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Globalization And Its Influence On Social Inequalities And Poverty Alleviation In Indonesia

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Abstract. *This study aims to analyze the influence of e-money usage and financial literacy on the consumption behavior of accounting students in Batam City. E-money as a digital payment method has become increasingly popular among the younger generation, while financial literacy plays an important role in effective personal financial management. The study uses primary data collected from questionnaires distributed to 97 accounting students in several universities in Batam, as well as secondary data from interviews with 10 accounting students regarding e-money and financial literacy. The results show a positive correlation between high financial literacy and wise financial management, which in turn influences students' consumption behavior. Additionally, the use of e-money plays a significant role in facilitating transactions and changing consumption patterns. Simultaneously, all three variables have a significant impact with a coefficient of determination (R^2) of 38.5%. The findings are expected to provide insights for relevant stakeholders in designing more effective financial education programs and promoting the use of e-money among students.*

Keywords: *e-money, financial literacy, consumption behavior, digital payment, personal financial management.*

1. INTRODUCTION

The advancement of information and communication technology in recent decades has profoundly influenced numerous facets of society, particularly in the manner individuals execute financial transactions. The utilization of application-based e-money is a significant innovation that provides convenience and efficiency in transactions. E-money is becoming increasingly popular, particularly among the youth, notably students (Sriati Mengga et al., 2023). The e-money applications under consideration are Shopeepay, Gopay, OVO, Dana, and LinkAja. The use of e-money by students, particularly those studying accounting with a foundation in financial education, not only facilitates transactions but also has the potential to alter their spending behavior. Consumptive behavior can adversely affect individuals with habits such as excessive purchasing and travel, particularly on online e-commerce platforms. This is considered a contributing factor to the challenge of regulating the impulse to spend, hence influencing an individual's consumptive behavior. When an individual persistently purchases desired items without regard for their financial limitations, it may elicit feelings of uneasiness and insecurity. Individuals generally use more funds than they accumulate (Syahputri et al., 2022). From a psychological standpoint, consumer behavior can induce anxiety and insecurity when individuals experience a compulsion to perpetually acquire desired goods, yet lack the financial means to fulfill these desires, resulting in dissatisfaction and distress (Luas et al., 2023). Consumption data indicates that residents of

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Batam City exhibit a spending pattern that above the national average across multiple categories. Monthly food and beverage expenditure in Batam amounts to IDR 1,800,000, above the national average of IDR 1,500,000. A similar trend is observed in the clothes and accessories sector, with consumption in Batam amounting to IDR 600,000 per month, surpassing the national average of IDR 500,000. Expenditures on entertainment and transportation in Batam rose by IDR900,000 and IDR400,000, respectively, above the national averages of IDR700,000 and IDR300,000. The trend of online consumption in Batam is rising, with online purchasing averaging IDR1,000,000 per month, compared to the national average of IDR800,000. Nonetheless, the savings rate in Batam is inferior, at IDR300,000 per month, compared to the national average of IDR400,000, suggesting that despite rising consumption, financial management in Batam may be suboptimal. The rise in spending underscores the necessity for a more profound comprehension of the determinants affecting the consumer behavior of accounting students, particularly with e-money utilization and financial literacy.

