



# The Effect Of Using Mobile Banking And Religion On Consumptive Behavior Of E-Commerce Users

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**Abstract**

This study aims to determine how the influence of the use of mobile banking and religiosity on the consumptive behavior of SHOPEE e-commerce users, namely Muslim students who use mobile banking in shopping at SHOPEE e-commerce. The sample in this study using purposive sampling technique amounted to 218 respondents. The analytical method used is multiple linear regression analysis. The results of this study indicate that the use of mobile banking has a significant positive effect on the consumptive behavior of SHOPEE e-commerce users, and religiosity has a significant negative effect on the consumptive behavior of SHOPEE e-commerce users .

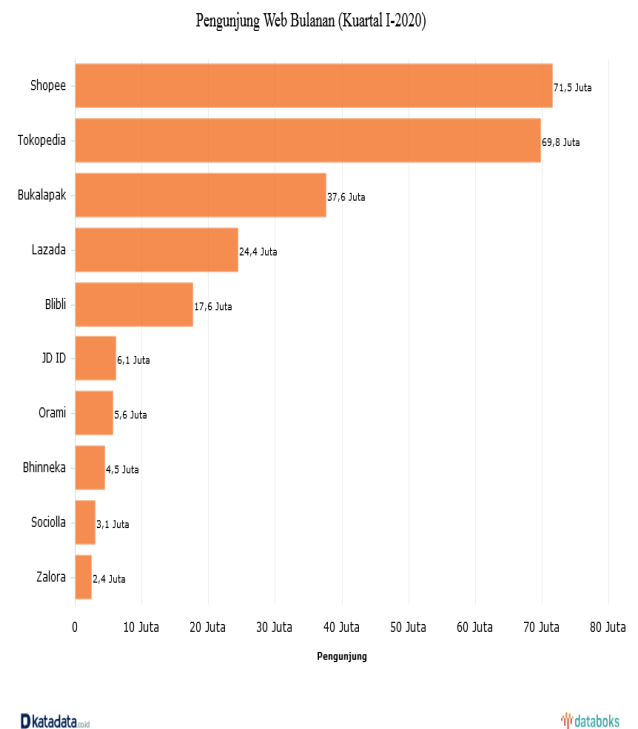
## 1. INTRODUCTION

*E-commerce* has started to develop since the emergence of industry 4.0. Arise as a result of human desires that continue to look for ways to facilitate their daily activities. According to the Financial Services Authority(2015) *E-commerce* or electronic commerce is the distribution, purchase, sale, marketing of goods and services through electronic systems such as the internet or television. Danyali (2018)said that electronic commerce would not exist without electronic banking. In this era, machines and humans are connected to *the internet of things* which makes it easier for people, including in conducting business transactions.

The positive trend of the development of industry 4.0 gave birth to *e-commerce* where space and time are compressed so that humans can move efficiently and effectively. What's more, the ease of *e-commerce transactions* , starting from the ease of searching for information on goods, payment transactions and fast delivery services, makes *e-commerce* a new model of shopping style today.

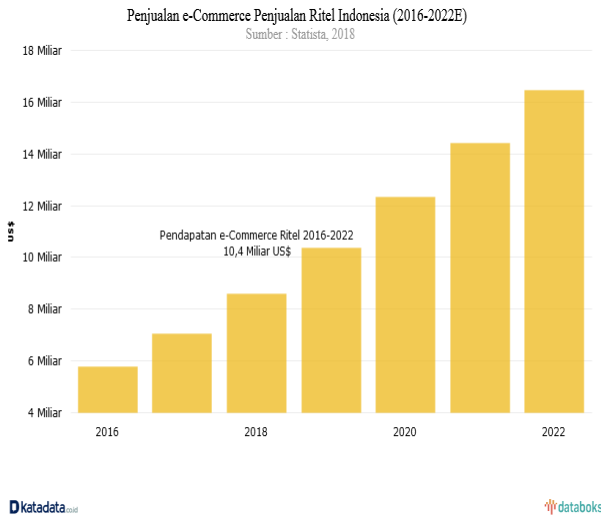
Quoted from *online media*, [katadata.co.id](http://katadata.co.id) (2020), iPrice data shows that the SHOPEE marketplace is one of *the e-commerce sites* with the most number of web visits in the first

quarter of 2020 , with 71.5 million visitors. Here are the trends of *e-commerce* monthly web visits :



