

Strategic Management Insights into Housewives' Consumptive Shopping Behavior in the Post COVID-19 Landscape

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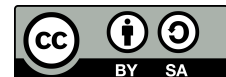
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Consumptive shopping behavior
among housewives



ABSTRACT

Digital wallets can be accessed using a mobile phone. Apart from that, marketplace users are used as a tool to make it easier for consumers to shop online. One of the reasons why marketplaces are famous is because of their ease and comfort in use. This research aims to see the influence of digital wallets and marketplace use on consumer shopping behavior among housewives after the Covid-19 pandemic. The population is housewives in DKI Jakarta, with data collection techniques distributing questionnaires to a sample of 113 housewives. Sampling with purposive sampling, has criteria: respondents are limited to only housewives who are at least 18 years old, respondents have income worth IDR 5 million, and respondents have used marketplaces and digital wallets and are domiciled in DKI Jakarta. Data processing used multiple regression analysis to obtain $Y = 0.290 + 0.139X_1 + 0.576X_2 + c$. From this equation, it is obtained: (1) There is no influence of digital wallets on consumptive shopping behavior among housewives after the Covid-19 pandemic, (2) There is an influence of the marketplace on consumptive shopping behavior among housewives after the Covid-19 pandemic, (3) There is an influence of digital wallets and marketplaces on consumer shopping behavior among housewives after the Covid-19 pandemic.

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1. INTRODUCTION

The spread of the Covid-19 (Corona Virus Disease) virus since 2020 has finally begun to decline. Director General of Regional Administration of the Ministry of Home Affairs Safrizal said that the PPKM evaluation which is carried out every 2 weeks shows that conditions are getting better. As a result, a number of regions have now successfully entered PPKM level 1 [1].

There is physical distancing, social restrictions and the implementation of health protocols make people prefer to use the internet to support their daily needs. Based on a survey by the Association of Internet Service Providers (APJII), it shows that the number of Indonesian internet users rose 54.25 % from 171.2 million in 2018 to 204.7 million as of January 2022, the portion of internet usage also increased from 64.8 % to 73.7 % of the total population of 277.7 million [2]. The majority of internet use is to access e-commerce,

social media, conversation applications, banking, entertainment and online shopping. The increasing growth in internet use and its applications occurred during the implementation of the policywork from home (work from home).

Access online media from home to shop viamarketplace, e-commerce andonline shop Of course, it provides convenience because urban society is now supported by advanced features on smartphones. People don't need to worry about shopping outside the home and just by selecting the items they need via smartphone in the palm of their hand, the items they want will arrive at home safely. The continuous use of smartphones creates its own stimulation to look for something in the available online space, especially when it comes to shopping for daily necessities. Several shopping marketplaces in Indonesia that are well known to the public include Shopee, Tokopedia, Bukalapak, Lazada, Blibli and many more.

During the Covid-19 pandemic, it is known that there has been an increase in electronic transactions in Indonesia. The increase was very sharp, namely 66 %, while the use of digital payment systems increased by 37.8 % [3]. The government's policy of imposing social restrictions during the Covid-19 pandemic caused individuals to try to stay at home, which also had an impact on purchasing. In terms of purchasing, digital payment systems are seen as easy and appropriate to the needs of people with limited mobility [4].

To reduce cash payment contacts, use digital wallets or electronic transactions [5]. The existence of transactions using digital wallets is a manifestation of technological developments. In daily transactions, people do not use real money, but digital money [6]. A digital wallet is a type of password-protected prepaid account where users can store money for any online transactions, such as payments for food, online shopping for goods, and airline tickets. Digital wallets can be downloaded for free via everyone's smartphone [7].

Digital wallets have become part of people's daily lives where in a week around one to two transaction payments are used, reaching 68 %. The existence of digital wallets such as OVO, Gopay, Dana, Linkaja makes people consumptive because of the ease of digital transaction services. The most frequently used transactions according to research results from the application-based research institute, Snapchart, are retail transactions (28 %), online transportation orders (27 %), and online food orders (20 %). The rest is for e-commerce transactions (15 %) and bill payments (7 %). In the online transportation ordering and online food delivery transaction segment, Snapcart research data shows OVO's position as a digital wallet for Grab and Grab Food services showing that 71 % of respondents use OVO for this transaction [8].

One of the impacts of economic globalization is a shift in people's consumption behavior which leads to the formation of consumer behavior. Data from the Central Statistics Agency (BPS) for 2021 recorded that household contribution was 55.43 percent, with national economic growth reaching 3.69 percent. Technological developments, rapid development and industrialization are factors in the internalization of consumerism in society.

