

# Consumerism in Mobile Payment Applications

## *Perilaku Konsumtif Pengguna Transaksi Non Tunai*

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**Abstract** –The purpose of this study was to determine the effect of the convenience of non-cash transactions offered by mobile payment applications on the wasteful behavior of the people of Makassar city. Along with the increasing use of electronic money, this has changed the style of transactions in society. The new media referred to in this study is a mobile payment application. Judging from the development of the transaction model, people tend to choose the practical and easy one. The result of media technology has also contributed to changing the behavior patterns of new media consumption. The payment model has been transformed from cash to non-cash or digital, which the public can easily do. The ease of this transaction led to a change in consumption patterns to meet excessive needs, which led to a wasteful nature. By using a descriptive quantitative approach, researchers distributed questionnaires to 100 research samples. The results of processing the questionnaire data into primary and secondary data in this study are relevant literature studies. The results showed an influence between the ease of transactions using mobile payments and the wasteful behavior of the people of Makassar city.

**Keywords:** Consumerism, New Media, Cashless Society, Non-Cash Transactions, Mobile Payment.

**Abstrak** – Tujuan penelitian ini adalah untuk mengetahui pengaruh kemudahan transaksi non tunai yang ditawarkan aplikasi pembayaran berbasis elektronik terhadap perilaku konsumtif masyarakat Kota Makassar. Seiring dengan meningkatnya penggunaan uang elektronik, hal ini membawa perubahan pada gaya bertransaksi di masyarakat. Media baru yang dimaksud dalam penelitian ini adalah aplikasi pembayaran non tunai. Dilihat dari perkembangan model transaksinya, masyarakat cenderung memilih yang praktis dan mudah. Perkembangan teknologi media juga turut mengubah pola perilaku konsumsi media baru. Model pembayaran sendiri yang telah bertransformasi dari tunai menjadi non tunai atau bentuk digital kini dapat dengan mudah dilakukan oleh masyarakat. Kemudahan bertransaksi ini kemudian menyebabkan terjadinya perubahan pola konsumsi untuk memenuhi kebutuhan berlebih yang mengarah pada sifat konsumtif. Dengan menggunakan pendekatan kuantitatif deskriptif, peneliti menyebarkan kuesioner kepada 100 sampel penelitian. Hasil pengolahan data kuesioner menjadi data primer dan data sekunder dalam penelitian ini berupa studi pustaka yang relevan. Hasil penelitian menunjukkan bahwa terdapat pengaruh antara kemudahan bertransaksi menggunakan mobile payment dengan perilaku konsumtif masyarakat kota Makassar.

**Kata kunci:** Konsumerisme, Media Baru, Masyarakat Non Tunai, Transaksi Non Tunai, Pembayaran Digital.

### INTRODUCTION

One of the authentic products of the development of information technology is the presence of smartphones and the internet, which provide many benefits and convenience for people to communicate. In particular, these technological developments have brought not only changes to communication styles but also transaction styles. For example, previously, cash was the only way to do a transaction, but as time went by, it changed into a cashless money transaction.

The non-cash payment instrument currently developing in Indonesia is electronic money (e-

money). In January 2020, according to Bank Indonesia, the number of e-money transactions was 15,872 million. In February, it was 15,178 million. In March, it was 15,036 million; in April, it increased to 17,552 million; in May, it was 15,033 million. The amount of electronic money in circulation in January 2020 was IDR 313,785,298, in February 2020 it was IDR 319,294,014, in March 2020 it increased to IDR 330,391,364, April 2020 it was IDR 412,055,870, and in May 2020 it was IDR 346,881,617. While the volume of electronic money transactions in January 2020 was 457,944 million transactions, in February

2020, there were as many as 431,467 million transactions, in March 2020, as many as 401,008 million transactions, April 2020, as many as 324,878 million transactions, and in May 2020 as many as 298,187 million transactions (Bank Indonesia, 2020).

From the phenomenon above, it can be seen that the impact of globalization in the contemporary era is technoscape. Technoscape can be defined as the intense and massive use of the internet by the public in the public sphere. The ease of accessing the internet, especially in this research, is the convenience of non-cash transactions using non-cash payment applications (Raharjo Jati, 2015). It then marks the presence of the middle class as part of the new consumerism class. Like in the media, non-cash payment applications also display messages they want to convey to the public. Concerning this research, the intended message is an offer of convenience for transactions without needing to use physical money again. The news is the primary key to differentiating digital platforms from other media platforms. Communicative message packaging, easily digested by the public, is the main attraction of messages in non-cash payment applications. This leads the community to new social behavior (Arsyad et al., 2018).

Massive application of technology then triggers the consumerism of middle-class commodities in Indonesia. The indication can be seen from the description of the data on the electronic money use described in the previous paragraph. The high level of public attention in making non-cash transactions using applications mobile payment is certainly not only related to us as a form of technological convenience. But it can also be a symbol of social behavior. Related to wasteful behavior, an essential point in the discussion of this research is how technology develops into a new stimulus and identity for the community, especially in the city of Makassar. Thus, researchers are interested in seeing the effect of the convenience offered by the application mobile payment on the wasteful behavior of the people of Makassar city.

