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Unlocking Consumer Behavior: The Impact of DANA E-Wallet, Lifestyle, and Self-Control

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Abstract

The purpose of this study is to examine how the use of DANA e-wallet, lifestyle, and self-control influence consumer behavior. A closed-ended questionnaire distributed online via social media was used to collect data for this research. Employing non-probability sampling techniques with purposive sampling method, a sample of 120 respondents was selected. The collected data were analyzed using multiple linear regression analysis. The results of this study indicate that the use of DANA e-wallet has a positive but not significant partial effect, lifestyle has a positive and significant partial effect, and self-control has a positive but not significant partial effect. Additionally, collectively, the use of DANA e-wallet, lifestyle, and self-control significantly influence consumer behavior.

Keywords: *e-wallet, lifestyle, self-control, consumer behavior*

INTRODUCTION

Consumerism is the activity of consuming goods or services solely to satisfy desires without considering actual needs or utility, which in reality, may not have any benefits (Fenwick, 2022). The diversity of human needs in the modern era is increasingly rising. Consumer behavior can occur across various demographics and is not limited by age, gender, occupation, or social status (Kizielewicz, 2018; Kumar & Kumar, 2019). Many factors influence a person to become consumptive, including the use of digital payments, lifestyle, and self-control.

The development of digital wallet or e-wallet payments has the potential to change the way people engage in consumption activities. The use of e-wallets can lead to poor financial behavior by promoting consumerism or extravagance (Basmantra et al., 2024; Tian et al., 2023). This happens because, during online payment activities, individuals do not psychologically perceive the act of spending money directly, leading to an addiction to repeated shopping.

Income, desires, and consumption patterns all contribute to an individual's lifestyle. High living standards combined with ever-evolving trends result in a somewhat excessive lifestyle (Chorvát, 2015). This is where lifestyle influences purchasing decisions (Csutora & Mózner, 2014). To avoid the current trend towards a cashless society, self-control is crucial to prevent impulsive or hedonistic purchases. The ability of an individual to control or regulate their behavior is a form of self-control (Gordeeva et al., 2017; Pan et al., 2023). A person with

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strong self-control can discern whether their consumption behavior is driven by desire or need when making a purchase. By managing consumption behavior and decision-making, good self-control can stop consumerism before it starts.

Contemporary society is dominated by consumeristic behavior, as individuals often struggle to distinguish between needs and desires, leading to various efforts to satisfy human wants (Panigyrakis & Zarkada, 2014). However, since humans are fallible, their desires are not always realized. Islam's approach to fulfilling human needs is limited. Given these issues, researching the consumer behavior of e-wallet users from an Islamic perspective is compelling, as lifestyle choices can impact an individual's consumption activities. Self-control is expected to reduce consumeristic behavior among e-wallet users, emphasizing the importance of prioritizing Islamic consumption goals, which include being lawful (halal) (Aji & Adawiyah, 2022), wholesome (thayyib) (Davis & Haws, 2017), and moderate, especially among millennial students (Goldsmith et al., 2015). Therefore, the objective of this research is to examine the influence of e-wallet usage, lifestyle, and self-control on student consumer behavior.

METHOD

This study employs a quantitative methodology. The data used in this research is primary data collected directly from main sources in the form of an online questionnaire distributed via social media (Cresswell, 2012). The population for this study consists of students in Solo Raya who use the DANA e-wallet. The sample size used in this study is 120 respondents, selected using a non-probability sampling technique with a purposive sampling method. The criteria for determining the sample include students in Solo Raya who are at least 17 years old, have the DANA digital wallet application, and have used or are currently using the DANA digital wallet application.

Multiple linear regression analysis is used in this study to analyze the collected data (Wondola et al., 2020). Several tests are used to meet the research analysis requirements: a validity test to ensure the validity of the research instruments, a reliability test to ensure the reliability of the research instruments, and a classical assumption test to ensure the suitability of the regression model, which includes a normality test, a multicollinearity test, and a heteroscedasticity test. Finally, multiple linear regression analysis is used to confirm the regression model formula. Additionally, a t-test is used to determine partial effects, an f-test to determine simultaneous effects, and a coefficient of determination test to assess the extent of the influence of independent variables on the dependent variable in relation to the hypothesis.

