AKUNTOTEKNOLOGI : JURNAL ILMIA AKUNTANSI DAN TEKNOLOGI - VOL. 23. NO. 1 (2025)
Versi Online Tersedia di : https://jurnal.ubd.ac.id/index.php/akunto
| 2085-8108 (Cetak) | 2541-3503 (Online) |

The Effect of Shopping Dependence, Consumptive Behavior on Fintech Lending with Consumer Debt Levels as Intervening Variables

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ABSTRACT

This study examines the influence of online shopping dependence and consumer behavior on online loans, with consumer debt levels as intervention variables. The background of this study is the phenomenon of increasing consumer behavior driven by the ease of online shopping, which often triggers compulsive shopping behavior. The purpose of this study is to understand how dependence on online shopping and consumer behavior affect consumer debt through the use of fintech loan services. The research method uses a descriptive quantitative approach with data collection through questionnaires from 100 respondents who use e-commerce applications and online loans. Data were analyzed using path regression analysis to determine significant relationships between the variables studied. The results show that shopping dependence and consumer behavior have a significant direct and indirect effect on consumer debt levels through online loans. This conclusion emphasizes the importance of managing shopping habits and financial behavior in overcoming consumer debt problems in the digital era. Direct Influence: Online shopping dependency (X1) has a significant effect on online loans (Y) with a beta coefficient of 0.288 and on consumer debt (Z) with a coefficient of 0.456.Consumer behavior (X2) also has a significant effect on Y (coefficient 0.626) and on Z (coefficient 0.275).Online loans (Y) have a significant effect on consumer debt (Z) with a coefficient of 0.224. Indirect Influence: The indirect effect of X1 on Z through Y is 0.0621, so the total effect is 0.50. The indirect effect of X2 on Z through Y is 0.085, with a total effect of 0.374.

Keywords: Shopping Dependence, Consumptive Behavior, Online Loans, Consumer Debt Levels

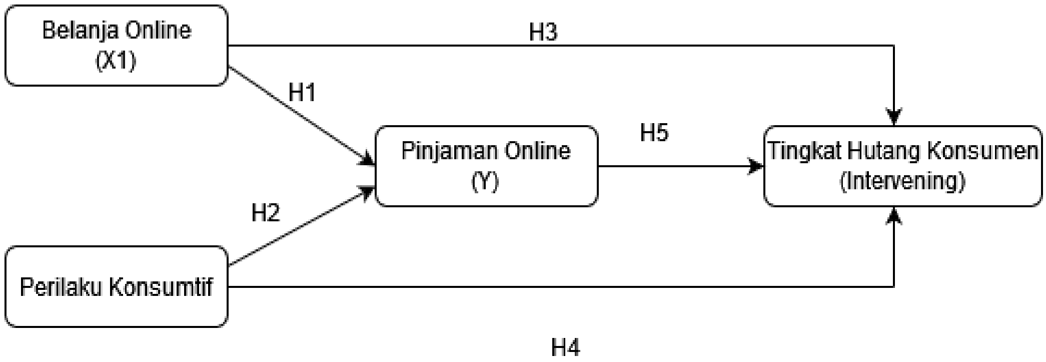
Introduction

In the current era of disruption, increasingly modern developments and rapidly developing technology and dynamic human life, consumers are often driven by certain motives to obtain the goods and services needed to meet their needs. Most individuals today are very consumptive of anything they see without considering it as a need or desire. The pattern of individual consumption behavior has also shifted, from merely fulfilling primary needs, developing into fulfilling secondary and tertiary needs, even complementary needs and tending to be consumptive. Consumptive behavior is an individual's action to consume or spend goods and services excessively, where they prioritize desires over needs. Consumptive behavior is often associated with a tendency to shop, because shopping can be an alternative to relieve fatigue and stress from daily activities (Dewi et al., 2017). Consumptive individuals will be willing to do and sacrifice various things in order to have it. Suminar (2015) said that consumer behavior is the behavior of consuming expensive goods and services with continuously increasing intensity to get something newer, better and more and exceed actual needs to show social status,prestige, wealth and privilege, and to get satisfaction from ownership. The shift in consumer behavior is no longer to meet daily needs but is based on the motivation to get a sensation, challenge, joy, and socialization, and to relieve stress.

