

**ANALYSIS OF THE INFLUENCE OF FINANCIAL PLANNING, FINANCIAL
ALLOWANCE, AND SELF CONTROL ON THE ONLINE MARKETPLACE
BUYING AMONG STUDENTS (2020-2021)**

Presented as a Partial Fulfilment of The Requirements to Obtain The Bachelor
Degree in Accounting Department



A THESIS

by

Sonya Sevynandia Fresillya

Student Number: 20312640

**INTERNATIONAL PROGRAM
FACULTY OF BUSINESS AND ECONOMICS
UNIVERSITAS ISLAM INDONESIA
YOGYAKARTA
2024**

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LEGALIZATION SHEET

ANALYSIS OF THE INFLUENCE OF FINANCIAL PLANNING, FINANCIAL ALLOWANCE, AND SELF CONTROL ON THE ONLINE MARKETPLACE BUYING AMONG STUDENTS (2020-2021)

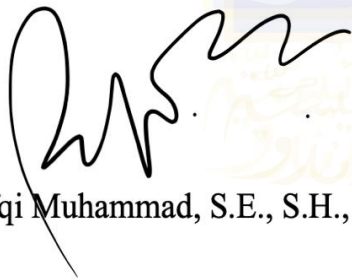
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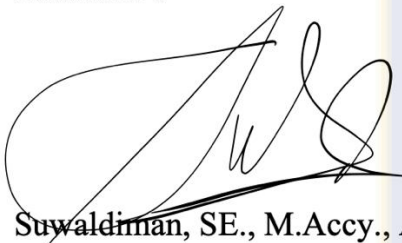
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On Mei 31th, 2024 and Declare Acceptable

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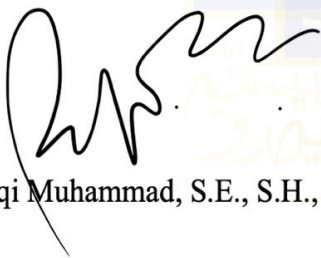
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Hereby I declare the originality of the thesis; I have not presented someone else's work to obtain my university degree, nor I have presented someone else's words, ideas or expressions without any of the acknowledgments. All quotations are cited and listed in the bibliography of the thesis. If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, May 6, 2024



A handwritten signature in black ink, consisting of several loops and strokes, positioned to the right of the postage stamp.

Sonya Sevynandia Fresillya

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Praise be to Allah SWT, the Most Gracious and Merciful God who has given His grace and guidance so that I am able to complete an internship report entitled “**Analysis of the Influence of Financial Planning, Financial Allowance, and Self Control on the Online Marketplace Buying Among Students (2020-2021)**”. This internship report is submitted and written to fulfil one of the graduation requirements and obtain a Bachelor of Accounting degree at the Faculty of Business and Economics, Universitas Islam Indonesia with the aim of adding insight into knowledge, general skills, and special skills or work expertise, especially the internalization of professional attitudes and work culture that are appropriate and needed in the business and industrial world.

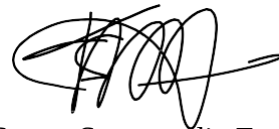
The author realizes that it is very difficult for me to complete this internship report without the help and guidance of various parties. Therefore, I would like to thank:

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The author realizes that this thesis is far from perfect. Therefore, constructive criticism and suggestions are highly expected by the author in order to perfect this internship report. Finally, may Allah SWT be pleased to repay all the kindness of all those who have helped. Hopefully, this internship report will bring benefits to the development of knowledge.

Yogyakarta, May 6, 2024



Sonya Sevnandia Fresillya

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TABLE OF CONTENTS

COVER PAGE.....	i
TITLE PAGE	ii
LEGALIZATION SHEET	iii
DECLARATION OF AUTHENTICITY	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENTS.....	vii
LIST OF TABLE	x
LIST OF FIGURE.....	xi
LIST OF APPENDIX	xii
ABSTRACT.....	xiii
CHAPTER I INTRODUCTION	1
1.1. Background of Study	1
1.2. Problem Identification	4
1.3. Problem Formulation	4
1.4. Problem Limitation	5
1.5. Research Objectives.....	5
1.6. Research Contributions	5
1.6.1. Researcher.....	5
1.6.2. Students and Academicians	6
1.6.3. Online Business Start-Up.....	6
1.7. Systematic of Writing	6
CHAPTER II LITERATURE REVIEW	8
2.1. Theoretical Review	8
2.1.1. Online Shopping	8
2.1.2. Online Buying Behaviors.....	9
2.1.3. Theory of Planned Behavior	10

2.1.4.	Definition of Financial Planning.....	11
2.1.5.	Financial Allowance	12
2.1.6.	Self Control.....	12
2.2.	Theoretical Framework.....	13
2.3.	Hypothesis Formulation.....	14
2.3.1.	The Impact of Financial Planning on Students Online Marketplace Buying ..	14
2.3.2.	The Impact of Financial Allowance on Students Online Marketplace Buying	15
2.3.3.	The Impact of Self-Control on Students Online Marketplace Buying.....	15
CHAPTER III RESEARCH METHOD		17
3.1.	Type of Study.....	17
3.2.	Population and Sample	17
3.2.1.	Population	17
3.2.2.	Sample.....	17
3.3.	Data Collection Method.....	18
3.3.1.	Questionnaire	18
3.4.	Research Variables.....	19
3.4.1.	Dependent Variables	19
3.4.2.	Independent Variables	19
3.5.	Data Analysis Method.....	25
3.5.1.	Validity Test.....	25
3.5.2.	Reliability Test.....	25
3.6.	Hypothesis Test.....	26
3.6.1.	Multiple Analysis Regression	26
3.7.	Pilot Test.....	28
CHAPTER IV DATA ANALYSIS AND DISCUSSIONS		31
4.1.	Data Descriptions.....	31
4.2.	Characteristics of Respondents	31

4.2.1.	Data of Respondents Based on Major.....	31
4.2.2.	Data Respondents Based on Batch	32
4.2.3.	Data Respondents Based on Monthly Allowance.....	33
4.2.4.	Data Respondents Based on their Spending Behavior.....	34
4.3.	Validity Test Calculation	35
4.3.1.	Financial Planning Variable.....	35
4.3.2.	Validity Test of Financial Allowance	36
4.3.3.	Validity Test of Self-Control	37
4.4.	Reliability Test Calculation	38
4.4.1.	Variable of Financial Planning	38
4.4.2.	Variable of Financial Allowance	38
4.4.3.	Variable of Self-Control	38
4.5.	Hypothesis Test.....	39
4.6.	Discussion.....	42
4.6.1.	Influence of Financial Planning on Online Marketplace Buying	42
4.6.2.	Influence of Financial Allowance on Online Marketplace Buying	43
4.6.3.	Influence of Self Control on Online Marketplace Buying.....	44
CHAPTER V CONCLUSION.....		46
5.1.	Conclusion	46
5.2.	Limitation.....	46
5.3.	Suggestion.....	47
REFERENCES		49
APPENDICES		53
Appendix 1. Questionnaire		53
Appendix 2. SPSS Results		57

LIST OF TABLE

Table 3. 1 Operational Definition and Indicators	21
Table 3. 2 Interpretation of Coefficients and Correlation.....	26
Table 3. 3 Characteristics of Respondents	28
Table 4. 1 Number of Questionnaire.....	31
Table 4. 2 Data of Respondents Based on Major.....	31
Table 4. 3 Data of Respondents Based on Cohort	32
Table 4. 4 Data of Respondents Monthly Allowance	33
Table 4. 5 Data of Respondents Spending Behavior on Online Buying/Month.....	34
Table 4. 6 Validity Test of Financial Planning Variable	36
Table 4. 7 Validity Test of Financial Allowance Variable	36
Table 4. 8 Validity Test of Self-Control Variable	37
Table 4. 9 Reliability Test of Financial Planning	38
Table 4. 10 Reliability Test of Financial Allowance	38
Table 4. 11 Reliability Test of Self-Control	39
Table 4. 12 Result of F-Test on Online Marketplace Variable.....	39
Table 4. 13 Result of T-Test on Online Marketplace Variable.....	40
Table 4. 14 Result of Multiple Linear Regression	41

