



Economic Literacy, Self-Control, Religiosity, and Consumption: A Mediation Study on Shopee Users' Lifestyle

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ARTICLE INFO	ABSTRACT
Keywords: Economic literacy, self-control, religiosity, consumptive behaviour, lifestyle	This study explores the impact of economic literacy, self-control, religiosity, and lifestyle on consumption behaviour among Shopee customers. The research method utilizes path analysis to identify the influence of lifestyle variables that have been considered. This study's regression analysis revealed that economic literacy, self-control, and religiosity negatively impacted consumptive behaviour. The variables of economic literacy, on the other hand, have a strong positive impact on lifestyle. Furthermore, self-control and religiosity have a negative and minor impact on one's lifestyle. Lifestyle variable routes can mediate the influence of economic literacy on wasteful behaviour in the analytical test. On the other hand, lifestyle cannot mitigate the impact of self-control and religiosity on consumption.
JEL classification:	
DOI:	

1. Introduction

Online buying has become increasingly prevalent in people's lives nowadays. While everything they want to acquire is already available, many, although not all, are available online. Shopping culture on the Internet or online services has infiltrated the old culture. All purchasers previously had to travel to markets, stores, and outlets, and now it is simply necessary to purchase through online services. As a result, the Internet has become a new

access point for online retailers, replacing stores that need to catch up or depend exclusively on consumer visits. The Internet's and online services' functions might create new practical difficulties. In this society, 's characters would be moulded into consumptive humans who are sedentary or spoilt due to the conveniences provided by online services (CNN Indonesia, 2018).

People in Indonesia have found it easier to shop as online services have grown and developed. Why is this? Numerous marketplaces that provide shopping services have sprung up due to the growth of Internet services. A marketplace platform acts as a facilitator between sellers and buyers to facilitate online product transactions (Sekawanmedia.co.id, 2020). As we all know, Southeast Asian marketplaces such as Shopee, Lazada, Tokopedia, Buka Lapak, and others have sprung up (Kompas.com, 2020). Each marketplace offers varied services, making it easier for customers to find what they want.

According to the iPrice Indonesia meta-search site, Shopee continued to lead the online shop competition in Indonesia in the third quarter of 2020, with 96 million monthly visitors. Shopee is the most downloaded marketplace app on the App Store and Google Play Store (Iprice.co.id, 2020). Shopee held an extensive campaign named 12.12 Birthday Sale on December 12th, 2020, which shattered Shopee's previous record with sales of 12 million products in the first 24 minutes, or an average of 1 million things per second minute (Kontan.co.id, 2020). Many Shopee customers purchase something based on attractive deals, and they do so without considering their primary needs. Then there should be consumptive behaviour, defined as a person's inability to distinguish needs from desires (Kotler & Keller, 2012).

Several internal and external influences influence consumer behaviour (Engel et al., 2002). Internal influences include motivation, learning and experience processes, personality and self-concept, economic condition, lifestyle, and attitude. External elements include cultural concerns, social class factors, family circumstances, and reference groups. A person's lifestyle is applied to activities, interests, and attitudes in spending his money and allocating his time as one of the various aspects that impact consumptive behaviour. The individual wants and attitudes are encouraged by lifestyle, influencing product activity and use. Lifestyle is a factor that influences a person's decision-making process when purchasing things (Tarigan, 2016).

Some things might influence a person based on Shopee members' consumption behaviour. Along with economic literacy, this ability is an economic concept that describes a person's ability to make decisions regarding income, savings, and money allocation

(Pandey & Bhattacharya, 2018). The second aspect is self-control, one of the abilities a person might cultivate and employ throughout their lives, particularly in challenging circumstances (Ghufron & Risnawita, 2012). Likewise, when it comes to the religiosity aspect, religious activity occurs not only when a person engages in worship activities but also when they engage in other activities influenced by supernatural powers (Ancok, 2001). These factors impacted Shopee consumers' consumption and shopping habits.

