			
Y11	0.875			
Y12	0.875			
Y13	0.858			
Y14	0.876			

Source: Processed Data Using SmartPLS 3.0, 2024

Discriminant Validity

At this stage in using PLS-SEM, what will be evaluated is the Heterotrait-Monotrait Ratio (HTMT) value. The Heterotrait-Monotrait Ratio (HTMT) criterion is less than 1 to ensure discriminant validity between two reflective constructs. The results of the Heterotrait-Monotrait Ratio (HTMT) data test can be seen in Table 4.

Tabel 4. Convergent Validity Test Results

	Consumptive Behaviour	Perceived Ease of Use	Perceived Usefulness
Perceived Ease of Use	0.831		
Perceived Usefulness	0.818	0.842	
Promotion	0.821	0.846	0.821

Source: Processed Data Using SmartPLS 3.0, 2024

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e-ISSN: 2598-120X; p-ISSN: 2598-117X

Based on the Heterotrait-Monotrait Ratio (HTMT) value in Table 4 the analysis results show that the HTMT value between the Perceived Ease of Use variable is 0.831 and with the Perceived Usefulness construct is 0.818. Meanwhile, the relationship between the Perceived Ease of Use and Perceived Usefulness constructs has a value of 0.842. Furthermore, the Promotion construct shows a relationship with the Consumptive Behavior, Perceived Ease of Use, and Perceived Usefulness constructs of 0.821, 0.846, and 0.821, respectively. All HTMT values are below 1, so it can be concluded that the discriminant validity between reflective constructs has been met.

After this, the average variance extracted (AVE) will be checked, which displays the variance value for each latent variable; a minimum threshold value of 0.50 is required by [26]. A better indicator of variable information production is a higher AVE value. By checking the average variance extracted (AVE) value, the results of the AVE D test can be seen in Table 5.

Tabel 5. Average Variance Extracted (AVE)

Research Variables	AVE
Consumptive Behavior	0.757
Perceived Ease of Use	0.775
Perceived Usefulness	0.759
Promotion	0.749

Source: Processed Data Using SmartPLS 3.0, 2024

Based on Table 5 above, it shows that the AVE value for all research variables has an AVE value > 0.5. So, it can be said that all variables have met the discriminant validity test criteria, and it can be concluded that the indicators of each variable used in this study have met the validity criteria.

Reliability Test

At this stage in using PLS-SEM, what will be evaluated is the Heterotrait-Monotrait Ratio (HTMT) value. The Heterotrait-Monotrait Ratio (HTMT) criterion is less than 1 to ensure discriminant validity between two reflective constructs. The results of the Heterotrait-Monotrait Ratio (HTMT) data test can be seen in Table 6.

Tabel 6. Discriminant Validity

	Consumptive Behaviour	Perceived Ease of Use	Perceived Usefulness
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Perceived Usefulness	0.818	0.842	
Promotion	0.821	0.846	0.821

Source: Processed Data Using SmartPLS 3.0, 2024

Based on the Heterotrait-Monotrait Ratio (HTMT) value in Table 6, the analysis results show that the HTMT value between the Perceived Ease of Use variable is 0.831 and with the Perceived Usefulness construct is 0.818. Meanwhile, the relationship between the Perceived Ease of Use and Perceived Usefulness constructs has a value of 0.842. Furthermore, the Promotion construct shows a relationship with the Consumptive Behavior, Perceived Ease of Use, and Perceived Usefulness constructs of 0.821, 0.846, and 0.821, respectively. All HTMT values are below 1, so it can be concluded that the discriminant validity between reflective constructs has been met.

