

The Effect Of The Use Of E-Wallets, Financial Literacy And Ease Of Transactions On The Consumptive Behavior Of Msme Actors In Bondowoso Regency

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ABSTRACT. Rapid development and progress have brought significant changes in various aspects of life, including in people's consumption patterns. Technological advances and digitalization that occur in the industrial era 4.0 have made it easier for individuals to access various products and services online. This study aims to analyze the influence of *e-wallet use*, *financial literacy*, and ease of transaction on the consumptive behavior of MSME actors in Bondowoso Regency. The object of this study is MSME actors in Bondowoso Regency. In this study, quantitative methods were used and the number of samples used was 100 respondents. The sampling technique uses *proportional sampling* and *purposive sampling methods*. With the data collection technique using a questionnaire that was distributed to the respondents. The data analysts used in this study were instrument tests, classical assumption tests, multiple linear regression analysis tests, t hypothesis tests (partial), and determination coefficient tests (R²) with the help of the SPSS (*Statistical Package for Social Science*) program. The results showed that the use of *e-wallets* and ease of transaction did not have a significant effect on the consumptive behavior of MSME actors, while *financial literacy* had a significant effect on the consumptive behavior of MSME actors. Based on the test, the coefficient of determination to make the contribution obtained is 28%.

Keywords: *e-wallet*, *financial literacy*, ease of transaction, consumptive behavior

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INTRODUCTION

Rapid development and progress have brought significant changes in various aspects of life, including in people's consumption patterns. Technological advances and digitalization that occur in the industrial era 4.0 have made it easier for individuals to access various products and services online. This phenomenon not only has an impact on people's consumption patterns in general, but also among MSME actors who are very familiar with digital technology. Increasingly dynamic lifestyle changes and easy access to various goods and services through the internet have encouraged the emergence of consumptive behavior among the public (Putri & Indriastuti, 2025). Digital technology is able to make the financial sector easier and more practical, which is currently called financial technology or *Financial Technology (Fintech)* (Pratama & Abidin, 2022). With the presence of *Fintech* provide convenience in transactions just by using *Smartphone* which we have anywhere and anytime. Through these smartphones, transactions can occur with products created by *Fintech* itself, namely digital wallets or electronic wallets which are often called *Electronic Wallet (E-wallet)* (Sari & Manjaleni, 2025). A digital wallet is an application that we can download through *Smartphone*. Basically, the function of digital wallets and conventional wallets is the same, namely storing money and making transactions. But the difference is that digital wallets are done online using the internet, while conventional wallets are done offline by face-to-face with sellers (Manurung, 2023).

E-Wallet, also known as electronic digital wallet, is a popular digital payment system in Indonesia. This electronic app has storage features and payment options that make it easier to transact. For example, paying electricity bills, buying credit, or subscribing to certain services.

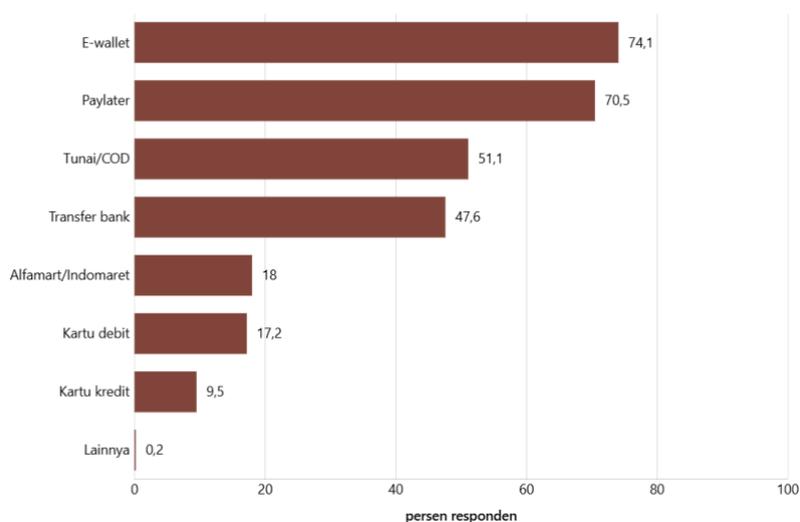


Figure 1. List of Payment Methods in Indonesia in 2024

Source : Databoks Kadata (2024)

Based on the percentage data reported by the (Muhammad, 2024) which is reported from the Kredivo webpage with the Kadata Insight Center (KIC) above, one of which is *E-Wallet* is the most widely used payment method in Indonesia in 2024 at 74.1%, then *Squirrelly* in second place at 70.5%, cash transactions *Cash on Delivery (COD)* is also still widely used, but bank transfers are 47.6%, then Alfamart or Indomart is 18%, debit cards are 17.2%, credit cards are 9.5% and other payment methods are 0.2%.