2. Literature Review

a. Consumptive Behavior

Consumptive conduct refers to the inclination to overindulge in unnecessary products to achieve maximum enjoyment. This consumption activity is worthless to consumers because, in addition to draining income, it can potentially destroy natural resources (Dikria, 2016).

b. Economic Literacy

Literacy Economic literacy is the capacity to apply financial concepts to make decisions regarding income, savings, spending, and allocating money (Pandey & Bhattacharya, 2012). Meanwhile, according to Sina (Kankerina, 2015), economic literacy is a beneficial way of changing unintelligent to intelligent conduct, such as using income to save, invest, protect, and pay the bills.

c. Self-control

Self-control is planning, guiding, organizing, and directing one's conduct to produce positive outcomes (Aviyah & Farid, 2014). Self-control is the ability to plan, guide, organize, and direct actions which might result in positive outcomes. Self-control is one of the abilities people can develop and employ throughout their lives, even when dealing with environmental challenges (Ghufron & Risnawita, 2012).

d. Religiosity

Religiosity is a person's internalization or delusion of religious values and belief in religious teachings. This belief is reflected in daily acts and behaviour (Aviyah & Farid, 2014).

e. Lifestyle

A person's lifestyle is expressed by his activities, interests, and ideas (Kotler, 2002). So, in this case, a person's lifestyle refers to how someone goes about his daily activities, what they think about everything around them, and what they believe concerning himself and the outside world.

3. Research Method

This paper results from research into the shopping habits of Shopee users who have spent money on the Shopee e-commerce app. Quantitative research and research involving primary data gathered by disseminating questionnaires are examples of these research methods.

Validity and reliability tests were employed in this study for instrument testing. The validity test determines whether or not a question on a questionnaire is valid (Bawono, 2006). The indicator validates if the Pearson correlation value is 2-star with a significance level 0.05. The Kaiser Meyer Olkin test, generally known as the KMO measure of sampling adequacy, was utilized in this study, a significant comparison index in which the correlation coefficient was observed with the magnitude of the partial coefficient. The KMO test value must be higher than 0.50 for the factor analysis to proceed to the next step. At the same time, reliability tests are used to measure a questionnaire's reliability to predict research variables. Suppose the Cronbach alpha value is higher than 0.60. In that case, the data is reliable for measurement and research (Ardhiyanti, 2016).paper is the result of research into the shopping habits of Shopee users who have spent money on the Shopee e-commerce app. Quantitative research and research involving primary data gathered by disseminating questionnaires are examples of these research methods.

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Table 1. Validity test result

Variable	Question items	r Square	Description
Economic literacy (X ₁)	Item 1	0,534 (**)	Valid
	Item 2	0,584 (**)	Valid
	Item 3	0,531 (**)	Valid
	Item 4	0,686 (**)	Valid
	Item 5	0,651 (**)	Valid
Self-control (X ₂)	Item 1	0,729 (**)	Valid
	Item 2	0,833 (**)	Valid
	Item 3	0,790 (**)	Valid
Religiosity (X ₃)	Item 1	0,438 (**)	Valid
	Item 2	0,676 (**)	Valid
	Item 3	0,680 (**)	Valid
	Item 4	0,773 (**)	Valid
	Item 5	0,814 (**)	Valid
Lifestyle (Z)	Item 1	0,763 (**)	Valid
	Item 2	0,812 (**)	Valid
	Item 3	0,751 (**)	Valid
Consumptive behaviour (Y)	Item 1	0,614 (**)	Valid
	Item 2	0,416 (**)	Valid
	Item 3	0,703 (**)	Valid
	Item 4	0,778 (**)	Valid
	Item 5	0,769 (**)	Valid
	Item 6	0,744 (**)	Valid
	Item 7	0,746 (**)	Valid
	Item 8	0,603 (**)	Valid

Source: Primary data processed, (2021)

The table above shows all the question points in this research questionnaire, suggesting that the complete question item is valid and could be utilized for any test model.

Table 2

KMO test (Kaiser Meyer Olkin)

Variable	KMO	Barlett's test
Economic literacy (X ₁)	0,624	0,00
Self-control (X ₂)	0,551	0,00
Religiosity (X ₃)	0,612	0,00
Lifestyle (Z)	0,612	0,00
Consumptive behaviour (Y)	0,790	0,00

Source: Primary data processed, 2021

The table shows the results of the Kaiser Meyer Olkin validity test, which demonstrate that all variables have a higher impact than 0.50, indicating that the variables

in this study could be predicted and further examined. The significant value for all variables on Barlett's test was 0.000, less than 0.05, showing that the indicators employed in this study were correlated and adequate for component analysis.