In addition, it is also to find good and valuable goods for themselves and provide new knowledge about the development of new trends and models (Chita et al., 2015). The rapid development of technology causes new products to be offered and informed quickly via the internet which will later affect market supply and demand. Through the internet, individuals can access unlimited information, especially information about electronic products, food, and drinks and clothing which are their daily needs. Excessive use of the internet by an individual to meet their needs will lead to consumptive behavior. Based on statistical data from 2019, internet users in Indonesia in 2018 were 95.2 million, growing 13.3% from 2017 which was 84 million users. In the following year, internet users in Indonesia will continue to increase with an average growth of 10.2% in the 2018-2023 period. In 2019, the number of internet users in Indonesia is projected to grow 12.6% compared to 2018, to 107.2 million users. In 2023, the number of internet users in Indonesia is projected to reach 150 million users. Statistics also state that popular online activities in Indonesia are social media and social messaging (Statistika, Katadata.co.id, February 22, 2019). This shows that internet users are increasing from the previous year.

Framework

Image 1. Framework



Hypothesis:
Based on the framework of thought that is the basis for the research guide, the formulation of the hypothesis is as follows:

H1: Online shopping variables have a significant effect on online loans
H2: Consumer behavior variables have a significant effect on online loans
H3: Online shopping variables have a significant effect on consumer debt levels
H4: Consumer behavior variables have a significant effect on consumer debt levels
H5: Online loan variables have a significant effect on consumer debt levels
H6: Online shopping variables have a significant effect on online loans through consumer debt levels as intervening variables
H7: Consumer behavior variables have a significant effect on online loans through consumer debt levels as intervening variables.

METHOD

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 1. Likert scale

NO	Alternative Answers	scores
1	strongly agree	5
2	Agree	4
3	Sufficiently	3
4	don't agree	2
5	strongly disagree	1

Data collection

Data were collected through a questionnaire distributed to 100 respondents who were users of e-commerce applications and online loan services. The questionnaire used a Likert scale with five answer options ranging from "Strongly Agree" (5) to "Strongly Disagree" (1), which allowed respondents to assess various statements related to online shopping dependence, consumer behavior, and the use of online loans. According to Sugiyono, (2020), data collection in quantitative research can be done using various techniques, such as questionnaires, interviews, or observations. In the context of this study, the questionnaire method was chosen because it allows researchers to collect data efficiently from larger samples, as well as measure research variables using a Likert scale that helps quantify respondents' perceptions of online shopping dependence, consumer behavior, and use of online loans.

Data Analysis Techniques

Sugiyono also emphasized that data analysis techniques in quantitative research, such as regression analysis, are useful for seeing the causal relationship between independent variables and dependent variables. In path regression, which is used in this study, each variable is analyzed separately or together to test the direct and indirect effects of the independent variables on the dependent variables through the mediator. Sugiyono suggests using statistical software, such as SPSS, to facilitate calculations and hypothesis testing in order to obtain more accurate results.

Data analysis was carried out using the path regression method with the help of SPSS software. The steps include:

Direct Effect Analysis: Testing the direct relationship between the dependent variables of online shopping (X1) and consumer behaviour (X2) on online loans (Y) and consumer debt levels (Z).

Indirect Effect Analysis: Measuring the indirect effects of variables X1 and X2 on Z through Y as a mediator variable.

Hypothesis Testing: The significance of the influence of each relationship is tested with a p value (<0.05 is considered significant), as well as the coefficient of determination (R^2) to determine the contribution of the independent variables to the dependent variable.

Research Description

The following is a description of the research that will be carried out.

Tabel 2. Research description

No	Category		Information
1	Types of research		Descriptive Quantitative
2	Respondents	Population	Respondents of E-Commerce and Loan Application Users
3		Sample	100 people
4	Research Duration		5 months
5		Primary	Questionnaire

6	Data Types and Sources	Secondary	Articles, Journals and Books
7	Analysis tools used		SPSS

Research Variables

And an explanation of the research variables used as statements in the questionnaire can be seen in the following table below:

