



Mobile Banking: Drives Changes in The Consumptive Behavior of Generation Z in Batu Ampar Kramat Jati

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Article Info

Keywords:

Consumptive Behaviour, Mobile banking, Generation Z, Technology

Article history:

Received : July 17, 2024
Revised : October 14, 2024
Accepted : October 14, 2024
Available online : October 31, 2024

Cite:

Fadillah, P. N., & Subali, S. (2024). Mobile Banking: Drives Changes in The Consumptive Behavior of Generation Z In Batu Ampar Kramat Jati Indeks Literasi Keuangan Penduduk Indonesia. *BASKARA: Journal of Business and Entrepreneurship*, 7(1), 16–29. DOI: [10.54268/baskara.v7i1.23116](https://doi.org/10.54268/baskara.v7i1.23116)

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Abstract

The rapid development of technology has led to various changes in the banking industry, including the rise of electronic payments such as mobile banking. This study aims to understand the impact of mobile banking on the consumption behavior of Generation Z in the Batu Ampar area of Kramat Jati. The study collected quantitative data through questionnaires distributed to 100 respondents with sampling techniques, namely non-probability sampling in the form of purposive sampling. The data was then analyzed using the SPSS 25 (Statistical Package for the Social Sciences) application. The results showed that there is a significant relationship between mobile banking and consumptive behavior. The regression test revealed that for every 1% increase in mobile banking usage, the value of consumption behavior increases by 1.471. Through the Product Moment Correlation Analysis, it is known that $R \text{ count } 0.05 \geq 0.000$ means that there is a significant relationship between Mobile Banking (X) and Consumptive Behavior (Y). In the F test, it is obtained that F count is $36.417 > F \text{ table}$, namely 3.94, which can be seen that variable X (Mobile Banking) has an effect on variable Y (Consumptive Behavior) which means H_a is accepted and H_0 is rejected by having an influence value of 27.1% of the consumption behavior can be attributed to mobile banking, while the remaining 72.9% is influenced by other factors not considered in this study. Overall, these findings highlight the influence of mobile banking on the consumption behavior of Generation Z.

INTRODUCTION

The economy in human's life is a necessity in fulfilling human needs to meet the various needs and desires in life that exist. Needs are something that must be fulfilled both services and objects in order to achieve human prosperity and welfare whose own needs are unlimited. According to Imansari (2020) human needs are divided into three categories, namely primary needs, secondary needs, and tertiary needs. In the practice of daily life outside the three main human needs such as primary needs, secondary needs and tertiary needs. Fundamentally, humans also need to fulfil basic needs in managing their finances. The activity of managing finances needs to be arranged systematically which is a person's development in fulfilling the needs of life in other words, financial management is part of personal financial management (Saraswati & Nugroho, 2021).

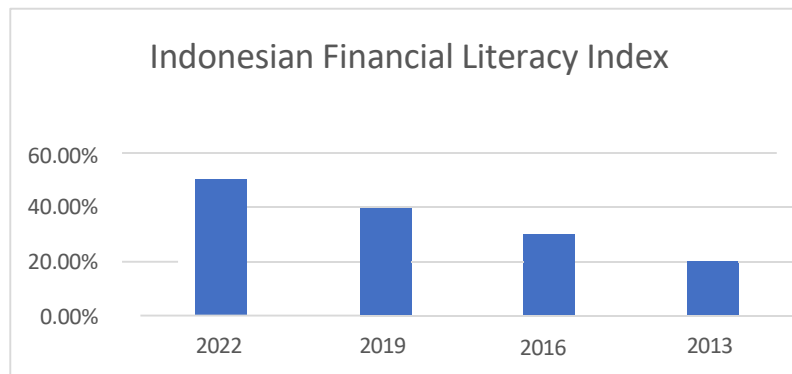


Figure 1. Indonesian Financial Literacy Index

Source: Data Processed (2024)

