

The Influence Of Online Shopping Dependence And Consumptive Behavior On Online Loans

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ABSTRACT

With online lending, it makes it easier for consumers to shop online and this can be accessed quickly to fulfill their needs and desires. There are many promos given for online shopping through online shopping sites, including free shipping promos, price discounts, cashback on purchases and application features that are easy to understand, thus making consumers behave consumptively so that they are trapped in online borrowing.

Based on the results of research conducted regarding the Influence of Online Shopping Dependence and Consumptive Behavior on Online Lending. Several independent variables have an influence on the dependent variable on Online Loans, where the t-count Shopping Dependence is 4,601 greater than t-table 1.966, the t-count promotion value is 2.489 greater than t-table 1,985, the t-count Consumptive Loans value is 11,358 greater than table 1,985. F count = 312.127 probability value = 0.000 then F count > F table 312.127 is greater the confidence value was 0.000 is smaller 0.05 The R² multiple determination value is 93.0% of On Online Loans and the remaining 100% - 93% = 7% excluding independent variable factors.

Keywords: Shopping Dependence, Consumptive Behavior, Online Loans

Introduction

The development of the digital economy makes daily activities easier both in terms of production and consumption. Currently, for example, you can shop for certain needs through online stores without having to go to the store. The existence of the digital economy does not stop there, there are still many other opportunities that can automatically open up many opportunities for massive economic growth in Indonesia.

Increasing public interest in change and innovation such as new products, new experiences and new images has resulted in the emergence of consumerism. Consumerism according to Zygmunt Bauman is a situation where people buy various goods solely for the pleasure of buying, not because they need these needs. Then, according to Collin Campbell, consumerism is a social condition that occurs when consumption becomes the center of many people's lives and even becomes the goal of life. Based on the definition of consumerism, several expert opinions, it can be concluded that consumerism is an ideology or ideology that changes individuals, groups or communities to carry out excessive consumption processes that only see symbolic value, not useful value. The goal of consumerism is to achieve self-satisfaction by buying goods without looking at the use value of the goods consumed (Mangkunegara, 2016).

Consumptive behaviour (Pulungan, Delyana Rahmawany, 2018) is the behavior or lifestyle of individuals who like to spend their money without careful consideration. Meanwhile, according to "Consumptive behavior is the behavior of consuming several goods that are actually lacking or not needed (especially those related to reactions to the consumption of several secondary goods, namely several goods that are not really needed)". Consumptive behavior occurs because people have materialistic tendencies, a great desire to own goods without thinking carefully about their needs and most purchases are made based on the desire to fulfill the desire for pleasure alone. <https://www.djkn.kemenkeu.go.id/kpkn1-bandung/baca-article/15276/Perilaku-Konsumtif-PembawaPetakaDiEraModern.html#:~:text=%2D%20Thereis%20jealousy%20social%20becaus%20seeing,not%20able%20toprepare%20future%20needs.&text=Thereare%20many%20more%20impact%20negative%20of%20this%20consumptive%20behavior>.

Without realizing it, in this modern, sophisticated era, it is very easy for people to fulfill their needs and desires. From the upper generation to generation Z, everyone is starting to flock to experience this convenience. However, behind the convenience provided there are bad impacts, namely consumer behavior and a hedonistic lifestyle.

Judging from the definition and explanation above, this behavior should be avoided. Because it has several disadvantages, namely:

- Excessive expenditure of money for shopping, even though it is only for items that are not necessary or important.
- Shopping appetite that is difficult to control.
- Wasteful and hedonistic behavior begins to emerge and is difficult to control.
- There is social jealousy due to seeing the lifestyle and goods that other people have, giving rise to the desire to imitate and buy them.
- Reduces opportunities to save.
- Tend to be unable to prepare for future needs.
- Don't have an emergency fund.
- It is difficult to differentiate between wants and needs.

Factors Causing Consumerism Lifestyle (Alamanda, 2018)

Some of the factors that cause a consumerist lifestyle are as follows:

1. Technology advances :Technological progress is one of the factors that makes it easier for someone to live a consumerist lifestyle. For example, to market something, we can now use social media.