**Figure 1**  
 Monthly Web Visitors (Quarter I-2020)

During a pandemic like today, shopping through *e-commerce* is a choice that is more in demand by the people of Indonesia. The following are trends in sales levels through *e-commerce* and *offline retail* :



**Figure 1. 2**

Indonesia Retail Sales e-Commerce Sales (2016-2022E)

Based on Figure 1.2, it shows that there has been an increase in sales in retail *e-commerce* in Indonesia, this is in line with the rapid advancement of domestic technology which makes it easier for people to allocate their wealth in shopping.

Shopping for some people is an activity that is considered fun. It's the same with consumers who shop in *e-commerce*. According to Sumartono (2002) in Haryani, (2015) consumptive behavior is a form of using an incomplete product. That is, consumers will use a product of the same type but from a different brand even though the similar product they have has not been completely used.

Over time, financial technology or *financial technology* (Fintech) has also developed, giving rise to new features such as *mobile banking* ( *M-Banking* ) which facilitate payment transactions, where at this time people are required to move quickly. In previous research conducted by Jati, 2015; Mworia (2016); Faith, 2019; Khairi and Gunawan (2019); Karachun, *et.al* ,(2019) Ramadani (2020); Dalayah & Patrikha (2020) stated that the use of electronic money (*e-money*) has a positive and significant influence on consumption spending.

It is closely related to the religious aspects of a Muslim in allocating his assets, unconsciously the metaphor that arises as a result of the desire to shop, the convenience and usefulness offered by the *digital market* and is supported by order payment facilities through *m-banking* which results in consumptive behavior. contains elements of excess and luxury. For this reason, it is necessary to study the relationship between religiosity and consumptive behavior, as has been done by Bawono, (2014); Agarwala *et.al.*, (2018); Wulansari, et al, 2019; Suhartanto, et al, 2019, Rahmat et al(2020)

## 2. LITERATURE REVIEW

### 2.1 Definition *E-Commerce*

According to the Financial Services Authority(2015) *E-commerce* ( *Electronic Commerce* ) or electronic commerce is the distribution, purchase, sale, marketing of goods and services through electronic systems such as the internet or television. *E-commerce* has started to develop since the emergence of industry 4.0. Arise as a result of human desires that continue to look for ways to facilitate their daily activities.

### 2.2 Mobile Banking

*Mobile banking* ( *M-Banking* ) is one of the electronic media that can be used by a customer to obtain information, communicate, and carry out banking transactions via *mobile* telephone which is known as *Electronic Banking* (e-banking). According to the Financial Services Authority, (2015)the products included in e-banking services One of them is *Mobile banking*, which is a service that allows bank customers to conduct banking transactions via cell phones or *smartphones*.

Bank Indonesia (2015), defines *mobile banking* as financial transactions carried out using *mobile devices* whose source of funds comes from customers' savings at the bank. The definition of *mobile banking* according to the Financial Services Authority (2015)is *mobile banking* is a service that allows bank



customers to conduct banking transactions via mobile phones or *smartphones* .

### 2.3 Religiosity

Jalaluddin (2010) in Wulansari et al (2020)said religiosity can be defined as a condition that exists within an individual that encourages him to behave in accordance with the level of obedience to religion.

According to Bawono(2014) religiosity in each individual is different, the form in life is also different, so that it is possible to have different economic activities. The implication of religiosity will have a direct impact on consumptive behavior. Someone who has a high religiosity attitude will certainly avoid *wasraf* attitudes that are wasteful and unplanned.

