Analysis of the Effect of the Use of Electronic Money, Debit Card and Hedonic Lifestyle on College Student Consumption Behavior: Case Study: College Student of the Batam State Polytechnic Applied Business Administration Study Program

Ru'yati Prihastuti and Bambang Hendrawan
Applied Business Administration, Politeknik Negeri Batam, Batam, Indonesia
[1]Politeknik Negeri Batam, Batam, Indonesia

Abstract: This study discusses the effect of electronic money, debit cards, and hedonic lifestyles on student consumptive behavior. Retrieval of research data using questionnaires or questionnaires and documentation. Using multiple linear regression analysis and descriptive analysis to explain the results of the study. The research sample was 137 respondents, the respondents were students of the 2017 Applied Business Administration study program and the 2018 batch of Batam State Polytechnic. The results of this study are that there is a negative effect of the use of electronic money on the consumptive behavior of students, there is a significant positive effect of a partially hedonic lifestyle on the consumptive behavior of students. The debit card variable partially has no effect on the consumptive behavior of students. The variables of electronic money, debit cards, and hedonic lifestyles together affect the consumptive behavior of students.

1 INTRODUCTION

Money is a legal medium of exchange. Along with the development of increasingly rapid technological advances, money is now not only in the form of cash or cash. Financial Technology (Fintech) is always developing and innovating. One of the innovations in the world of financial technology is the emergence of an electronic payment system, to maximize the use of indirect payment transactions (Dwi, et al., 2020). Payment transactions are divided into electronic money in the form of balances on an application or server, and chip-based electronic money found on cards such as debit and credit cards.

Server-based electronic money is money that is not in the form of cash but the form of balances in application programs such as shopeepay, go-pay, i-saku, and other forms of electronic money. The process of filling out electronic money, using it, as well as the security provided or facilitated by the issuer of electronic money really, helps users to be more efficient for financial transactions.

People also often use cards as a means of payment, for example, using debit cards. A card payment instrument (APMK) is a transaction medium containing a balance (money) that is useful for paying off obligations arising from economic activity.

Concerning the ease of payment transactions, it creates the habit of making shopping easier for teenagers, especially students. Students tend to spend time entertaining themselves by having fun and getting the center of attention. One of the habits that exist among students, in general, is shopping, traveling, spending time with social media, and others. With these habits, it is not surprising that they spend time shopping for things that are less needed and less useful, such habits can be called a hedonic lifestyle (Anggraini and Santhoso, 2017).

With the non-cash payment system and the easier, it is to use the payment, the community, especially students, make purchases more often or make transactions more often. More and more online shops and marketplaces and easy transactions make students, in particular, to be able to choose their lifestyle to be wiser in shopping or choose to be consumptive. Consumptive behavior is the attitude or behavior of someone who has excessive and

307

unreasonable consumption behavior of goods (Lestarina, et al., 2017).

Based on this description, it can be seen that there is a change in behavior due to technological developments, especially in the field of payment from using cash to non-cash so that it affects the consumptive behavior of students. For this reason, this study examines the effect of using electronic money, debit cards, and style. hedonic life towards consumptive behavior of students of the Applied Business Administration study program class of 2017 and class of 2018 Batam State Polytechnic.

2 LITERATURE REVIEW

The study of the literature discusses contains the foundation of the theory that is relevant to the research.

2.1 Payment System

The payment system is a system that involves a set of rules, institutions, and mechanisms used to carry out the transfer of funds, to fulfill an obligation that arises from economic activity.

Meanwhile, according to previous researchers, they defined a payment system in the form of rules or regulations, instruments, standards, used in the process of exchanging financial values carried out by two or more parties (Fatmasari, et al., 2019). Thus, it can be concluded that the payment system is a system that involves rules, institutions, and mechanisms used for the process of exchanging money values or transferring funds carried out by two or more parties to fulfill an obligation arising from economic activity.