RESULTS

The results from the descriptive statistical test, derived from the calculation of the Google questionnaire, were used to collect primary data. The form, sent to the sample via social media, contained statements about the variables under study. A total of 120 respondents completed the questionnaire and met the criteria for inclusion in the analysis, resulting in 120 data points. After ensuring the quality of the respondents met the requirements, it was determined that they fell into specific categories: 36 males and 84 females. Respondents included 46 students from Raden Mas Said University of Surakarta, 32 from Sebelas Maret University, 26 from Muhammadiyah University of Surakarta, and students from other institutions, such as 7 from ITB AAS Indonesia, 4 from STIE Surakarta, 3 from Poltekkes

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Surakarta, 1 from Politeknik Indonusa, and 1 from STMIK AMIKOM Surakarta. The majority of respondents were in their 5th semester, totaling 88, followed by 20 in their 3rd semester, 6 in their 7th semester, 5 in their 1st semester, and 1 in their 2nd semester. Based on age, 28 respondents were under 20 years old, and 92 were between 20 and 30 years old. Regarding monthly allowance, 34 respondents had less than Rp. 500,000, 63 had between Rp. 500,000 and Rp. 1,500,000, 16 had between Rp. 1,500,000 and Rp. 2,500,000, 3 had between Rp. 2,500,000 and Rp. 3,500,000, and 4 had more than Rp. 3,500,000. Finally, regarding the duration of DANA usage, 52 respondents had used it for more than 1 year, 37 for less than 1 year, and 31 for exactly 1 year. Below are the results of the validity test on the sample:

Table 1. The Validity Test

Variable	Item	Pearson correlation	r table	Status
The Use of the DANA E-Wallet	EW1	0.667	0.1793	Valid
	EW2	0.668	0.1793	Valid
	EW3	0.695	0.1793	Valid
	EW4	0.562	0.1793	Valid
	EW5	0.734	0.1793	Valid
	EW	1	0.1793	Valid
Life style	LS1	0.340	0.1793	Valid
	LS 2	0.323	0.1793	Valid
	LS 3	0.511	0.1793	Valid
	LS 4	0.735	0.1793	Valid
	LS 5	0.781	0.1793	Valid
	LS	1	0.1793	Valid
Self-Control	SC1	0.653	0.1793	Valid
	SC 2	0.644	0.1793	Valid
	SC 3	0.696	0.1793	Valid
	SC 4	0.556	0.1793	Valid
	SC 5	0.747	0.1793	Valid
	SC	1	0.1793	Valid
Consumeristic Behavior	CB1	0.477	0.1793	Valid
	CB 2	0.593	0.1793	Valid
	CB 3	0.577	0.1793	Valid
	CB 4	0.504	0.1793	Valid
	CB 5	0.652	0.1793	Valid
	CB	1	0.1793	Valid

The validity test aims to determine whether the questionnaire is valid and measures its intended purpose accurately. If the computed r-value of the research questionnaire exceeds the critical r-value, it is considered valid (Siregar, 2017). All items in the research instrument obtained computed r-values greater than the critical r-value, indicating that all are valid and suitable for use in measurement, consistent with the results of the validity test mentioned above. Below is the reliability test result of the sample:

Table 2. The Results of The Reliability Test

Reliability Test Statistics	
Cronbach' Alpha	N of Item

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0,763	4

Reliability testing was conducted to determine whether the data distribution was normal or not. The basis for assessing the reliability of a questionnaire can be determined by examining its reliability coefficient, which ideally should exceed 0.70 (Siregar, 2017). Since the coefficient r or Cronbach's alpha value exceeds 0.70, it can be concluded that the instruments used in this study are considered reliable based on the reliability testing results in the table above. Meanwhile, below are the results of the Normality Test.

Tabel 3. The Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.14003239
Most Extreme Differences	Absolute	.071
	Positive	.071
	Negative	-.036
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200[c,d]

The purpose of the normality test is to determine whether the distribution of residuals is normal or not. Decision-making is based on the notion that if the residuals of a dataset are normally distributed, the significance value should be greater than 0.05 (Purnomo, 2016). Therefore, in this study, the residuals of the data are normally distributed, as indicated by the significance value > 0.05 obtained from the normality test using the One Sample Kolmogorov-Smirnov method as shown in the table above. Meanwhile, below are the results of the multicollinearity test.