## RESEARCH METHOD

This study used a descriptive survey method. This type of survey is used to describe the population being studied. This research focuses on the current wasteful behavior and consists of one variable (Sugiyono, 2017). Data collection uses a questionnaire to obtain

information from some respondents who are assumed to represent a specific population (Bungin, 2005).

The objects in this study are the people of Makassar city who use mobile payment. In contrast, the subjects in this study are mobile payment and the wasteful behavior generated by mobile payment. It uses a non-probability sampling technique with a type of convenience sampling technique. The sampling technique is a collection of information and members of the population that is easily obtained and able to provide that information. Based on the results of the sample count, 100 samples or recipes were obtained in the process of this research.

## RESULT AND DISCUSSION

Communication technology is hardware equipment in an organizational structure containing social values, allowing individuals to collect, process, and exchange information with others (Barney, 2005).

Technological advances that develop in people's lives do not go alone. The rapid development of this technology also triggers the development of media to bring up new things to create new media or what is commonly known as new media. It is in line with communication studies directly proportional to communication technology.

Theory New media is a theory developed by Pierre Levy, who argued that the new media is a theory that discusses the development of the media. In theory, there are two views: the view of social interaction and what distinguishes the press according to their closeness, namely face-to-face interaction (Wibisono, 2015).

New media today doesn't just stop at social media. But it also touches the realm of payment instruments. For example, since mid-August 2014, Bank Indonesia has socialized the existence of an Indonesia program free of physical money, which is now better known as the National Non-Cash Movement. This movement is a program to educate and socialize the public through the practice of using non-cash electronic money instruments directly. So that users feel more comfortable making payment transactions without the need to prioritize face-to-face or physical money. With the loss of face-to-face stages and direct interaction when making payment transactions, non-cash payment applications or indirectly mobile payments can be categorized as new media. Also, keep in mind that mobile payment requires an internet connection.

In the communication science tradition, audiences and media influence positions. In its opinion, the media's logic is that it has many persuasive movements that aim to pressure the audience into the part of the object of consumption (Rianto, 2016). The audience is inseparable from its subjectivity's strength as free individuals with non-intervention choices. One of them is seen from the theory of uses and gratification. The assumption is that the public has the power to choose and access media according to their needs. To use media related in this study to mobile payments is to get satisfaction (gratification) for their needs. Then the behavior of these audiences will be explained through individual needs and interests. Audiences are considered active, selective, and have a specific purpose related to the media's exposure to them (McLeod & Becker, 1981).

### **Wasteful Behavior**

Consumer behavior is essential to understanding why consumers do and what they do. On the other hand, Schiffman and Kanuk (Lolowang, 2019) suggest that consumer behavior studies how an individual decides to allocate available resources (time, money, effort, and energy). In addition, consumers have a diversity that is interesting to study because it includes all individuals of various ages, cultural backgrounds, education, and socioeconomic conditions. Consumer behavior is all the activities, actions, and psychological processes that drive these actions before buying, when buying, using, spending on products and services, and after evaluating activities. Today, consumer behavior cannot be separated from the active role of (application mobile payment). The mobile payment application offers the convenience of making transactions without prioritizing time, distance, and the physical condition of money because it has been transformed into digital. Consumers use the application continuously unconsciously. This is what gives rise to consumptive behavior (Lai & Shu, 2014).

Wasteful behavior is defined as buying things that are lacking or not considered so that they become redundant (Müller et al., 2021). Furthermore, wasteful behavior can be characterized by the existence of luxury and excess life, the use of all things considered the most expensive that provide satisfaction to fulfill the desire for pleasure alone (Gabriel, Yiannis; Lang, 2015). Several factors influence wasteful behavior, among others. The first is the presence of advertisements. Mobile payment application has

emerged and is known in the wider community using mass media and new media. By utilizing advertisements and promotions in various media, people receive a message that they can make payment transactions in a new way, namely by using digital money. Then next is conformity, which is defined as the desire to appear different and be accepted as part of the group. Lifestyle is also a factor in the emergence of wasteful behavior. Urban communities with high mobility certainly prioritize flexibility in meeting their daily needs. With the presence of mobile payments, people can quickly fulfill all their needs and even tend to add goods or service orders that they didn't need before (Miftah & Murtatik, 2020).