Indonesia has two payment systems, namely cash payment systems, and non-cash payment systems. Electronic money is divided based on technology, there are two types. First, chip-based electronic money, using a card number as an identity, for example, an ATM card. Second, server-based electronic money, this type of electronic money uses an email address, phone number, or other as an identity, for example, Dana, i-Saku, Go-pay, and others (Dwi, et al., 2020).

2.2 Electronic Money

Electronic money is a product that has a stored value or prepaid where there is a certain amount of money stored in an electronic media owned by someone called a balance that can be used for various types of payments (multi-purposed) (Dwi, et al., 2020).

Meanwhile, the value of electronic money is the value of money stored electronically in a media server or chip that can be transferred for the purpose of payment transactions and or for transfer of funds, and in electronic money there are several instruments. payments that must meet the following elements:

a. Issued on the basis of the value of money that was deposited in advance to the issuer.
b. Value of money stored electronically in a media server or chip; and
c. The value of electronic money managed by the issuer is not a deposite as referred to in the Law government banking.

Electronic money has some variable operational that is 'ease of use', benefits of e-money, promotion, and security. Ease of use is defined as an action where someone believes that a computer or electronic device can be easily understood, from this definition it can be concluded that ease of use will reduce a person's effort (energy and time) in learning electronic device (Rahman and Dewantara, 2017).

The benefits of electronic money in the form of subjective possibilities from users of applications or electronic devices that have the potential to help in work, so that they are more useful and more efficient, thus the results obtained will be even better in terms of non-physical or physical (Aksami and Jember, 2019).

The more widespread trade in Indonesia, the more agents or digital money issuers. As a form of marketing, digital money publishers have recently carried out many promotions aimed at making their digital products used by potential users. The definition of promotion is a means of external communication from service/goods providers to motivate potential buyers to make transactions (Latief and Dirwan, 2020).

Security is a very important thing in a payment instrument, low security in electronic money or e-money is an aspect that really needs to be considered by publishers for the development of these electronic products (Aksami and Jember, 2019).

2.3 Debit Card

The payment system uses a debit card in the form of a facility provided by the bank to customers or holders of savings or current accounts in their banking which can be used to perform various kinds of transactions, including payment transactions where if the card is used to make transactions, the nominal amount of the funds in the savings will be

reduced. (Fatmasari, et al., 2019).

In terms of the function of a debit card, it functions as a tool to withdraw money from an ATM, it can be used for account transfers, used for cash deposits, and paying bills. In terms of the benefits of a debit card, it has benefits such as easy and efficient use due to fast transaction processes, being able to make payments without cash. For risks and drawbacks, namely, the use of a debit card is only limited to the balance on the card, the risk of theft of customer data, as well as negligence by the cardholder in storage.

The use of debit cards also has strong legal protection as regulated concerning customer protection as consumers. In the law, it is written about the rights of customers as consumers and responsibilities to the bank as the issuer. There are two kinds of legal protection owned by the cardholder or cardholder (Savira, 2019). First, repressively carried out by resolving disputes. Second, preventively carried out by the customer making a complaint against the bank if the customer feels or finds an inappropriate situation.

2.4 Hedonic Lifestyle

The lifestyle or lifestyle of individuals who in doing activities to seek the pleasures of life by spending their time having fun outside the home with their friends just shopping or buying things that are not needed and always want to be the center of attention around them is called a hedonic lifestyle (Anggraini and Santhoso, 2017).

Aspects of the hedonic lifestyle consist of:

a. Activity is a person's way of using his time with tangible and observable actions such as talking, traveling, shopping, entertainment, and other activities.

b. Interest is the level of satisfaction or pleasure that arises specifically and makes the person pay attention to certain objects or events.

c. Opinion is a written or oral response to a stimulus that arises in the form of social, sport, or community issues or entertainment.

2.5 Consumptive Behavior

Individual actions that are directly or carried out by oneself make frequent and excessive purchases of goods to fulfill their desires, not just for needs, this activity results in a lot of expenditure or waste so that the costs used are inefficient (Lestarina, et al., 2017).