The utilization of electronic currency is the primary factor that affects the development of consumer behavior. E-money is a digital payment instrument that operates without cash, emerging from contemporary technical advancements (Dwi Ambarsari & Asandimitra, 2023). Bank Indonesia is the authority tasked with the regulation of electronic money. Bank Indonesia Regulation Number 11/12/PBI/2009 defines electronic money as monies saved in a designated medium at the issuer, subsequently held in a chip or server utilized for transactions (Dewi et al., 2021). Accounting students sometimes represent the initial cohort to employ financial technologies, such as e-money, for many objectives, including tuition payments, book purchases, and daily necessities. The accessibility of e-money, necessitating just a mobile application and facilitating rapid transactions, leads many students to perceive it as more practical than traditional payment systems (Sriati Mengga et al., 2023). Conversely, research by Sriati Mengga, Batara, and Rimpung (2023) indicates that this convenience may foster consumptive behavior, characterized by the inclination to shop without prioritizing necessities over wants. The study on the impact of e-money, financial literacy, and lifestyle on the consumption patterns of accounting students in Batam City reveals significant discrepancies. Numerous studies predominantly concentrate on students in large urban areas, neglecting the distinct environment of Batam City as an industrial hub. The relationship between financial literacy and lifestyle remains underexplored, particularly on whether financial knowledge might alleviate the impact of a consumptive lifestyle and the utilization of electronic currency. The influence of electronic currency on consumption is frequently examined, although the contribution of financial literacy in mitigating its effects is never addressed. Furthermore, psychological factors, like the impact of social media and societal pressure on students' lifestyle and purchasing patterns, have not been well investigated.

2. LITERATURE REVIEW

The Theory of Planned Behavior (TPB), established by Ajzen in 1991, is a widely utilized paradigm for elucidating and forecasting human behavior. The Theory of Planned conduct posits that an individual's conduct is dictated by their intention to engage in that action, which is shaped by three primary factors: attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). The Theory of Planned Behavior is frequently employed to examine consumer decision-making, as consumer behavior is shaped not just by preferences or needs but also by societal influences and individual control over actions. Attitude toward behavior denotes an individual's favorable or unfavorable assessment of a specific conduct (Smith et al., 2021). This disposition is influenced by convictions regarding the outcomes of executing the behavior. In consumer behavior, an individual is likely to have a favorable disposition towards acquiring a specific product if they perceive that its usage yields advantages or enjoyment. Recent studies indicate that a favorable disposition towards the acquisition of luxury or branded products affects an individual's propensity for consumptive behavior, particularly among the youth (Zhang & Kim, 2020).

Consumptive behavior denotes the act of purchase characterized by excessive consumption of goods and services, driven by desires rather than rational considerations, aimed simply at attaining pleasure, leading to waste (Deviyanti, 2020). Consumptive behavior refers to the intensive and frequent acquisition of things or services to attain superior quality, excitement, or to exhibit wealth, satisfaction, social position, and prestige. According to this statement, consumptive behavior is defined by individuals excessively consuming goods and services without rationality, prioritizing desires over needs, which often leads to waste, heightened consumption intensity, and the pursuit of personal satisfaction and social status (Abdullah et al., 2021). The primary factors that affect consumer behavior encompass: purchasing items due to appealing promotions or incentives, acquiring products based on attractive packaging, obtaining goods to uphold appearance and prestige, selecting products based on price rather than functionality, acquiring items solely to preserve status symbols, utilizing products that align with the advertised model, the conviction that purchasing high-priced items will enhance self-esteem, and experimenting with multiple similar products (Tri Juniarti Tulie, 2024).

Simultaneously, acquiring products due to promotions, aesthetics, packaging, and the accessibility of digital payment methods are significant indications of customer behavior (Afifah & Yudiantoro, 2022). Impulsive acquisitions and purchases done without evaluating functionality are substantial indications that affect consumer behavior, as evidenced by research conducted by Rahmat et al. (2020). According to Afifah & Yudiantoro (2022), the characteristics of consumer behavior in students encompass: (1) susceptibility to seller offers or persuasion, (2) responsiveness to advertisements, particularly those featuring appealing designs or packaging, (3) insufficient consideration of savings, (4) aspiration for luxury and branded products, and (5) inclination to adhere to trends. Consumer behavior is predominantly influenced by desire rather than necessity. Individuals often display consumer behavior that disregards their fundamental requirements; thus, it is crucial to identify and mitigate this behavior to manage funds efficiently.