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Reliability Test

Reliability test is used to indicate the consistency, accuracy, and precision of the instrument in measuring the construct. This test can indicate whether the instrument used to obtain information can be relied on to reveal information in the field as a data collection tool. The calculation value of reliability can be calculated using the composite reliability method. According to [25], to measure the level of reliability, the Composite Reliability value > 0.70 is used in confirmatory research, and although the score > 0.6 → 0.7 for exploratory research is still acceptable. Meanwhile, Cronbach's Alpha > 0.60. The results of the Composite Reliability and Cronbach's Alpha tests can be seen in Table 8

Table 8. Cronbach's Alpha & Composite Reliability

Research Variables	*Cronbach's Alpha*	*Composite Reliability*
Consumptive Behavior	0.975	0.978
Perceived Ease of Use	0.959	0.965
Perceived Usefulness	0.955	0.962

Source: Processed Data Using SmartPLS 3.0, 2024

Based on the test results in Table 8, all measured constructs show a very good level of reliability. The Consumptive Behavior construct has a Cronbach's Alpha value of 0.975 and a Composite Reliability of 0.978. The Perceived Ease of Use construct shows a Cronbach's Alpha value of 0.959 and a Composite Reliability of 0.965. Meanwhile, the Perceived Usefulness construct has a Cronbach's Alpha value of 0.955 and a Composite Reliability of 0.962. All these values are above the

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e-ISSN: 2598-120X; p-ISSN: 2598-117X

recommended minimum limit, which is > 0.70 for confirmatory research and > 0.60 for exploratory research. Thus, the instruments used in this study can be considered reliable and consistent in measuring the intended constructs.

R-Square Test

According to [25], a score of 0.75 is considered very good, a score of 0.50 is considered moderate, and a score of 0.25 is considered poor. If there is a strong influence of certain external latent factors on endogenous latent variables, we can use the R-Square value to explain it. The results of the R-Square calculation can be seen in Table 9 below:

Table 9. R-Square Values

Research Variables	R Square	R Square Adjusted
Consumptive Behavior	0.734	0.725

Source: Processed Data Using SmartPLS 3.0, 2024

Based on Table 9 above, it can be seen that the Adjusted R-Square value of 0.725 indicates that after adjustment, the model is still able to explain 72.5% of the variability of Consumptive Behavior. The rest, which is 26.6%, is influenced by other variables not included in this study.

Hypothesis Testing (Resampling Bootstrapping)

By checking the results of the Bootstrapping value, the last stage in SmartPLS testing is the Hypothesis test. By comparing the t-count value with the t-statistic value, the results of the hypothesis test can be seen. The null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted if the t-statistic value is less than or equal to 1.96, and vice versa if the t-statistic value is higher than or equal to 1.96. The findings of the hypothesis test are two-tailed and set at a significance level of <0.05 [25]. The results of the Hypothesis Test in this study can be seen in Table 10.

Table 10. Hypothesis Testing

Hypothesis	Relationship Between Variables	Original Sample	T Statistics	P Values
H1	**Perceived Ease of Use -> Consumptive Behavior**	0.323	2,464	**0.014**
H2	**Perceived Usefulness -> Consumptive Behavior**	0.288	2,575	**0.010**
H3	**Promotion -> Consumptive Behavior**	0.309	2,498	**0.013**

Source: Processed Data Using SmartPLS 3.0, 2024

Based on Table 10 above, the results of the Hypothesis Test can be explained as follows:

1. *Perceived Ease of Use on Consumptive Behavior*

The Original Sample (O) value is 0.323, with T Statistics of 2.464 and P Values of 0.014 (<0.05), indicating that Perceived Ease of Use has a positive and significant influence on Consumptive Behavior. Thus, hypothesis H1 is accepted.

2. *Perceived Usefulness of Consumptive Behavior*

The Original Sample (O) value is 0.288, with T Statistics of 2.575 and P Values of 0.010 (<0.05), indicating that Perceived Usefulness has a positive and significant influence on Consumptive Behavior. Therefore, the H2 hypothesis is accepted.

3. *Promotion of Consumptive Behavior*

The Original Sample (O) value is 0.309, with T Statistics of 2.498 and P Values of 0.013 (<0.05), indicating that Promotion has a positive and significant influence on Consumptive Behavior. Thus, the H3 hypothesis is also accepted.

The Influence of Perceived Ease of Use on Consumptive Behavior

The results of the analysis show that Perceived Ease of Use has a positive and significant influence on Consumptive Behavior, with an Original Sample (O) value of 0.323, T-Statistic of 2.464 (> 1.96), and P-Values of 0.014 (< 0.05). This finding supports previous research which states that perceived ease of use of technology can influence user consumptive behavior.