Based on this data, it is known that from 2013 the literacy index showed an increase from 21.84% to 29.70% in 2016. In 2019, it further increased with a percentage of 38.03%. In 2022, the financial literacy index of the Indonesian people reached the highest level based on the available data, which was 49.68%. In this case, it shows that the financial literacy of the Indonesian population continues to increase from year to year, which means that the Indonesian population is more aware and reduces impulse buying behaviour and is more concerned with existing needs. Financial literacy according to Eliza and Astuti (2023) is a financial proficiency process that includes several dimensions, namely knowledge, skills, and beliefs, with the aim of managing finances in general for both individuals and society effectively. According to Pramedi and Asandimitra (2021) in Hung et al. (2011) explains that financial management will also be good if someone has good financial knowledge. Through existing improvements, a person's financial literacy will have an impact on lower consumptive behaviour, which means that if someone has knowledge related to finance, they tend to think about their future so that they reduce their consumptive behaviour (Juliana et al., 2018; Yahya, 2021).

Consumptive behaviour must be balanced with an understanding of good financial management. The behaviour of the consumer according to Maulana in Hidayah (2015) is a desire to buy goods that are not really needed in order to meet personal satisfaction. This 'desire' to fulfil personal satisfaction is also based on the Theory of Planned Behaviour (TPB), where this theory explains that a person's actions arise because of the desire to behave. This theory also shows that intentions are formed in terms of attitude towards behaviour, subjective norms, and perceived behavioural in a person. Overall, Theory Planned Behavior has a definition that in addition to having attitudes and subjective norms, an individual must consider how action control is obtained and felt by the individual himself in order to carry out activities or behaviours that will be carried out by an individual himself (Mihartinah & Coryanata, 2019). Consumptive behaviour that prioritises tempting discount offers now at the expense of future needs can lead one to serious financial problems. Therefore, consumptive behaviour needs to be avoided so as not to cause worse financial complications in the future (Dewi et al., 2021).

It is known that based on the phenomenon reported on the Kompasiana website, there is a study explaining the habit of using digital payment methods to increase spending costs by 23% because they become more active in shopping and spending money. This is known because there is research that says the use of physical money feels more lost when spending money sheet by sheet in paying for something or what can be called the pain

of paying (Kompasiana.com, 2023). In addition, there are other examples of phenomena reported by the CNBC Indonesia website which contain a digitally active consumer or digitally active tends to benefit banking businesses compared to conventional consumers (Yanurisa Ananta, 2019). Consumptive behaviour itself is certainly easy to find from various circles of society such as generation Z, namely starting adolescents and adults and various statuses such as students, students, workers or employees and others. Generation Z was born in the range of 1996 to 2010. It is known that in Indonesia, in 2010 alone, the number of generation Z was more than 68 million people, and it is known that there are currently 2.5 billion generation-Z around the world (Divisi Sumber Daya Manusia dan Organisasi Bawaslu Jombang, 2020). Anjani and Darto (2023) shows that Generation Z displays a wide variety of characters, has a global scope, and influences the culture and attitudes of the majority of society. Generation Z habits are very different from previous generations because they were born and grew up in the digital era. The digital era itself or where the era of world technological development has increased, consumptive behaviour has also increased in the existing world technology, such as the electronic wallet feature and online shopping sites or features.

It is this increase in features such as e-wallets and online shopping that increases and makes familiar the "Digital Economy". Economic activity itself according to Rudiatin and Ramadhan (2018) is an inseparable part of society and cannot be separated or managed separately. In the perspective of Economic Anthropology, the market is seen not only as a place for buying and selling transactions, but also as an important place of social interaction. The internet has experienced a high level of development in this period of technical progress and almost everyone knows the internet (Yanti et al., 2023).



Figure 2. Digital Economy in South East Asia 2023

Source: Databoks (2023)

Based on the data above, it can be seen that the digital economy in Indonesia itself is developing superior to several Southeast Asian countries, beating Singapore, Malaysia, the Philippines, Vietnam, and Thailand. This digital economy is also an industry engaged in the world of digital technology and as a derivative of Communic Indonesia Broadcast which has succeeded in influencing the potential development of the digital economy. This digital economy is a derivative based on information and communication technology that is increasing rapidly so that it also has an impact on changing the way people operate their business or carry out existing transactions such as becoming "e-commerce, e-business, e-transaction". Talking about E-commerce (Shopee, Lazada, Toko Pedia and others), (Amazon, market place, content provider and others), On Demand

Service (gojek, grab and others) and E-transaction (ATM machines, M- Banking and others) of course we as users must have a sense of trust to give or put money in this electric or digital. Regarding E-transaction, is a place to transact using virtual cashless methods such as M- Banking or Mobile banking is a service that can only be accessed by customers who have accounts at certain banks. This service is considered very helpful in increasing efficiency, effectiveness, and productivity for customers who have a busy schedule (Axel Hernandez, 2022).

