MOBILE BANKING APPLICATION OWNERSHIP AND LIFESTYLE ON CONSUMER BEHAVIOR AMONG STUDENTS

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ABSTRACT

The development of mobile banking applications and lifestyles in Indonesia plays an important role in the banking industry. This study aims to examine the influence of mobile banking application ownership and lifestyle on students' consumptive behavior, both partially and simultaneously. A quantitative approach with a survey method was used. The sample consisted of 100 active students in Padangsidimpuan City selected through incidental sampling. Data were collected using a questionnaire and analyzed using multiple linear regression with SPSS version 26.0.

The results showed that mobile banking application ownership does not significantly affect consumptive behavior (significance value 0.313 > 0.05). In contrast, lifestyle has a significant influence (significance value 0.000 < 0.05). Together, these variables influence consumptive behavior by 59.8%, while the remaining 40.2% is influenced by other factors. Thus, lifestyle has a more dominant role in influencing students' consumptive behavior compared to mobile banking application ownership.

Keywords: Mobile Banking Application, Lifestyle, Consumptive Behavior

INTRODUCTION

In this increasingly advanced globalization, the public demand for the fulfillment of needs regarding financial institution services is very urgent. The current economic development of society is also increasingly advanced, which is marked by the increasing number of financial institutions and makes it easy for people to choose financial institutions to save their money.

Law Number 21 of 2008 concerning Islamic Banking explains that Islamic banking is everything related to Islamic Banks and Islamic Business Units, including institutions, business activities, and methods and processes in carrying out business activities (Nofinawati, 2020) .

Islamic financial institutions or often called Islamic banking are business entities whose activities are in the field of Islamic finance and have a profit-sharing principle, one of which is determining the rewards that will be received in connection with the provision of funds to the community in the form of financing for both investment purposes and working capital that will be used. The function of the Islamic bank itself is to collect funds from the community in the form of

savings and distribute them to the community in the form of financing and provide banking services.

Information technology is very important in the business world. The banking sector is no exception (Riani Ade, et al. 2022) , the banking industry is one of the industries that always follows the development of information technology. Banks as one of the institutions in the financial industry engaged in service, must provide the best service for customers (Sannita, et al. 2022) . To show an advantage, usually service companies such as banks always offer various service facilities to obtain their customers, of course by using the support of information technology. Banking services that use technological developments, one of which is *mobile banking.*

Mobile banking in general is a bank distribution channel to access customer accounts through data delivery technology via mobile phones or *General Package Radio Service* (GPRS) using mobile phones (cell phones). *Mobile banking* is defined as a facility for bank customers to be able to carry out their banking activities more freely, *mobile banking* has several advantages, one of which is that with the *mobile banking application,* customers can easily carry out banking transactions that can be accessed anywhere and anytime such as checking balances, transfers between banks or to the same bank, making purchases or payments and other transactions. Bank customers no longer need to go to an ATM to make transactions, an ATM is a facility where customers can withdraw their savings or checking funds with an ATM card through the ATM network (Misbah, et al. 2021) . In addition, *mobile banking services* can also be carried out quickly, precisely and efficiently and can change customers' lifestyles since the launch of the *mobile banking application* (Annia Fitri Ariani, 2019) .

The use of *mobile banking* is increasingly popular among all groups, including students and other communities. Students who are part of the community are very familiar with the problems of the internet world, and access to information is used not only as a demand for student knowledge in finding the latest information, but also various problems such as basic human needs in general. Nowadays, what is easy for students to do is *online shopping activities* , because students generally have *cellphones* that can access the internet and can shop through *online applications* (Ade Minanda, 2019) .

Transactions used in *mobile banking services* are usually to make payments and bills, such as bills for *online shopping* carried out by the public or students in applications on their *mobile phones* . The consumer behavior of students is inseparable from their lifestyle factors.

Currently, teenagers, especially students, want their existence to be recognized by their environment, they do various ways to try to be part of that environment. Students want to show that they can follow the current *trend even though the trend* itself is always changing, so students are never satisfied with what they have which can lead to consuming goods and services without thinking twice about buying them, this is what causes consumer behavior to continue to take root in the lifestyle of a group of students. This is related to the characteristics of students who are easily persuaded by fun things, follow their friends, and tend to

be wasteful in spending money. Based on Ban-PT data, the number of students in Padangsidimpuan City in 2022 was obtained. From this data, the results showed that the number of students in Padangsidimpuan City in 2022 was 20,419 people (https://www.banpt.or.id/) .