The easy access to consumption offered to the public encourages the development of society's consumer culture. The ease of shopping via gadgets with payments via digital wallets makes it difficult to suppress the desire to consume. Consumptive behavior is a form of action of using products that are incomplete. This means that someone has not finished using a product, someone has used the same type of product but from a different brand [9]. This is in line with the Indonesian Consumers Foundation which provides limits regarding consumer behavior as a person's tendency to consume without limits, and prioritizing wants rather than needs [10]. The above assumption is in line with the statement from [11] who wrote that consumer culture is an action where someone consumes a product because they want to fulfill their desires and pleasures without paying attention to needs.

1.1. Problems

The impact of restrictions on movement during the pandemic has made people accustomed to shopping using marketplaces. Just by using a smartphone and internet device, consumers can buy various goods in marketplaces such as Tokopedia, Bukalapak, Shopee and others. Plus the ease of payment with digital wallets such as Gopay, Shopeepay, Dana, LinkAja and others. Without realizing it, this encourages consumers to become consumptive.

According to a socio-demographic survey on the impact of Covid-19 by the Central Statistics Agency (BPS) in 2020 regarding online shopping, the results were that 9 out of 10 respondents actively shopped online and said there had been a change in behavioral patterns in terms of shopping. As many as 31 % of respondents experienced an increase in online shopping. This is also supported by a survey conducted by Snapcart and the results show that 65 % of e-commerce shoppers are women. As many as 31 % were women aged 15-24 years,

16 % from the age group 35-44 years, and only 2 % from the age range above 45 years [12].

The object of this research is non-working women who function as housewives and spend a lot of time at home without being tied to work outside the home [13]. The group of housewives with an expenditure level of IDR 532,000-1.2 million per month is called the Indonesian middle class population. This group is neither poor nor vulnerable, but is not yet economically established [14]. The research object resides in Jakarta. The city of Jakarta, as the nation's capital, has many advantages and conveniences in various fields compared to other areas. With so much marketplace availability and ease of facilities such as a good and even internet network, fairly even community ability to use smartphones and a fairly good understanding of digital technology, Jakarta was chosen as the research location. Researchers want to see whether this group of women can be influenced by the ease of shopping with digital wallets and marketplaces, even though they have existing economic limitations. Women as housewives are responsible for fulfilling all household and family needs, both in the form of services and goods as well as mental and spiritual needs [15]. A housewife who plays an important role in managing all household needs is often easily influenced by the promotion of a product or service found in various media. There are many items that are not actually needed, but end up being purchased because they are tempted by the attractive promotions being given. Housewives as financial managers in the family will spend the money given by the head of the household for daily needs, but it is not uncommon for them to buy goods that do not suit their needs and this can be said to be consumptive behavior [16].

Consumptive behavior shows a pattern of human life that is controlled by a desire that is only to fulfill desires. In this case, the indicators of consumer behavior are buying a product not according to one's needs but only because the product packaging is attractive, maintaining one's appearance, and buying a product just because it is a symbol to increase self-confidence [17].

Based on the explanation above, researchers want to know whether there is an influence of the use of digital wallets and the use of marketplaces on the consumptive shopping behavior of housewives after the COVID-19 pandemic in DKI Jakarta[18].

2. RESEARCH METHODOLOGY

This type of research is quantitative deductive research, and the population in this research is aimed at housewives in the DKI Jakarta area. Purposive sampling was used as a sampling technique with certain criteria, such as housewives aged at least 18 years with an income of $\leq$ IDR 5,000,000 who had used marketplace applications and digital wallets in DKI Jakarta. According to [?], the number of representative sample respondents using regression analysis techniques is 15 to 20 times the number of variables used. There are 3 variables in this research, so the minimum sample size required is 45 to 60 respondents. Considering the limitations of time, costs, and resources, the researchers determined the number of respondents to be 113 housewives as the sample. The analytical tool used is multiple linear regression. This test is intended to determine whether the model that will be used in this research is declared free from deviations from classical assumptions. For this reason, to determine the influence of the variables in this research, the formula is used:

$$Y = b_0 + b_1X_1 + b_2X_2 + C$$

$$Y = b_0 + b_1X_1 + b_2X_2 + C$$

Where:

Y = Consumer spending behavior after the pandemic

b_0, b_1, b_2 = Regression coefficients

X_1 = Digital wallet

X_2 = Utilization of the marketplace

C = Constant

Next, the data collection method is by distributing questionnaires in the form of Google Forms personally to respondents. The measurement uses a Likert scale with a value range of 1 to 5. Number 1 indicates a very dissatisfied answer while number 5 indicates a very satisfied answer.