- Plus, the presence of e-commerce also makes it easier for someone to buy what they want.
- Just via smartphone, someone can buy any item from anywhere easily.

2. Globalization

With globalization, now someone can easily get a variety of products to fulfill individual satisfaction. Whether it comes from abroad or domestically, everything can be obtained easily.

3. Lifestyle Trends

Currently, trends have become an unavoidable part of people's lifestyle. The trend spreads widely to all levels of society through various platforms, one of which is social media. When it goes viral, people will willingly follow and spread it so that other people are also affected.

4. Pop Culture

Apart from social media, pop culture is also an effective medium for spreading trends. This is why, now many brands are collaborating with artists and influencers to get public attention.

Characteristics of Consumerism

The characteristics of people who have a consumerist lifestyle include the following:

1. Consumers Become Trendsetters

Usually, someone with a consumerist lifestyle will look for the latest luxury goods that are limited edition or not owned by other people. This is done so that they can be the center of attention or look attractive in front of other people.

2. A sense of pride in the appearance and ownership of goods

The consumerist lifestyle has a close relationship with a person's level of satisfaction. When someone is satisfied and proud of what they have, they will tend to show it off to other people.

3. Just following the trend

Apart from the characteristics above, a consumerist lifestyle can also arise because of the desire to follow trends so as not to have FOMO (Fear of Missing out) or feel left behind.

The consumerist lifestyle is something that can be easily found in everyday life.

The Impact of Consumerism(Anggraini, RT, & Santhoso, 2017)

1. When we act too consumptive, of course we will generate a lot of expenses if we cannot control them wisely. an extravagant lifestyle will occur. Apart from producing an extravagant lifestyle, the resulting feeling of FOMO (Fear of Missing Out) can also trigger social pressure.
2. Because they don't want to be left behind by trends, people are finally willing to do anything to fulfill their consumer lifestyle, including going into debt. If done massively, this could also have an impact on the growth of poverty rates in society.

Positive Impact of Consumerism

1. Encouraging Economic Growth. When a good or service is in high demand in a society, business owners will produce more of it.
2. The buying and selling cycle runs faster. Indirectly, this has helped encourage a country's economic growth.
3. Increasing Creativity and Innovation of Business Players. Consumers will be more interested in new, more innovative products. Therefore, in order to compete in the market, a

business actor will continue to strive to hone creativity and offer the latest, more interesting innovations.

4. **Reducing Production Costs.** Along with high interest, the amount of goods produced will also increase. If there are many goods to produce, the lower the costs required. This not only benefits businesses, but also consumers. Because the selling price of these goods will be lower.
5. **Increasing the Number of Freelancers and Entrepreneurs.** The more goods there are, the more labor is needed to make them. Therefore, consumerism also has a positive impact in encouraging people to become freelancers and entrepreneurs.

In this way, not only the problem of demand for goods will be resolved, but also the number of unemployed in a country. From the explanation above, it turns out that the consumerist lifestyle not only has a negative impact, but also a positive impact on economic activities in a country.(OCBC, nd).

In this technological era, everything feels easy. Likewise with capital, if in the past it was very difficult for Indonesian people to get loans, now it is very easy to get loans.

One thing that makes it easier is the existence of a platform that provides digital loan services or what is usually called online loans (pinjol). The presence of the fintech industry in offering digital-based financial products seems to open new doors for people who want to apply for loans.

LITERATURE REVIEW

Online Shopping Addiction

Online shopping is a process of purchasing goods or services from those who sell goods or services via the internet where the seller and buyer never meet or make physical contact. Other names for these activities are web stores, online stores, web-shops, virtual stores, and so on. The existence of an online store can stimulate purchases of products or services at retailers or shopping centers. When shopping online, customers must have internet access to visit the shopping site they want to visit. Online shopping payment transactions can be via transfer, COD (Cash On Delivery), and so on. This activity is very popular with the public because this business makes shopping easier, more practical without spending a lot of time and energy(Pela and Nazarudin, 2016). Online shopping also has its advantages and disadvantages. The advantages of online shopping include:

- a. Buyers don't need to come to shops, malls, etc., just access the website of the shop they want to visit and select the items they want to buy.
- b. Can be done anywhere and at any time as long as the internet connection remains connected.
- c. Sellers can market their products via the internet.
- d. Product marketing can reach all over the world. The convenience of online shopping will have an impact on changes in a person's lifestyle. Initially, when someone wanted to shop, they had to come to a shopping center (mall, market, etc.) or it was called offline shopping. However, the times are changing where communication technology is currently developing rapidly and is more sophisticated, so that people use communication technology as a means to market their products. As a result of the change from offline to online shopping, someone will experience dependence or addiction.