Table 3. Operational Variables

No	Variables	Indicator	Statement
1	Shopping Dependence	Selective Attention	The selected item is the desired product
			The products offered are in accordance 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 Behavior	The Presence of Advertisements	Attractive advertising that creates desire
			Attractive design and title
		Conformity	The desire to appear different from others
			Following the current trend
			A strong desire in adolescent girls to appear attractive
		Lifestyle	The presence of shopping centers that offer all kinds of famous brands from abroad, for all kinds of clothing and luxury goods, makes people more interested in shopping.
(Firmansyah, 2020)			
3	Fintech Lending	Borrower	The age of the borrower who has entered the category
			Easy to use in checking limits
		Platform	Easy and practical instant loans
			Ease of loan requirements
		Lenders	There are many fintech applications available
			Transactions are carried out without direct contact

(Sovia Hasanah SH, 2018)			
4	Consumer Debt Levels	Borrower	The age of the borrower who has entered the category
			Easy to use in checking limits
		Platform	Easy and practical instant loans
			Ease of loan requirements
		Lenders	There are many fintech applications available
			Transactions are carried out without direct contact

RESULTS AND DISCUSSION

Calculating Path Coefficient

Path coefficients of the second model:

a. Based on the output of Regression Model II in the coefficients table section, it can be seen that the significance value of the three variables, namely X1 = 0.000 X2 = 0.000 and less than 0.05. These results provide the conclusion that the regression model II, namely Variables X1 X2 and Y have a significant effect on Z.

b. The value of R Square in the summary model table is 0.870. This shows that the influence of X1 and X2 on Y is 87% while the rest is 13%. Meanwhile, the value of e1 can be found using the formula e1 = √ (1-0.870) = 0.360 is a contribution from other variables that were not included in the research.

Table 4
Calculating Path Coefficient
Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Consumptive Behavior, Shopping Dependence	.	Enter

a. Dependent Variable: Online Loans
b.All requested variables entered.

This table illustrates the variables involved in calculating the path coefficient for the model, specifically focusing on the influence of Consumptive Behavior and Shopping Dependence on Online Loans as the dependent variable. The table highlights the following elements:

- Model: Identifies the model used for the path analysis. Here, only one model is analyzed, labeled as Model 1.
- Variables Entered: This section lists the independent variables entered into the model. For this analysis, the variables are Consumptive Behavior and Shopping Dependence. These variables are considered to influence the dependent variable (Online Loans).

- Variables Removed: This section indicates whether any variables were excluded from the model. In this case, no variables were removed, meaning all intended variables are included in the analysis.
- Method: Specifies the method used to enter the variables into the model. The "Enter" method means that all selected variables were entered simultaneously, without stepwise or selective inclusion.

Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.933a	.870	.868	1,699

a. Predictors: (Constant), Consumer Behavior, Online Shopping Dependence

This table provides a summary of the regression model that assesses the relationship between the independent variables—Consumer Behavior and Online Shopping Dependence—and the dependent variable. The key components of the table are as follows:

- Model: This column identifies the model being evaluated. In this case, it is labeled as Model 1, which includes the predictors Consumer Behavior and Online Shopping Dependence.
- R: This value represents the correlation coefficient between the observed and predicted values of the dependent variable. An R value of 0.933 indicates a very strong positive correlation, suggesting that as consumer behavior and online shopping dependence increase, so does the likelihood of the outcome variable (presumably related to online loans).
- R Square: This is the coefficient of determination, denoted as R^2, which indicates the proportion of the variance in the dependent variable that can be explained by the independent variables. An R^2 value of 0.870 means that 87% of the variance in the dependent variable can be explained by the model, signifying that the model fits the data very well.
- Adjusted R Square: This value adjusts the R^2 for the number of predictors in the model. The Adjusted R^2 of 0.868 indicates that, even after accounting for the number of predictors, the model remains robust and explains a significant portion of the variance in the dependent variable. This adjustment is important for understanding the effectiveness of the model with multiple predictors.
- Std. Error of the Estimate: The standard error of the estimate is 1.699, which quantifies the average distance that the observed values fall from the regression line. A smaller standard error indicates that the predictions made by the model are closer to the actual data points, reflecting the accuracy of the model in predicting the dependent variable.