In addition, the amount of use *E-wallet* which is the most widely used payment in Indonesia by 2024. Some of the factors that cause this are the many attractive promos offered by *E-wallet*, good service and ease of use so that many people choose to use *E-wallet*. Presence *E-wallet* can facilitate transactions (Ghozali, 2023). Convenience gained by using *E-wallet* is that we can make transactions anywhere and anytime online. To transact offline, users only need to scan the code that has been provided by the seller. From this, we can feel the benefits arising from transacting using *E-wallet* (Lystia et al., 2022).

The development of digital financial technology in Bondowoso Regency has increased rapidly, especially with the increasing use of digital financial technology *E-wallet* as the main payment method among MSME actors. The results of the study show that the majority of MSMEs in Bondowoso have adopted digital *Payment* such as OVO, QRIS, DANA, Gopay, ShopeePay, and M-Banking because of the convenience and practicality offered. Business transactions become more efficient and can be carried out anytime and anywhere, thereby expanding the market reach of MSMEs and increasing their competitiveness (Gustantio et al., 2024).

A person's consumptive level depends on the pattern of purchasing and using goods or services, where consumption can be based on needs or simply desires. According to , if a person buys a product only because of the impulse of desire without considering the need, then it is categorized as consumptive behavior. With easier access to various digital products and services, people become more vulnerable to uncontrolled consumption patterns (São Paulo & Hidayat, 2020) (São Paulo & Hidayat, 2020) (Irianti Asisi, 2020). Even more so with the presence of *E-wallet* has made it easier for people to transact, especially because users do not need to see physical money spent. This makes people tend not to realize that the amount of money that has been spent, thus making it easier for people to spend money without careful calculation. This is in line with research conducted by , which confirms that individuals who do not carry cash tend to spend more, because (Marlina et al., 2020) *E-wallet* Offering convenience in transactions and reducing awareness of the amount of expenses. This convenience can encourage a person to have consumptive behavior, shopping without planning. This is reinforced by research (Rohmah et al., 2024) (Astuti & Faujiah, 2023) that indicates that the use of *E-wallet* has a positive and significant effect on consumptive behavior, where more and more often a person uses *E-wallet*, the higher the tendency to make unplanned purchases. Factors such as promotions and discounts offered through *E-wallet* also plays an important role in encouraging consumptive behavior among users. Similar things were also found in researchers (Karthika et al., 2024), (Maryam Siti et al., 2024) and (Lestari et al., 2023), which reveals a positive influence between the use of *E-wallet* and consumptive behavior. However, the results of this study contradict the findings Sinaga (2022) which states that the use of *E-wallet* does not have a significant impact on consumptive behavior. Reviewed from several previous studies, it shows that the influence of *E-wallet* Towards consumptive behaviour varies greatly depending on various factors, such as financial literacy levels (*Financial Literacy*) to the ease of use of digital services. Therefore, although *E-wallet* Providing a lot of convenience, users still need to have financial awareness in order to control their spending patterns and avoid uncontrolled consumptive behavior.

Consumptive behavior among the community does not appear out of nowhere, but is influenced by various factors. According to research (Dzakriyyah et al., 2022); (Zahra & Anoraga, 2021); (Ulum & Solekah, 2024)and (Oktaviani et al., 2023), one of the consumptive behaviors is influenced by financial literacy (*Financial literacy*). Financial literacy is closely related to the way a person makes decisions related to the purchase of goods, including considering discounts, free shipping, ease of

payment, and other factors (Arianti, 2020). The Financial Services Authority (OJK) defines financial literacy as a combination of knowledge, skills, and beliefs that influence a person's behavior in making wise financial decisions to achieve future prosperity. However, based on the results of the National Survey on Financial Literacy and Inclusion (SNLIK) conducted by the OJK in 2019, the level of financial literacy of the Indonesian people is still relatively low, which is only 38.03% (Sufiyati & Lestari, 2022). This low financial literacy can lead to poor financial management, so a person tends to make unwise spending decisions due to a lack of long-term financial preparation (Khairunnisah et al., 2024). Therefore, financial literacy is very important to increase public awareness so that they can manage finances better and achieve financial independence in the future. A high level of financial literacy will help individuals understand the importance of saving and investing rather than simply meeting consumptive needs or desires (Fauzi & Sulistyowati, 2022).