Based on data from Bank Indonesia (BI), the value of transactions using electronic money in Indonesia as of August 2021 reached around IDR 24.75 trillion. In addition, the volume of transactions using electronic money (e-money) can be recorded at 439 million times as of August 2021. This shows that electronic payments (e-payments) are increasingly in demand. Electronic payment is one example such as Mobile Banking.

THEORETICAL FRAMEWORK

Consumptive Behavior

Basic human needs cause humans to not be separated from consumptive behavior. According to an international article entitled "A Framework for Agent-Based Models of Human Needs and Ecological Limits" says that human needs themselves are a quality of life related to satisfaction in various human needs that have a motivation or basis for behavior with existing views such as welfare fulfilment among different living environments (Foramitti, 2023). Basically, humans have needs. Human needs or need of recognition are generally divided into two, namely generic needs and selective needs or better known as primary and secondary needs. Primary needs are basic needs that are indispensable to humans, such as food, drink, and health. Secondary needs, on the other hand, are needs that are fulfilled after primary needs are met, which serve as a complement to primary needs (Utari et al., 2020).

Meanwhile, consumptive behavior is a behavior in which a person or a consumer makes excessive or unnecessary expenditures and exceeds one's financial capacity, tends to make impulse purchases and is not based on existing needs but only wants. The theory of consumer behavior itself according to The American Marketing Association is a reflection of the dynamic interaction between feelings and thoughts, actions, and the surrounding environment. In this context, humans are involved in exchange activities which are an integral part of their lives. The theory of consumer behavior according to Kotler and Keller (2016) focuses on how individuals, groups, and organizations select, purchase, use, and place goods, services, ideas, or experiences to meet their wants and needs.

According to Yanti et al. (2023), consumptive behaviour is when individuals no longer make decisions based on rational considerations, but tend to consume or buy goods or services excessively, causing waste. In addition, this behavior places more emphasis on pleasure than needs, which can psychologically cause worry and insecurity. Consumptive behavior can be underlined that a person's behavior is influenced by sociological factors which are required to consume excessively or wastefully and unplanned on goods or services (Ardana, 2021). Meanwhile Ainy (2020) considers it as behavior of consumers who are always dissatisfied with their own satisfaction and do not consider their functions or needs. Consumptive behavior prioritizes tempting discount offers today at the expense of future needs can lead a person to serious financial problems. Therefore, consumptive behavior should be avoided to prevent more complex financial problems in the future (Dewi et al., 2021). According to Mujahidah (2020) from a psychological perspective, this refers to compulsive buying disorder such as shopping addiction, where a person is unable to distinguish between needs and wants. Based on this understanding, it can be seen that consumptive behavior is only to meet personal satisfaction, addicted to shopping which leads to becoming a wasteful person with various impulsive purchases made.

According to Sumartono (2002) in Mutthaqin et al. (2023), consumptive behavior is influenced by two main factors namely internal and external factors. Internal factors encompass several key elements. The first

element is motivation, in which impulse felt by individuals often push them to fulfil their needs. Self-esteem also plays a role in influencing the consumptive behaviour when lower level of self-esteem often more susceptible than those with higher level self-esteem. Observation is another higher critical element, it is a learning process that occurs among consumers when they observe the actions and behaviour of other consumers. Eventually, learning is also a key element, in which the individuals gain knowledge and experience might lead to changes in attitudes and behaviour. Personality, is a characteristic possessed by each individual, with these differences reflecting the uniqueness of each individual. Self-concept, is the way individuals see and understand themselves. Self-concept can affect how a person perceives and behaves in buying.