Table 3
Anti Image Correlation

Variable	Question items	MSA
Economic literacy (X ₁)	Item 1	0,659
	Item 2	0,671
	Item 3	0,661
	Item 4	0,599
	Item 5	0,596
Self-control (X ₂)	Item 1	0,786
	Item 2	0,534
	Item 3	0,535
Religiosity (X ₃)	Item 1	0,647
	Item 2	0,605
	Item 3	0,680
	Item 4	0,640
	Item 5	0,637
Lifestyle (Z)	Item 1	0,592
	Item 2	0,588
	Item 3	0,703
Consumptive behaviour (Y)	Item 1	0,802
	Item 2	0,746
	Item 3	0,852
	Item 4	0,725
	Item 5	0,812
	Item 6	0,828
	Item 7	0,753
	Item 8	0,851

Source: Primary data processed, 2021

According to the data processing results, the MSA value for each indicator is above 0.5, indicating that each indicator has the desired correlation.

Table 4. Reliability test result

Variable	Cronbach's Alpha	Description
Economic literacy (X ₁)	0,607	Reliable
Self-control (X ₂)	0,666	Reliable
Religiosity (X ₃)	0,639	Reliable
Lifestyle (Z)	0,617	Reliable
Consumptive behaviour (Y)	0,819	Reliable

Source: Primary data processed, 2021

The reliability test results in Table 4.9 show that each variable has a Cronbach's alpha higher than 0.60, indicating that all variables are reliable and appropriate for use as measuring instruments.

Purposive random sampling was utilized to collect data for the research. According to (Sugiyono, 2016), Purposive random sampling is a research method that selects a sample based on a set of criteria. The author used the SPSS application to analyze the data, including the instrument test stage, statistical test, classical assumption test, and path analysis.

Economic literacy, self-control, religiosity, lifestyle, and consumption behaviour are operational definitions of variables in the study. Applying economic principles to make decisions regarding income, savings, spending, and allocating money is economic literacy (Pandey & Bhattacharya, 2012). Self-control is the ability to plan, guide, organize, and steer one's conduct to lead to positive outcomes (Aviyah & Farid, 2014). Religiosity is a person's acceptance of religious ideals, including beliefs, practices, experiences, religious knowledge, and consequences (Glock & Stark, 1965). Consumers could be categorized based on their lifestyles. Consumer activities (A-activities), interests (I-interests), and opinions (O-opinions) are all expressed through common inquiries. It is commonly referred to as the AIO statement since its measurements inquire about customer activity, interests, and opinions (Suryani, 2013). The last kind of consumption is the urge to buy goods that are not necessary to obtain maximum enjoyment. The consumptive activity appears to have no positive consequences for the perpetrator since it might deplete money while simultaneously causing trash in the environment (Dikria, 2016).

4. Result

The researchers utilized multicollinearity, heteroskedasticity, and normality test as part of the classical assumption test.

Regression models identify relationships between independent variables; multicollinearity tests are utilized. There should not be a correlation between independent variables in a decent regression model. The tolerance value and Variance Inflation Factor (VIF) both show multicollinearity. VIF is used to determine if there are any signs of multicollinearity. If the VIF number is less than 10, no multicollinearity is assumed. All variables in this study have VIF values of less than 10 (<10). Hence there are no signs of multicollinearity.

The heteroskedasticity test is used to see whether there is an inequality in residual value variants in regression analysis from one observation to another. Heteroskedasticity

is absent in a good regression model. The Glejser test would be used to determine heteroskedasticity. The regression model has no heteroskedasticity if the probability is significant above the confidence level 0.05. The self-control variable has a significance value of 0.271, the religiosity variable has a significance value of 0.980, and the lifestyle variable has a significance value of 0.387. The economic literacy variable has a significance value of 0.642, the self-control variable has a significance value of 0.271, the religiosity variable has a significance value of 0.980, and the lifestyle variable has a significance value of 0.387. By looking at the significance values of all variables with a value higher than 0.05, heteroskedasticity does not exist for all variables. It can be concluded.

Then there is a normality test, determining whether the regression analysis is average. This test is performed by looking at the Asymp. Sig (2-tailed) significance value; if the value is 0.05, the distribution is assumed to be expected. The value of Asymp.Sig (2-tailed) in this study was $0.390 > 0.05$, indicating that the residual value is usually distributed.

Table 5
Hasil Uji Statistik Model 2

Model	B	T	Sig.
Constant	30,122	8.716	0,000
Economic literacy (X1)	-0,409	-2.915	0,004
Self-control (X2)	-0,727	-3.598	0,000
Religiosity (X3)	-0,366	-3.065	0,003
Lifestyle (Z)	0,703	4.134	0,000

Source: Primary data processed, 2021

Once the classical assumptions were tested, statistical or hypothesis testing would occur. The first hypothesis concerns the impact of economic knowledge on Shopee customers' purchasing habits. According to the table of the significant value of the economic literacy variable, it has a sig of 0.004 0.05, implying that economic literacy has a negative influence and a significant effect on Shopee consumers' consumption behaviour. Previous research has found that economic literacy negatively and significantly impacts consumption behaviour (Marganingsih & Pelipa, 2019).