Dependence experienced by someone such as frequently doing shopping activities, buying products that may not be what they need, online shopping provides convenience and does not waste time. However, this will result in financial difficulties. If someone experiences financial difficulties it will have an impact on their well-being. A person's well-being may be disturbed due

to dissatisfaction with the product purchased, it does not match what was desired, experiences fraud, etc. This shows that online shopping has disadvantages, including:

- a. Product quality does not meet expectations.
- b. Vulnerable to fraud when the buyer has made payment but the goods purchased are not sent.
- c. Risk of goods received being damaged due to the delivery service.
- d. Vulnerable to account hacking due to payments via the internet.

Understanding Addiction Addiction is a pattern of someone's behavior that can increase personal and social problems. According to (Thombs, D, 2006) subjectively, addictive behavior is a "loss of control" where the behavior continues to appear even though there has been an effort to stop it. So Addiction is a dependent behavior that can trigger various kinds of bad consequences for the individual.

Consumptive behaviour

According to the Big Indonesian Dictionary/KBBI (Tresna, 2013) Behavior can be interpreted as an individual's response or reaction to stimuli or the environment. Meanwhile, consumptive behavior is defined as consumption in nature, which means only using it and not producing it yourself. According to (Dharmmesta, BS, & Handoko, 2011) states that in describing consumer behavior consumers can no longer differentiate between their needs and their desires. According to Maulana (Hidayah, 2015) explains that consumptive behavior is behavior where the desire to buy goods that are less necessary to fulfill personal satisfaction arises. In psychology, this is known as compulsive buying disorder (shopping addiction), where people who are trapped in it cannot differentiate between needs and wants. Based on the opinions of several experts above, the researcher concluded that consumptive behavior is an act or behavior of buying and using goods or services excessively without careful consideration with the aim of fulfilling personal desires alone and no longer with the aim of fulfilling basic needs which are used as fulfillment of style. live to be able to look luxurious.

2). Characteristics of Consumptive Behavior According to Munandar (Widyaningrum, S., 2016) several characteristics of consumer behavior, namely:

- a. Easily persuaded by sellers.
- b. Have bad feelings for the seller.
- c. You can't wait when you want to buy things, so you don't buy things based on many considerations and just because of a moment's desire.

Based on the expert opinion above, the researcher concluded that aspects of consumer behavior consist of:

- a. aspects of excessive purchasing.
- b. aspects of purchasing without thinking carefully.
- c. aspects of purchasing to fulfill desires.
- d. aspects of unplanned purchases.

Factors that cause consumptive behavior according to aesthetics suggest that the factors that cause consumptive behavior are divided into:

1. Internal factors
 - a. Self-concept, namely when buying goods is adjusted to your own self-assessment.
 - b. Lifestyle, namely buying goods, always keeping up with the times.

2. The external factor that causes consumer behavior is the reference group.(Sumartono, 2002)explains that the things that cause consumer behavior are internal factors and external factors. The internal factors consist of motivation, self-esteem, observation and learning process, self-concept and personality, and lifestyle. Meanwhile, external factors consist of culture, social class, reference group, family and demographics. Based on the opinions of several experts above, the researcher concluded that the factor causing consumer behavior is the individual's inability to manage the desire and temptation to shop, where individuals who engage in consumptive behavior tend to find it difficult to control themselves not to shop so that they always have the desire to shop when they see an item.

The factors that cause consumer behavior also come from two factors, namely internal factors and external factors.