On the other hand, external factors also significantly shape consumptive behaviour. Culture, comprises of values, ideas, and symbols provide meanings in helping individuals interact, give meaning, and evaluate as part of society. Social group, is a term where individuals interact with each other because of their relationship among them. Another key element in external factor is family itself as families often have the capability to influence because of their important and long-lasting role in shaping human attitudes and behavior regarding the use of goods and services

Meanwhile, according to research conducted by Enrico et al. (2017), several factors can influence consumptive behavior. First, the period of usefulness of goods and the ability to buy play a role. This encompasses the functionality of the goods whether they are still in working condition and the consumer's financial capacity to purchase a good or service. Social status is another influential factor, as individuals seek recognition from society for the goods or services they possess. Furthermore, satisfaction with the product is crucial; consumers often feel a positive impact from products they find satisfactory. Lastly, prestige describes the sense of pride or honor one feels from owning or doing something deemed prestigious within a particular social environment.

According to Sumartono (2002) in Herawati (2015) and Dewi et al. (2021), there are various characteristics or indicators of consumptive behavior. One such characteristic is buying products simply because of their attractive packaging; the visual appeal of the packaging is often the primary motivation for these purchases. Additionally, people buy products to maintain their appearance and prestige, aiming to look more fashionable and up-to-date with current trends compared to others. Consumptive behavior also includes buying products solely as a status symbol, especially among those with significant financial capabilities in areas such as clothing, makeup, and hairstyles. This behavior can enhance the impression of exclusivity and create an image of being from a higher social class. Furthermore, consumers often purchase products because they idolize the models who advertise them, imitating their behavior and using products similar to those endorsed by their idols. Buying high-priced products is another indicator, as consumers believe that the claims made in advertisements can boost their self-confidence. Lastly, consumers tend to try more than two similar products from different brands, even if the previous product has not yet been used up, demonstrating a tendency to switch between brands within the same product category. These characteristics highlight the various ways in which consumptive behavior manifests.

The factors that encourage consumptive behavior according to Ramadhani (2019) in Lutfiah et al. (2022) include a high sense of prestige, the tendency to always follow trends, and cultural influences. The sense of prestige creates economic competition, as individuals strive to keep up with others who purchase more luxurious items, driving impulsive buying to maintain competitiveness. Following trends is another driving force, as individuals continue to make impulsive purchases to stay current with existing and changing trends. Culture also plays a significant role in consumptive behavior, as it encompasses the social behaviors and norms that are commonly practiced, influencing individuals' consumption patterns. This interplay of prestige, trends, and culture underscores the complexity of factors contributing to consumptive behavior.

It can be seen that consumptive behaviour is consumer behaviour influenced by sociological factors with existing desires that are wasteful, unplanned, not with rational consideration or never satisfied, such as sacrificing needs for discount offers without considering functions to meet one's personal satisfaction.

Mobile Banking or M-Banking

According to Turban (2004) in Lestari (2022), mobile banking or M-Banking is an application of mobile commerce that is focused on financial banking issues. It allows users to perform activities such as those that can be done through an ATM using a mobile device. Based on Donner and Tellez (2008) in Rana and Shrivastava (2021), mobile banking offers financial facilities such as cash transfers, bill payments, savings, and financial services without having to rely on cash. Mobile banking can provide convenience for customers to check savings balances and pay bills or transfer funds to other accounts. The convenience factor is how confident a person is that using an information system is easy and does not require complicated efforts (Nugroho, 2014). According to Sulistiyarini (2012) in Pertiwi and Ariyanto (2017) mobile banking is part of e-banking services that use mobile phones for various banking services. This service can be accessed via SIM card, SMS, or mobile application and web browser using the internet on a mobile phone. Through mobile banking, customers can perform non-cash transactions such as checking balances, viewing transaction details, transferring funds, paying credit cards, and paying telephone bills. The advantages, disadvantages and usage factors of mobile banking are as follows:

Pros and Cons of Mobile Banking

Hadi and Novi (2015) argue that currently mobile banking has gone through many improvements and improvements so that it is safe and confident to use. Based on this info, it is certainly a plus point in the M-Banking service itself. Kuriaty (2018) illustrates three key advantages of M-Banking. It is a service that can be accessed on a mobile that depends on the compatibility of the mobile phone itself. Mobile banking services are available to find out balances via SMS and are generally used through software applications available on mobile phones. Moreover, M-Banking offers more flexibility such as the ability or characteristics to adjust to various situations or changing conditions smoothly and effectively. Thus, it is friendly user with various features available to simplify the human life of Mobile Banking users.