Table 6. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1880.039	2	940,020	325,509	.000b
	Residual	280.121	97	2.888		
	Total	2160.160	99			

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

This table presents the ANOVA (Analysis of Variance) results for the regression model, specifically examining the influence of Consumer Behavior and Online Shopping Dependence on Online Loans as the dependent variable. The ANOVA analysis helps determine whether the model is statistically significant. The components of the table are explained below:

- Model: Indicates the model being analyzed, labeled as Model 1 in this case.
- Sum of Squares: This reflects the variance in the dependent variable (Online Loans) that can be explained by the model (Regression) and the variance that remains unexplained (Residual).
- Regression: The sum of squares for regression (1880.039) represents the variation in Online Loans explained by Consumer Behavior and Online Shopping Dependence.
- Residual: The sum of squares for residual (280.121) represents the variation in Online Loans that is not explained by the predictors and is due to other unexplained factors.
- Total: The total sum of squares (2160.160) is the combined variance in Online Loans, both explained and unexplained by the model.
- df (Degrees of Freedom):
- Regression df: 2, representing the two predictors in the model (Consumer Behavior and Online Shopping Dependence).
- Residual df: 97, calculated by subtracting the number of predictors and the constant from the total number of observations (99 - 2 = 97).
- Total df: 99, representing the total number of observations minus one.
- Mean Square: This is calculated by dividing the sum of squares by the corresponding degrees of freedom.
- Mean Square for Regression: 940.020, obtained by dividing the regression sum of squares (1880.039) by the regression df (2).
- Mean Square for Residual: 2.888, obtained by dividing the residual sum of squares (280.121) by the residual df (97).
- F: The F-statistic (325.509) is calculated by dividing the Mean Square Regression by the Mean Square Residual. This F-value tests whether the predictors (Consumer Behavior and Online Shopping Dependence) explain a significant amount of variance in Online Loans. A high F-value indicates that the model is statistically significant.
- Sig.: The significance value (p-value) for the model is 0.000. Since this value is below 0.05, it indicates that the model is statistically significant. This means that Consumer Behavior and Online Shopping Dependence have a significant combined effect on Online Loans.

Table 7. Coefficients a

Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	t
	(Constant)	3,508	1,560		2.249

1	Online Shopping Dependence	.288	.060	.289	4.827
	Consumer Behavior	.626	.055	.687	11,485

a. Dependent Variable: Online Loans

Second Model Path Coefficients:

1. Based on the output of Regression Model II in the “Coefficients” table section, it can be seen that the significance value of the three variables, namely X1 = 0.000 and X2 = 0.015 and Y = 0.098 is smaller than 0.05. These results conclude that the regression model II, namely variables X1, X2 and Y have a significant effect on Z.
2. The value of R Square in the “Model Summary” table is 0.794, this shows that the contribution of X1, X2 and Y to z is 79.4% while the remaining 20.6% is the contribution of other variables that were not studied. Meanwhile, the value of e1 can be found using the formula e2= √(1-0.794) = 0.206

Table 8. Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Online Loans, Online Shopping Dependence, Consumptive Behavior	.	Enter

a. Dependent Variable: Consumer Debt Level
b. All requested variables entered.

Model: Shows the regression model analyzed in this study. Model 1 is the first model that includes all the independent variables used. Variables Entered: This column lists the independent variables entered into the regression model, namely "Online Loans", "Online Shopping Dependence", and "Consumptive Behavior". These three variables are hypothesized to have an influence on the dependent variable. Variables Removed: This column is empty because no variables were removed from the model. This indicates that all planned variables were indeed entered into the regression analysis. Method: The method used is "Enter," which means that all independent variables are entered into the regression model at once. This method allows researchers to see the collective influence of all independent variables on the dependent variable without gradually removing variables.Dependent Variable: The dependent variable analyzed in this model is Consumer Debt Level. This study focuses on determining the extent to which the three independent variables significantly affect consumer debt levels.

Table 9. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891a	.794	.787	2.249

R (Correlation Coefficient): The R value of 0.891 indicates a very strong correlation or relationship between the independent variables (online shopping dependence, consumer behavior, and online loans) and the dependent variable (consumer debt level). The closer the R value is to 1, the stronger the relationship between the variables. R Square (Coefficient of Determination): The R Square of 0.794 indicates that 79.4% of the variation in consumer debt levels can be explained by the three independent variables in this model. This means that this regression model is quite good at explaining changes in consumer debt levels based on shopping dependence, consumer behavior, and the use of online loans.