E-money is a type of digital currency stored in electronic medium and utilized for payment transactions (M. Karimah et al., 2023). E-money enables customers to execute payments swiftly and effectively without the necessity of currency. This encompasses several transaction kinds, including bill payments, product acquisitions, and monetary transfers. E-money functions through a digital platform accessible via devices like cellphones or PCs. E-money represents a significant advancement in finance, offering convenience and efficiency in transactions, as evidenced by numerous studies highlighting its influence on consumer behavior and payment systems (Sari & Putra, 2023). Bank Indonesia (BI) enacted Regulation No. 11/12/PBI/2009 on April 13, aimed at enhancing the security and usability of electronic money for users and providers, in response to the growing utilization of electronic payment instruments and the rising issuance of payment instruments by non-bank entities (Devi Kusmiati & Nurtantiono, 2022). In accordance with BI regulations, electronic money encompasses numerous components, including:

1) E-money is issued based on the value of funds deposited by the holder to the issuer.
2) Chips or servers serve as a medium for the storage of the electronic value of digital currency.

3) The holder of electronic money may utilize it as a payment method to the sale, regardless of whether the seller is the issuer of the electronic money.
4) The issuer will manage the value of electronic money deposited by the holder. The value of e-money is not classified as a deposit in a bank according to legal definitions (Dewi et al., 2021).

The introduction of e-money seeks to curtail the proliferation of cash and reduce the threat of counterfeit currency. The proliferation of e-money in Indonesia is augmented by governmental backing, particularly via diverse public amenities (transport, parking, toll roads) that are directly linked to e-money systems. E-money has infiltrated educational institutions through student cards or specialized cards designated for certain transactions (M.F. Ulurrosyad & Jayanto, 2020). Electronic currency presents a significant opportunity for society by enhancing individuals' productivity and efficiency. Individuals are inclined to utilize e-money for several purposes, such as acquiring credit or data packages, settling electricity bills, purchasing transit tickets, paying tolls, and transacting for goods or services online (F. Fatonah & Hendratmoko, 2020). The utilization of e-money has emerged as a prominent trend in society, particularly due to the convenience and rapidity of transactions. Research by Fatonah and Hendratmoko (2020) identifies the primary factors influencing e-money utilization as usability, comprehensibility, user trust, and transaction security. Convenience, flexibility, and a variety of service features are the primary indicators of e-money acceptance. Research findings indicate that e-money consumers choose this service due to its efficiency in facilitating transactions, including transportation payments, online shopping, and bill settlements. The diverse functionalities of purchasing credit, settling tolls, and engaging in online shopping contribute to the growing popularity of e-money (Rahmawati & Arifin, 2021). Government assistance in incorporating e-money into public services like transportation enhances public inclination to use this payment method (Sari & Putra, 2023).

3. METHODS

The research method for this study is a quantitative approach, using survey research to collect data from accounting students in Batam City. This methodology allows for the collection of numerical data to identify patterns, relationships, and generalizable conclusions about the impact of e-money usage and financial literacy on consumption behavior. The study population consists of students enrolled in the Accounting Department of various universities in Batam City during the odd semester of the 2024 academic year. The total population was sourced from the PDDikti (Higher Education Database) website, which listed 1,284 students in Batam. The study's sample of 97 respondents was selected through a non-probability sampling technique, specifically a purposive sampling method. This method ensures that the sample is relevant and representative of the population, as only accounting students were chosen based on their registration in the PDDikti database.

The primary data was collected through a structured questionnaire, which was distributed to the selected respondents. The questionnaire consisted of closed-ended questions, designed to assess the respondents' use of e-money, their level of financial literacy, and their consumption behavior. To ensure validity and reliability, the questionnaire was pre-tested before distribution, and adjustments were made based on feedback from a small group of students. The secondary data was obtained through semi-structured interviews with 10 accounting students. These interviews aimed to gather deeper insights into the respondents' understanding of e-money, their financial management practices, and how these factors influence their consumption behavior. The qualitative data from these interviews supplemented the quantitative data and provided a more comprehensive view of the phenomenon under study.