The ease of transaction is also an equally important factor. The easier a system is to use, the greater the tendency of a person to make transactions, both planned and impulsive. This can strengthen consumptive behavior, especially in groups of people who do not have good self-control in managing finances (Miswanto et al., 2022).

There are several studies that review the topic of the influence of ease of transaction to consumptive behavior. As mentioned in the study by (Giswandhani & Hilmi, 2020), (Ulum & Solekah, 2024) and (Alfarizi et al., 2023), the results of the study show that the ease of transactions affects consumptive behavior. Similar results were also found in the study (Rohmah et al., 2024) which shows the results that ease of transaction has a positive and significant influence on consumptive behavior, especially among students. The more comfortable students are in using e-wallets, the higher their consumptive behavior, especially those related to ease of transactions. These findings are supported by research Safira et al. (2023) which confirms that a good digital understanding makes it easier to use digital payments, thereby increasing consumptive behavior. In addition, the research (Utami & Pamikatsih, 2023) It was also found that financial literacy, which is supposed to help individuals manage their finances more wisely, actually has a positive influence on consumptive behavior. Although millennials have a good financial understanding, economic behavior factors sometimes make them act irrationally, thus remaining consumptive. This is in line with research conducted by (Zahra & Anoraga (2021), which found that individuals with high financial literacy still showed consumptive tendencies, even tending to be more impulsive in shopping.

There is a gap in previous research, namely, Research conducted by Sinaga (2022), (Rizki & Prakoso, 2024), (Nabila et al., 2025) and (Afifah & Yudiantoro, 2022) which states in the results of his research that the use of *E-wallet* does not have a significant impact on consumptive behavior and also on research Rahmawati & Putra (2021) among students showed that the use of *E-wallet* does not have a significant effect on consumptive behavior. They found that although *E-wallet* Facilitating transactions, consumptive behavior is more influenced by other psychological factors such as social pressure and lifestyle, not just the ease of digital payments. Study by Fitri et al., (2024) found that the level of financial literacy did not have a significant effect on consumptive behavior among students. They argue that even though students have financial knowledge, emotional factors and consumption habits are more dominant in influencing consumptive behavior. Research Nainggolan, (2022), Ambasari & Asandimitra, (2022), (D. S. Lestari et al., 2024), (Wati et al., 2024), Fungky et al., (2021) and (Hidayanti et al., 2023) which found that financial literacy had no significant effect on consumptive behavior. These studies show that the influence of variables such

as *E-wallet*, financial literacy, and ease of transaction on consumptive behavior are not always consistent and can be influenced by different social, demographic, and psychological contexts. Therefore, this research is very important to fill in these inconsistencies.

However, behind this convenience, there is another phenomenon that has emerged, namely the lack of knowledge and understanding of MSME actors regarding *Fintech* Thoroughly. Most only take advantage of digital payment features without understanding the broader aspects of financial literacy, such as financial management, financial planning, and the risks of using financial technology. This condition is exacerbated by the lack of socialization and assistance from related parties, so that MSME actors focus more on ease of transactions than on aspects of healthy financial management. In addition, the ease of access and promotions offered by *E-wallet* has the potential to encourage consumptive behavior of MSME actors (Rumbik et al., 2024). Many MSME actors take advantage of *E-wallet* for daily needs to impulse purchases due to the fast transaction process and various attractive promos. This raises concerns about increasing consumptive behavior which can have an impact on personal and business financial conditions (Ambarsari & Asandimitra, 2023).