LIST OF FIGURE

Figure 2.1 Theory of Planned Behavior Model	11
Figure 2.2 Theoretical Framework	14

LIST OF APPENDIX

Appendix 1. Questionnaire	53
Appendix 2. SPSS Results	57

ABSTRACT

Indonesia is still experiencing a decline in economic stability by 46% per year as of 2022, with a significant portion of this decline occurring among teenagers. One of the causes of this decline is the lack of public awareness to start wisely managing finances, which is compounded by the ease of access to online shopping, especially among students. There are opportunities and hopes for improvement, as almost 70% of the population in the 2022-2023 data has long-term investments that are expected to help improve economic stability in Indonesia. In this regard, efforts and strategies are greatly needed. This study aims to examine the influence of financial planning, financial allowances, and self-control on online shopping decisions in the marketplace. This research is quantitative in nature. Primary data were collected through a survey by distributing questionnaires involving 208 respondents from the Faculty of Business & Economics students at the Islamic University of Indonesia. The analysis in this study uses the SPSS method with SPSS version 27 software. The results of this study indicate that the variables of financial planning, monthly financial allowance, and self-control have a significant influence on online purchase decisions in the marketplace among students.

Keywords: Financial Planning, Online Shopping, Marketplace, Self-control, Financial Allowance.

ABSTRAK

Indonesia masih mengalami penurunan pada tingkat kestabilan perekonomian sebanyak 46% per tahun 2022, yang sebagian besar kelompok penurunan tersebut ada pada remaja. Salah satu penyebab penurunan tersebut adalah kurangnya kesadaran Masyarakat untuk mulai bijak mengelola keuangan yang diimbangi dengan adanya kemudahan akses belanja online terutama pada kalangan mahasiswa. Peluang dan harapan pada Upaya peningkatan masih ada, dikarenakan hampir 70% Masyarakat pada data tahun 2022-2023 memiliki investasi jangka panjang yang diharapkan dapat membantu adanya peningkatan pada kestabilan ekonomi di Indonesia. Dalam hal ini, upaya dan strategi sangat dibutuhkan. Penelitian ini bertujuan untuk mengkaji adanya pengaruh *financial planning*, *financial allowances*, dan *self-control* terhadap keputusan pembelian belanja online pada marketplace. Penelitian ini merupakan penelitian kuantitatif. Data primer dikoleksi melalui survey dengan menyebarkan kuesioner yang melibatkan 208 responden dari mahasiswa Universitas Islam Indonesia pada Fakultas Bisnis dan Ekonomika. Adapun analisis pada penelitian ini menggunakan metode SPSS dengan perangkat lunak SPSS versi 27. Hasil penelitian ini menunjukkan bahwa variabel financial planning, monthly financial allowance dan self-control memiliki pengaruh signifikan terhadap Keputusan pembelian online pada marketplace di kalangan mahasiswa.

Kata Kunci: Perencanaan Keuangan, Belanja Online, *Marketplace*, Kontrol diri, Besaran Uang Saku, Remaja.

CHAPTER I

INTRODUCTION

1.1. Background of Study

The success of a country is measured by how the society in that country can achieve stable economic growth. If the country can achieve economic stability, it will have a positive impact on the assurance of livelihoods for all layers of society in that country. However, in Indonesia itself, there is an increase in the population every year. This certainly has a significant impact on the level of poverty in Indonesia. According to the Central Statistics Agency (BPS), the poverty rate in Indonesia has decreased by 0.46 million people from September 2022, with a percentage decrease of 0.21 percentage points from March 2023, which recorded 25.90 million poor people (BPS, 2023).

The rapid evolution of technology over time has revolutionized the way information is accessed, making it increasingly convenient for consumers to find and acquire desired goods and services. While this accessibility offers numerous advantages, it also fosters a culture of instant gratification and impulsive decision-making among consumers. This phenomenon, commonly known as impulse buying or consumptive behavior, entails the spontaneous purchase of items without careful consideration or planning. Individuals are driven by an inherent desire to seek personal satisfaction, often by indulging in the consumption of goods or services that may not necessarily fulfil genuine needs but rather cater to fleeting desires (Lestari, 2018). In the context of modern consumerism, this tendency is exacerbated by the proliferation of online shopping platforms and targeted marketing strategies, which capitalize on impulse purchases to drive sales and revenue. Furthermore, impulse buying not only poses challenges to individual financial stability but also has broader societal implications. It perpetuates a culture of materialism and overconsumption, leading to environmental degradation and resource depletion. Additionally, it can contribute to mounting debt levels and financial insecurity among consumers, ultimately hindering long-term financial well-being and economic resilience. In essence, while technological advancements have undoubtedly enhanced convenience and accessibility, they have also intensified the allure of impulsive consumption. Understanding the underlying drivers and consequences of impulse buying is essential

for fostering responsible consumer behavior and promoting sustainable consumption patterns in an increasingly digitized world.

In addition to the widespread lack of financial literacy among the Indonesian population, as evidenced by the OCBC research, there is also a lack of awareness in financial management. The research indicates that 35 percent of young people engage in impulsive spending activities such as shopping, concerts, and traveling over a period of approximately six months. Moreover, there has been an increase of 1.10 points from 2022 to 2023, and only 53 percent of respondents engage in financial planning. Furthermore, only 70 percent of Indonesians are classified as having long-term financial plans, such as through investments, according to the Financial Witness Index (2023). This score indicates the financial health index of the Indonesian population, which is considered relatively low, scoring below 100 points. The research findings are based on four components: financial basics, financial freedom, financial safety, and financial growth.

In 2022, the Otoritas Jasa Keuangan (OJK) in its National Survey on Financial Literacy and Inclusion (SNLIK) reported a financial literacy index of 49.68%, which is an increase of 38.03% from the previous year. This data was obtained from a survey of 14,683 respondents across 34 provinces in Indonesia. It indicates that a significant portion of the Indonesian population still lacks awareness of the importance of financial literacy for financial management, especially among students. This is further supported by research from Raharjo, Nurhasanah, Magistravia, and Rofi'i (2023), which found that out of 89 participants from the Yogyakarta community aged 18-35 years, there was difficulty in distinguishing between real and perceived needs. Their research also highlighted that this difficulty was due to symptoms of FOMO (Fear of Missing Out) within the community, making it challenging for individuals to control themselves and tending them towards consumptive behavior, particularly among students. For instance, rather than investing in educational materials such as textbooks or software tools essential for their learning, students may allocate their resources towards trendy cosmetics, clothing, footwear, and accessories to align with prevailing fashion trends. This inclination stems from a desire to cultivate a certain image and social status, often at the expense of their academic pursuits. Furthermore, societal influences and peer pressure exacerbate this tendency, fostering a culture that prioritizes material possessions and external validation. Consequently, students may overlook the importance of prudent financial planning and prioritize short-term

indulgences, jeopardizing their long-term financial stability and educational goals. Understanding the underlying motivations and challenges faced by students in managing their finances is essential for developing targeted interventions and support systems. By promoting financial literacy and fostering a mindset of responsible consumption, stakeholders can empower students to make informed decisions and cultivate habits conducive to their academic success and future prosperity.

Particularly for the students of the Faculty of Business and Economics at Universitas Islam Indonesia (FBE UII), who are presumed to possess an elevated degree of financial literacy, a presumption underpinned by their extensive exposure to a variety of financial courses throughout their academic journey (Muthmainah, 2023), a paradox emerges when scrutinizing the findings presented by Nugroho (2023). These findings bring to light research conducted by Raharjo, *et al.*, (2023), which unveils a persistent shortfall in the understanding of financial planning and its pivotal role in securing financial stability from an early stage. This gap in comprehension is attributed to a prevalent deficiency in awareness regarding the intricacies of personal financial management within the demographic cohort residing in Yogyakarta, with a particular focus on the student population.