2.1. Theoretical basis

2.1.1. Digital Wallet

The definition of a digital wallet according to [19] is a method of payment using a modern communication technology network facilitated by the internet. A digital wallet is easily accessed using a cell phone. There are several examples of companies that offer digital wallets in Indonesia, such as OVO from Nobu bank, e-toll from Mandiri bank, t-cash from Telkomsel, as well as Go-Pay from Go-Jek, and so on. Furthermore, this research's digital wallet indicators are adopted from [20], which includes perceived usefulness, perceived ease of use, attitude toward using technology, and behavioral intention to use

2.1.2. Marketplace Utilization

Marketplace is a website or online application that facilitates the buying and selling process from various shops. Marketplace has more or less the same concept as traditional markets. The concept of a marketplace utilizes sophisticated technology. As for the utilization indicators from the marketplace, it adopts the E-Service Quality theory, from [21] [22] which includes efficiency, fulfillment, system availability, privacy, responsiveness, compensation, and contact.

2.1.3. Consumer Shopping Behavior

Consumptive behavior is a dynamic interaction between influences and conditions of behavior and events around the environment where humans carry out exchange aspects in their lives [23]. Furthermore, [24] stated that consumer behavior is the actions of individuals who are directly involved in efforts to obtain and use economic products and services, including the decision-making process that precedes and determines these actions. Meanwhile, the indicators of consumptive shopping behavior in this study are adopted from [9], namely impulsive purchasing, irrational and wasteful purchasing (wasteful buying).

2.2. Hypothesis Development

2.2.1. Digital Wallets Against Consumer Spending Behavior

Digital wallets are one of the innovations in financial service products. The presence of digital wallets certainly makes it easier for people to shop to fulfill their daily wants and needs. The ease of making transactions using a digital wallet will certainly encourage people to have consumptive behavior [25]. Based on this, it can be said that digital wallets influence consumer spending behavior [5] [26], so that the following hypotheses can be proposed:

H1: Digital wallets influence the consumptive spending behavior of household mothers after the pandemic

2.2.2. Marketplace Utilization on Consumptive Shopping Behavior

Marketplaces are a form of interactive marketing that has become a lifestyle trend in the current era of globalization. The presence of a marketplace is beneficial for the community, because they can easily buy the goods and services they need, so it will indicate a tendency towards consumer behavior [27]. This is due to the development of increasingly sophisticated digital technology and changes in consumer behavior. Based on this, it can be said that the use of marketplaces has an influence on consumer purchasing behavior [28], so that the following hypotheses can be proposed:

H2: The use of the marketplace influences the consumptive shopping behavior of household mothers after the pandemic

2.2.3. Digital Wallets and Marketplace Utilization on Consumptive Shopping Behavior

It is said [25] that digital technology creates opportunities for business people to market products or services widely with the presence of marketplaces. Apart from that, digital technology is also expanding its role to facilitate consumer payment transactions, which are called digital wallet applications. Marketplaces and digital wallets, both can complement each other to maximize their function to facilitate people's activities in facing instant lifestyle changes. The ease with which people carry out purchasing transactions can trigger their tendency to consume goods excessively, this can be said to be consumptive behavior. Based on this, it can be said that digital wallets and marketplace use influence consumer spending behavior [5] [26] [28] so that the following hypotheses can be proposed:

H3: There is a simultaneous influence of digital wallets and marketplace use on the consumptive shopping behavior of household women after the pandemic

Furthermore, based on the description above, the research framework can be described as follows:

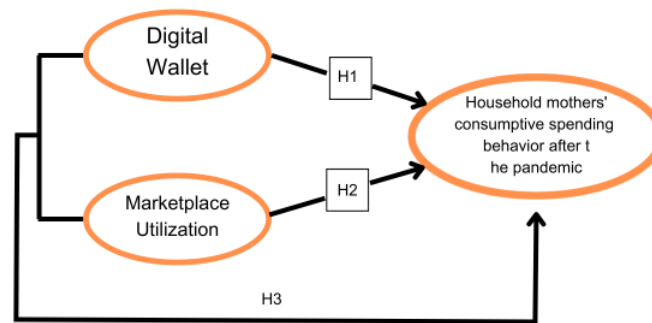


Figure 1. Research Framework

3. RESULT AND DISCUSSION

3.1. Classical Assumption Test Results and Model Feasibility

3.1.1. Classic assumption test

- a) The Normality Test of the normally distributed regression model shows the plotting data (dots) which depict the actual data following the diagonal line [29].