Table 1.
Pre-Research Survey of 20 Respondents in Bondowoso

Aspects	Statement	%	Interpretation
<i>Financial Literacy</i>	I have a thorough understanding of <i>fintech</i> , including financial management and planning.	65%	The level of understanding of <i>fintech</i> and financial management is still low among MSME actors.
Socialization and Mentoring	I get enough socialization and mentoring regarding the use of <i>fintech</i> .	70%	The majority of MSME actors feel that they lack socialization and assistance related to the use of <i>fintech</i> .
Perception of Ease of Transaction	The ease of access and promotion of <i>e-wallets</i> makes me often use <i>e-wallets</i> for transactions.	20%	A small number of MSME players feel that the ease of access and promotion of <i>e-wallets</i> does not have much effect on the frequency of their transactions.
	<i>E-wallet promotions</i> encourage me to make impulse purchases.	60%	More than half of MSME actors feel that <i>e-wallet</i> promotions do not encourage them to make impulse purchases.
Consumptive Behavior	I often use <i>e-wallets</i> for daily needs in a planned and non-impulsive manner.	35%	A small percentage of MSME actors use <i>e-wallets</i> for daily needs in a planned and non-impulsive manner.
	I feel that my consumptive behavior has increased because of the ease of transacting through <i>e-wallets</i> .	40%	A small number of MSME actors feel that their consumptive behavior has not increased due to the ease of transacting through <i>e-wallets</i> .

Source : Data processed by researchers, (2025)

The results of the pre-survey above show that most of the respondents from MSME actors in Bondowoso show a low level of understanding of *fintech* and financial management. This indicates that MSME actors in Bondowoso may lack basic knowledge on how to manage personal and business finances effectively through *digital platforms*. Many MSME actors in Bondowoso feel that they lack information and support in the use of *fintech*. This shows that the existing socialization and mentoring programs have not reached all MSME actors or have not been effective in providing a comprehensive understanding. Most of the respondents from MSME actors in Bondowoso felt compelled to make impulse purchases because of *e-wallet promotions*. This shows that *e-wallet* promotion may not be very effective in influencing the consumptive behavior of MSME actors in Bondowoso. This research is very important because it can provide a comprehensive picture of how the use of financial technology and financial literacy interact in influencing the consumptive behavior of MSME actors in Bondowoso.

This phenomenon shows that there is an inequality between the high level of adoption of financial technology and the still low financial literacy among MSME actors. On the other hand, the perception of high ease of transaction ease without being balanced with adequate financial literacy has the potential to worsen consumptive behavior. Therefore, this phenomenon is important to be studied further to find out the extent of its use *E-wallet*, financial literacy, and ease of transaction affect the consumptive behavior of MSME actors in Bondowoso Regency (Nihlatussifa & Susilo, 2024).

METHODS

In quantitative research for data analysis techniques, statistics are used (Sugiyono, 2019). Data analysis is used after data from all respondents or other sources as a whole is collected, then grouped by variables and type of respondents, tabulates data, presents data for each variable, performs calculations to answer the formulation of the problem, and performs calculations to test the hypothesis that has been proposed. The population that will be studied by the author in this study is MSME actors in Bondowoso Regency, because the number of population in this study is known, so this study uses the *Slovin* formula to determine the number of samples, so the sample used in this study is 100 people. The sampling technique in this study uses methods and *proportional sampling* and *purposive sampling*. The data analysis method used in this study uses multiple linear regression analysis, determination coefficients and hypothesis tests using the help of the SPSS (*Statistical Package for Social Science*) program.

RESULT AND DISCUSSION

1. Validity Test

The validity test aims to find out the extent to which the measuring tool is able to present the concept of a phenomenon or event being analyzed. An item statement in the questionnaire is considered valid if the value of R is calculated \geq table and is significant ≤ 0.05 . The full validity test is found in table 2. The following :

Table 2. Validity Test Results

Items Statement	Table r values	Calculated r-value	Sig value	Alpha	Result
<i>E-Wallet (X1)</i>					
X1_1	0,1966	0,781	0,001	0,05	Valid
X1_2	0,1966	0,784	0,001	0,05	Valid
X1_3	0,1966	0,839	0,001	0,05	Valid
X1_4	0,1966	0,859	0,001	0,05	Valid
X1_5	0,1966	0,858	0,001	0,05	Valid
<i>Financial Literacy (X2)</i>					
X2_1	0,1966	0,774	0,001	0,05	Valid
X2_2	0,1966	0,806	0,001	0,05	Valid
X2_3	0,1966	0,849	0,001	0,05	Valid
X2_4	0,1966	0,854	0,001	0,05	Valid
X2_5	0,1966	0,758	0,001	0,05	Valid
<i>Ease of Transaction (X3)</i>					
X3_1	0,1966	0,958	0,001	0,05	Valid
X3_2	0,1966	0,974	0,001	0,05	Valid
X3_3	0,1966	0,967	0,001	0,05	Valid
<i>Consumptive Behavior (Y)</i>					
Y_1	0,1966	0,621	0,001	0,05	Valid
Y_2	0,1966	0,853	0,001	0,05	Valid
Y_3	0,1966	0,729	0,001	0,05	Valid
Y_4	0,1966	0,766	0,001	0,05	Valid
Y_5	0,1966	0,719	0,001	0,05	Valid