Another previous research of an analysis of the collected data reveals that among the pool of respondents, which comprised 22 students, there are discernible factors that drive the consumptive behaviors observed among this demographic. Notably, a significant portion of the students, amounting to 30% of those surveyed, expressed a compelling urge to distinguish themselves from their peers by acquiring products of a limited edition nature. This pursuit is not merely a quest for uniqueness but also serves as a mechanism to elevate their self-esteem, as evidenced by 15% of the respondents who reported a boost in confidence linked to their appearances through such purchases. Furthermore, the phenomenon of FOMO (Fear of Missing Out) stands out as a predominant influencer, affecting a substantial 40% of the student respondents. This fear does not only underscore the social pressures endemic to this age group but also reflects a deeper societal trend towards instant gratification and the desire for social validation. Additionally, the allure of attracting the attention of others through material possessions was cited by 15% of the respondents, thereby underscoring the multifaceted nature of consumptive behavior within this community (Kurniawan, 2019). This complex interplay of factors does not only shed light on the behavioral tendencies of the student population in Yogyakarta but also raises pertinent questions

regarding the efficacy of financial education in cultivating a more prudent and informed approach to financial decision-making and long-term financial wellbeing.

Based on the background presented and in order to enhance awareness of the importance of self-control and financial planning awareness in the personal finances of FBE UII students, writer is motivated to conduct a study on the Analysis of the Influence of Financial Planning, Financial Allowance, and Self-Control on Online Marketplace Buying among Students (2020-2021).

1.2. Problem Identification

Refers to the study background above, problem identification of this research are:

- 1.2.1. Lack of the financial awareness among students regarding financial planning, financial allowance management, and self-control in the context of online marketplace buying.
- 1.2.2. Impulse buying behavior potential issue with impulse buying behavior among FBE UII students. If students lack proper financial planning and self-control, they may be more susceptible to impulsive purchases, leading to overspending and financial instability.
- 1.2.3. FBE UII students may face challenges in managing their budgets effectively, particularly when it comes to online shopping. This problem could stem from a lack of awareness or understanding of budgeting principles, resulting in students exceeding their financial limits and facing negative consequences.
- 1.2.4. Financial allowance and possibly peer influence, may also play a role in students' online marketplace buying behavior. This raises concerns about the influence of peer pressure on students' spending decisions and the potential for students to prioritize social validation over financial responsibility.
- 1.2.5. Potential for financial stress that students may experience increased financial stress and anxiety due to unsustainable spending habits. This could negatively impact their academic performance, mental well-being, and overall quality of life.

1.3. Problem Formulation

Based on the study background, this research aims to answer the question:

- 1.3.1 How does financial planning, financial allowances and self control affect the

frequency of online purchases among FBE UII Students?

- 1.3.2 Which variable is the most dominant in influencing students to do online shopping through the marketplace.

1.4. Problem Limitation

As we know the problem of academic misconduct is extensively high, therefore the writer should limit the problem of this research. The problem will be limited only to students in the Faculty of Business and Economics, Universitas Islam Indonesia especially to batch 2020-2021. Students of the Faculty of Business and Economics are believed to possess a high level of financial literacy, a notion reinforced by research conducted by Muthmainah (2023) using a questionnaire method with 100 respondents from the Faculty of Business and Economics. The study revealed that students at FBE UII have a high average score in financial literacy, which positively influences their financial management. Muthmainah (2023) asserted that the higher the financial literacy among students, the better their financial management. This is further supported by the research of Khoirunnisa and Rochmawati (2021). It can be concluded that based on the explanation above, respondents with good financial literacy such as students from FBE UII are needed to fill this research because they are believed to be capable of managing their financial.

1.5. Research Objectives

The research objectives of this research are as follows:

- 1.5.1. To analyze the influence of financial planning, the amount of financial allowance and self-control on online shopping decisions among FBE UII Students (2020-2021).
- 1.5.2. To determine the influence of financial planning, the amount of financial allowance and self-control on marketplace shopping satisfaction among FBE UII Students (2020-2021).
- 1.5.3. To identify the most dominant variable that affects online shopping decisions among FBE UII Students (2020-2021).

1.6. Research Contributions

This research is conducted with expectations that it can give a value for these following parties:

- 1.6.1. Researcher

For future research, this study will assist researchers in utilizing the findings from this analysis, thus making the research beneficial and contributing to knowledge related to consumer behavior in online markets, especially among students. This research can also provide inspiration for future researchers interested in exploring further the decision-making of consumers in online markets.

1.6.2. Students and Academicians

For FBE UII students, this research will impact in gaining a deeper awareness of the factors influencing their online shopping behavior. This research is also expected to be applied by students in improving their own financial management, such as budget planning.

1.6.3. Online Business Start-Up

This research will also be useful for individuals interested in opening online businesses. Through this research, start-up businesses will be able to analyse more deeply to understand consumer markets in online marketplaces. This research will also be useful for start-up business marketers in decision-making and analysing opportunities in providing services or products that align with the specific needs of FBE UII students.

1.7. Systematic of Writing

This research discusses five chapters.

1.7.1. CHAPTER I: INTRODUCTION

This chapter describes the background of the study, problem identification, problem formulation, problem limitation, research objectives, research contributions, and systematics of writing.

1.7.2. CHAPTER II: LITERATURE REVIEW

This chapter contains a theoretical review to discuss the issues raised in this study, including relevant and supportive theories and concepts to analyse the problem in this study. It also contains a review of the previous study, theoretical framework, and hypothesis formulation

1.7.3. CHAPTER III: RESEARCH METHOD

This chapter contains types of data research, research objects, research data collection method, research variables, and research data analysis method. This chapter is the basis for analysing the data.

1.7.4. CHAPTER IV: DATA ANALYSIS AND DISCUSSION

This chapter contains the analysis results of data collected from the sample and tools that are used to analyse the data, such as descriptive data, validity test, reliability test, classic assumption test, and hypothesis testing.

1.7.5. CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

This chapter contains the description of conclusions and limitations from the results of the analysis and recommendation that may be proposed and implemented for future researchers.

CHAPTER II

LITERATURE REVIEW

2.1. Theoretical Review

2.1.1. Online Shopping

The advancement of technology has made access to everything easier, from accessing information to engaging in buying and selling activities. Many people choose to conduct online transactions, also known as E-Commerce. Apart from being practical and effective, the prices of goods on various online platforms are also known to be cheaper. E-Commerce itself is a transaction activity that takes place on a social networking site that provides and offers services or goods to be sold. Nowadays, online shopping is becoming increasingly popular among the public. According to Manzoor A (2021) E-Commerce mainly involves the use of electronic devices for conducting trade activities such as purchasing, selling, transferring, services, accessing information, and exchanging products, as well as business-to-business interactions and business-to-consumer transactions. After the trading process, E-Commerce activities usually involve delivery of the traded service or product through external networks.

The concept of online shopping encompasses a procedural framework anticipated by consumers, serving the purpose of fulfilling their individual needs by procuring goods or services through digital trade channels tailored to their preferences. The transactional process of online shopping typically transpires via manufacturers or authorized distributors leveraging social media platforms, culminating in consumers effecting payment through digital means such as mobile banking or Cash on Delivery (COD). Subsequently, sellers coordinate logistical arrangements through courier services to deliver the purchased items to the designated address or recipient (Harahap, 2018).

Since the year 1994, the practice of online commerce or electronic trading has gained significant traction within society. During this period, the populace began to acquaint themselves with electronic commerce, characterized by the utilization of technological advancements in sales and procurement processes, thereby establishing a framework for transactional activities in buying and selling. Consequently, the evolution and widespread acceptance of online

shopping commenced, marking a pivotal shift in consumer behavior and market dynamics (Rahayu et al., 2021).