The collected data was analyzed using statistical techniques. Descriptive statistics were used to summarize the demographic characteristics of the sample and to describe the respondents' answers to the survey questions. Correlation analysis was employed to examine the relationships between financial literacy, e-money usage, and consumption behavior. The study used multiple regression analysis to test the hypotheses and identify the degree of impact that financial literacy and e-money usage have on consumption behavior. The coefficient of determination (R^2) was calculated to determine the proportion of variation in consumption behavior that could be explained by the independent variables (financial literacy and e-money usage).

4. RESULTS

A. *Validity Test*

Validity test is used to ensure that the items used to measure variables are valid for the study.

Table 1: Validity Test

Information	R	R Table	Result
E-Money			
X1.1.	0.737	0.1975	Valid
X1.2	0.895	0.1975	Valid
X1.3	0.845	0.1975	Valid
X1.4	0.866	0.1975	Valid
X1.5	0.490	0.1975	Valid
X1.6	0.262	0.1975	Valid
X1.7	0.677	0.1975	Valid
Financial Literacy			
X2.1	0.936	0.1975	Valid
X2.2	0.984	0.1975	Valid
X2.3	0.745	0.1975	Valid
X2.4	0.628	0.1975	Valid
X2.5	0.657	0.1975	Valid
X2.6	0.780	0.1975	Valid
X2.7	0.682	0.1975	Valid
Consumer Behavior			
Z1	0.726	0.1975	Valid
Z2	0.658	0.1975	Valid
Z3	0.709	0.1975	Valid
Z4	0.706	0.1975	Valid
Z5	0.826	0.1975	Valid
Z6	0.825	0.1975	Valid

All items of variables X1, X2, and Y are valid because the calculated R value is greater than the R table value (0.1975).

B. *Reliability Test*

Construct reliability test in PLS can use two methods, namely Cronbach's alpha and composite reliability. A latent variable has high reliability if the Cronbach's alpha and composite reliability values are above 0.70.

Table 2: Constuct Reliability and Validity

	E-Money	Financial Literacy	Consumer Behavior
Cronbach's Alpha	0,980	0,981	0,933
rho_A	0,963	0,996	0,940

Composite Reliability	0,990	0,970	0,920

Source: SPSS processed (2024)

Based on the results of data processing as presented in the Cronbach's alpha and composite reliability values of each variable above 0.7, it means that all latent variables are reliable.

C. Classical Assumption Test

1) Results of Normality Test

The normality test aims to test data to see the normality of the data. Data can be studied if the data is normally distributed.

Table 3: Normality Test (One Kolmogorov-Smirnov)

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		97
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	4458,85124817
Most Extreme Differences	Absolute	,095
	Positive	,095
	Negative	-,072
Test Statistic		,095
Asymp. Sig. (2-tailed)		,200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Based on the table above, it can be seen that the Asymp. Sig. (2-tailed) value is 0.200 > 0.05 so it can be concluded that the data used in the study is normally distributed.

D. Uji Parsial (t)

The t-test (Partial) is used to test the research hypothesis of each independent variable partially against the dependent variable (16). The decision is taken based on whether the calculated t value > t table and the significance value of the t test < 0.05, then the hypothesis is accepted. Conversely, if the calculated t value < t table and the significance value of the t test > 0.05, then the hypothesis is rejected.

Table 4 Partial Test Results (t)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	26.061	15.290		1.704	.092
	E-Money	1.743	.226	.624	7.701	<.001

	Financial literacy	.001	.066	.002	7.018	<.001

Source: Data was processed with SPSS 25.2024

a. Dependent Variable: Consumer Behavior

Based on the table above, it can be seen that E-Money gets a t-value of 7.701> 2.052, and a significance value of 0.001 <0.05. It can be concluded that e-money has a significant effect on consumer behavior. Financial Literacy gets a t-value of 7.018> 2.052, and a significance value of 0.001 <0.05. It can be concluded that financial literacy has a significant effect on consumer behavior.