Source : Data processed by Researcher (2025)

Based on the tests in table 2. that the correlation between each indicator, namely *e-wallet* variables (X1), *financial literacy* (X2), ease of transactions (X3) and consumptive behavior (Y) shows valid results. Because r calculates $\geq r$ of the table and the significance value ≤ 0.05 . So it can be concluded that each question is declared valid.

2. Reliability Test

Reliability test is a tool used to measure questionnaires that have indicators of variables. If the questionnaire is declared reliable, a person's answer to the question is consistent from time to time (Sugiyono, 2019). The reliability test was carried out using the help of the SPSS computer program version 27 (*Statistical Package for Social Science*). To test the reliability in this study, the *Alpha Cronbach* (α) size ≥ 0.6 was used. This means that if the alpa value ≥ 0.6 , then it is stated that the instrument has a reliable level. On the other hand, if it has an alfa value of ≤ 0.6 , the instrument is unreliable.

Table 3. Reliability Test Results

Variable	<i>Cronbach's Alpha</i>	<i>Standart Alpha</i>	Information
<i>E-Wallet (X1)</i>	0,878	0,6	Reliable
<i>Financial Literacy (X2)</i>	0,874	0,6	Reliable
Ease of Transaction (X3)	0,964	0,6	Reliable
Consumptive Behavior (Y)	0,786	0,6	Reliable

Source : Data processed by Researcher (2025)

Based on the results of the reliability test in table 4.6, it is known that *the variables e-wallet (X1), financial literacy (X2), ease of transaction (X3) and consumptive behavior (Y) have a sufficient alpha coefficient or have qualified to be said to be reliable, which is above 0.6. Therefore, each item in each variable is declared feasible to be used as a measuring tool.*

3. Multiple Linear Regression Analysis

Table 4.
Multiple Linear Regression Test Results

Type	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	11,414	1,696	
X1	0,040	0,060	0,078
X2	0,125	0,060	0,208
X3	-0,165	0,119	-0,163

a. Dependent Variable : Y

Source : SPSS Windows V. 27 (2025)

Linear regression results in table 4. Above, the multiple linear regression equation can be known as follows:

$$Y = 11.410 + 0.040 X1 + 0.125 X2 + -0.165 X3 + e$$

The equation has the following meaning:

1. The constant has a positive value of 11,410. A positive sign means that it shows a parallel influence between independent variables and dependent variables. This shows that if all independent variables, namely *e-wallet use (X1), financial literacy (X2) and ease of transaction (X3), do not change, then the value of the dependent variable of consumptive behavior is 11,410.*
2. The regression coefficient on the e-wallet usage variable (X1) has a positive value of 0.040. This means that if the use of *e-wallets* increases, it will cause an increase in consumptive behavior of 0.040. With the estimation that the other variable is fixed.

3. The regression coefficient on the *financial literacy* variable has a positive value of 0.060, meaning that if the *financial literacy* variable increases, it will cause an increase in consumptive behavior of 0.060. With the estimation that the other variable is fixed.
4. The regression coefficient in the ease of transaction variable is -0.165. This value shows a negative influence (in the opposite direction) between the variables of ease of transaction ease and consumptive behavior. This means that if the ease of transaction variable increases, it will cause a decrease in consumptive behavior by 0.165. With the estimation that the other variable is fixed.