Many goods or services are purchased by consumers without thinking about their use so that the nature of the goods or services becomes excessive, this means that a person becomes more controlled by worldly desires and material pleasures (Patricia and Handayani, 2014).

The aspects of consumptive behavior according to Khairat, et al., (2018) are as follows:

a. Impulsive buying
b. Irrational buying
c. Overbuying

After knowing what aspects of consumptive behavior are, then there are two factors (internal and external) that can influence consumptive behavior. Internal factors, including motivation, observation and learning process, personality, self-concept, also belief. Second, external factors include culture, role models, social class, and family (Lestarina, et al., 2017).

2.6 Relationship between Variables

The use of money as a means of payment transactions generally does not use cash but uses services provided by banks such as transfers between accounts or with existing balances in electronic money. This allows students to have the behavior of spending money to just fulfill their desires or consumptive behavior. The use of debit cards and electronic money has an effect on student spending because the higher the use of debit cards and electronic money, the more expenses will be made (Ramadani, 2016).

The rapid development of technology and industry has made people's supplies of goods more abundant. This causes people to easily consume goods that are not only primary goods or necessities, but other consumption is also carried out such as excessive shopping, visiting several tourist attractions such as karaoke, and others. This habit is referred to as an excessive lifestyle or having a hedonic lifestyle. Such a lifestyle that tends to be excessive and leads to a luxurious life leads to consumptive behavior (Patricia and Handayani, 2014).

3 METHOD

3.1 Population and Sample

Students of Applied Business Administration Study Program Class of 2017 and Class of 2018 Batam State Polytechnic became the research population.

The research sample was 137 respondents. Determination of the number of respondents using the Solvin formula with a 95% confidence level. Sampling using the method of distributing questionnaires to respondents using google form.

3.2 Operational Variables

Conducting a study, of course, requires complete instructions on what must be there and observed and what variables must be measured and tested, so operational variables are needed.

Table 1: Operational Variables.

Variable	Definition Variable	Dimensi Variabel	Indikator
Electronic Money (X₁)	Electronic money is money stored in electronic media.	Advantages of using electronic money.	1. (Easy to use) 2. Benefits of electronic money 3. Promiotion 4. Security
Debit Card (X₂)	Debit Card (X2) Payment instrument using the card provided by the bank as a facility for its customers.	Facilities obtained using a debit card.	1. Debit card function 2. Debit card benefits 3.Security using a debit card
Hedonic Lifestyle (X₃)	A lifestyle that is carried out by someone for fun.	Aspects of a hedonic lifestyle 1. Activities	1. Activity 2. Interest 3. Opinion
Consumptive Behavior (Y)	An individual action or behavior in buying goods based on desires, not based on needs.	Aspects of Consumptive behavior.	1. Impulsive Purchase 2. Irrational Purchase 3. Excessive Purchase

3.3 Analysis Method

In completing exploratory interactions, the techniques used are descriptive elaboration and inferential measurement. The descriptive translation method is used to explain and describe the data contained in the study in the form of diagrams, tables, and others (Hanafiah, et al., 2020). Inferential statistics is a technique for analyzing data in a study (Susilawati, et al., 2019).

The research data was obtained by using a questionnaire or questionnaire and documentation method. After getting the data, then the data is processed using the SPSS version 25 application program. To measure the validity and reliability of the items that become indicators in data collection by conducting reliability tests and validity tests.

After the validity and reliability tests have been carried out, different tests are carried out, namely normality tests, heteroscedasticity tests, and multicollinearity tests which are generally referred to as presumption tests or classical assumption tests. To test the analysis using multiple linear regression, and to test speculation using the F test, and t-test.

4 RESULTS

After obtaining data from the distribution of questionnaires and documentation, the following are the results and explanations of the analysis used.