From initial observations using a structured interview system with one of the students of Syekh Ali Hasan Ahmad University Addary Padangsidimpuan who has a *mobile banking application* , namely Dinda Junita, said that since using the *mobile banking application,* it has made it easier to make transactions such as single tuition fee payments which can be made via *mobile banking* without having to queue at the nearest branch office or unit (Dinda Junita, 2023).

The results of an interview with one of the students of Muhammadiyah University of South Tapanuli, namely Rini Pertiwi Pohan, who has a *mobile banking application* , said that they can *top up Shoppepay* to shop for goods or products *online that support their appearance, for example, bags, clothes, shoes, watches, even make-up* tools (Rini Pertiwi Pohan, 2023) .

The results of an interview with one of the students of Graha Nusantara University who has a *mobile banking application* , namely Riski Okta Fernando, said that since using *mobile banking,* it has made it easier to top up credit or pay for electricity tokens as well as many other transaction activities that can be done via *mobile banking.* (Riski Okta Fernando, 2023) .

Regarding the lifestyle of a student, of course, they also have a lifestyle that they live. If we look at the lifestyle of students today, they hang out more and spend time in cafes. From the results of the interview, it can be stated that consumer behavior can be influenced by *mobile banking ownership* and student lifestyle.

Many students behave in a consumerist manner and experience changes in their lifestyle. Changing lifestyles cause students to be careless in managing their finances, which is no longer based on a priority scale. Many students who are migrants or newcomers will buy and consume goods or products according to their wishes, without thinking about their needs so that the changes that occur are uncontrolled. This is in accordance with the situation in the field, many students prioritize their desires, such as changing watch models, shoe models, *cellphone accessories* , bag models, clothes models that are currently *trending* , and choosing to hang out in cafes to spend time and money just for fun without thinking about whether it is a need or not.

LITERATURE REVIEW
Understanding Consumer Behavior

According to the Great Dictionary of the Indonesian Language, consumerism is a concept or lifestyle that considers goods as a measure of happiness, pleasure, and so on. Consumerism can also be called a lifestyle that is not economical (Ministry of Education and Culture of the Republic of Indonesia, 2016) . Operationally, the study of consumer behavior focuses on the decision-making process of individuals, groups, or organizations or the wider community to use or not a product (goods, services, and ideas). The decision-making process explains the dynamic interaction between cognitive, affective and connotative, or

psychomotor elements, namely with a one-way (linear) approach or reciprocal *deterministic determination.* (Vinna Sri Yuniarti, 2015) .

Consumptive behavior is a person's behavior that is no longer based on rational considerations, materialistic tendencies, a great desire to have luxurious and excessive items and the use of everything that is considered the most expensive and driven by all desires alone (Usman Effendi, 2016) . Consumption in this case is no longer done for other reasons such as simply following fashion trends, just wanting to try new products, wanting to gain social recognition and so on. Humans prioritize their emotional factors over their rational actions or prioritize their desires over their needs. Consumptive behavior can be interpreted as an act of using a product that is not finished, meaning that before a product is finished, someone has used the same type of product from another brand or it can be said, buying goods because of the prizes offered or buying a product because many people use the item (Jefri Putri Nugraha, et al. 2021) .

Consumer behavior in carrying out consumption activities is influenced by many things. There are several factor affecting behavior consumer that is :
1. Cultural factors (culture, subculture, social class),
2. Social factors (reference groups, family, roles and status),
3. Personal factors (age and stage in the life cycle, occupation, circumstances, economy, lifestyle, personality and self-concept),
4. Psychological factors (motivation, perception, learning process, beliefs, and attitudes) (Philip Kotler, et al. 2008)

Consumptive Behavior in Islamic Perspective

The difference between modern economics and Islamic economics in terms of consumption lies in the approach to meeting one's needs. Islam does not recognize the materialistic understanding of modern consumption patterns. In the Islamic view, needs are tied to everything that must be met so that an item functions perfectly. While desires will add satisfaction or psychological benefits in addition to other benefits. If a need is desired by someone, then the fulfillment will give birth to maslahah as well as satisfaction. However, if the fulfillment of needs is not based on these desires, it will only provide benefits. Conversely, if what is desired is not a need, then the fulfillment of these desires will only provide satisfaction that is only relative (Abdul Ghofur, 2020) .