The table then shows a significant value of self-control of 0.000 0.05. it means the self-control variable negatively and significantly impacts Shopee users' consumptive behaviour. The previous study backs these findings, indicating that self-control hurts

consumption (Chita et al., 2015). based on the value could be interpreted as a high level of self-control among Shopee users who participated in this study. Because Shopee customers only buy what they need, they can control their consumption.

According to the table of significant values for lifestyle factors, which shows a $0.000 < 0.05$, lifestyle positively influences and significantly affects Shopee members' consumption behaviour. Previous research has found that lifestyle has a favourable and significant impact on consumption behaviour (Melina & Wulandari, 2013). This value could be interpreted as a person who chooses a high lifestyle can no longer deny that their consumption will increase over time. This case correlates to the lifestyle of Shopee user respondents, who have a high standard of living and are consumptive consumers.

Table 6
Model statistical test results

Model	B	T	Sig.
(Constant)	4,980	2.722	0,007
Economic literacy (X₁)	0,217	2.932	0,004
Self-control (X₂)	-0,138	-1.256	0,212
Religiosity (X₃)	0,061	.947	0,346

Source: Primary data processed, 2021

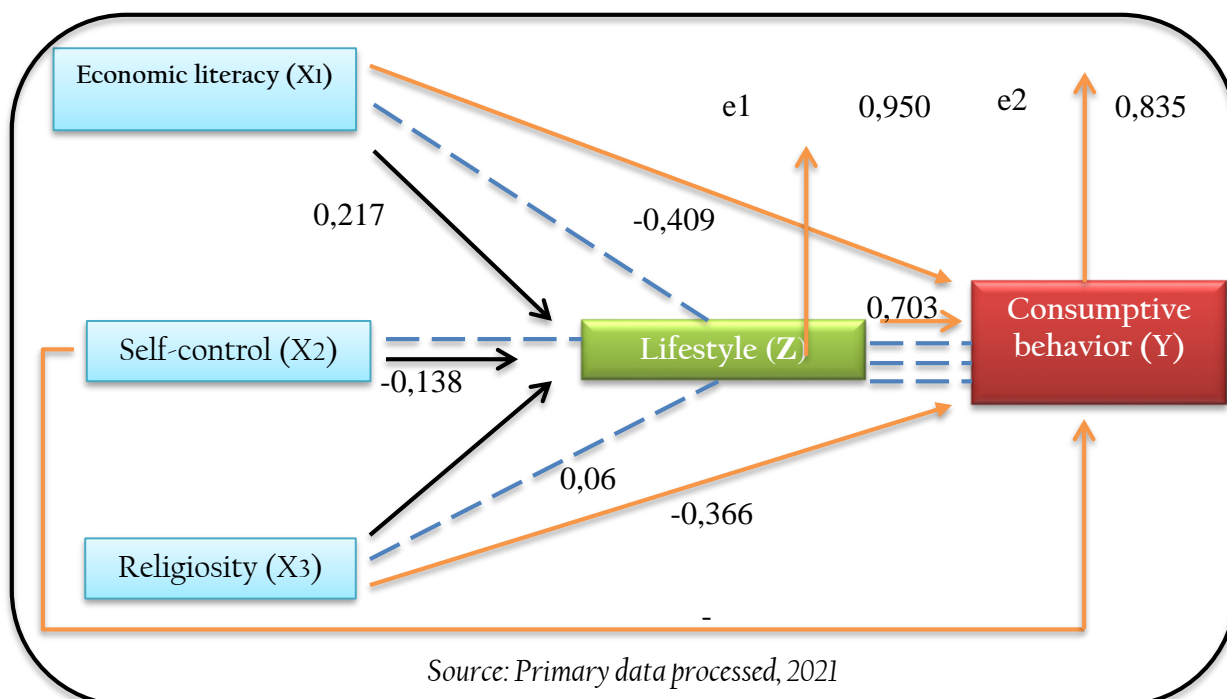
Based on the statistical tests on this model, the first economic literacy positively affects the lifestyle of Shopee users, based on the results of the significant value of $0.004 < 0.05$. This finding is consistent with his book "Economic Literacy: An International Comparison" (Jappelli, 2009), which states that "economic literacy is a bridge to accomplishing goals," but rather that "not everyone has the same opportunity in high economic literacy." Moreover, it will be able to produce benefits along the way and manage its finances well.