Internal factors, consisting of: Motivational factors, where individuals in purchasing and using goods/services are influenced by a drive from within themselves to be able to own and use the goods/services they desire. External factors, consisting of:

- a. Lifestyle factors, where individuals buy and use goods/services to fulfill their lifestyle so as not to become outdated.
- b. Advertising factor, where individuals when buying and using goods/services are easily attracted and influenced by what is promoted through advertising.
- c. The role model or reference group factor, where individuals in buying and using goods/services tend to follow what members of their reference group buy and use.
- d. The self-identification model factor, where individuals buy and use goods/services because they are influenced by a figure they idolize or admire, thus making their idol a role model in their daily life, such as following the lifestyle or items owned by their idol.
- e. Family factors, where individuals in purchasing and using goods/services are influenced by their family members.

Online Loans

Online loans are money lending facilities by financial service providers that operate online. These online loan providers are usually known as fintech. Online loans that are immediately disbursed and without collateral are an alternative solution for people who need cash funds without having to apply. Alternative solutions for people who need cash funds without having to apply face to face. This provider is an institution providing financial services that operates online with the help of information technology. According to Omarini (2018). States that, online loans can be defined as direct and indirect financial exchanges without involving traditional financial institutions. Meanwhile, according to Hsueh (2017). Stating that, online loans are an Internet-based business model that meets loan needs between financial intermediaries. The platform is aimed at medium and small companies where they think bank loan requirements may be too high. Online loans have lower costs and are higher efficient than traditional bank-based loans. Another opinion, according to Supriyanto and Ismawati (2019). Mentioning that, online money loan application technology is a financial technology-based financing model which is a financing solution using effective and efficient loan technology without having to be limited by space and time as long as the gadgets such as smartphones and computers used can be connected to the internet. According to (Tokopedia Dictionary, 2021) online loans are funds loan facilities by online-based institutions. Simply submit via the application or website, the application will be processed without having to queue at a financial institution.

Population and Sample

According to(Sugiyono, 2020) Population is an area that generally has a quality consisting of objects or subjects and then a conclusion will be drawn.

Followings a formula used to determine the sample size for Random Sample (Sugiyono, 2020) = 100 samples. In distributing this questionnaire several statements were used and each statement was given a weight for each statement

Table Likert scale

Scales	Alternative Answers	scores
5	strongly agree	5
4	Agree	4
3	Disagree	3
2	don't agree	2
1	strongly disagree	1

No	Variable	Indicator	Statement
1	Online Shopping Addiction	Selective Attention	The item selected is the desired product
			The products offered are in line with expectations
		Motivation	There are special discounts on certain dates or months
			Conformity to appearance
		Trust	Product reviews and prices are appropriate and very good
		Opinion and Persuasion	Good persuasion in marketing the product
Personality	Confidence when owning a certain product		
(Baudrillard, 2018)			
2	Consumptive behaviour	Presence of Advertisements	Attractive advertising that creates desire
			Attractive design and title
		Conformity	The desire to appear different from other people
			Following current trends
			A strong desire in young women to look attractive
Lifestyle	The presence of shopping centers that present all well-known brand names originating from abroad, for all clothes and luxury goods makes people more interested in shopping.		
(Firmansyah, 2020)			
3	Online Loans	Borrower	Age of borrowers who have entered the category

			Easy to use in checking limits
	Platforms		Instant loans are easy and practical
			Ease of loan requirements
	Lender		Many fintech applications are available
			Transactions are carried out without meeting directly
(Sovia Hasanah SH, 2018)			

RESULTS AND DISCUSSION

Normality test

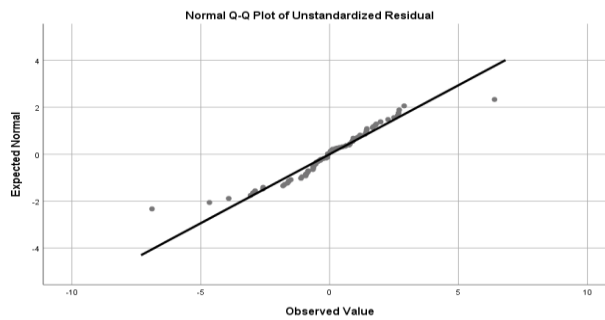


Figure 1. Normality Test Results

Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Shopping Dependence	,373	2,680
	Consumptive Behavior	,373	2,680

a. Dependent Variable: Purchase Satisfaction

The table above proves that shopping dependence, consumptive behavior variables have a tolerance value of >0.1 .