According to Hadi and Novi (2015), one of the disadvantages of m-banking is dependence on the availability of mobile networks from certain operators. In the event of an area without service or an unavailable network, m-banking services cannot be performed. The responsibility for this should not be entirely on the bank, but rather on the mobile operator service provider and the internet provider used by customers to access m-banking services. It is also known that there are disadvantages of Mobile Banking based on Iriani (2018), in which mobile banking weaknesses such as being considered less flexible because there are limitations in managing financial transactions so that they cannot make many financial transactions at one time. Another drawback is when customers have to remember every code needed to make transactions, with each transaction requiring a different code. It is feared that if the customer forgets the code number needed, the customer will not be able to transact.

Factors Affecting the Use of Mobile Banking

It is known that based on several existing studies, perceived usefulness is important to research because perceived usefulness is considered to influence the intention of banking customers to use mobile banking applications (Pratama et al., 2019). According to Fadlan (2018) in addition to the usability factor, there is a perceived ease of use of information systems as an action that makes the context of technology users. Through this, making someone's reason for seeing the benefits and ease of use of information systems makes that person's behaviour a benchmark in accepting a system. Davis (1986) in Straub (1986) explains that the level of information technology acceptance is determined by several constructs, namely:

a. Perceived ease of use (PEOU)

According to Davis (1989), perceived ease of use, namely a technology, is defined as a measure by which a person believes that a computer can be easily understood and used. This definition is also

supported by Wibowo (2017) in Fadlan (2018) which states that the technology can be easily understood and used.

b. Perceived Usefulness

Perceived usefulness is defined as a measure by which the use of a technology is believed to bring benefits to the person using it (Davis, 1989). According to Davis (1989) designing a perceived usefulness is calculated by indicators such as developing job performance, making work easier and overall being able to feel very useful technology. Meanwhile, according to Yahyapour (2008) perceived usefulness can be denoted through criteria such as increasing productivity, making work more effective, and work becomes faster.

c. Attitude Toward Using Technology (Attitude Toward Using)

Attitude towards using in TAM is designed with behavior on system use in the form of acceptance or rejection as a result when someone uses a technology in their work (Davis, 1989; 1993). In Widyarini and Sari (2009) stated that attitudes state what we like and don't like. A person's attitude consists of cognitive, affective, and various elements related to behavioral components.

METHODS

The author's research approach uses a quantitative approach or method. Quantitative approach is defined as research that is rational, systematic, measurable and objective in nature and can provide an explanation of a problem that can be generalized. This quantitative approach aims to be able to explain, predict and or control social phenomena with objective measurements and numeric analysis. In this study, using a survey method by distributing questionnaires as the main data collection tool. The data in this study will be processed and the results are in the form of numbers and descriptive percentage analysis, the tool for processing uses SPSS. Primary data is data obtained directly from the first source, such as through interviews or filling out questionnaires by individuals or individuals (Sugiyono, 2021). Secondary data is data that originally came from primary data but has been further processed and presented either by those who collect primary data or by other parties (Sugiyono, 2021). This secondary data is obtained indirectly and uses an intermediary. These data include the internet, interviews and observations.

According to Sugiyono (2021) population is a generalization area in the form of objects or subjects that have certain qualities and characteristics. The Samples are part of the number and characteristics possessed by the population (Sugiyono, 2021). To find out more about the population, researchers must take a small part of the population called a sample. This sample must be able to represent the characteristics and number of the population as a whole. In order to obtain a representative sample, the authors use the slovin formula to calculate the number of populations to be sampled. the following calculations of the sample size use the slovin formula:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = N / (1 + (N \cdot e^2))$$

$$n = 55.271 / (1 + (55.271 \cdot 0,102))$$

$$n = 55.271 / 1 + 552,71$$

$$n = 55.271 / 553,71$$

$$n = 99,819 = 100$$

Description :

N : Number of Samples

N : Population Size

e : Margin of error, which is the maximum error rate that can still be tolerated (10% or 0.1)