With a significance value of $0.212 > 0.05$ in the second variable about the influence of self-control on the lifestyle of Shopee users, it showed that self-control could not directly affect the lifestyle of Shopee users. This finding is consistent with the findings of (Azizah & Indrawati, 2015) and (Arifah, 2020), who concluded that self-control does not affect lifestyle. This study showed that self-control does not affect the lifestyle of Shopee users; however, there are driving factors that could still influence high lifestyles, such as friends, environment, trends, and even the numerous offers that excite Shopee users.

The religiosity variable of Shopee users' lifestyle has a significant value of $0.346 > 0.05$. It implied that religiosity could not directly affect Shopee users' lifestyles. This finding is consistent with that of (Maitun, 2018), who found that religiosity has a positive and

significant impact on the lifestyle of Muslim customers of Artomoro stores in Ponorogo. In Islam, religiosity is one of the pillars of growth and development. The principle of excessive lifestyle assumes that everything would be considered good if it leads to pleasure. Religiosity is a foundation for a person's life to be better and more purposeful. It could go hand in hand with lifestyle and form a foundation for ensuring everything works, just like the religiosity of Shopee users in these respondents.

Following statistical testing, the study performed a path analysis test. This test investigates the causes of relationships between variables and determines direct and indirect effects, together or separately.



5. Discussion

This study aimed to see how economic literacy, self-control, and religion influenced Shopee customers' purchasing behaviour, with lifestyle as a mediator variable. The direct influence of economic literacy is -0.409, while the indirect influence of P2 x P3 = (0.217) x (0.703) = 0.152 is the first result. -0.409 + 0.152 = -0.257 is the total influence. Based on Sp2p3 can calculate the statistical value of the influence of mediation with the formula: $t = p2 \times p3$: $Sp2p3 = 0.152 : 0.059 = 2.576$. As a result, since t calculates 2.576 is more significant than t table 2.04841, lifestyle could mediate economic literacy toward consumptive behaviour.

This result aligned with a study (Oktafikasari & Mahmud, 2017), which found lifestyle characteristics mediator between economic literacy and consumption behaviour. If there is lifestyle mediation, the influence of economic literacy on consumption behaviour is increasing. Similarly, according to these respondents, Shopee customers' economic

knowledge is excellent, which enhances lifestyle standards and has a consumptive effect on consumers. Then on the self-control variable, the magnitude of the direct influence is 0.065, while the indirect influence of $P2 \times P3 = (-0.138 \times 0.703) = -0.097$. With a total influence of $-0.138 - 0.097 = -0.235$. The statistical value of mediation's influence could be calculated using the formula: $t = p2 \times p3 : Sp2p3 = -0.235 : 0.158 = -1.487$. As a result, t calculates -1,487 less than t table 2,048; therefore, lifestyle cannot mediate self-control over consumptive behaviour.

In the same way, (Arifah, 2020) stated that lifestyle did not mediate the relationship between self-control and consumptive behaviour in undergraduates. This case is because respondents' consumption behaviour is not determined by their lifestyle but by their consumer self-control. So self-control over Shopee consumer behaviour is not mediated by lifestyle.

Furthermore, on the religiosity variable, the magnitude of the direct influence is -0.366, while the indirect influence of $P2 \times P3 = (-0.727) \times (0.703) = -0.511$. With a total influence of $-0.366 - 0.511 = -0.877$. Based on $Sp2p3$ could calculate the statistical value of the influence of mediation with the formula: $t = p2 \times p3 : Sp2p3 = -0.511 : 0.095 = -5.378$. As a result, t calculates -5,378 less than t table 2,048; hence, lifestyle cannot moderate religion towards consumptive conduct.

These findings revealed that direct religiosity seemed not to affect consumptive behaviour. This data is consistent with previous research, which showed that lifestyle does not mediate religiosity toward consumptive behaviour (Rohana, 2017).

In this study, respondents' religiosity attitudes were unaffected by lifestyle decisions. It implies that the relationship between religiosity and consumptive behaviour was unaffected by lifestyle.

6. Conclusion

The study concluded that economic literacy, self-control, religiosity, and lifestyle significantly influence Shopee users' purchasing habits. Other findings revealed that their economic knowledge influenced Shopee consumers' lifestyles. On the other hand, self-control and religiosity do not affect Shopee customers' lifestyles. Lifestyle variables mediated this study's economic literacy variables but cannot mediate self-control or religiosity.

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