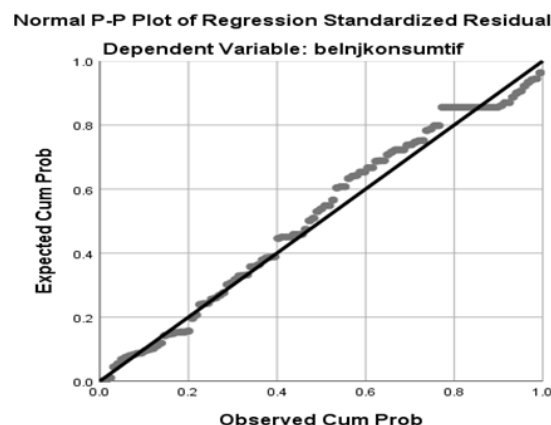


Figure 2. Normality test (Sumber: SPSS)

b) Multicollinearity Test

There is no multicollinearity in the regression model if the Tolerance value is > 0.100 and the VIF value is < 10.00 [29]. In testing the Digital Wallet variable with a tolerance value of 0.585 and a VIF value of 1.709. In the Marketplace variable, a tolerance value of 0.585 was obtained with a VIF value of > 1.709 . So that there is no multicollinearity of all these variables.

c) Autocorrelation Test

The autocorrelation test value with Durbin Watson was obtained at 2.132. To prove whether this data is autocorrelated or not, the DW value of 2.132 will be compared with the DW table value. With the values $K = 3$ and $t = 156$ in the DW table, the value $dL = 1.71234$ and the value $dU = 1.76423$. The calculated DW value $= 2.132 > dL = 1.71234$, so there is no positive autocorrelation.

d) Heteroscedasticity Test

In the heteroscedasticity test using the Glejser method, it is said that there are no symptoms of heteroscedasticity if the significance value (sig) between the independent variable and the absolute residual

is ≤ 0.05 [30]. In the test there were no symptoms of heteroscedasticity, with a sig value of 0.485 on the Digital Wallet variable and on the marketplace variable a sig value of 0.000 was obtained. then there are symptoms of heteroscedasticity.

3.1.2. Model Feasibility Test

a) Uji F

The results of the F test carried out have shown that the estimated regression model is feasible with a significance value of 0.000. On the basis of decision making in the F test if the prob value. F count (SPSS ANOVA output seen in the sig. column) < 0.05 [30] so it can be said that the regression model is feasible, and consumer spending behavior after the pandemic, it is concluded that the estimated linear regression model is suitable to be used to explain the influence of Digital Wallets, Marketplace Utilization on Consumptive Shopping Behavior after the Pandemic.

b) Uji T

Prob value. t count (seen from the SPSS output in the sig column) < 0.05 , it can be interpreted that the independent variable has a significant effect on the dependent variable, and vice versa if the prob. t count > 0.05 , which means the independent variable has no effect on the dependent variable [30]. Prob value. The calculated t of the independent variable Digital Wallet is 0.139 which is > 0.05 , so the independent variable Digital Wallet has no significant effect on the dependent variable Consumer spending behavior after the pandemic at an alpha of 5% or at the 95% confidence level. Likewise with the independent variable Marketplace utilization on the dependent variable Consumptive shopping behavior after the pandemic due to the prob value. t count is 0.396 which is greater than 0.05 so that for the independent variable Marketplace utilization has a significant effect on the dependent variable Consumptive shopping behavior after the pandemic at an alpha of 5% or at the 95% confidence level.

c) Item ketiga

3.2. Results of Multiple Linear Regression Analysis

The test results show the following model:

$$Y = 0.290 + 0.139X_1 + 0.576X_2 + c \text{ Where:}$$

AND = Household mothers' consumptive spending behavior after the pandemic

b_0-b_2 = Regression coefficients

X_1 = Digital wallet

X_2 = Utilization of the marketplace

C = Constant

From the results above, it shows that the consumer spending behavior variable after the pandemic will remain at 0.290 if all independent variables have a value of 0. The value of the linear regression coefficient for the Digital Wallet variable (X_1) is positive, this can be said if the Digital Wallet increases, then consumptive spending behavior after the pandemic increases by 0.139. The value of the linear regression coefficient for the Marketplace Utilization variable (X_2) is positive, this can be said if marketplace utilization increases, then consumer spending behavior after the pandemic increases by 0.576.