When referring to the processed data from the questionnaire distributed to 100 respondents in this study, it is obtained an overview of the convenience offered by the non-cash payment application used by the people of Makassar. The perception of ease of use is defined as the extent to which a person believes using technology will be free from effort. From this definition, it can be seen that perceived ease is a belief in the decision-making process. If someone believes that the information he gets through technology is easy to use, he will use it. The message of convenience referred to in this study is how the application mobile payment offers non-cash payment features and makes it easier for users to carry out transaction activities without having to worry about physical money (Abdillah & Hartono, 2015). According to Davis (Wida et al., 2016), dimensions in measuring this convenience are divided into six, namely, clear and understandable, doesn't require a lot of mental effort, is easy to use, controllable, and is easy to become skillfully, and flexible. Overall, based on the survey results, it is known that 53% of respondents find it easy to make payments using the non-cash method through mobile payment applications.

Furthermore, it is known that although only 1% of the people of Makassar state that they are not flexible in using applications for mobile payment, on the other hand, non-cash payment applications remain the primary choice in transaction activities (30%). Moreover, the ease of features of the application mobile payment also attracts great attention from its users (45%). Thus, it can be said that the mobile payment application has made it easier to fulfill the needs and lifestyle of the people of Makassar (36%).

From the description of the data above, it can be seen that the respondents' answers to this study (the people of Makassar city) have met all three dimensions of the ease of use of the mobile payment application. It can be seen from the high number of agreeing that the application mobile payment provides a clear and easy-to-understand message, and users don't need to take a long time to make a decision. With a minor disagreement from respondents' answers, it can be concluded that mobile payments apps are easy to use anywhere.

**Interpretation of Respondents' Answers Regarding Wasteful Behavior**

Wasteful behavior is an identical behavior or habit of spending money to buy things that are not useful (Hamilton, 2010). This wasteful behavior can occur in any group regardless of age or occupation. Thus it can be concluded that excessive desire fulfillment to meet personal satisfaction can be interpreted as wasteful behavior. In this study, the dimensions of wasteful behavior can be seen from several aspects: realization of desires, buying goods out of reach, unproductive interests, and fulfilling status without regard to financial aspects. As known in psychology as a compulsive buying disorder, those trapped in this attitude find it challenging to distinguish between wants and needs (de Mattos et al., 2019).

The questions in this section show that 39% of the respondents feel comfortable with their financial condition. It then leads to the fact that with a stable financial situation, 35% of the people of Makassar can keep up with the trends that are currently popular. Moreover, even though only 9% of respondents buy goods to meet their wants and not needs, 35% of Makassar people increase the number of items in their purchases because of the discount offered by mobile payment application. Finally, it is known that as many as 39% of respondents in this study act rationally in spending their money.

**Table 1** The result of the data reliability test

Case Processing Summary			
		N	%
Cases	Valid	100	100.0
	Excluded <sup>a</sup>	0	.0
	Total	100	100.0
Reliability Statistics			
	Cronbach's Alpha	N of Items	
	.652	26	

As shown in Table 1, the value of the Cronbach Alpha number or reliability is 0.652, which, when

associated in the table, is in the range of 0.60 - 0.80, which means that the X variable is reliable.

Simultaneous testing to determine the dimensions of the ease of non-cash transactions consisting of clear and understandable, doesn't require a lot of mental effort, easy to use, controllable, easy to become skillful, and flexible towards the wasteful attitude of the people of Makassar city can be seen in the following table:

**Table 2** The result of the F test

Dependent variable	Independent variable	R	R2	Adjusted R2	F	Sig.	Remark
The consumptive attitude of the society in Makassar	clear and understandable						
	does not require a lot of mental effort						
	easy to use						
	controllable	0.815	0.664	0.622	15.535	0.000	significant
	easy to become skillful						
	flexible						

Table 2 shows that the dimensions of the ease of non-cash transactions affect the wasteful attitude of the people of Makassar city simultaneously:

1) Multiple Correlation Coefficient

The R number of 0.815 illustrates the strong correlation or relationship between the dependent and independent variables, meaning that the independent variable influences 81.5%.

2) Coefficient of Determination

The coefficient of determination (R Square) has a value of 0.664. It illustrates that the independent variable determines 66.4% of the variation in the fluctuation of the dependent variable.

3) F Count (F Change)

Anova test results obtained an F value count of 15,535 with a significance level of 0.000 <alpha 0.05. Therefore, it can be concluded that statistically, there is a significant effect of non-cash transactions on consumerism.

Research on the ease of accessing new media, especially non-cash payment applications, is quite rare for those involved in communication. Considering that many things are explored in touch, more research like this should be done. Furthermore, although in this study, the financial condition of the respondents is classified as qualified, the people of Makassar need to be wise in examining messages conveyed through non-cash payment applications so that it is not easy to increase the number of items in purchases.

Excessive fulfillment of the desires carried out by respondents in this study leads to fulfilling aspects of wasteful behavior. It can be seen that by always following trending trends and increasing the number of goods because discount promotions offered by the application tempts them, the mobile payment Makassar city community has a wasteful attitude.

## CONCLUSIONS

Based on the results of the research and the description of the data in the results section, it can be concluded that with the ease of use of the application mobile payment, the people of Makassar can fulfill their desires excessively, causing wasteful behavior.

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