### 2.4 Consumer Behavior in Islam

In Islam there are laws that regulate the consumption of its adherents, namely; *halal* (something that is allowed), *mubah* (permissible but need to be careful), and *haram* (something that is prohibited). Islam forbids its followers to live in excess, but teaches a proportional way of life (Wulansari, 2020). Allah SWT has explained in his word regarding spending his assets proportionally. Muslims are forbidden to live irrationally and pay attention to their fellow creatures through zakat, infaq and alms. These mutually helping activities can create economic stability, equalize income and eliminate social inequalities as a result of consumptive behavior. The rationality of a Muslim can be

seen from his religiosity. So that the attitude of religiosity plays a role in controlling consumer behavior in spending their wealth.

## 3. RESEARCH METHOD

The object in this research is SHOPEE *e-commerce* . The subjects in this study were SHOPEE *e-commerce* users . The type of data used in this research is primary data . The sampling technique in this research is *purposive sampling technique* .

In this study, before testing the hypothesis, there will be data instrument tests, namely validity and reliability tests and classical assumption tests, including normality tests, multicollinearity tests and heteroscedasticity tests . Whereas to test the hypothesis using multiple linear regression which is used to determine how much influence the independent variables, use of *mobile banking* (X1) and religiosity (X2) with the dependent variable, consumptive behavior (Y). in this case, is formulated as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + e$$

Information:

- Y : Consumptive Behavior
- $\alpha$  : Constant
- $\beta$  : Regression Coefficient
- X1 : *mobile banking*
- X2 : religiosity
- e : Standard Error

## 4 . RESULTS AND DISCUSSION

### 4.1 Data Instrument Test Results

#### a. Validity Test Results

The following is a table of validity test results:

**Table 4 . 1**  
Validity Test Results

Variable	Statement Items	R count	R table	Sig	Information
X1	X1.1	0.750	0.132	0.000	Valid
	X1.2	0.667	0.132	0.000	Valid
	X1.3	0.773	0.132	0.000	Valid
	X1.4	0.805	0.132	0.000	Valid
	X1.5	0.803	0.132	0.000	Valid
	X1.6	0.733	0.132	0.000	Valid
X2	X2.1	0.718	0.132	0.000	Valid
	X2.2	0.698	0.132	0.000	Valid

	X2.3	0.751	0.132	0.000	Valid
	X2.4	0.699	0.132	0.000	Valid
	X2.5	0.695	0.132	0.000	Valid
	X2.5	0.798	0.132	0.000	Valid
	X2.7	0.669	0.132	0.000	Valid
Y	Y1	0.442	0.132	0.000	Valid
	Y2	0.577	0.132	0.000	Valid
	Y3	0.702	0.132	0.000	Valid
	Y4	0.490	0.132	0.000	Valid
	Y5	0.561	0.132	0.000	Valid
	Y6	0.757	0.132	0.000	Valid
	Y7	0.686	0.132	0.000	Valid
	Y8	0.721	0.132	0.000	Valid
	Y9	0.778	0.132	0.000	Valid
	Y10	0.663	0.132	0.000	Valid
	Y11	0.670	0.132	0.000	Valid
	Y12	0.631	0.132	0.000	Valid
	Y13	0.702	0.132	0.000	Valid
	Y14	0.722	0.132	0.000	Valid
	Y15	0.655	0.132	0.000	Valid
	Y16	0.605	0.132	0.000	Valid

Based on the validity test of table 4.1 it is known that all statements regarding the use of *mobile banking*, religiosity, and consumptive behavior are valid because the resulting significance level is  $<0.05$  so it can be concluded that all statements contained in the questionnaire are said to be appropriate as instruments in measuring research data.

#### b. Reliability Test Results

The following is a table of reliability test results:

**Table 4 . 2**  
Reliability Test Results

Variabl e	Cronbach's Alpha	R table	Informati on
X1	0.842	0.132	Reliable
X2	0.840	0.132	Reliable
y	0.908	0.132	Reliable

Based on table 4.2 by conducting a reliability test on 218 respondents it is known that the Cronbach's Alpha value of the variables of *mobile banking use*, religiosity, and consumptive behavior is reliable because it has

fulfilled the required value, namely if the Cronbach's Alpha value  $> r$  table.