RESULT AND DISCUSSION

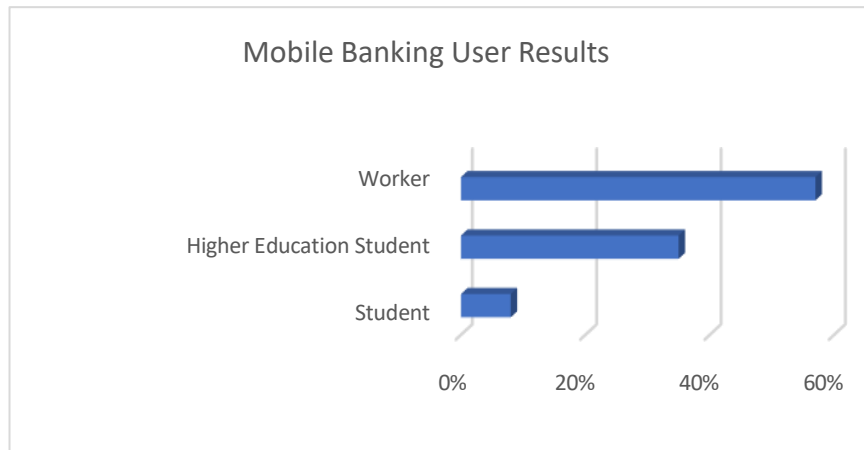


Figure 3. Graph Of Mobile Banking Usage in Batu Ampar
Source: Authors (2024)

Based on the results of data processing conducted by the author, it shows that workers have a result of 57%, which shows that with mobile banking, workers become more consumptive because of the ease of using mobile banking. Meanwhile, students show a result of 35%, which means that the convenience of mobile banking also plays a big role in the consumptive behavior of students. Students show a result of 8%, which means that the use of mobile banking does not affect the consumptive behavior of students.

Table 1. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	10,47636376
Most Extreme Differences	Absolute	0,057
	Positive	0,057
	Negative	-0,048
Test Statistic		0,057
Asymp. Sig. (2-tailed)		.200 ^{c,d}
^a Test distribution is Normal		
^b Calculated from data		
^c Lilliefors Significance Correction		
^d This is a lower bound of the true significance		

Source: Authors (2024)

Based on the normality test above, it is known that the Sig value. .200 or 0.20. The Significance value obtained is $0.20 > 0.1$, so the residual value is normally distributed. Through this, it is known that the existing data comes from a normally distributed population and the distribution of data is ideal or balanced.

Table 2. Linearity Test

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Consumptive Behaviour of Mobile Banking	Between Groups	(Combined)	6436,014	18	357,556	3,420	0,000
		Linearity	4037,724	1	4037,724	38,625	0,000
		Deviation from Linearity	2398,290	17	141,076	1,350	0,185
	Within Groups		8467,376	81	104,536		
	Total		14903,390	99			

Source: Authors (2024)

Based on the linearity test above, it is known that the Sig. value obtained is .185 or 0.185. The significance value obtained is $0.185 \geq 0.1$, so there is a linear relationship between the independent variable and the dependent variable. The Linearity test using Anova is also seen with the F value parameter and Deviation from Linearity. The assumption of Linearity is fulfilled if $F\text{-Count} > F\text{-Table}$ and the value of Deviation from Linearity is 0.05. So, it can be seen that the F-Count is 38.625 and sig. Deviation from Linearity 0.185 So it can be concluded that the researcher's observation data is linearly patterned.

Table 3. Correlation Analysis Product Moment

Correlations			
		Mobile Banking	Consumptive Behaviour
Mobile Banking	Pearson Correlation	1	.521**
	Sig. (2-tailed)		0,000
	N	100	100
Consumptive Behaviour	Pearson Correlation	.521**	1
	Sig. (2-tailed)	0,000	
	N	100	100

**Correlation is significant at the 0.01 level (2-tailed).

Source: Authors (2024)

Based on the Product Moment Correlation Analysis above, it is known that the Sig. value of variables X and Y = 0.000. It is known that R count $0.05 \geq 0.000$ then H_0 is rejected and H_1 is accepted. This means

that there is a significant relationship between Mobile Banking (X) and Consumptive Behavior (Y). It is also known, the Pearson correlation value of the Mobile Banking (X) variable and Consumptive Behavior (Y) is .521 or 0.521 which occupies a medium correlation position. This means that there is a positive relationship or correlation with a moderate level between Mobile Banking (X) and Consumptive Behavior (Y).