Tabel 4. The Multicollinearity Test

Variable	Tolerance	VIF	Status
EW	.831	1.203	There is no multicollinearity occurring.
LS	.819	1.220	There is no multicollinearity occurring.
SC	.818	1.222	There is no multicollinearity occurring.

The multicollinearity test is used to determine whether there is a perfect linear relationship among independent variables in a regression model. A regression model is deemed free from multicollinearity if the tolerance value is ≥ 0.1 or the VIF (Variance Inflation

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Factor) is ≤ 10 (Purnomo, 2016). From the results of the multicollinearity test displayed in the table above, it is evident that there is no linear relationship or multicollinearity issue in the regression model of this study. The tolerance values for each variable are greater than 0.1 and their VIF values are less than 10, indicating that the relationships among the independent variables in the regression model are perfect or nearly perfect. Below are the results of the multiple linear regression analysis.

Tabel 5. Linear Regression Analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.911	2.078		3.326	.001
	EW	.160	.085	.166	1.869	.064
	LS	.351	.080	.379	4.390	.000
	SC	.165	.085	.168	1.943	.054

The purpose of conducting multiple linear regression analysis is to simultaneously determine the influence of independent variables on the dependent variable (Siregar, 2017). Based on the test results obtained from the table above, the formula is derived to determine the magnitude of the influence of independent variables on the dependent variable using the linear regression analysis equation:

$$Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + ei$$

Y= 6.911+ 0,160 X1+ 0,351 X2+ 0,165 X3 + ei

Based on the formula above, the constant value of 6.911 represents the value of the consumptive behavior variable when it is not influenced by other variables such as the use of the DANA e-wallet, lifestyle, and self-control. The use of the DANA e-wallet, lifestyle, and self-control are examples of independent variables known to have positive coefficient values. Therefore, it can be concluded that there is a positive influence between the independent variables and the dependent variable, meaning that the greater the increase in independent variables, the higher the consumptive behavior will be.

Meanwhile, the purpose of the t-test is to ensure the relationship between the independent and dependent variables. An independent variable is suspected to have an influence on the t-value if the computed t-value is greater than the tabulated t-value or if its significance level is less than 0.05 (Purnomo, 2016).

Tabel 6. The Result of T test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.911	2.078		3.326	.001
	EW	.160	.085	.166	1.869	.064

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	LS	.351	.080	.379	4.390	.000
	SC	.165	.085	.168	1.943	.054

Based on the analysis using the t-test with T-table (α/2 ; n-1) = (0.05/2 ; 120-1) = (0.025 ; 119) = 1.98010, the conclusions are as follows:

1. The variable of using DANA e-wallet does not influence consumptive behavior because the obtained significance value is 0.064 > 0.05, or the computed t-value is 1.869 < t-table 1.980. This indicates that the PED variable has a positive yet insignificant relationship, thus H1 is rejected.
2. The lifestyle variable significantly influences consumptive behavior as the significance value obtained is 0.000 < 0.05, or the computed t-value is 4.390 > t-table 1.980. This means the GH variable has a significant positive relationship, thus H2 is accepted.
3. The self-control variable does not influence interest in using sharia digital wallets because the significance value obtained is 0.054 > 0.05, or the computed t-value is 1.943 < t-table 1.980. This indicates that the PD variable has a positive yet insignificant relationship, thus H3 is rejected.

Therefore, these conclusions are based on statistical significance analysis conducted on the available data.

The F-test in research aims to evaluate the overall impact of independent variables collectively on the dependent variable. Its primary objective is to identify whether the independent variables collectively have a significant influence on the dependent variable. In this context, collective influence is assessed with the criterion that the significance value (p-value) from the F-test should be less than 0.05, and the computed F-value should exceed the critical F-value determined for the same level of significance (Purnomo, 2016).

The F-test enables researchers to generalize findings regarding how a combination of independent variables affects the dependent variable in a model. By integrating the contributions of each independent variable, the F-test assists in determining whether the proposed model as a whole can explain significant variations in the dependent variable. This is crucial for validating theories or hypotheses tested in research and for drawing stronger conclusions about the relationships between variables within the investigated context.