#### 4.2 Classical Assumption Test Results

##### a. Normality Test Results

The following is a table of normality test results:

**Table 4 . 3**

Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardize d Residuals
N		218
Normal Parameters <sup>a,b</sup>	Means	0E-7
	std. Deviation	.59759094
Most Extreme Differences	absolute	.041
	Positive	.041
	Negative	-.036
Kolmogorov-Smirnov Z		.602
asympt. Sig. (2-tailed)		.861

Based on table 4.3 it is known that the Asymp. Sig. that is equal to  $0.861 > \alpha$  (0.05) then it can be concluded that the data is normally distributed.



**b. Multicollinearity Test**

The following are the results of the multicollinearity test:

**Table 4 . 4**

Multicollinearity Test Results

Variable	tolerance	VIF	Information
X1	0.998	1,002	Multicollinearity Does Not Occur
X2	0.998	1,002	Multicollinearity Does Not Occur

Based on table 4.4 , it can be seen that the tolerance value > 0.10 or the VIF value < 10, then it can be concluded that there is no multicollinearity.

**c. Heteroscedasticity Test**

The following is a table of heteroscedasticity test results:

**Table 4 . 5**

Heteroscedasticity Test Results

Variable	Sig.	Information
X1	0.239	There is no Heteroscedasticity
X2	0.440	There is no Heteroscedasticity

Based on table 4.5 , it can be seen that the significance value is > 0.05 , then it can be concluded that there is no heteroscedasticity problem.

**4.3 Hypothesis Testing**

Following are the results of multiple linear regression analysis using the SPSS 20 application:

**Table 4 . 6**

Results of Multiple Linear Regression Analysis

Variable	Betas	T count	Sig t	Information
X1	0.564	9038	0.000	Significant
X2	-0.432	-6,059	0.000	Significant
F count	62,067			
Sig F	0.000			
Adjusted R Square	0.360			

Based on table 4.6 , the following results are obtained:  $Y = 0.564X_1 - 0.432X_2$ . Based on the above equation can be described as follows:  $\beta_1 = 0.564$

This shows that the *mobile banking use variable* (X1) has a positive value of 0.564. So this shows that the better the perception of using *mobile banking* , the consumptive behavior of SHOPEE *e-commerce users* will increase .

$\beta_2 = -0.432$

This shows that the religiosity variable (X2) has a negative value of -0.432. So this shows that the higher the level of one's religiosity, the lower the consumptive behavior of SHOPEE *e-commerce users* .

**a. Determination Coefficient Test Results**

Based on table 4.6 it can be seen that the test results show that the magnitude of the coefficient of determination (*Adjusted R Square*) is 0.360 meaning that 36% of the variation in the dependent variable can be explained by variations in the independent variables while the remaining 64% is influenced by other variables not included in the research model .

**b. Test results F**

Based on table 4.6 , it can be seen that the test results obtained an F value of 62.067 and a significance value of 0.000. Because the significance level is <0.05 , it can be concluded that the model used in this study is good. So that it can be used and processed for the next stage.

**c. Test Results t**

Based on table 4.6 the results of multiple linear regression analysis it can be concluded that :

1. The variable X1, namely the use of *mobile banking*, has a significance value of 0.000 <0.05. This shows that the variable X1 is usage *mobile banking* has a positive influence on consumptive behavior. Then it can be concluded that H1 is accepted, which means that the *mobile banking* usage variable has a positive effect on the consumptive behavior of SHOPEE *e-commerce users* .



2. The variable X2, namely religiosity, has a significance value of  $0.000 < 0.05$ . This shows that the variable X2, namely religiosity, has a negative influence on consumptive behavior. Then it can be concluded that H2 is accepted, which means that the religiosity variable has a negative effect on the consumptive behavior of SHOPEE *e-commerce users*.

#### 4.4 Discussion

First, the results of this study indicate that the use of *Mobile Banking* has a significantly positive influence on the consumptive behavior of SHOPEE *e-commerce users*. *Mobile banking (M-Banking)* is one of the electronic media that can be used by a customer to obtain information, communicate, and carry out banking transactions via *mobile telephone* which is known as *Electronic Banking (e-banking)*. In line with the rapid development of information technology in utilizing information technology systems, modeling the acceptance of the use of technology on all fronts in the form of perceptions and reactions put forward by Davis (1989) through the *Technology Acceptance Model (TAM)*. El-Bassiony (2014) argues that financial product innovation in Islamic countries arises as a result of being driven by the market.

