

Analysis of Consumptive Behavior through Price Discount and Use of ShopeePay of PT. Jaco Nusantara Mandiri's employees

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ABSTRACT

This study aims to examine the impact of price discounts on the consumptive behavior of employees at PT. Jaco Nusantara Mandiri, as well as the influence of e-payment on their consumptive habits. This research was conducted in order to analyze how consumptive behavior among employees of PT. Jaco Nusantara Mandiri response to price discount and the use of shopeepay. The research used a descriptive quantitative method and took 102 employees of PT. Jaco Nusantara Mandiri as population. The sample size was determined using the Slovin method with a 5% error rate, resulting in 81 respondents. Data were collected using various research instruments, including direct observation, literature review, and respondent questionnaires. The data was analyzed using multiple linear regression analysis method. Three hypotheses in this study were formulated and tested using multiple linear regression analysis. The results of this study indicate the effect of price discount and e-payment have a significant influence on consumptive behavior of employees at PT. Jaco Nusantara Mandiri. Reducing reliance on price discounts and electronic payments as a transaction tool can help reduce consumptive behavior among employees of PT Jaco Nusantara Mandiri.

Keywords: consumptive behavior, e-commerce, e-payment, lifestyle, price discount

INTRODUCTION

Humans as social creatures certainly have many consumption needs in the fulfillment of daily life. Human needs and wants are two important concepts in understanding human motivation and behavior. Needs are the basic things that humans need to survive, thrive, and lead a healthy and productive life. Meanwhile, wants are individual expectations or preferences for things that go beyond basic needs. Consumptive behavior is often triggered by a strong urge to own the latest items or the latest trends, often influenced by advertisements, social media, or a culture of consumerism. People with consumptive behavior tend to prioritize wants over actual needs

In the modern era, rapid technological advancements have led to changes in people's lifestyles, with social pressure, particularly fear of missing out, often influencing individuals to make purchases they might not otherwise choose to make. This situation makes someone make a purchase without a second thought (Bilal et al., 2022). This phenomenon is known as consumptive behavior.

In recent years, the development of digital technology has changed the way people shop and do business, driving significant growth in the e-commerce industry. E-Commerce or digital marketplace is a place where online transactions occur between sellers and buyers. So the convenience provided can trigger consumptive behavior. The benefits of

the convenience obtained from shopping online can lead to consumptive behavior where buying an excessive item without prior consideration (Anggaraeni et al., 2022). The e-commerce industry in Indonesia now encompasses multiple platforms connecting sellers and buyers, enabling easy product browsing, price comparison, and seamless purchasing. To prove the development of e-commerce in Indonesia, here is the data on the percentage value of e-commerce transactions in Indonesia:

Table 1. E-Commerce Transaction Value in Indonesia 2018-2022

Year	Transaction Value (In Rp Trillion)
2022	476,3
2021	401,0
2020	266,0
2019	206,0
2018	106,0

Source : (DataIndonesia.id, 2023)

Price discounts are a commonly employed marketing strategy, including on e-commerce platforms, aimed at promoting the purchase of products or services. These discounts typically involve price reductions or special offers to attract consumers. Consumptive behavior, characterized by excessive, uncontrollable, and often impulsive purchasing, can be influenced by these price discounts, whether in e-commerce or general retail settings. The more discounts given, the more a person's consumptive behavior will increase through the purchase transactions made (Marpaung & Rahma, 2023).

Nowadays, shopping is not only done with cash transactions. It can also be done with one of the fintech products, digital payment. One of the largest e-commerce in Indonesia, Shopee, opened its own digital wallet service in its application, ShopeePay. This makes it very easy for users to shop and transact at Shopee. According to Fikri, the convenience and ease of using ShopeePay as a choice of payment method at Shopee also greatly enables a person to become a consumptive person (Fikri, 2021). To prove the development of e-payments in Indonesia, here is a data table of Electronic Money Transactions in Indonesia:

Table 2. Electronic Money Transaction Value 2020 - 2022 in Indonesia

Year	Shopping Transaction Value (In IDR Billion)	Shopping Transaction Volume (Thousands of transactions)
2022	407.534	6.925.778
2021	305.436	5.451.471
2020	204.909	4.625.704

Source : (Bank Indonesia, 2023)

Table 3. Observation of employees who like shopping

Description	Total
I make purchases through Shopee e-commerce more than 3 times a month because of discounts.	75%
I use paylater to buy things beyond my means so that it can be paid in installments.	10%
I buy items with a value that exceeds my salary	15%

Source : (Data from PT. Jaco Nusantara Mandiri, n.d.)