Autocorrelation Test

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.930a	.866	.863	1,719	1,601

a. Predictors: (Constant), Consumptive Behavior, Shopping Dependence.

b. Dependent Variable: Online Loans.

The table above obtained a value of 1.601 using Durbin Watson.

Heteroscedasticity Test

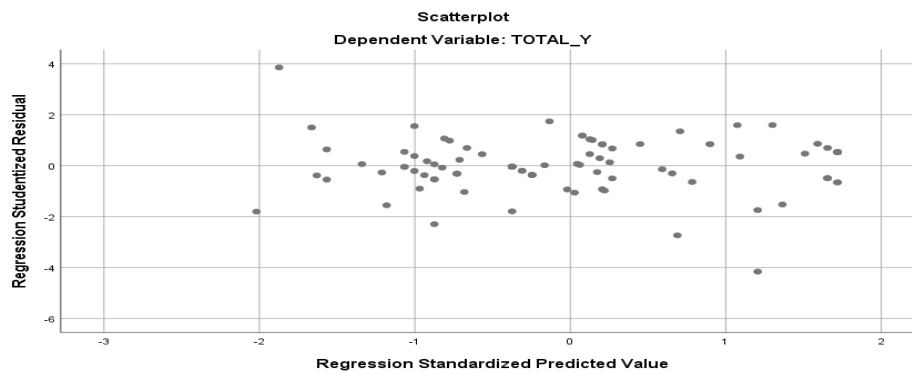


Figure 2. Scatter plot graph

T test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,925	1,575		2,492	.014
	TOTAL_X1	,277	,060	,280	4,601	,000
	TOTAL_X2	,626	,055	,692	11,358	,000

Dependent Variable: Purchase decision

- Shopping Dependence(X1)** has an influence (Shopping Dependence t-value 4.601 > ttable 1.985 and .000 < 0.05 on (Online Loans).
- Consumptive Behavior(X2)** has an influence (Consumptive Behavior t value 11.358 > t table 1.985 and .000 < 0.05 Online Loans).

F test

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1844,743	2	922,372	312.127	,000b
	Residual	286,647	97	2,955		
	Total	2131,390	99			

- a. Dependent Variable: Online Loans
- b. Predictors: (Constant), Consumptive Behavior, Shopping Dependence

Based on the measurement results, the F test results were 312.127 and the confidence value was 0.000.

Coefficient of Determination Test (R2)

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.930a	,866	,863	1,719	1,601

- a. Predictors: (Constant), Consumptive Behavior, Shopping Dependence
- b. Dependent Variable: Online Loans

Based on the results of the table above shows the adjusted R Square value of 0.930, which means the independent variable is able to explain 93.0% of the dependent variable

CONCLUSION

1. Several independent variables have an influence on the dependent variable on Online Loans, where the t-count Shopping Dependence is 4,601 greater than t-table 1.966, the t-count promotion value is 2.489 greater than t-table 1,985, the t-count Consumptive Loans value is 11,358 greater than table 1,985.
2. F count = 312.127 probability value = 0.000 then F count > F table 312.127 is greater the confidence value was 0.000 is smaller 0.05
3. The R2 multiple determination value is 93.0% of On Online Loans and the remaining 100% - 93% = 7% excluding independent variable factors.

SUGGESTIONS

Based on the results of research conducted regarding the Influence of Online Shopping Dependence and Consumptive Behavior on Online Lending. With online lending, it makes it easier for consumers to shop online and this can be accessed quickly to fulfill their needs and desires. There are many promos given for online shopping through online shopping sites, including free shipping promos, price discounts, cashback on purchases and application features that are easy to understand, thus making consumers behave consumptively so that they are trapped in online borrowing.

To anticipate this, it's a good idea to shop according to your needs and main priorities in the household or elsewhere. Minimize the use of applications that can cause desire to purchase. It is best for consumers who use e-commerce applications to be able to make the best use of their time when they have nothing to do and to be more productive so that their lifestyle becomes more positive.

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