Table 4. Linear Regression Simple Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4037,724	1	4037,724	36,417	.000 ^b
	Residual	10865,666	98	110,874		
	Total	14903,390	99			
a. Dependent Variable: Consumptive Behaviour						
b. Predictors: (Constant), Mobile Banking						

Source: Authors (2024)

Based on the Simple Linear Regression Test above, it is known that the Sig. value obtained is .000 or 0.000. It is known that the significance value of $0.000 \leq 0.1$ means that the Mobile Banking variable (X) has an effect on the Consumptive Behaviour variable (Y).

Table 5. Coefficients^a

Unstandardized Coefficients			Std. Error	Standardized Coefficients Beta	t	Sig.
Model B						
1	(Constant)	19.697	6.792		2.900	.005
	Mobile Banking	1.471	.244	.521	6.035	.000

^aDependent Variable: Consumptive Behaviour

Source: Authors (2024)

Based on the results of this Coefficients table, it is known that the constant value (Mobile Banking) is 19.697 while the Financial Literacy value (b / regression coefficient) is 1.471 so that the regression equation can be written:

$$Y = a + bX$$

$$Y = 19.697 + 1.471X$$

The equation can be translated:

1. The resulting constant of 19,697 means that the consistent value of the Consumptive Behavior variable is 19,697.
2. The regression coefficient X of 1.471 states that every 1% increase in the value of Mobile Banking, the value of Consumptive Behavior increases by 1.471. The regression coefficient is positive, so it can be said that the direction of the influence of variable X on Y is positive.

Table 6. Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.521 ^a	0,271	0,263	10,530
^a Predictors: (Constant), Mobile Banking				

Source: Authors (2024)

Based on the model summary table above, it is known that the R value is .521 or 0.521 and R Square is 0.271, which is calculated to be 27.1%. Through this, the effect of the Mobile Banking variable (X) on the Consumptive Behavior variable (Y) has an effect of 27.1%.

Table 7. F-Test

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	4037,724	1	4037,724	36,417	.000 ^b
	Residual	10865,666	98	110,874		
	Total	14903,390	99			
^a Dependent Variable: Consumptive Behaviour						
^b Predictors: (Constant), Mobile Banking						

Source: Authors (2024)

Based on the Anova table above, it is known that the df value is 98 with the F table obtaining a value of 3.94. It is known that the calculated F value is $36.417 > F$ table, which is 3.94. It can be concluded that variable X (Mobile Banking) has an effect on variable Y (Consumptive Behaviour).

CONCLUSION

Based on the results of the research and discussion that has been written, it can be concluded that mobile banking has a positive and significant effect on consumptive behavior among generation Z in the Batu Ampar area. People who like to use mobile banking tend to have a negative impact such as waste due to increased consumptive behavior driven by various features in mobile banking. Several conclusions can be drawn which are expected to answer the problems that exist in this study, namely, based on the results of data processing simple linear regression test $Y = 19.697 + 1.471X$ states that every 1% increase in Mobile Banking value, the value of Consumptive Behavior increases by 1.471. Through the Product Moment Correlation Analysis, it is known that R count $0.05 \geq 0.000$ means that there is a significant relationship between Mobile Banking (X) and Consumptive Behavior (Y) through the Pearson correlation value of 0.521 which occupies a moderate correlation position, meaning that there is a positive relationship or correlation with a moderate level between Mobile Banking (X) and Consumptive Behavior (Y). It is also known, the calculated F value is $36.417 > F$ table, namely 3.94, which can be said that variable X (Mobile Banking) has an effect on variable Y (Consumptive Behavior) which means H_0 is accepted and H_a is rejected by having an influence value of 27.1% which is known based on the acquisition of R Square 0.271 which is precented while the other 72.9% is influenced by other factors not contained in this study.

It is hoped that further research can examine with the addition of research variables, update statements, a larger population or sample and further explore updated phenomena that occur in the world of electronic

payment in Indonesia.

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