Based on researcher observations of PT Jaco Nusantara Mandiri employees, the number of price discounts makes it easier for employees to buy the items they dream of, so that the salary they get is spent along with the price discounts they get when shopping. Along with the use of e-payments for transactions, Jaco employees who shop have the opportunity to get more price discounts. Lifestyle changes in this modern era, long-term desires, and the impact of lifestyle influences in the environment make employees really want the goods or services they want. As a result, employees often buy excessively without regard to their needs.

LITERATURE REVIEW

Consumptive Behavior

Consumptive behavior is a behavior that is more concerned with lifestyle and satisfaction than needs (Fatmawatie, 2022). Consumptive behavior according to Yuniarti, is a wasteful and excessive consumption behavior, which prioritizes wants over needs, and there is no priority scale or can be interpreted as a luxurious lifestyle (Yuniarti, 2015). Based on this description, it can be concluded that consumptive behavior is a person's behavior of shopping or consuming excessive services and goods that are not based on reasonable reasons. Consumptive behavior variables are measured using 5 indicators from the opinion of Sumartono (2002) cited in (Abidzar et al., 2023) namely (1) Buying a product because of a gift offer, Buying a product because a gift is offered if you buy the item early; (2) Buying products because they are attractively packaged, Consumers in modern times are easily persuaded to buy products with attractive packaging; (3) Buying products to maintain appearance and prestige, Buying because of prestige and appearance is something that is very concerned with the aim that consumers always look attractive in the eyes of others; (4) Using the product because of the suitability of the advertising model, Using and trying the product offered if the advertising model is highly idolized; and (5) Trying more than two similar products (different brands) using the same type of product with another brand from the product he used before even though the product has not run out.

Price Discount

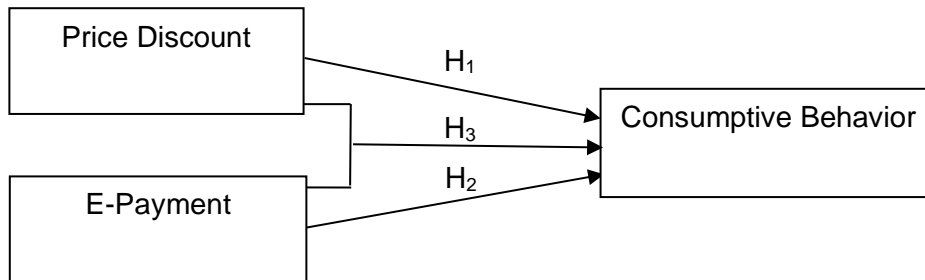
Discount is a price reduction from the normal price sold, given by the seller to the buyer with certain requirements for a product or service offered (Andriani et al., 2022). Price Discount or rebate is a price reduction from the price list set by the business within a certain period (Noor, 2020). There are several types of discounts and rebates, namely: (a) Cash Discounts, price reductions for buyers who immediately pay bills on time; (b) Quantity Discounts, Is a price reduction for buyers who buy in large quantities; (c) Functional Discounts, offered by manufacturers to members of the trade channel if they perform certain functions such as selling, storing, and keeping records; (d) Seasonal Discounts, price reductions for buyers who buy goods or services outside the season; (e) Rebates, extra payments designed to obtain re-seller participation in special programs (Kotler & Keller, 2007). This price discount indicator uses a statement put forward by (Wahyudi, 2017), price discounts can be measured by: (1) Frequency of discounts, How often discounts are given in a certain period of time; (2) Amount of discount, The amount of discount given if you buy a product; (3) Time of discount, The time span of the discount given if you buy a product.

E-Payment

Electronic payments, commonly known as e-payments, refer to all types of digital financial payment transactions that occur between two or more parties and involve a transfer of some kind (Snekalatha & Priya, 2023). Electronic Payment is an online payment solution that offers subscribed merchant customers the facility to extend their

payment options to online payments (Tella & Olasina, 2014). The ease of access to online shopping is increasing with the support of payments using digital payments in shopping applications, one of which is the Shopee marketplace (Naufalia, 2022). According to Turban et al., that E-Payment is classified by nature (prepaid, real time, and postpaid), protocol (credit, debit, check, and cash), payment size (regular payment and micropayment), payment entity (individual and business), and platform (smart card and mobile payment) (Turban et al., 2015). Digital payment indicators according to Gosal & Linawati are: (1) Perceived Ease of Use, (2) Perceived Usefulness, (3) Perceived Credibility, (4) Social Influence, (5) Behavior Intention (Gosal & Linawati, 2018).