In Islam, excessive consumption is called waste *(israf)* or squandering wealth without use *(tabzir)* . *Israf* means spending wealth that has no benefit and this is prohibited in Islam. In Islam it is recommended to spend wealth according to what is needed to meet needs and is done rationally as stated in Surah Al-Isra' verse 26. In the verse above it is explained that basically humans tend to have consumerist behavior, but not all can channel it well and spend their wealth according to *sharia* , not excessively and also not stingy. This is what is called simplicity in Islam. (Kojin Mashudi, 2020) .

Understanding *Mobile Banking*

Mobile Banking (M-Banking) is a banking service provided by the bank to support the smoothness and ease of banking activities. So it can be understood that *mobile banking* is one of the services that can be provided by the bank to its customers to facilitate transactions in the form of applications on mobile phones or *cellphones* . The benefits of this *mobile banking facility* for easier transactions because it can be done anywhere and anytime . *Mobile banking* is one of the latest in a series of the latest mobile technology wonders. Although Automated Teller Machines (ATMs), telephones, and *internet banking* offer effective delivery channels for traditional banking products, as the latest delivery channel established by retail banks and microfinance in many developed and developing countries, *mobile banking* is likely to have a significant impact on the market (Tatik Suryani, 2017) .

Mobile banking is a banking service that can be accessed directly via GSM (Global System For Mobile Communication) mobile phones using *Short Message Service* (SMS). This service is applied to make payments such as information (balance, checking accounts, credit card bills), making transactions, and transferring money, paying bills (electricity, water, taxes, insurance, internet), purchasing (credit and tickets), and various other features (Tatik Suryani, 2017) .

With the presence of *mobile banking* , it affects the shopping patterns of consumers to be more varied and increasingly leaving behind traditional shopping patterns. Technology has a big role in the process of forming a society towards consumerism. With the presence of *mobile banking,* all transaction activities become easier and more efficient. Ownership of *mobile banking* , plus the role of the internet as a promotional medium and various other factors, are believed to be able to influence a person's consumerist nature.

Lifestyle

Lifestyle in a broad sense is a way of life of each individual who tends to spend their time (activities) with their environment (interests) and what they consider important for themselves and their surroundings (Nugroho Setiadi, 2015) . The lifestyle of today's society has experienced changes and developments along with the development of the era. Lifestyle has penetrated all groups, including students.

More modern information knowledge, as well as changing the lifestyle of students starting from clothing, socializing, and other activities that often affect their activities. A person's lifestyle can affect a person's attitude and behavior. Lifestyle is part of human secondary needs that can change depending on the era or a person's desire to change their lifestyle (Rahma Sugiharti, 2018) .

Lifestyle shows how people live, how people spend their money and how they allocate their time. A person's lifestyle can affect needs, desires and behavior including buying behavior. Lifestyle affects the symptoms of aspects of a consumer's consumption behavior. Lifestyle is considered as an identity and recognition of a person's social status which is clearly seen from their behavior which always follows fashion developments as a major part of fulfilling daily life

needs. Even lifestyle becomes more important than basic needs (Ujang Sumarwan, 2011) .

Students' less than optimal ability to control themselves, namely not being able to be wise in using money, not being able to control themselves when socializing with other people and not being able to be wise in facing changes in the times, indicates that students have low emotional intelligence. Lifestyle Indicators:
1. Activities
2. Interest
3. Opinion (Doni Juni Priansa, 2017) .

Islamic Bank

A bank can be defined as a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit or other forms in order to improve the standard of living of the people. Banking business includes three main activities, namely collecting funds, distributing funds, and providing other services (Vera, et al. 2021) . In Indonesia there are two banking systems, namely Islamic banking and conventional banking (Elna Sriwanna, et al. 2020) .

Islamic Bank is a financial institution that functions as an intermediary for parties with excess funds and parties with insufficient funds for business activities and other activities in accordance with Islamic law. In addition, Islamic banks are commonly called *Islamic banking* or *interest fee banking* , which is a banking system in carrying out operations that does not use an interest system (riba), speculation *(maisir)* , and uncertainty *(gharar)* (Nofinawati, 2020).

Sharia Bank Products and Services
1. Fund Distribution Products *(financing)*

     In distributing funds to customers, in general, sharia financing products are divided into four categories which are differentiated based on the purpose of their use, namely:
    a. Financing based on the principle of sale and purchase *(Ba'i)*
    b. Financing based on the rental principle *(Ijarah)*
    c. Financing based on profit sharing principle *(Syirkah)*
    d. Financing with complementary contracts *(Tabarru ')* (Adiwarman A Karim, 2014) .
2. Funding Products

     Fundraising is a business activity of financial institutions in attracting and collecting funds from the community and accommodating them in the form of savings, current accounts, savings, deposits/other valuable documents. The operational principles of sharia applied in collecting community funds are the principles of wadiah and mudharabah (Adiwarman A Karim, 2014) .