4. T test (Partial)

Table 5. Results of the t-test (partial)

Variable	Significance of Calculation	Significance Levels	t Count	t Table
<i>E-Wallet (X1)</i>	0,505	0,05	0,669	1,661
<i>Financial Literacy (X2)</i>	0,040	0,05	2,079	1,661
Ease of Transaction (X3)	0,168	0,05	-1,390	1,661

Source : Data processed by Researcher (2025)

Based on table 5, the results of the t test (Partial) can be obtained. There is a significant influence on the *variables of E-Wallet (X1), Financial Literacy (X2), Ease of Transaction (X3)* individually or partially on the *dependent variable* of Consumptive Behavior (Y). The results of the previous t-test showed that the t-value was < 0.05 , and the t-value of the $t >$ table was 1.661. This shows that the hypothesis of *e-wallet* use does not have a significant effect on consumptive behavior. Therefore, the hypothesis that the use of *e-wallets* has a significant effect on consumptive behavior is rejected, the *financial literacy* hypothesis has a significant effect on consumptive behavior. Therefore, the hypothesis that financial literacy has a significant effect on consumptive behavior is accepted. and the hypothesis of ease of transaction does not have a significant effect on consumptive behavior. Therefore, the hypothesis that the ease of transaction has a significant effect on consumptive behavior is rejected.

5. Coefficient of Determination Test (R² Test)

Table 6. Determination Coefficient Test Results (R² Test)

Model Summary ^b				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,240 ^a	,058	,028	1,56082

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Source : SPSS Windows V.27 (2025)

Based on the results of the determination coefficient test in table 6, the *Adjusted R-square value* of 0.28 or 28% can be obtained. The results of the analysis mean that the ability of the independent *wallet (X1), financial literacy (X2), and ease of transaction (X3)* variables in this study explains the dependent variable (consumptive behavior) of 28%. Meanwhile, the rest, 72% is influenced by

other factors outside of independent variables, one example of which is (*Self-Control*, Environment, Social Media and *Peer Influence*) which can affect consumptive behavior.

CONCLUSION

The study was conducted to determine the individual (partial) influence between independent variables of *e-wallet use* (X1), *financial literacy* (X2), ease of transaction (X3) and dependent variables of consumptive behavior (Y). Based on the results of the research, discussion and interpretation that have been described in the previous chapter, the following conclusions are obtained:

1. The results of the study show that the use of *e-wallets* does not have a significant effect on the consumptive behavior of MSME actors in Bondowoso Regency. Although *e-wallets* offer various transaction conveniences such as issuing and topping up balances, payment transactions, fund transfers, cash withdrawals, and refunds, these features do not directly encourage an increase in the consumptive behavior of MSME actors. This shows that MSME actors tend to use *e-wallets* for essential and efficient operational needs, not for impulse or excessive consumptive purchases.
2. *Financial literacy* has a significant influence on the consumptive behavior of MSME actors in Bondowoso Regency. MSME actors with a good level of financial literacy tend to be more able to manage business and personal finances wisely, avoid unnecessary purchases, and make appropriate and planned financial decisions. Indicators such as knowledge of financial concepts, financial communication skills, personal finance management skills, financial decision-making skills, and confidence in future financial planning contribute positively to forming healthy consumptive behavior among MSME actors.
3. The ease of transactions through digital applications has not been proven to have a significant effect on the consumptive behavior of MSME actors in Bondowoso Regency. While ease of use, ease of learning the application, and a clear and easy-to-understand interface increase operational efficiency and convenience in transactions, it does not lead to an uncontrollable increase in consumption. MSME actors seem to use this convenience as a means to optimize business management, not as an encouragement for consumptive behavior.

Suggestion

1. Advice for MSME Actors
MSME actors are advised to continue to actively improve *financial literacy*, including understanding financial concepts, financial communication skills, personal financial management, and financial decision-making skills. This increase in literacy will help control consumptive behavior and keep business finances healthy. MSME actors can also take advantage of the convenience of digital applications by prioritizing efficiency in business management and daily transactions.
2. Advice from the Government and Related Agencies
The Cooperative Office, MSMEs, and related institutions should organize financial literacy education and training programs that are in accordance with the characteristics of MSME actors in Bondowoso Regency. Cooperation with the Financial Services Authority and digital service providers can expand the reach of socialization and increase understanding of digital payment technologies such as *e-wallets*. The programs implemented should be easily accessible, applicable, and adjusted to the level of education and technological background of MSME actors.
3. Further Research Suggestions

Further research should add other variables that are suspected to affect the consumptive behavior of MSME actors, such as self-control, shopping motivation, income level, and socio-cultural factors. Expansion of the sample and the scope of the research area is also recommended to obtain more representative results. In addition, the use of mixed methods (quantitative and qualitative) can provide a deeper understanding of the influence of *e-wallet use* and *financial literacy* on the consumptive behavior of MSME actors.

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