Figure 1. Theoretical Framework



Based on the above Framework, the hypothesis of this study is:

H₁ : Price discount affects to consumptive behavior

H₂ : E-payment affects to consumptive behavior

H₃ : Price discount and e-payment affects to consumptive behavior

RESEARCH METHOD

The research was conducted on employees of PT Jaco Nusantara Mandiri who have used Shopee e-commerce, and the study took place from July 2023 to October 2023. The type of research conducted is quantitative research. In this type of research, primary data sources are utilized. The population of this study amounted to 102 employees of PT. Jaco Nusantara Mandiri who have used Shopee e-commerce. The study selected 81 respondents from a population of 102 using the Slovin method with a 5% error rate for sample calculation. The study Sampling Technique using Accidental Sampling. The study collected relevant data through interviews, questionnaires, direct observation, and literature review. Questionnaires were used to ask relevant parties questions related to the study's problem, utilizing a Likert scale with a range of 1-5. As for some of the data analysis techniques used in this study: Validity Test, Reliability Test, Normality Test, Heteroscedasticity Test, Multicollinearity Test, Multiple Linear Regression Analysis, Partial Significance Test (t test), Simultaneous Significance Test (F Test), Coefficient of Determination Test (Test R²).

RESULTS

In this study, the number of respondents total 81 people based on the characteristics of respondents based on gender can be concluded that overall, 48 female respondents (59,3%) dominate compared to male respondents. Characteristics of respondents based on age totaling 31 people (38,3%), explains that overall the age of respondents 25-34 years is more dominant because it has a higher percentage. The characteristics of respondents based on E-Commerce that have been and are often used besides shopee

are respondents who choose Tokopedia as an alternative totaling 81 people (100%), explains that overall respondents have alternatives to shopping at E-Commerce Shopee such as having Tokopedia and other alternatives.

Through the results of research using the validity test and reliability test, it shows that the indicators in the variables Price Discount (X_1), E-Payment (X_2) and Consumptive Behavior (Y) have a r_{count} value greater than r_{table} with a sample size of 30 people and $\alpha = 5\%$ obtained r_{table} of 0,3610, so it is declared valid.

The reliability test indicates that all variables have Cronbach's Alpha values above 0,70, meeting the criteria for reliability.

Figure 2. Histogram normality test results & Normality probability plot test results

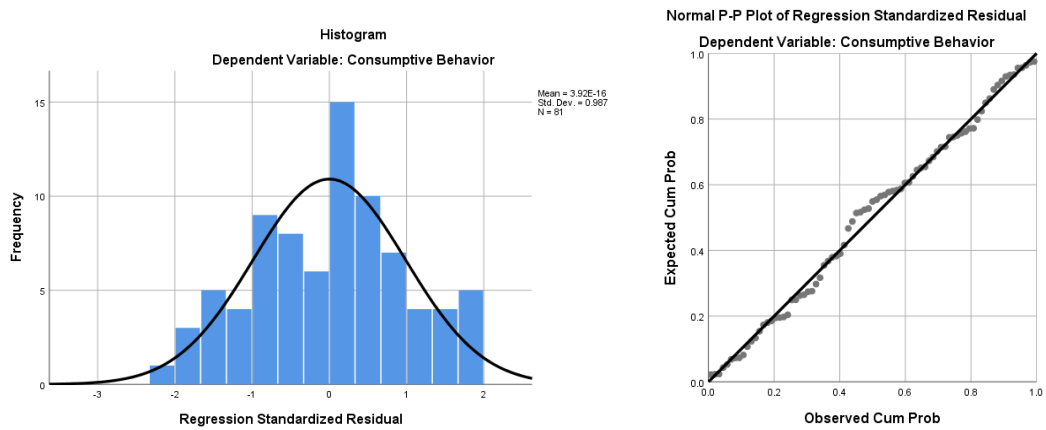


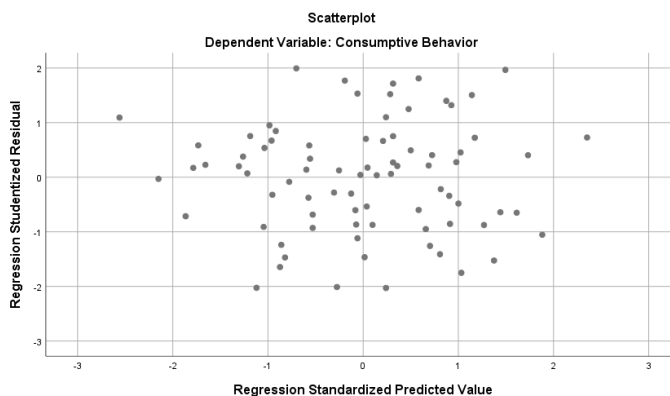
Table 4. Kolmogorov Smirnov normality test results