Based on the mentioned explanations, we can infer that the rising trend of online shopping among the populace represents a sophisticated framework of digital transactions. It entails the seamless exchange of goods and services through online platforms, empowering consumers to peruse a wide array of products, compare their quality and pricing, and ultimately make informed purchasing decisions tailored to their preferences. Following this, the procured items or services are dispatched via expedited delivery services, while financial transactions are facilitated through the convenience of mobile banking platforms, reflecting the intricate interplay between technological advancements and consumer behavior in modern commerce.

2.1.2. Online Buying Behaviors

a. Impulsive Buying

The ever-advancing landscape of technological access has facilitated a heightened ease of information retrieval, thereby engendering a competitive milieu among consumers and potential buyers vying to secure optimal goods and services. This phenomenon has spurred a proliferation of online businesses engaged in the exchange of services and goods, strategically crafting and refining marketing tactics to maximize market penetration. Impulsive Buying, delineated as the impromptu acquisition of goods or services governed by the consumer's cognitive and emotional faculties, represents a behavioral facet in which purchasing decisions are essentially devoid of emotional regulation, prompting many consumers to navigate online purchases under the influence of societal pressures (Zhang and Shi, 2022).

Moreover, according to Zhang and Shi's (2022) elucidation, impulsive buying, as gleaned from prior research, can be delineated through the prism of three distinct facets: first, the presence of purchase transactions devoid of consumer planning or deviating from predetermined plans; second, the occurrence of purchase transactions devoid of emotional stimulation; and third, the incidence of purchase transactions for goods or services aligning temporally with the behavioral manifestation of direct purchase decision-making. This impulsive acquisition of goods or services

is further dichotomized into non-experimental and experimental modalities, underscoring the multifaceted nature of impulsive buying behavior.

b. Consumptive Buying

In addition to impulsive buying, the negative impacts of online purchases also lead to consumptive behavior among students that is correlated with online buying and selling activities. Consumptive behavior is defined as an action by consumers to acquire an item that is not in line with their needs or demands; however, continuous acquisition of such items can result in wastefulness or inefficiency in financial costs. This consumptive behavior represents extravagance in consuming goods or services, thereby leading to wastefulness (Azizah & Aswad, 2022) this consumptive behavior arises from a persistent desire that acts in accordance with a longing, driven by a strong desire that disregards the benefits of the goods or services acquired, yet this behavior provides satisfaction. Azizah and Aswad asserted that there are several indicators influencing the emergence of consumptive behavior, including purchasing a product due to rewards or discounts offered on that product, consumers exhibiting consumptive behavior because they buy products with unique or attractive packaging, purchasing a product due to social demands as it can enhance social status and appearance, buying products based on price considerations that match the buyer's desire, and purchasing products due to social status interests and boosting self-confidence.

The culmination of online commerce often triggers a spectrum of behaviors among individuals, notably encompassing consumptive inclinations and impulsive tendencies. A considerable number of students find themselves entangled in these behavioral patterns, resulting in extravagant expenditures and undue financial strain driven solely by desires and a sense of social standing. Furthermore, compelling marketing strategies wield a significant influence in precipitating these behaviors among the student demographic.

2.1.3. Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is used to predict intentions to engage in specific behaviors and subsequent involvement in those behaviors,

which are related to individual opinions. Ajzen, (1991) who is the founder of this theory, which is an extension of the Theory of Reasoned Action (TRA) developed by Ajzen in 1980. There are three components that influence intentions when performing a behavior: attitudes, subjective norms, and perceived behavioral control, which interact. This theory is based on the idea that a person's thoughts can influence their behavior. The theory explains that if someone has a positive attitude, the response they receive from their environment will be favorable, and they will feel comfortable with their achievements. The model of Theory of Planned Behavior is presented below (Ajzen, 1991) :

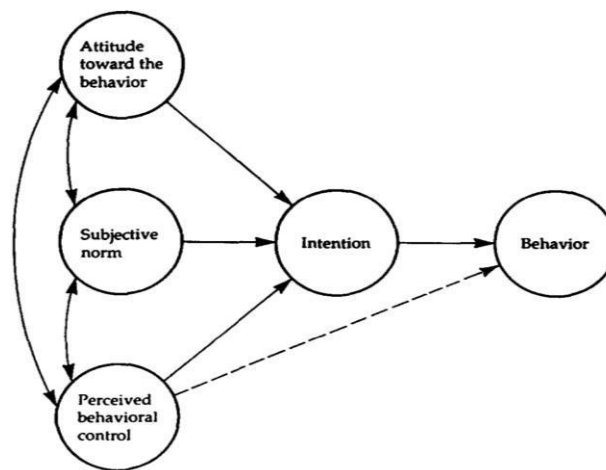


Figure 2.1 Theory of Planned Behavior Model

Sutisna and Handra (2022) explained that when someone has significant benefits in stock investing, they will be surrounded by people who always support them in their endeavors, leading to a higher intention to invest in stocks. The same applies to making decisions in online shopping. When students feel the benefits of online shopping by getting cheaper prices in the market, their attitude toward online shopping becomes more favorable. In subjective norms, there is a basis that people are influenced by the behavior of others, such as students who frequently shop online and make decisions in online shopping influencing others to make online shopping decisions because they feel that online shopping is more beneficial. Also, when a student's status is recognized by buying expensive and branded items on online shopping sites.

2.1.4. Definition of Financial Planning

Financial planning is a method of preparing for personal or family financial needs in a more efficient manner. It is crucial for individuals to have an awareness of the importance of financial planning, whether in simple or complex forms, once they have choices in their own resources (Altfest, 2004). The more detailed and professional the financial planning, the higher the cost because it requires an accountant to carry out personal or corporate financial planning. Typically, high-net-worth individuals hire an accountant, banker, lawyer, insurance broker, or investment manager to provide advice and guidance for sound financial management. There are several indicators in this variable (Lin et al., 2016):

1. Having awareness of personal financial planning.
2. Having a clear perspective on financial planning.
3. Having preferences in financial management.
4. Having perceptions of risk in financial management.

2.1.5. Financial Allowance

Money plays a crucial role in life, especially for students living in distant cities. It presents a significant challenge as students are expected to be more prudent in financial management. Money, in essence, serves as a tool for conducting transactions involving the purchase of goods and services. The amount of pocket money a student receives significantly influences their buying behavior. Students use pocket money to purchase essentials such as food, beverages, clothing, and academic necessities like accommodation, transportation, and more. Typically, students receive pocket money on a weekly or monthly basis. However, pocket money also influences decisions regarding online shopping. It represents the funds received by an individual over a specific period (Armelia and Irianto, 2021). Pocket money can come from scholarships, parental support, or from students who work part-time (Rismayanti and Oktapiani, 2020). The reason pocket money can impact online shopping decisions is that students with larger amounts of pocket money tend to have stronger desires to make purchases, making them more susceptible to impulsive and consumptive buying behaviors. Conversely, students with limited monthly pocket money are less inclined to buy items impulsively and are more prudent in managing their finances.

2.1.6. Self Control

Self-control entails the intricate capacity to govern behaviors that may manifest spontaneously and instantaneously, necessitating the substitution of such impulsive actions with more judicious and suitable responses. This multifaceted skill encompasses cognitive regulation, including the ability to dismiss negative thoughts and sustain focused attention, emotional modulation by effectively managing and expressing unpleasant feelings, impulse management through resisting temptations and urges, and augmenting overall performance excellence. These dimensions of self-control wield profound influence across various domains of life, permeating decision-making processes, facilitating goal attainment, fostering positive interpersonal dynamics, and contributing significantly to holistic well-being. (Boru et al., 2021).