3.3. Hypothesis Testing Results

Table 1. Hypothesis Testing

No	Hypothesis	Hypothesis statement	Say	Decision
1	H1	It is suspected that there is an influence of digital wallets on the consumer spending behavior of RT women after the pandemic	.396	Accept H1 Reject H1
2	H2	It is suspected that there is an influence of marketplace use on the consumptive shopping behavior of RT women after the pandemic	.000	Reject H2 Accept H2
3	H3	It is suspected that there is an influence of digital wallets and the simultaneous use of marketplaces on the consumptive shopping behavior of household women after the pandemic	.000	Tolak H3 Terima H3

4. DISCUSSION

4.1. Hypothesis Testing 1

4.1.1. H1: Digital wallets have no effect on household mothers' consumptive spending behavior after the pandemic

Prob value. The calculated t of the independent variable Digital Wallet is 0.853 with a sig of 0.396 which is > 0.05 , so the independent variable digital wallet has no significant effect on the dependent variable of consumer spending behavior after the pandemic at an alpha of 5% or at the 95% confidence level, so the hypothesis is rejected. It can be concluded that digital wallets have no effect on the consumptive spending behavior of household mothers after the pandemic. These results are not in line with research conclusions [5] [26] which prove that digital wallets have an influence on consumer spending behavior. This research shows that high or low consumer spending behavior has no effect on digital wallets. Various kinds of payment transactions before the advent of digital wallets were widely carried out among the public. Payment transactions that have been carried out by the public for a long time include: cash on delivery, go directly to the ATM machine, pay through retailers who collaborate with the marketplace and all these activities are available in the marketplace feature menu. This allows people to have various payment alternatives without abandoning the old way of carrying out transactions in the marketplace, making digital wallets less popular.

4.2. Hypothesis Testing 2

4.2.1. H2: The use of the marketplace influences the consumptive shopping behavior of household mothers after the pandemic

Prob value. t calculated from the marketplace utilization variable is 3.981 with a sig of 0.000 which is < 0.05 , so the marketplace utilization variable has a significant effect on the dependent variable of consumptive shopping behavior after the pandemic at an alpha of 5% or at the 95% confidence level, so the hypothesis is accepted. It can be concluded that the use of the marketplace has an influence on the consumptive shopping behavior of RT mothers after the pandemic. These results are in line with the conclusions of research [28] which proves that the use of marketplaces influences consumer shopping behavior. The marketplace is not only user-friendly by offering convenience and a fast way to shop, but there are features that make it easier for housewives to see various other product recommendations from different sellers on a large scale. This feature offers a variety of product choices that are visually able to attract consumers' attention, thereby causing a tendency to engage in consumptive spending behavior.

4.3. Hypothesis Testing 3

4.3.1. H3: There is a simultaneous influence of digital wallets and marketplace use on household mothers' consumptive shopping behavior after the pandemic

In the results of hypothesis testing, three results show that the hypothesis is accepted, namely that there is a simultaneous influence of digital wallets and marketplace use on the consumptive shopping behavior of household mothers after the pandemic, where the results of the F test carried out have shown that the estimated regression model is feasible with a significance value of 0.000. . On the basis of decision making in the F test if the prob value. F count < 0.05 . These results are in line with research conclusions [5] [26] [28] that digital wallets and marketplace use influence consumer spending behavior. The results of this research

show that marketplaces and digital wallets are both a combination that mutually support each other to make online shopping activities easier. The visual capabilities of the marketplace offer a wide choice of similar and substitute products which will psychologically attract their attention to make excessive purchases. On the other hand, digital wallets have been included in the marketplace features menu. This condition provides increasingly positive assessments, satisfaction and convenience for housewives in making online purchase transactions with consumers.

5. CONCLUSION

Based on the discussion above, it can be concluded that there is no influence of digital wallets on consumptive shopping behavior among housewives after the Covid-19 pandemic, there is an influence of the marketplace on consumptive shopping behavior among housewives after the Covid-19 pandemic and in general Together there is the influence of digital wallets and marketplaces on consumerist shopping behavior among housewives after the Covid-19 pandemic.

The advantages of this research show that the use of marketplaces is more popular than the use of digital wallets, considering that various payment transaction methods have been previously known (COD, payments using ATM machines, payments via nearby retailers) and these methods now exist in the marketplace feature. Meanwhile, the weaknesses of this research include the difficulty of asking housewives for their time to help fill out the Google Form related to the research, and the limited time required by the researcher to complete the research (1 year) because at the time of conducting the research the author was suffering from a stroke.

6. SUGGESTION

Suggestions that can be made include, for future researchers if they want to conduct similar research, they can develop the research by adding samples or adding other variables to see their influence on consumer shopping behavior such as product quality variables, consumer satisfaction, etc. Further research can also expand the research object which is not only limited to housewives, so it is hoped that it can produce better research.

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