Unstandardized Residual	
N	81
Asymp. Sig. (2-tailed)	0.200

Source: data processed, 2023

The results of the histogram normality test show that the research data has been normally distributed. In addition, the results of the normality test using One Sample Kolmogorov-Smirnov have also met the criteria for a significance value $> 0,05$, which is 0,200.

Figure 3. Heteroscedasticity test results



The heteroscedasticity test results confirm the absence of heteroscedasticity in the variables. This is supported by the scattered and irregular pattern of points on the scatterplot graph.

The multicollinearity test results show that the tolerance value of the research variables is not less than 0,10. This shows that there is no correlation between the independent variables with a value greater than 95%. The VIF value of the research variables also shows that no variable is greater than 10. Through the tolerance and VIF values, it can be concluded that there is no correlation between the independent variables. The research data has also passed the multicollinearity test with the criteria of VIF value < 10 and Tolerance > 0,10.

Table 5. Multiple Linear Regression test results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	11,183	3,507		3,189	0,002
	Price Discount	0,580	0,126	0,425	4,600	0,000
	E-Payment	0,448	0,090	0,462	5,002	0,000

a. Dependent Variable: Consumptive Behavior

From the table above, Consumptive Behavior = 11,183 + 0,580 Price Discount + 0,448 E-Payment + e. The regression coefficient (β) for Price Discount (X_1) is 0,580 indicates that if the value of the other independent variables is zero (0) or fixed and Price Discount has increased by 1 unit, then Consumptive Behavior will increase by 0,580 units. The regression coefficient (β) for E-Payment (X_2) is 0,448 indicates that if the value of the other independent variables is zero (0) or fixed and E-Payment increases by 1 unit, then Consumptive Behavior will increase by 0,448 units. The Consumptive Behavior variable (Y) has a Constant (α) of 11,183 indicating a constant value, if the value of the independent variable Price Discount (X_1) and E-Payment (X_2), is 0, the Consumptive Behavior still 11,183.

In the t-statistical test results, the Price Discount (X_1) has a t_{count} value of 4,600 and a t_{table} value of 1,99045 obtained through the calculation of $df = n - 2 = 81 - 2 = 79$. In addition, the significance value of the Price Discount (X_1) is 0,000. So it is found that the value of $t_{count} > t_{table}$ and the significance value < 0,05. Based on these results, H_0 is rejected and H_1 is accepted. Thus, the first hypothesis is accepted and it is concluded that Price Discount affects Consumptive Behavior. While the E-Payment variable (X_2) has a t_{count} value of 5,002 and a t_{table} value of 1,99045 which is obtained through the calculation of $df = n - 2 = 81 - 2 = 79$. In addition, the significance value of the E-Payment variable (X_2) is 0,000. So it is found that the value of $t_{count} > t_{table}$ and the significant value < 0,05. Based on these results, H_0 is rejected and H_2 is accepted. Thus, the first hypothesis is accepted and it is concluded that E-Payment affects Consumptive Behavior.

Table 6. F Statistical Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	2868,184	2	1434,092	81,899	0,000 ^b
	Residual	1365,816	78	17,510		
	Total	4234,000	80			

a. Dependent Variable: Consumptive Behavior

b. Predictors: (Constant), E-Payment, Price Discount

Based on Table 5, the F_{count} value is 81,899 dan F_{table} is 3,11 with a significance value of 0,000. If the F_{count} value is greater than F_{table} ($81,899 > 3,11$) and the significance of $0,000 < 0,05$ then H_0 is rejected and it can be concluded that the Price Discount (X_1) and E-Payment (X_2) variables simultaneously or together affect Consumptive Behavior (Y). In this study, the hypothesis test also used the coefficient of determination test which is used to measure how far the model's ability to explain variations in the dependent variable. The test results are presented below:

Table 7. Model Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,823 ^a	0,677	0,669	4,185

a. Predictors: (Constant), E-Payment, Price Discount

b. Dependent Variable: Consumptive Behavior

Through the display of the SPSS output model summary, the amount of R^2 is 0,677, this shows that 67,7% of Consumptive Behavior can be explained by the two variables, namely Price Discount and E-Payment, while the rest is explained by other causes outside the model.