This research is in line with studies by [27], shows that the Perceived Ease of Use variable significantly influences consumer behavior. A study by [28], shows that ease of transaction using ShopeePay does not have a significant effect individually on student consumer behavior. This suggests that the effect of ease of use may be stronger in certain contexts or when combined with other factors.

The results show that the ease of use of ShopeePay is one of the main factors that encourages students to behave in a consumptive manner. This factor is supported by the simple and easy-to-operate interface features on ShopeePay, which creates a comfortable transaction experience for its users.

The Influence of Perceived Usefulness on Consumptive Behavior

The results of the analysis show that Perceived Usefulness has a positive and significant influence on Consumptive Behavior, with an Original Sample (O) value of 0.288, T-Statistic of 2.575 (> 1.96), and P-Values of 0.010 (< 0.05). These results indicate that the perceived benefits of using ShopeePay, such as time efficiency and transaction convenience, encourage students' consumptive behavior.

This research supports the results of a study published in the Journal of Economics and Business (JEBS) by [29], which found that Perceived Usefulness has a positive and significant influence on Behavioral Intention to Use the Gojek application. This means that the greater the benefits perceived by users from an application or technology, the higher their intention to continue using it. The results of this study emphasize that Perceived Usefulness is one of the key factors that drives the adoption and behavior of using digital-based technology.

The Influence of Promotion on Consumptive Behavior

The results of the analysis show that Promotion has a positive and significant influence on Consumptive Behavior, with an Original Sample (O) value of 0.309, T-Statistic of 2.498 (> 1.96), and P-Values of 0.013 (< 0.05). Attractive promotions, such as discounts and cashback, have proven effective in

encouraging students to use ShopeePay more often, which ultimately increases consumptive behavior.

This finding is in line with research published by [30], in the journal The Influence of Promotion Content at Shopee Indonesia's Instagram Account on Consumptive Behavior for Late Adolescent Girls in Jakarta. The study found that Shopee's promotional content on Instagram has a significant influence on consumptive behavior.

The results of this study are also relevant to studies by [31], analyzing sales promotion in e-commerce Shopee in Surabaya. Although sales promotion was found to be insignificant towards consumer behavior in the study, shopping lifestyle and e-commerce shopping motivation act as factors that strengthen the relationship between promotion and consumer behavior.

ShopeePay's attractive promotions, such as discounts and cashback, act as the main triggers that encourage students to use the platform more often. Strategically designed promotions can create an emotional drive for users to transact more often, which ultimately increases the level of consumption. This reinforces the importance of promotions in digital marketing strategies, especially in attracting the attention of the student segment.

IV. CONCLUSIONS

This study shows that Perceived Ease of Use, Perceived Usefulness, and Promotion have a significant influence on the consumptive behavior of ShopeePay users among Pontianak students. Ease of use is proven to be able to reduce transaction barriers and encourage consumptive behavior, while perceived usefulness increases the efficiency of use, thus triggering more frequent use. Among these variables, promotions have the most dominant influence, with discounts, cashback, and other incentives triggering impulse purchases. These results indicate that FinTech innovations such as ShopeePay, while providing benefits in the form of convenience and accessibility, also present challenges in managing consumptive behavior. Therefore, it is necessary to conduct financial literacy education efforts and awareness campaigns to build more responsible financial habits, especially among university students. This study has several limitations, including a population limited to university students in Pontianak, so the results may be less representative of the wider population. In addition, the data collected only reflects current behavior without considering long-term changes in behavior. Therefore, future research is recommended to cover a more diverse population, both in terms of demographics and geographical location. Longitudinal research also needs to be conducted to understand the long-term impact of using e-wallets on consumptive behavior. In addition, future research can develop other variables such as cultural influences, social values, or group behavior to provide more comprehensive insights. Practical recommendations for e-wallet managers are to integrate budget control features and financial reminders in the application, to help users be wiser in transactions.

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