4.1 Validity Test

The validity of an indicator item in the questionnaire is of course very important, for that, a validity test is carried out which is useful to see whether the questionnaire items in each variable are valid or invalid. Indicator items are said to be substantial or valid if R count > R table (Ghozali, 2018). R table is obtained by looking at the R-table with df = (N-2) and = 0.05. The R-table is 0.1678.

Table 2: Result of Validity Test.

Validity			
Item	R-Count	R-table	Decison
X1.1	0.811	0,1678	Valid
X1.2	0.775		Valid
X1.3	0.844		Valid
X1.4	0.825		Valid

Validity			
Item	R-Count	R-table	Decison
X1.5	0.686		Valid
X2.1	0.827		Valid
X2.2	0.906		Valid
X2.3	0.862	0,1678	Valid
X2.4	0.831		Valid
X2.5	0.780		Valid
X3.1	0.572		Valid
X3.2	0.599		Valid
X3.3	0.626		Valid
X3.4	0.662		Valid
X3.5	0.527		Valid
X3.6	0.465	0,1678	Valid
X3.7	0.416		Valid
X3.8	0.632		Valid
X3.9	0.675		Valid
X3.10	0.661		Valid
Y1	0.614		Valid
Y2	0.221		Valid
Y3	0.700		Valid
Y4	0.754		Valid
Y5	0.390	0,1678	Valid
Y6	0.354		Valid
Y7	0.744		Valid
Y8	0.573		Valid

Based on the results of calculations using a data processing application, all statement items in the questionnaire have a significance value of more than 0.1678, which means that all statement items for each variable are valid.

4.2 Reliability Test

Reliability testing was carried out aimed at seeing the reliability of the statement items contained in the electronic money variable, debit card variable, hedonic lifestyle variable, and consumptive behavior variable. It is said reliable if the value Cronbach Alpha > 0.06 (Nanincova, 2019).

Table 3: Result of Reliability Test.

Variable	Alpha Cronbach	Cut off Alpha Cronbach	Decision
X1	0.846	0.60	Reliabel
X2	0.896	0.60	Reliabel
X3	0.785	0.60	Reliabel
Y	0.730	0.60	Reliabel

Referring to the results of the reliability test, which has been summarized in the form of a table, it can be seen that the Cronbach Alpha value in the three research variables is more than 0.60 it means that all research items are reliable.

4.3 Classic Assumption Test

Test carried out in order to obtain ideal results from the regression model used. There are three konds of test:

4.3.1 Normality Test

Used to see the normality or fairness in the distribution of the data has been generated. It is considered normal if the sig. > 0.05 (Ghozali, 2018).

Table 4: Result of Normality Test.

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		137
Normal Parameters[a, b]	Mean	.0000000
	Std. Deviation	2.01603426
Most Extreme Differences	Absolute	.071
	Positive	.041
	Negative	-.071
Test Statistic		.071
Asymptotic Significance (2-tailed)		.086[e]

The significance value of this research article is 0.086, which means that the distribution of the data is reasonalble or normal.

4.3.2 Multicollinearity Test

It is necessary to determine the correlation or relationship between the independent variables of the study, for that a multicollinearity test is carried out.

Table 5: Result of Multicollinearity Test.

Variable	Tolerance	VIF
Electronic Money	0.665	1.504
Debit Card	0.649	1.540
Hedonic Lifestyle	0.969	1.033

As seen from table 5 the three independent variables are said to be good and meet the requirements because they have met the requirements in the multicollinearity test, namely the tolerance value more than 0.1 and VIF value is less than 10.

4.3.3 Heteroscedasticity Test

In this study, it is necessary to see the residual value of between variables, so a heteroscedasticity test is carried out with the aim that the regression model used is free from heteroscedasticity. The certainty of the test is determined if the significance value is more than 0.05 (Gumilang, 2020).

Calculation of test statistics heteroscedasticity is presented in table 5. following:

Table 6: Hasil Uji Heteroskedastisitas.