Self-control is a fundamental function inherent in human nature and serves as a crucial key to achieving success in life. It pertains to an individual's ability to assess the controllability of events or choices that arise, thereby influencing their capacity to manage these occurrences effectively. Self-control can be conceptualized as the extent to which one can perceive the relationship between their attitudes or actions and the resulting outcomes or consequences.

Yousida et al. (2020) elaborate on several indicators within this variable which are establishing a weekly budget plan, comparing purchases with monthly budgets setting aside funds for unforeseen expenses, managing expenditures judiciously, ensuring purchases are made only when truly necessary, conducting regular evaluations of weekly expenses. This multifaceted construct underscores the intricate interplay between individual decision-making, financial management strategies, and the pursuit of long-term goals, highlighting the nuanced approach required for effective self-control and financial stewardship.

Some students may have good self-control, and these variables explain how students can restrain their desires to truly purchase needed items. Self-control also plays a crucial role because if someone can control their desires and prioritize their needs, it will reduce online shopping decisions, allowing for wiser financial management as taught in several courses at the Faculty of Business and Economics, Universitas Islam Indonesia.

2.2. Theoretical Framework

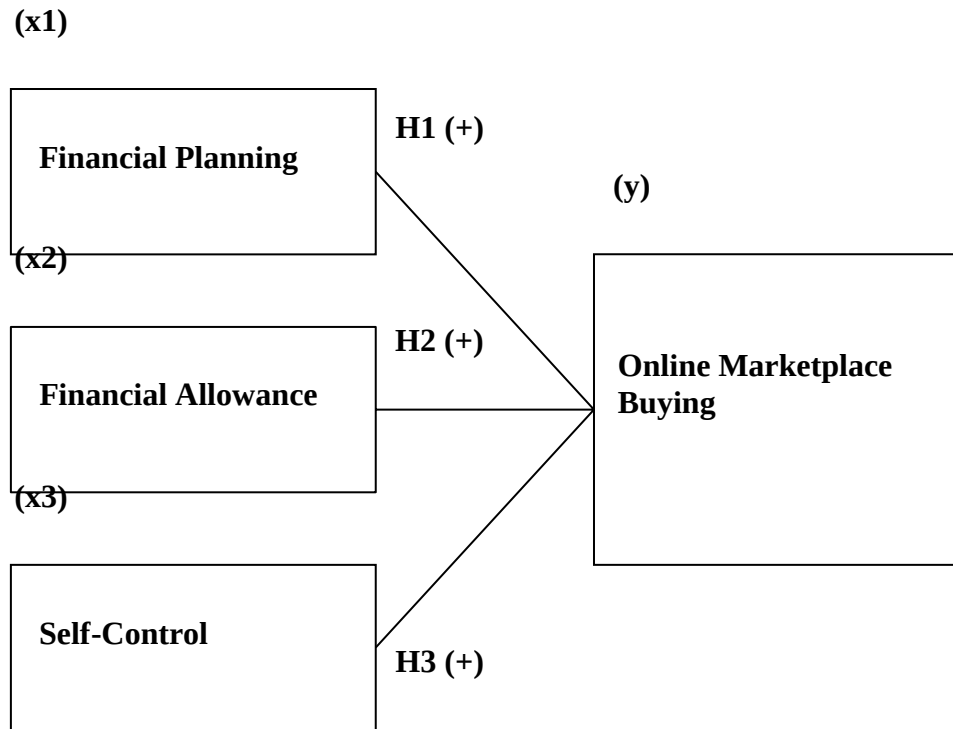


Figure 2.2 Theoretical Framework

2.3. Hypothesis Formulation

2.3.1. The Impact of Financial Planning on Students Online Marketplace Buying

Yousida, et al. (2020) asserted a statistically significant positive impact of well-defined financial planning on financial management behavior, with a significance level of 0.000. This finding underscores the correlation between meticulous financial planning and effective financial control. Moreover, it emphasizes the importance of proactive financial strategies, particularly in the context of online shopping among students. The establishment of robust financial plans early on not only fosters greater fiscal prudence but also cultivates a more discerning approach to financial decision-making, particularly in the realm of online purchases through marketplaces.

The *Theory of Planned Behavior*, which serves as the foundational theory in this research, indicates that financial planning provides a basis for intentions or inclinations that encompass elements of behavioral control, subjective norms, and attitudes that influence behavior. Hence, it can be inferred that the objective of financial planning is to achieve short-term and long-term goals, ultimately leading to financial success. (Ajzen, 1991).

Hypothesis 1 (H1): Well-defined financial planning exhibits a positive influence on decision-making processes in online shopping via marketplaces.

2.3.2. The Impact of Financial Allowance on Students Online Marketplace Buying

Simanjuntak and Musyifah (2016) elucidated that beyond its mere financial significance, pocket money plays a multifaceted role in shaping online shopping decisions, constituting a crucial aspect of the digital purchasing landscape. Their study underscored a noteworthy correlation between the magnitude of pocket money and the decision-making process regarding online purchases among Generation Y consumers. Furthermore, the research posited that an increase in pocket money correlates with a heightened frequency of online shopping activities. This assertion aligns with prior research findings, which suggest that individuals with greater disposable income or higher earnings are more inclined to engage in online shopping behaviors (Nagra and Gopal, 2013).

The background of the relationship between pocket money and online shopping decisions is based on the *Theory of Planned Behavior*, where (Ajzen, 1991) asserted that there are other factors such as the availability of resources and opportunities that provide indications of behavior. Therefore, online shopping decisions are also influenced by income factors.

Hypothesis 2 (H2): The magnitude of pocket money possessed by students exerts a positive influence on their decision-making processes concerning online purchases within the marketplace.

2.3.3. The Impact of Self-Control on Students Online Marketplace Buying

Self-control plays a pivotal role in the decision-making process, particularly in the context of online shopping, as evidenced by various prior research findings. In a study involving 341 adolescent girls conducted by Boru et al. (2021), it was revealed that there exists a significant correlation between self-control and consumptive behavior in the realm of online shopping. The study elucidated that individuals with higher levels of self-control tend to exhibit a reduced inclination towards impulsive online purchases, while conversely, those with lower self-control are more prone to making impulsive decisions in the online shopping environment.

Moreover, the impact of self-control on financial behavior has also been examined by other research, including studies by (Nur, 2022; Cahyani & Rochmawati, 2021; Ida & Dwinta, 2010; Ritakumalasari & Susanti, 2021), which have determined that the variable of self-control exerts an influence on financial behavior, where the presence of self-discipline can bolster conduct related to financial management. Consequently, the hypothesis formulated by the author is as follows:

Hypothesis 3 (H3): The presence of self-control positively influences the decision-making process of students when engaging in purchases through online marketplaces.

CHAPTER III

RESEARCH METHOD

3.1. Type of Study

This research was conducted using the Quantitative Research method which approaches research by referring to the basis of a comparative study that uses the formulation of three hypotheses, with the hypotheses comparing several independent samples, namely financial planning, financial allowance, and self-control. As discussed in chapter 2, several studies have tested the relationship between financial planning and online marketplace buying, financial allowance and online shopping, as well as the relationship between self-control and online shopping. People will not understand the meaning of quantitative data in raw form or before these data have been processed and analysed. Therefore, quantitative analysis is used to understand and predict behavior or events using mathematical measurement or statistical modelling (Saunders, Lewis, & Thornhill, 2012).

3.2. Population and Sample

3.2.1. Population

In this research, the writer collected data through a survey using a questionnaire, and the writer was required to provide criteria for the population in the study to gather appropriate data. The population is the object that will be investigated in the form of a group of people or things in similar circumstances. Later, this population must meet the criteria set in the study. The criteria to be met are as follows:

1. Active students at Universitas Islam Indonesia, Faculty of Business and Economics, in the cohorts of 2020 and 2021.
2. Individuals who have occasionally or frequently made purchases through online marketplaces.