RESEARCH METHODS

This research was conducted on all students in Padangsidimpuan city who have a *mobile banking application* , the time of this research was conducted from May 2023 to June 2024.

The research method used is the quantitative method, which is a type of research whose specifications are systematic, planned, and clearly structured from the beginning to the end of the research. The quantitative research method can be interpreted as a research method based on the philosophy of positivism, used to research a particular population or sample (Chairunnisa Conni, 2017) .

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied, and then a conclusion is drawn (Sugiono, 2015) . The population in this study was all students in the city of Padangsidimpuan, totaling 20,419 people.

In this study, the researcher used sampling with the Slovin formula, through this formula the sample obtained in this study was 99.51 rounded up to 100 respondents or samples. There are two types of data in a study, namely secondary data and primary data. In this study, the researcher used the primary data type. The data used in the study were obtained by data collection techniques through questionnaires that were distributed and observations. This questionnaire contains questions for respondents related to factors that influence student consumer behavior (Priyono, 2016) . And the data analysis techniques used are validity testing, reliability testing, basic assumption testing, classical assumption testing, hypothesis testing, and multiple linear regression analysis.

RESULT AND DISCUSSION
Validity Test Results

Table .1

Validity Test Results of *Mobile Banking Application Ownership Variable* (x_1)

Statement Items	Rcount	Rtable	Sig Value	Decision
Statement 1	0.595	0.196	0,000	Valid
Statement 2	0.693	0.196	0,000	Valid
Statement 3	0.833	0.196	0,000	Valid
Statement 4	0.824	0.196	0,000	Valid
Statement 5	0.824	0.196	0,000	Valid
Statement 6	0.804	0.196	0,000	Valid

Table. 2

Results of the Validity Test of Lifestyle Variables (x_2)

Statement Items	Rcount	Rtable	Sig Value	Decision
Statement 1	0.746	0.196	0,000	Valid
Statement 2	0.587	0.196	0,000	Valid

Statement 3	0.663	0.196	0,000	Valid
Statement 4	0.796	0.196	0,000	Valid
Statement 5	0.678	0.196	0,000	Valid

Table. 3
Results of Validity Test of Consumptive Behavior Variable (Y)

Statement Items	rCount	RTable	Sig Value	Decision
Statement 1	0.626	0.196	0,000	Valid
Statement 2	0.558	0.196	0,000	Valid
Statement 3	0.843	0.196	0,000	Valid
Statement 4	0.806	0.196	0,000	Valid
Statement 5	0.861	0.196	0,000	Valid
Statement 6	0.849	0.196	0,000	Valid
Statement 7	0.907	0.196	0,000	Valid
Statement 8	0.740	0.196	0,000	Valid
Statement 9	0.644	0.196	0,000	Valid
Statement 10	0.368	0.196	0,000	Valid

Reliability Test Results

Table. 4
Reliability Test Results of *Mobile Banking Application Ownership Variable* (x_1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.853	6

Table. 5
Reliability Test Results Lifestyle Variable (X $_2$)

Reliability Statistics	
Cronbach's Alpha	N of Items
.717	5

Table. 6
Results of Reliability Test of Consumptive Behavior Variable (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
.908	10

Normality Test Results

Table. 7
Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters a,b	Mean		.0000000
	Std. Deviation		4.10900649
Most Extreme Differences	Absolute		.165
	Positive		.101
	Negative		-.165
Test Statistics			.165
Asymp. Sig. (2-tailed)			.000 c
Monte Carlo Sig. (2-tailed)	Sig.		.007 d
	99% Confidence Interval	Lower Bound	.005
		Upper Bound	.009

Multicollinearity Test Results

Table. 8
Multicollinearity Test Results

Coefficients a							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	-8.117	4.915		-1.651	.102		
Total	.205	.202	.077	1,014	.313	.712	1,404
Total	1,797	.188	.729	9,560	.000	.712	1,404
a. Dependent Variable: Total							

Heteroscedasticity Test Results

Table 9
Heteroscedasticity Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.902	2,996		1,636	.105
	Total	.038	.123	.037	.311	.757
	Total	-.128	.115	-.133	-1.115	.268

a. Dependent Variable: ABS_RES

Multiple Linear Regression Results

Table. 10

Multiple Linear Regression Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-8.117	4.915		-1.651	.102
	Total	.205	.202	.077	1,014	.313
	Total	1,797	.188	.729	9,560	.000

a. Dependent Variable: Total

Results of the Determination Coefficient Test ([R2])