Variabel	Sig.	Keputusan
Electronic Money	0.482	Free Heteroscedasticity
Debit Card	0.287	Free Heteroscedasticity
Hedonic Lifestyle	0.565	Free Heteroscedasticity

Referring to table 6. it can be seen that the significance value of the independent variables, namely 0.482, 0.287, 0.565 is more than 0.5 which means that it is free from heteroscedasticity.

4.4 Multiple Linear Regression Analysis

In conducting the research, an analytical tool is needed to prove the research hypothesis about the effect of the independent variable on the dependent variable, so multiple linear regression is used. The regression equation used is:

$$Y = a + B.X1 + B.X2 + B.X3 + e \qquad (1)$$

Y = variable bound
α = constant
B = regression coefficients
X = independent variable
e = eror

Table 7: Result of Multiple Regression Analysis.

Coefficients[a]				
Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
1 (Constant)	9.466	1.749	5.412	.000
Uang Elektronik	-.208	.101	-2.071	.040
Kartu Debit	.109	.101	1.084	.280
Gaya Hidup Hedonis	.470	.044	10.704	.000
a. Dependent Variable: Perilaku Konsumtif				

The form of the regression equation model based on the resulting table of regression analysis is presented in the form of the following equation:

$$Y = 9.466 - 0.208X_1 + 0.109X_2 + 0.470X_3 + e \qquad (2)$$

Referring to the existing regression equation model, then:

The constant value of 9.466 is the absolute value of the dependent variable. This means that the value will remain if each independent variable (electronic money, debit card, hedonic lifestyle) does not increase or is 0.

The effect of the electronic money variable (X1) on electronic money (Y) can be seen by referring to the equation model, namely by looking at the regression coefficient value on the electronic money variable, which is -0.208, thus having a meaning for each change per unit of the electronic money variable, it will be reduced by 0.208 on the variable consumptive behavior with a note that the value of the other independent variables remains.

The effect of the debit card variable (X2) on the consumptive behavior variable (Y) can be seen by referring to the equation model, namely by looking at the regression coefficient value on the debit card variable, which is 0.109. This indicates that for each

change per unit value in the debit card variable, it will increase by 0.109 in the consumptive behavior variable with a note that the value of other variables does not change or remains.

Referring to the equation model, the coefficient value on the hedonic lifestyle variable (X3) is 0.470. This shows that for every one-unit increase in the hedonic lifestyle variable, it will increase by 0.470 in the dependent variable of consumptive behavior (Y) with a note that the other independent variables have a fixed value.

4.5 Hypothesys Test

The proof of the hypothesis in the research article uses the simultaneous test of the F test and the partial test of the t-test and RandR square analysis.

4.5.1 Simultaneous Tes (F-test)

The F test is used to see whether there is an influence between the independent factors on the dependent variable simultaneously or together.

Table 8: Result of F-test.

ANOVAª					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	510.425	3	170.142	40.938	.000 b
Residual	552.758	133	4.156		
Total	1063.182	136			

Referring to the results of the statistical test in table 8. The significance value is 0.000 which means it is below 0.05. Therefore, based on a significance level of 5% or 0.05, namely H0 is rejected and H1 is recognized or there is an influence from the independent variables of electronic money, debit cards, and hedonic lifestyles on the dependent variable, namely consumptive behavior.

4.5.2 Partial Test (T-test)

This test is used to see whether there is an influence of independent factors or independent variables on the dependent factors individually or individually.

Table 9: Result of T-test.

Coefficientsª				
	Unstandardized Coefficients			
Model	B	Std. Error	t	Sig.
1 (Constant)	9.466	1.749	5.412	.000
Uang Elektronik	-.208	.101	-2.071	.040
Kartu Debit	.109	.101	1.084	.280
Gaya Hidup Hedonis	.470	.044	10.704	.000
a. Dependent Variable: Perilaku Konsumtif				

Decision making on t-test:
a. The significance value is less than 0.05, then:
H0 is rejected and H1 is accepted.
b. The significance value is more than 0.05, then:
H0 is acccepted and H1 is rejected.