3.2.2. Sample

The use of a sample as a representation of a population is considered based on certain criteria or considerations. These considerations are determined by the writer and must align with the vision, mission, and objectives of the research. Determining the sample requires a technique to ensure that the desired sample can provide appropriate data. This technique is called sampling. The

sampling process facilitates researchers in collecting and managing data by simplifying the involvement of individuals. Sampling consists of two methods: non-probability sampling and probability sampling. Considering the aim of this research, the most suitable sampling method for gathering data is non-probability sampling because it only requires active students in the Faculty of Business and Economics at Universitas Islam Indonesia who can be recognized as part of the research sample. Non-probability or judgemental sampling includes five sampling methods: quota, purposive, snowball, self-selection, and convenience. The most appropriate sampling method for this research is convenience sampling. This method is chosen because the sample can be easily obtained, and the researcher believes that the respondents can represent the entire population (Etikan & Bala, 2017).

3.3. Data Collection Method

The main data used in this research is primary data where primary data is a source of data and information sourced from researchers and the latest science. The main data that will be used in this research is primary data collection method. Hox & Boeije (2005) stated that primary data collection is technically using an experiment to collect the data which the researcher has control over respondents who are involved in this experiment, where the writer may design and determine its independent variable that will influence dependent variable or outcome variable.

In this research, the author will use data collected from surveys, questionnaires addressed to FBE UII active Students 2020-2021 who frequently make online purchases through the online marketplace.

3.3.1. Questionnaire

The questionnaire is one method of collecting data from several respondents. In this research, all respondents required for the questionnaire are FBE UII active students 2020-2021 who that frequently make online purchases through the online marketplace. Students used as a source in this research questionnaire will be given several written questions. The questions provided are based on and guided by previous research and have undergone various developments from prior studies. This questionnaire utilizes a Lickert scale ranging from 1 to 5 based on the students' experiences. The inception of the Likert scale traces back to 1932 when it was pioneered by the American

scientist Rensis Likert. As elucidated by Sugiyono (2019), the Likert scale serves as a pivotal tool for gauging attitudes, opinions, and perceptions held by individuals or groups concerning various social phenomena. Through the utilization of the Likert scale, the variables earmarked for measurement undergo a meticulous process of decomposition into indicator variables, subsequently serving as foundational elements in the formulation of assessment instruments via carefully crafted inquiries or declarative statements. This research will need 30-100 respondents who are given answer choices for instance :

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

3.4. Research Variables

3.4.1. Dependent Variables

Dependent variable is a variable that is explained or affected by other variables such as independent variables. This research will examine the relationship between Financial Planning, Financial Allowance, and Self-Control to Online Marketplace Buying. For dependent variable on this research will be Online Marketplace Buying.

3.4.2. Independent Variables

This research aims to delve into the intricate dynamics between financial planning, financial allowance, and self-control concerning their impact on online marketplace buying behaviors among students of the Faculty of Business and Economics at Universitas Islam Indonesia from the academic year 2020-2021. These variables are categorized as independent, allowing researchers to manipulate them to understand their broader influence on other interconnected variables.

3.4.2.1. Financial Planning

This dimension encompasses the strategic and prudent management of financial resources by students. It explores the depth of their financial acumen, including their ability to craft

comprehensive financial plans and exhibit sagaciousness regarding their financial circumstances.

3.4.2.2. Financial Allowance

This facet delves into the financial resources at students' disposal on a recurring basis—be it monthly, daily, or weekly. This could stem from various sources such as earnings from employment, scholarships, or familial support, with the allowance varying above or below 2,000,000 IDR. This figure is based on the average minimum wage (UMR) in Yogyakarta, which is set at Rp 2.315.976 in 2024 (Jogjapro, 2024). As the income level of students escalates, there is a proportional augmentation in the opportunities available for these individuals to allocate a portion of their earnings towards fulfilling their future necessities (Brounen et al., 2016). As delineated by the Bureau of Statistics Indonesia (BPS), the income levels within the populace are segmented into four distinct categories: 1. The very high-income bracket, encompassing individuals earning in excess of Rp 3,500,000 monthly; 2. The high-income group, characterized by an average monthly earning between Rp 2,500,000 and Rp 3,500,000; 3. The middle-income echelon, with individuals drawing an average monthly income ranging from Rp 1,500,000 to Rp 2,500,000; 4. The low-income category, denoted by an average monthly income falling below Rp 1,500,000. Utilizing a monetary parameter of 2,000,000 IDR for the purposes of this investigation facilitates a nuanced classification of the financial standing pertaining to pocket money allocations within these delineated income groups. The magnitude of their financial allowance is anticipated to significantly influence their propensity for online shopping activities.

3.4.2.3. Self-Control

This component delves into the emotional equilibrium and restraint exhibited by students during online shopping endeavors. It scrutinizes their capacity to maintain emotional stability while managing their financial transactions, evaluating their ability to exercise restraint and engage in rational decision-making amidst the

allure of online shopping temptations. Furthermore, self-control is considered to be subject to multifaceted influences, adding layers of complexity to its analysis within the research framework.

Table 3. 1 Operational Definition and Indicators

Variable	Definition	Indicator	Questions Items	Source
Financial Planning	Financial planning is a method of preparing for personal or family financial needs in a more efficient manner. It is crucial for individuals to have an awareness of the importance of financial planning, whether in simple or complex forms, once they have choices in their own resources.	1) Having an awareness of personal financial planning. 2) Having a clear perspective in financial planning. 3) Having preferences in financial management. 4) Having perception of risk in financial management.	1) I make budget for expenses and spending (daily, weekly, monthly). 2) I create an emergency budget (daily, weekly, monthly) to be prepared. 3) before shopping, I always survey the market prices of products online or offline. 4) I have made long-term investments. 5) Making detailed financial planning helps me in managing finances.	Alfest (2004); Lin, <i>et al.</i> , (2016)

			6) Setting spending limits helps me to live frugally and precisely according to needs	
Financial Allowance	According to the Department of National Education (2016), pocket money serves as a supporting factor and facilitates the fulfillment of needs, particularly for students, by offering ease in accommodating their requirements. Allowance can come from scholarships, parental support, or from students who work part-time	1) Financial literacy constitutes one of the indicators within the pocket money variable, embodying the skills and breadth of knowledge that form the foundation and ease with which an individual can make decisions based on their financial resources. 2) Income represents the economic value required to satisfy an individual's needs. There are three primary	1) When I receive monthly income, I allocate a portion of it to purchase necessary items. 2) I always maximize the use of my monthly income by shopping online (for food, clothing, etc.). 3) The more monthly income I have, the more spending I allocate towards online shopping.	Departement Pendidikan Nasional (2016); Danil (2015)

		sources of income for students: pocket money received from parents, scholarships awarded, and earnings from part-time employment.		
Self-Control	Self-control is a fundamental function inherent in human nature and serves as a crucial key to achieve success in life. It pertains to an individual's ability to assess the controllability of events or choices that arise, thereby influencing their capacity to manage these occurrences effectively.	<p>According to Syamsul (2010), the indicators of self-control are as follows:</p> <ol style="list-style-type: none"> 1) the ability to control behavior, 2) possessing the ability to control stimuli, 3) the capability to anticipate an event or occurrence, 4) the ability to interpret an event or occurrence, and 	<ol style="list-style-type: none"> 1) When I see an attractive product, I find it difficult to resist my urge to buy. 2) I always shop according to my needs. 3) I often shop online (for food, clothing, etc.) when the product becomes viral on social media or outside of my plans. 4) I find it hard to refuse invitations from friends to go to a coffee shop or shop online. 	Syamsul (2010); Yousida, <i>et al</i> (2020)

		5) the capability in making a decision.	5) I have to consider, save, and think carefully when I want to buy something. 6) I often feel like I don't want to miss out on trends when shopping online.	
Online Marketplace Buying	Consumer decisions in online buying and selling result from two alternative choices (Schiffman & Kanuk, 2000). Consumers can make decisions when there are options available; conversely, if consumers do not have a choice, then the activity cannot be categorized as decision-making (Swasha, 2012).		1) I choose to shop online because it provides a guarantee if the product doesn't meet expectations. 2) I choose to shop online because there is more comprehensive information and reviews from trusted buyers. 3) I choose to shop online because it's easy to compare information about the same	Schiffman & Kanuk, (2000); Swasha, (2012)

			product from various stores. 4) I choose to shop online because it can cater to my needs.	
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3.5. Data Analysis Method

This research employs an instrument testing methodology which will subsequently be executed through two distinct evaluations: a test for validity and a test for reliability. This phase of testing is conducted based on each question posed in the questionnaire distributed to the respondents.