F Test

The F test aims to determine the level of significance of the relationship between independent variables together with the dependent variable. The test criteria are by showing the magnitude of the F value and the significance value.

Tabel 5 Hasil Uji F

Anova[a]						
Model		Sum Of Squares	Df	Mean Square	F	Sig.
1	Regression	7989.364	4	1997.341	14.910	<.001[b]
	Residual	12458.636	93	133.964		
	Total	20448.000	97			
A. Dependent Variable: Consumer Behavior						
B. Predictors: (Constant),E Money,Financial Literacy						

Source: Data was processed with SPSS 25.2024

Based on the table above, it can be seen that for simultaneous testing, the calculated F value > F table (14,910 > 2.71) and the significant value is small from 0.001 < 0.05, so it can be concluded that the E Money and Financial Literacy variables simultaneously have a significant effect on Consumer Behavior.

5. CONCLUSION

College students belong to a generation well-versed in digital technologies, especially electronic currency. The simplicity, efficiency, and accessibility provided by E-Money align closely with their lifestyle, which prioritizes speed and convenience. This influences consumption patterns, particularly the inclination towards digital payments instead of conventional ways. College students possessing a high degree of financial literacy generally exhibit greater prudence in handling their personal finances. They comprehend the advantages, hazards, and methods to enhance financial instruments like E-Money to facilitate their daily requirements, hence rendering their consumption behaviors more systematic and sensible. E-Money facilitates transactions and enhances expenditure management, exemplified by its transaction recording capability. This influences the purchasing habits of college students, who often use this payment method due to its efficacy and clarity. College students tend to exhibit greater receptiveness to innovation, particularly in financial matters. Enhanced financial literacy augments their comprehension of the advantages of digital payment instruments like E-Money, hence increasing their propensity to utilize this technology to facilitate their spending patterns. Financial management is a crucial skill in the lives of college students. The utilization of E-Money, along with financial literacy, enables individuals to enhance their financial management, effectively balancing educational, social, and entertainment requirements. This tangible effect is evident in more intelligent and strategically organized consumption patterns. Consequently, the integration of E-Money use with high financial literacy fosters students' development of more efficient, regulated, and suitable consumption practices.

Consequences: The results of this study contain significant significance for multiple parties. Educational institutions ought to stress financial literacy in their courses to educate students for informed financial decision-making and responsible financial management. Policymakers must evaluate the effects of e-money utilization on consumer expenditure and develop programs to promote prudent financial behaviors among the youth. Conversely, e-money systems can facilitate the promotion of more sustainable financial practices by providing budgeting tools or savings incentives.

Suggestions: Future study should investigate the long-term effects of e-money utilization and financial literacy on consumer behavior, particularly during the transition of students from academic to professional settings. Furthermore, examining the impact of digital marketing and peer influence via social media on students' consuming behaviors would yield a more profound comprehension of the external forces that propel impulsive expenditure. Financial literacy programs ought to be improved by integrating interactive and engaging methods, such as gamification or real-life case studies, to facilitate students in acquiring practical budgeting and money management skills. Ultimately, financial institutions and e-money platforms can partner with colleges to provide tools and resources that assist students in financial management and curtailing excessive consumerism.

6. LIMITATION

The study's limitations encompass its cross-sectional design, which precludes causal inferences and the evaluation of long-term trends. The sample was confined to accounting students in Batam City, perhaps rendering it unrepresentative of the wider student demographic or other locations, hence constraining the generalizability of the results. Self-reported data may exhibit biases, including social desirability bias or recall mistakes. This study did not examine additional characteristics that could affect consumer behavior, like individual personality traits, socioeconomic level, or family background. Subsequent study could mitigate these limitations by employing a longitudinal approach, broadening the sample to encompass a more heterogeneous population, and investigating supplementary variables that may affect financial behavior.

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