The Effect of Electronic Money Variables on Consumptive Behavior
Referring to the results of the analyst test that has been carried out and seen in the t-test table, it can be seen that the significance value of electronic money is 0.040, which means less than 0.05. It can be concluded that at the 5% significance level, H0 is rejected and H1 is accepted or there is an influence of the electronic money variable itself on the consumptive behavior variable.

The Effect of Debit Card Variables on Consumptive Behavior
Referring to the analysis test that has been carried out and seen in the t-test table, it can be seen in the debit card's significance value, which is 0.280, which means it is greater than 0.05. It can be concluded that at the 5% significance level, H0 is accepted and H1 is rejected or in other words, the independent variable of the debit card has no independent influence on the dependent variable of consumptive behavior.

The Effect of Hedonic Lifestyle Variables on Consumptive Behavior
Referring to the analysis test that has been carried out and seen in the t-test table, it can be seen that the significance value of the hedonic lifestyle is 0.000, which means it is less than 0.05. It can be concluded that at the 5% significance level, H1 is accepted and H0 is rejected or in other words, the

independent variable of the hedonic lifestyle itself has an influence on the dependent variable of consumptive behavior.

4.5.3 Correlation (R) and Determination Analysis (R square)

The following table shows the results of the calculation of the correlation coefficient and the coefficient of determination:

Table 10: Result of R and R *square*.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.693[a]	.480	.468	2.039

Referring to table 10. which the results can be seen as a correlation value of 0.693. Thus, giving meaning to the independent variable correlation of electronic money, debit card, hedonic lifestyle on the dependent variable of consumer behavior is quite strong and positive. This means that the higher the respondent's answer value on the electronic money, debit card, and hedonic lifestyle variables, the higher the value of the consumptive behavior variable. On the other hand, the lower the value of the independent variable, the lower the value of the dependent variable will be.

The value of the coefficient of determination (r square) is 0.480 or 48%. this means that the variables of electronic money, debit cards, and hedonic lifestyles affect the consumptive behavior variable by 48%, while the remaining 52% is influenced by other variables outside the study.

Based on table 9. the three independent variables, namely electronic money, debit cards, and hedonic lifestyle variables, have been t-tested. The results of the test indicate that two independent variables from three independent variables have a significant influence on consumptive behavior, namely the electronic money variable and the hedonic lifestyle variable. Between the two, it can be seen that the hedonic lifestyle variable is the most powerful variable in influencing consumptive behavior with a t value of 10,704 and a variable mean value of 2.53.

Although the electronic money variable has a variable mean value of 3.31 which means it is greater than the hedonic lifestyle variable. This does not make the electronic money variable a fairly strong variable in influencing consumptive behavior because the t value in the electronic money variable is -2.071 which means it is smaller than the t value

in the hedonic lifestyle variable. Thus, the hedonic lifestyle variable is the variable that has the most significant value in influencing the Consumptive Behavior of students of the Batam State Polytechnic Business Administration study program in the 2017 and 2018 batches.

5 CONCLUSIONS

Based on the results of research that have been conducted regarding the influence of the use of Electronic Money, Debit Cards, and Hedonic Lifestyles on Consumptive Behavior of students of the 2017 Applied Business Administration study program and the 2018 Batam State Polytechnic, it can be concluded that:

1. Electronic money itself has a negative effect on the consumptive behavior of students of the 2017 Applied Business Administration study program and the 2018 batch of Batam State Polytechnic.

2. The Debit Card itself does not have a significant influence on the consumptive behavior of students of the 2017 Applied Business Administration study program and the 2018 batch of Batam State Polytechnic.

3. The Hedonic Lifestyle itself has a positive effect on the consumptive behavior of students of the 2017 Applied Business Administration study program and the 2018 batch of Batam State Polytechnic.

4. Based on the results of the analysis that the three variables (electronic money, debit cards, and a hedonic lifestyle) simultaneously have a significant influence on the consumptive behavior of students of the 2017 and 2018 Applied Business Administration study program, Batam State Polytechnic.

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