3.5.1. Validity Test

The examination of validity represents a measure that will eventually demonstrate the validity and accuracy of an instrument (Arikunto, 2014). An instrument that is fundamentally valid will inherently possess a high level of validity. Conversely, a low level of validity suggests that the instrument is deficient in validity. This research employs a validity testing model on constructs using SPSS. The formula used for validity testing in this instrument is the Product Moment by Karl Pearson, which holds a significant threshold of 5%. If the computed value ($r_{\text{calculated}} > r_{\text{table}}$), then the instrument is deemed valid, whereas if ($r_{\text{calculated}} < r_{\text{table}}$), the question is considered invalid.

3.5.2. Reliability Test

The inclusion of a reliability assessment within the outer model of this study serves as a pivotal component aimed at evaluating the precision and steadfastness of the measurement instrument, thereby ensuring the reliability and accuracy of the derived results. This rigorous testing of reliability encompasses the utilization of methodologies such as Cronbach's Alpha and Composite Reliability, with the stipulation that a minimum threshold value exceeding or >0.6 is deemed requisite for methodological validity and robustness.

Reliability refers to the level or degree of consistency of an instrument. This test's reliability relates to whether a question has been examined according to existing criteria. The reliability test is conducted using Cronbach's Alpha, supported by version 22. Here is the interpretation of the correlation coefficient as described by Sugiyono (2010):

Table 3. 2 Interpretation of Coefficients and Correlation

Coefficient Interval	Level of Relationship
0.00-0.199	Very Low
0.20-0.399	Low
0.40-0.599	Moderate
0.60-0.799	Strong
0.80-1.000	Extremely Strong

Source: Sugiyono (2010)

Based on the data above, it can be explained that if the Cronbach's Alpha value is > 0.60 , then the data is reliable. If the Cronbach's Alpha value is < 0.60 , then the data is not reliable.

3.6. Hypothesis Test

3.6.1. Multiple Analysis Regression

Multiple regression analysis is a statistical analysis that connects two or more independent variables with the dependent variable Y (Lupiyoadi, 2015). The purpose of this analysis is to measure the strength of the relationship between two or more variables and to estimate the values of Y and X. The data used for the independent variables are usually existing data or secondary data, or observational or primary data (Lupiyoadi, 2015). For testing the model on the influence of financial literacy on spending behavior and investment behavior, the test for the influence of spending behavior uses the Multiple Regression Analysis.

3.6.1.1. F-Test

According to Sugiyono (2010), the F statistical test indicates whether all independent variables together have a significant influence on the dependent variable. To test this hypothesis, the F statistic is used with the following formula:

$$F_n = R^2 / K (1 - R^2) / (n - k - 1)$$

where:

- F_n : F test value
- R : Coefficient of multiple regression analysis
- k : Number of independent variables
- n : Sample size

The hypotheses used are as follows:

1. $H_0: \beta_i = 0$, independent variables have no influence on the dependent variable.
2. $H_a: \beta_i > 0$, independent variables have an influence on the dependent variable.

The decision-making criteria are as follows:

1. If the significance probability > 0.05 , then H_0 is accepted, and H_a is rejected.
2. If the significance probability < 0.05 , then H_0 is rejected, and H_a is accepted.

By comparing the calculated F value with the F table value:

1. H_0 is accepted if the calculated F value $<$ the F table value at $\alpha = 5\%$.
2. H_0 is accepted if the calculated F value $>$ the F table value at $\alpha = 5\%$.

3.6.1.2. T-Test

Ghozali (2011) stated that in principle, the t-test statistical test indicates the partial influence that occurs between an independent variable (X) in explaining the variation of the dependent variable (Y). The basis for decision-making is the significance value set at

5% ($\alpha = 0.05$). The decision-making basis in the t-test statistical test is as follows:

1. If the Sig. (2-tailed) value > 0.05 , then H_0 is accepted, and H_a is rejected. This means that the independent variable does not have a significant effect on the dependent variable.
2. If the Sig. (2-tailed) value ≤ 0.05 , then H_0 is rejected, and H_a is accepted. This means that the independent variable has a significant effect on the dependent variable.

3.7. Pilot Test

Pilot Test is the first step in the entire research protocol, which is in a smaller scale to help plan and modify the main study (Arnold et al, 2009). The purpose of using a Pilot Test is to test the validity and reliability of a research instrument before the questionnaire is tested on respondents, thus it needs to be tested first on 10 respondents from the Faculty of Business and Economics, UII. The characteristic data from the results of the pilot test respondents are as follows:

Table 3. 3 Characteristics of Respondents

Characteristic	Category	Frequency	Presentation
Gender	Male	1	10%
	Female	9	90%
	Total	10	100%
Major	Management	0	
	Accounting	1	10%
	Economy	0	0%
	Management IP	1	10%
	Accounting IP	8	80%
	Economy IP	0	0%

	Total	10	100%
Batch	2020	9	90%
	2021	1	10%
	Total	10	100%
Financial Allowance	< Rp1.000.000	0	0%
	Rp1.000.000	2	20%
	Rp1.500.000 - Rp2.500.000	4	40%
	Rp 2.500.000-Rp 5.000.000	3	30%
	> Rp 5.000.000	1	10%
	Total	10	100%
Online Shopping Frequency	<2 kali	4	40%
	3-5 kali	4	40%
	>5 kali	2	20%
Total		10	100%

Source: Primary Data, Processed (2024)

Based on the aforementioned data, it can be inferred that the instrumental assessment involved a cohort of 10 participants, all of whom completed the designated 10 questionnaires, indicating a comprehensive response rate of 100%. The participant demographic primarily comprised females (90%), predominantly enrolled in the Accounting Study Program IP (80%), while the remaining 10% were distributed among the Accounting and Management cohorts of 2020 (90%) and 2021 (10%). The outcomes of the pilot test shed light on the financial allowances and expenditure patterns among the FBE UII student body spanning the years 2020 to 2021.A

noteworthy observation indicates that 30% of students reported monthly allowances ranging from Rp 2,500,000 to Rp 5,000,000, with a prevailing 40% segment possessing allocations between Rp 1,500,000 and Rp 2,500,000. A further 20% disclosed a monthly stipend of Rp 1,000,000, while 10% acknowledged receiving Rp. 5,000,000. Regarding expenditure frequency, approximately 40% of respondents demonstrated a preference for online shopping activities of fewer than 2 instances per month, while an equivalent 40% exhibited a propensity for online shopping between 3 to 5 times monthly. Notably, this criterion's persuasiveness among respondents may be subject to fluctuation due to the dynamic nature of online shopping habits, potentially varying on a monthly basis. It is pertinent to note that the pilot test was conducted as a one-time endeavor, revealing certain variables that exhibited invalidity upon examination. Additionally, feedback from all respondents unanimously attested to the questionnaire's clarity and ease of comprehension, affirming an absence of challenges in deciphering each variable's inquiries.