DISCUSSION

Analysis of Consumptive Behavior through Price Discount

Price discounts significantly impact consumptive behavior, with the frequency, amount, and timing of discounts playing a crucial role. This is in accordance with the results of research conducted by (Marpang & Rahma, 2023) which found that discounts have a significant positive effect on consumptive behavior. Price discounts often triggers consumptive behavior. Discounts are an irresistible temptation for many people, including employees. When a product or service is offered at a lower price, many employees are drawn to the opportunity.

Based on the research results conducted, it shows that the Price Discount variable has a regression coefficient of 0,580 and t test has a t_{count} value of 4,600 $>$ t_{table} 1,99045 with a significance value of $0,000 < 0,05$ which shows a positive direction, which means that partially the Price Discount (X_1) has a direct influence on increasing Consumptive Behavior by 1 unit, the Price Discount level will increase by 58%. Based on the test results, it can be concluded that Price Discount has a partially significant positive effect on Consumptive Behavior. So it can be concluded that H_1 is accepted.

Analysis of Consumptive Behavior through E-Payment

E-Payment significantly influences consumptive behavior, with factors like Perceived Ease of Use, Perceived Usefulness, Perceived Credibility, Social Influence, and Behavior Intention playing a pivotal role. Employees find E-Payment influential because it offers quick, cashless transactions, removing barriers to shopping. Storing payment information in apps or devices also simplifies purchases and encourages more frequent shopping. This is in accordance with the results of research conducted by (Fikri, 2021) which found that ShopeePay has a significant positive effect on consumptive behavior. Consumptive behavior is facilitated by the ability to make payments quickly and easily through electronic methods such as credit cards or digital wallets, with fewer barriers to purchasing. As a result, employees may be more likely to buy things they don't really need.

Based on the research results conducted, it shows that the E-Payment variable has a regression coefficient of 0,448 and t test has a t_{count} value of 5,002 > t_{table} 1,99045 with a significance value of 0,000 < 0,05 which shows a positive direction, which means that partially the E-Payment (X_2) has a direct influence on increasing Consumptive Behavior by 1 unit, the E-Payment level will increase by 44,8%. Based on the test results, it can be concluded that E-Payment has a partially significant positive effect on Consumptive Behavior. So it can be concluded that H_2 is accepted.

Analysis of Consumptive Behavior through Price Discount and E-Payment

Based on the research results conducted, it shows that the F_{count} value is 81,899 > F_{table} 3,11 with a significance value of 0,000 < 0,05 which means that there is a significant influence between the increase in Price discount and E-Payment simultaneously on Consumptive Behavior which can also increase the consumptive behavior of employees of PT. Jaco Nusantara Mandiri. Based on the test results, it can be concluded that there is a significant influence between Price Discount and E-Payment simultaneously on Consumptive Behavior. So it can be concluded that H_3 Accepted. (Hommy Dorthy Ellyany Sinaga & Elisabeth Nainggolan, 2023) state that Interest is commonly defined as a strong attraction or inclination toward something. Employees need to exercise self-control and good financial management, even when faced with enticing price discounts and convenient electronic payment options. Financial management involves planning, budgeting, analyzing, controlling, and safeguarding the funds held by a company or family. (Loo et al., 2023).

In the coefficient of determination test (R^2) obtained of 0,677 means that the Consumptive Behavior variable can be explained by the Price Discount and E-Payment variables by 67,7% while the remaining 32,3% is influenced by other variables not used in this research model.

CONCLUSION

Based on the results of the analysis and research conducted, it tests whether Price Discount and E-Payment have an influence on the Consumptive Behavior of employees of PT Jaco Nusantara Mandiri partially and simultaneously. Price Discount and E-Payment have shown positive results through multiple regression analysis, t_{test} , F_{test} and Coefficient determination. The positive results means the Price Discount and E-Payment is the right decision to be applied in PT. Jaco Nusantara Mandiri. Employees noted that price discounts make products more affordable and create a sense of shopping opportunity, which influences their consumptive behavior. Minimizing dependence on price discounts and electronic payments can mitigate consumptive behavior among PT Jaco Nusantara Mandiri employees. Being mindful of the associated risks can help them strike a balance between leveraging discounts and preserving financial stability.

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