Table 7. Results of F-test (Simultaneous)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	121.498	3	40.499	18.202	.000[b]
	Residual	258.093	116	2.225		
	Total	379.592	119			

In the context of this study, the F-test was employed to evaluate the collective influence of the independent variables—namely the use of DANA e-wallet, lifestyle, and self-control—on the dependent variable, which is consumer behavior. The testing was conducted using the F-distribution table with degrees of freedom (k, n-k), where k represents the number of independent variables and n is the total number of respondents.

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In this case, there are 3 independent variables (k = 3) and the total sample size is 120 (n = 120), resulting in degrees of freedom (3, 117).

From the provided F-distribution table, the critical F-value for degrees of freedom (3, 117) is 2.68.

Furthermore, the statistical test results indicate that the obtained p-value is 0.000, significantly smaller than the commonly used significance level of 0.05. Additionally, the computed F-value is 18.202, which far exceeds the critical F-value of 2.68. Based on this interpretation, it can be concluded that H4 (null hypothesis) is rejected. This implies strong evidence to accept the alternative hypothesis that the combined variables of DANA e-wallet usage, lifestyle, and self-control collectively have a significant impact on consumer behavior. These findings suggest that the combination of these independent variables plays a crucial role in explaining the variation in observed consumer behavior among the studied population of students.

The coefficient of determination (R2) explains the variation in the influence of independent variables on the dependent variable. The closer the coefficient of determination is to one, the more information added by the independent variables to predict the dependent variable. The coefficient of determination ranges from zero to one (Purnomo, 2016).

Table 8. Results of the Coefficient of Determination

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.566[a]	.320	.302	1.492

Based on the results of the conducted tests, it can be concluded that the variables of DANA e-wallet usage, lifestyle, and self-control collectively influence consumer behavior by 32.0%. This is measured using the coefficient of determination (R-squared) from the regression model, which illustrates how much of the variance in consumer behavior can be explained by this combination of independent variables.

The coefficient of determination value of 0.320 (or 32.0%) indicates that a significant portion of the observed variance in consumer behavior among the student population can be attributed to the use of DANA e-wallet, lifestyle choices, and self-control. This underscores the importance of these factors in shaping and influencing students' purchasing and expenditure tendencies.

DANA e-wallet facilitates practical and flexible non-cash transactions, lifestyle influences consumer choices based on interests and daily activities, while self-control aids in managing impulsive spending and expenditure priorities. By considering all these factors together, a substantial part of the observed variance in consumer behavior in this study can be explained.

DISCUSSION

Usage of the DANA E-Wallet on Consumeristic Behavior in Islam

The results obtained from the testing of the first hypothesis indicate that the variable of using the DANA E-Wallet has a positive yet insignificant influence on consumeristic behavior among students. This is because the majority of students feel that using the DANA

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E-Wallet simply makes the payment process easier, which alone is not sufficient to prompt consumeristic activities (Hassan et al., 2021; Santy & Haninawati, 2020). Based on these statements, it can be concluded that the respondents in this study are students categorized as Generation Z and millennials who are familiar with the digital world and accustomed to engaging in technology-related activities. This habit encourages them to easily adapt to new technological advancements, including transitioning from cash payments to non-cash methods such as using the DANA E-Wallet.

E-Wallets provide convenience in transactions, and in Islam, there is strong encouragement for ease in every transactional activity, as articulated in Surah Al-Insyirah 5-6: "For indeed, with hardship [will be] ease. Indeed, with hardship [will be] ease." [Quran, 94:5-6]. This verse clarifies that Allah assures ease behind every difficulty. It discusses the e-wallet in the context of convenience and how its ease of use can alleviate the difficulties faced by users. Users can perform transactions anytime, anywhere, using the e-wallet. However, the ease of payment provided by digital wallets alone is not sufficient to motivate students to engage in consumeristic activities. Additional innovations are necessary, such as attractive promotions and offers of benefits like discounts and cashback.

Lifestyle and Consumeristic Behavior in Islam

The results of the second hypothesis testing lead to the conclusion that students' perception of lifestyle significantly influences consumeristic behavior in a positive manner. This finding is supported by research from (Dahlan, 2020), which indicates that lifestyle has a positive and significant impact on consumeristic behavior. Lifestyle represents how individuals express themselves through interests, income, and activities (Acker et al., 2016; Veal, 2020). Allah states in Surah Al-An'am [6]:141, "And He it is who produces gardens trellised and untrellised, and date palms, and crops of different shape and taste (its fruits and its seeds) and olives, and pomegranates, similar (in kind) and different (in taste). Eat of their fruit when they bear fruit and pay their due on the day of their harvest. And do not be excessive. Indeed, He does not like those who commit excess." From this verse, it can be concluded that Allah dislikes excessiveness. Therefore, consumption should be moderate, appropriate, and not driven by greed.