Table. 11

Results of the Determination Coefficient Test ([R2])

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.773 [a]	.598	.590	4.151
a. Predictors: (Constant), Total, Total				
b. Dependent Variable: Total				

Model Summary [b]

t-Test Results (Partial)

Table. 12

t-Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-8.117	4.915		-1.651	.102
	Total	.205	.202	.077	1,014	.313
	Total	1,797	.188	.729	9,560	.000

a. Dependent Variable: Total

F Test Results (Simultaneous)

Table. 13

F Test Results

ANOVA [a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2488.931	2	1244.465	72,218	.000 [b]
	Residual	1671.509	97	17,232		
	Total	4160.440	99			
a. Dependent Variable: Total						
b. Predictors: (Constant), Total, Total						

Mobile Banking Application Ownership on Consumer Behavior Among College Students

Based on the results of data processing analysis and hypotheses in the study, the Sig value for the influence of *Mobile Banking Application Ownership* (X1) on Consumptive Behavior (Y) is 0.313> 0.05 and the calculated t value is 1.014 <t table 1.984. So it can be concluded that partially there is no effect of *Mobile Banking Application Ownership* (X1) on Consumptive Behavior (Y).

mobile banking applications does not affect consumer behavior among students. The results of this study are in line with the results of previous research conducted by (Muhammad Akbar Adzani, 2022) showing that *mobile banking* has no effect on consumer behavior.

The Influence of Lifestyle on Consumer Behavior Among College Students

Based on the results of data processing analysis and hypotheses in the study, the Sig value for the influence of Lifestyle (X2) on Consumptive Behavior

(Y) is 0.000 <0.05 and the $_{\text{calculated t value is}}$ 9.560> t $_{\text{table}}$ 1.984. So it can be concluded that partially the influence of Lifestyle (X2 $_{)}$ has an effect on Consumptive Behavior (Y).

This means that the higher the lifestyle of students, the higher the consumer behavior of students. The results of this study are in line with the results of previous research conducted by (Ulfa Despita, 2022) showing that lifestyle has a simultaneous and significant effect on student consumer behavior.

The results of research conducted by (Nola Arum Indah Ashari, et al. 2023) also explain that lifestyle has a significant influence on student consumer behavior.

Mobile Banking Application Ownership and Lifestyle on Consumer Behavior Among College Students

Based on the results of data processing analysis and hypotheses in the study, the significant value obtained for the influence of X1 $_{\text{and}}$ X2 $_{\text{simultaneously}}$ on Y is 0.000 <0.05 and the $_{\text{calculated F value is}}$ 72.218> F $_{\text{table}}$ 3.089, so it can be concluded that H5 $_{\text{is}}$ accepted, which means that there is a simultaneous influence of *Mobile Banking Application Ownership* (X1 $_{)}$ and Lifestyle (X2 $_{)\text{ on}}$ Consumptive Behavior (Y).

It can be said that lifestyle is the factor that has the most influence on consumer behavior among students. Although Ownership of *Mobile Banking Applications* based on the results of the T Test does not affect Consumer Behavior, Simultaneously Ownership of *Mobile Banking Applications* has an influence even though the influence is low. However, in general, all independent variables in the study together have an influence on the dependent variable, namely based on the results of the F Test or Annova and the coefficient of determination value of 59.8%.

CONCLUSION

Based on the results of research conducted by researchers on the Influence of *Mobile Banking Application Ownership* and Lifestyle on Consumptive Behavior Among Students as follows:

1. There is no influence of *mobile banking application ownership* on consumer behavior among students, this can be proven from the results of the t-test that has been carried out by looking at the value of 0.313> 0.05 and the $_{\text{calculated t value of}}$ 1.014 <t $_{\text{table}}$ 1.985.
2. There is an influence of lifestyle on consumer behavior among students, this can be proven from the results of the t-test that has been carried out by looking at the value of 0.000 <0.05 and the $_{\text{calculated t value of}}$ 9,560> t $_{\text{table}}$ 1.985.
3. *mobile banking* application ownership and lifestyle has a simultaneous influence on consumer behavior among students, this can be proven from the results of the F test by looking at the value of 0.000 <0.05 and the $_{\text{calculated F value of}}$ 72.218> F $_{\text{table}}$ 3.089.

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