This concept explains that the use of information technology systems is believed to be easy to understand and not difficult for someone to use (fadlan & Dewantara, 2018). This change in shopping style encourages consumers to start using *mobile banking* in *e-commerce transactions* where these transactions are considered easy to use and will improve work performance.

The results of the research are in line with the research of Ramadani, 2016 and Yani, et al, 2018 which concluded that the use of banking services (e-money) has a positive and significant effect on consumption spending.

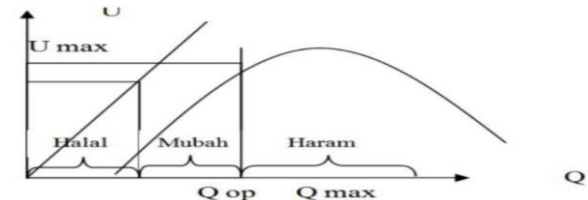
Second, the results of this study indicate that religiosity has a significantly negative effect on the consumptive behavior of SHOPEE

*e-commerce users*. Jalaluddin (2010) in Wulansari et al (2020) said religiosity can be defined as a condition that exists within an individual that encourages him to behave in accordance with the level of obedience to religion. According to Bawono (2014) religiosity in each individual is different, the form in life is also different, so that it is possible to have different economic activities.

The rationality of a person can be seen from the attitude of his religiosity. Religious people spend their wealth rationally. The implication of religiosity will have a direct impact on consumptive behavior. Someone who has a high religiosity attitude will certainly avoid *wasraf* attitudes that are wasteful and unplanned. Muslims are forbidden to live irrationally and pay attention to their fellow creatures through zakat, infaq and alms. These mutually helping activities can create economic stability, equalize income and eliminate social inequalities as a result of consumptive behavior.

The rationality of a Muslim can be seen from his religiosity. So that the attitude of religiosity plays a role in controlling consumer behavior in spending their wealth. In Islam spending excessive wealth is prohibited. Optimal satisfaction according to Islam has been explained in the *hadith* of the prophet Muhammad SAW, which is about eating before you are hungry and stopping before you are full. The *hadith* is a *hadith dhaif* but in the context of good motivation is very relevant.

Optimal satisfaction in Islam can be described as follows Muhammad (2004) in (Ngasifudin, 2017):



**Figure 4.1**

Optimal Satisfaction Curve in Islam

Figure 4.1 explains that optimal satisfaction is at the point where the increase in satisfaction obtained from the increase in



the number of goods consumed equals the price of the goods. In Islam there are laws that regulate the consumption of its adherents, namely; *halal* (something that is allowed), *mubah* (permissible but need to be careful), and *haram* (something that is prohibited). When a Muslim consumes, he is at the point  $dU/dQ = 0$ , at this point the consumer has reached the point of optimum satisfaction (Qop). If the consumer reaches maximum satisfaction, then a devout Muslim must stop because if it is continued, it will exceed the consumer's ability and tend to contain elements of *haram*.

The results of this study are in accordance with research conducted by Rahmat, et al (2020) who concluded that the effect of religiosity has a significant negative effect on consumptive behavior.

## 5. CLOSING

### 5.1 Conclusion

Based on the results of the study it can be concluded that:

1. The variable X1, namely the use of *mobile banking*, has a significance value of  $0.000 < 0.05$ . This shows that the variable X1 is usage *mobile banking* has a positive influence on consumptive behavior. Then it can be concluded that H1 is accepted, which means that the *mobile banking* usage variable has a positive effect on the consumptive behavior of SHOPEE *e-commerce users*.
2. The variable X2, namely religiosity, has a significance value of  $0.000 < 0.05$ . This shows that the variable X2, namely religiosity, has a negative influence on consumptive behavior. Then it can be concluded that H2 is accepted, which means that the religiosity variable has a negative effect on the consumptive behavior of SHOPEE *e-commerce users*.

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