Adjusted R Square: The Adjusted R Square value of 0.787 is slightly lower than R Square. Adjusted R Square provides adjustments to R Square by taking into account the number of variables in the model and the sample size, thereby reducing the possibility of overfitting. In this case, 78.7% of the variation in consumer debt levels is still explained by the model after adjustment.

Std. Error of the Estimate: Std. The Error of the Estimate of 2.249 shows how big the difference is between the model's predicted value and the actual value of the data. The smaller this value, the better the model is at predicting the dependent variable.

Table 10. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1866,587	3	622,196	123.011	.000b
	Residual	485,573	96	5,058		
	Total	2352.160	99			

a. Dependent Variable: Consumer Debt Level

b. Predictors: (Constant), Online Loans, Online Shopping Dependence, Consumptive Behavior

Regression Sum of Squares (1866.587) and Residual Sum of Squares (485.573) show the variations explained and unexplained by the model.

F-statistic (123.011) with Sig. 0.000 shows that this model is significant, meaning that the independent variables have a significant effect on consumer debt levels

Table 11. Coefficientsa

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,419	2.118		.670	.504
	Online Shopping Dependence	.456	.088	.438	5.184	.000
	Consumer Behavior	.275	.111	.289	2,480	.015
	Online Loans	.224	.134	.215	1,670	.098

a. Dependent Variable: Consumer Debt Level
Predictors: (Constant), Online Loans, Online Shopping Dependence, Consumptive Behavior

Shopping Dependence (coefficient 0.456, p = 0.000) and Consumptive Behavior (coefficient 0.275, p = 0.015) have a significant positive effect on consumer debt. Online Loans (coefficient 0.224, p = 0.098) are not significant. This means that shopping dependence and consumptive behavior affect consumer debt, while online loans do not

Conclusion

1. Analysis of the Influence of X1 (Online Shopping) on Y (Online Loans)
   The significance value of X1 was obtained as 0.000 < 0.05 so it can be concluded that there is a direct influence of X1 on Y.
2. Analysis of the Influence of X2 (Consumer Behavior) on Y (Online Loans)
   The significance value of X2 was obtained as 0.000 < 0.05 so it can be concluded that there is a direct significant influence of X2 on Y.
3. Analysis of the Influence of X1 (Online Shopping) on Z (Consumer Debt Level)
   The significance value of X1 is 0.000 < 0.05, so it can be concluded that there is a direct significant influence of X1 on Z.
4. Analysis of the influence of X2 (Consumer Behavior) on Z (Consumer Debt Level)
   The significance value of X2 was obtained as 0.015 < 0.05 so it can be concluded that there is a direct significant influence of X2 on Z.
5. Analysis of the Influence of Y (Online Loans) on Z (Consumer Debt Level)
   The significance value of Y was obtained as 0.098 < 0.05 so it can be concluded that there is a direct significant influence of Y on Z.
6. Analysis of the influence of X1 (Online Shopping) through Y (Online Loans) on Z (Consumer Debt Level)
   The direct influence given by X1 (Online Shopping) on Z (Consumer Debt Level) is 0.438. While the indirect influence of X1 (Online Shopping) through Y (Online Loans) on Z (Consumer Debt Level) is the multiplication of the beta value of Z on Y with the beta value of Y on Z, namely: 0.289 x 0.215 = 0.0621. So the total influence given by X1 (Online Shopping) on Z (Debt Level) is the direct influence plus the indirect influence, namely 0.438 + 0.0621 = 0.50. Based on the calculation results above, it is known that the direct influence value is smaller than the indirect influence, these results indicate that indirectly X1 (Online Shopping) through Y (Online Loans) has a significant influence on Z (Consumer Debt Level)

7. Analysis of the influence of X2 (Consumer Behavior) through Y (Online Loans) on Z (Consumer Debt Level). It is known that the direct influence given by X2 (Consumer Behavior) on Z (Consumer Debt Level) is 0.289. While the indirect influence of X2 (Consumer Behavior) through Y (Online Loans) on Z (Consumer Debt Level) is: 0.687 x 0.125 = 0.085. then the total influence given by X2 (Consumer Behavior) on Z (Consumer Debt Level) is (0.289 + 0.085) = 0.374. Based on the calculation results above, it is known that the direct influence value is smaller than the indirect influence. These results indicate that indirectly X2 through Y has a significant influence on Z.

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