Lifestyle is an internal variable that influences consumer behavior. Consumeristic behavior refers to personal actions aimed at consuming goods and services excessively or unnecessarily. Every student naturally desires to follow current trends, which can drive consumer behavior. Consequently, it can be said that the higher a student's lifestyle, the more extravagant their consumption patterns tend to be. Conversely, lower lifestyle leads to more frugal consumption patterns.

Self-Control and Consumeristic Behavior

The results obtained from testing the third hypothesis lead to the conclusion that the perception of self-control has a positive yet not significant influence on consumeristic behavior (Goldsmith et al., 2015; Janssen & Fennis, 2017). This is because students consistently evaluate consumeristic lifestyles by considering their impacts, whether positive or negative. In terms of self-control, students practice saving money when making purchases beyond their budgeted amount. Self-control is an internal factor influencing an individual's consumption behavior (Goldsmith et al., 2015; Zulfaris et al., 2020).

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Each student is unique, and their personality can impact their purchasing decisions, potentially leading to consumeristic behavior. Students engage in consumeristic behavior when they fail to clearly understand the importance of prioritizing their needs (Suryawan et al., 2024). As a result, lower levels of self-control correspond to higher levels of consumeristic behavior. Conversely, higher levels of self-control correlate with lower consumeristic behavior (Tambovceva et al., 2018). Students need to cultivate self-control through prioritization, establishing clear guidelines to allocate budgets effectively, including savings or emergency funds, and avoiding actions that could harm themselves financially.

The Use of DANA E-Wallet, Lifestyle, and Self-Control on Consumeristic Behavior

Based on the results of the fourth hypothesis testing, it can be concluded that the variables of DANA E-Wallet usage, Lifestyle, and Self-Control collectively have a significant influence on consumeristic behavior. Analysis of respondent assessments reveals that the use of DANA E-Wallet facilitates and expedites non-cash payment processes, serving as a practical and flexible choice for millennial students who are often mobile. Lifestyle, influenced by personal interests, income levels, and daily activities, also plays a crucial role in influencing individual tendencies towards consumeristic behavior (Ling & Che, 2021; Yu & Huang, 2021).

Furthermore, self-control emerges as a vital balancing factor in regulating consumeristic behavior. Students who can recognize and control impulses to shop tend to prioritize needs over wants and manage expenses more wisely (Bok et al., 2024; Cadena & Keys, 2013). The combination of these three variables—practical use of DANA E-Wallet, lifestyle influencing consumeristic tendencies, and self-control to reduce unnecessary purchases—collectively exerts a significant influence on student consumeristic behavior (Nizam et al., 2019). Thus, these findings underscore the importance of considering the complex interaction between financial technology like E-Wallets, internal factors such as lifestyle, and individual abilities to self-regulate in planning and executing consumer activities. This research provides a strong foundation for efforts to develop more effective financial education and management strategies among students.

CONCLUSION

Based on the findings of this study, it can be concluded that the use of the DANA e-wallet has a positive but not significant influence on consumeristic behavior among students. The majority of respondents find that the DANA e-wallet facilitates the payment process, but this does not directly lead to a significant increase in consumeristic behavior. On the other hand, students' lifestyles have a positive and significant impact on consumeristic behavior, as lifestyle reflects how students express themselves through interests, income, and daily activities. Self-control, although positively influential, does not significantly reduce students' consumeristic behavior, as students tend to evaluate the impact of the consumeristic lifestyle they choose.

Based on these results, it is recommended that students be more cautious in managing their lifestyles to avoid excessive consumeristic behavior. Additionally, it is important for students to exercise self-control to avoid falling into unplanned purchasing patterns, which can lead to wasteful spending and unnecessary expenses. For future researchers, it is suggested to explore additional factors such as motivations, personalities, and experiences that may influence consumeristic behavior, and to broaden the scope of research by sampling a larger population for greater generalizability of research findings.

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