CHAPTER IV

DATA ANALYSIS AND DISCUSSIONS

4.1. Data Descriptions

In this study, a total of 230 questionnaires were distributed to students of the Faculty of Business and Economics (FBE), Universitas Islam Indonesia (UII), out of which 208 research questionnaires were returned and deemed eligible for analysis, while the remaining 22 were not returned. The questionnaires distributed to 230 students served to provide the necessary data for the author. The following table presents the data results from the questionnaires obtained by the author :

Table 4. 1 Number of Questionnaire

Explanation	Total
Distributed Questionnaire	230
Unreturned Questionnaire	22
Incomplete Questionnaire	(0)
Questionnaire that can be analyzed	208

Source: Primary data, processed 2024

4.2. Characteristics of Respondents

In this study, the program of study of the respondents to be examined is very limited, with the following characteristics.

4.2.1. Data of Respondents Based on Major

Table 4. 2 Data of Respondents Based on Major

No	Major	Total Respondent	Percentage
1.	Accounting	38	18.3%

2.	Management	48	23.1%
3.	Economy Development	39	18.8%
4.	Accounting IP	41	19.7%
5.	Management IP	20	9.6%
6.	Economy Development IP	22	10.6%
Total		208	100%

To investigate the influence of online shopping on students, respondents from various study programs at FEB UII are required. The data above has not yet been separated between the cohorts of 2020 and 2021, so it is necessary to distinguish between 2020 and 2021 because the duration of students' learning periods in pursuing education also certainly affects students' financial policies. Of the total 208 returned questionnaires, 38 respondents are from accounting 2020-2021, 48 students are from management 2020-2021, 39 respondents are from development economics, 41 accounting students are from IP 2020-2021, 20 respondents are from IP management 2020-2021, and 22 other respondents are from IP development economics 2020-2021.

4.2.2. Data Respondents Based on Batch

Based on Batch, the characteristics of respondents in this study are:

Table 4. 3 Data of Respondents Based on Cohort

No	Batch	Total Respondent	Percentage
1	2021	90	43.3%

2	2020	118	56.7%
Total		208	100%

In this research, the age group under study comprises students from the cohorts of 2020 and 2021. There are 90 respondents from the 2021 cohort and 118 respondents from the 2020 cohort, totaling 208 individuals. These cohorts were chosen to represent a diverse range of experiences and perspectives within the student population. The inclusion of students from different academic years allows for a comprehensive analysis that captures potential shifts or trends over time.

The decision to focus on these specific cohorts was strategic. The 2020 cohort represents a group that navigated significant disruptions in their academic journey due to the global pandemic, potentially influencing their perceptions and experiences. On the other hand, the 2021 cohort represents a period of adaptation and potential recovery, providing a contrast for comparison.

By including students from both cohorts, the research aims to gain insights into how external factors, such as the pandemic, may have impacted various aspects under study. This approach enhances the robustness and depth of the analysis, allowing for a more nuanced understanding of the research variables within the context of evolving circumstances.

4.2.3. Data Respondents Based on Monthly Allowance

Based on Monthly Allowance, the characteristics of respondents in this study are:

Table 4. 4 Data of Respondents Monthly Allowance

No	Monthly Allowance	Respondents	Percentage
1	<Rp 1.000.000	21	10.1%
2	Rp 1.000.000	47	22.6%
3	Rp 1.500.000 – Rp 2.500.000	80	38.5%

4	Rp 2.500.000 - Rp 5.000.000	50	24%
5	>Rp 5.000.000	10	4.8%
Total		200	100%

In this study, income levels are categorized as follows: respondents with an income of less than Rp 1,000,000 comprise 21 respondents, those with an income of Rp 1,000,000 have 47 respondents, and individuals earning between Rp 1,500,000 to Rp 2,500,000 consist of 80 respondents. Furthermore, there are 50 respondents with incomes ranging from Rp 2,500,000 to Rp 5,000,000, and 10 respondents with incomes exceeding Rp 5,000,000. These income categories were chosen to capture a diverse range of economic backgrounds among the participants, enabling a thorough examination of potential correlations between income levels and the variables under investigation within the study.

4.2.4. Data Respondents Based on their Spending Behavior

Based on Spending Behavior, the characteristics of respondents in this study are:

Table 4. 5 Data of Respondents Spending Behavior on Online Buying/Month

No	Indicator	Respondent	Percentage
1	<2 times (low)	55	23.1%
2	3-5 times (moderate)	105	50.5%
3	>5 times (high)	48	23.1%
Total		208	100%

For the spending behavior indicator, 48 respondents fall into the category of high-spending behavior (extravagant), 105 respondents fall into the category of moderate spending behavior, and 55 respondents are classified as having low-spending behavior (frugal). These categories reflect a spectrum of financial behaviors among the participants, ranging from those who are more

prone to spending extravagantly to those who exhibit more conservative and prudent spending habits. This segmentation allows for a detailed analysis of how different spending behaviors may influence various aspects studied within the research context, such as financial decision-making, saving patterns, and overall financial well-being.

4.3. Validity Test Calculation

In this study, the validity test is conducted three times. The first validity test is performed on the pilot questionnaire for the variables of Financial Planning, Financial Allowance, and Self-Control using a Likert scale, involving 208 respondents. SPSS version 27.0 is utilized for the validity testing, employing the Pearson correlation coefficient with a significance level of 5%.

4.3.1. Financial Planning Variable.

Based on the calculations using the r-table with a total of $N=208$ and a critical value of 0.138, the instrument used for the Financial Planning variable questionnaire includes 6 questions related to financial planning conducted by students. From the validity test results, the values of the computed r for each question are as follows:

- Question no 1 has an r -value of 0.709, which is higher than the r -table value of 0.135 (for 208 respondents). Thus, it can be concluded that question no 1 is valid.
- The r -value for question no 2 is 0.629, which is also higher than the r -table value of 0.135 (for 208 respondents). Therefore, question no 2 is considered valid.
- The r -value for question no 3 is 0.573, again exceeding the r -table value of 0.135 (for 208 respondents). Hence, question no 3 is valid.
- The r -value for question no 4 is 0.634, surpassing the r -table value of 0.135 (for 208 respondents). Therefore, question no 4 is valid.
- The r -value for question no 5 is 0.740, which is significantly higher than the r -table value of 0.135 (for 208 respondents). Thus, question no 5 is valid.
- Finally, the r -value for question no 6 is 0.713, which exceeds the r -table value of 0.135 (for 208 respondents). Thus, question no 6 is valid.

The results of the validity test for the Financial Planning variable can also be seen in the following table:

Table 4. 6 Validity Test of Financial Planning Variable

	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6
R Score Test	0.709	0.629	0.573	0.634	0.740	0.713
R Table	0.1388	0.1388	0.1388	0.1388	0.1388	0.1388
Status	Valid	Valid	Valid	Valid	Valid	Valid

4.3.2. Validity Test of Financial Allowance

From the calculations using the r-table for N=208, the critical value is 0.138. The questionnaire instrument for the Financial Allowance variable consists of 3 questions related to the amount of pocket money or monthly allowance received by students. From the validity test results, the computed r-values for each question are as follows:

- Question no 1 has an r-value of 0.670, which is higher than the r-table value of 0.135 (for 208 respondents). Therefore, it can be concluded that question no 1 is valid.
- Question no 2 has an r-value of 0.786, again surpassing the r-table value of 0.135 (for 208 respondents). Thus, question no 2 is considered valid.
- Question no 3 has an r-value of 0.789, which is higher than the r-table value of 0.135 (for 208 respondents). Hence, question no 3 is valid.

The results of the validity test for the variable of perceptual financial literacy in the trial questionnaire can be seen in the following table:

Table 4. 7 Validity Test of Financial Allowance Variable

	X2.1	X2.2	X2.3
R score Test	0.670	0.786	0.789
R Table	0.1388	0.1388	0.1388

Status	Valid	Valid	Valid
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4.3.3. Validity Test of Self-Control

From the calculations using the r-table with a total of N=208, the critical value is 0.138. The questionnaire instrument for the control of their spending behavior variable in the trial questionnaire consists of 6 questions related to students' understanding of spending limits.

- Question no 1 has an r-value of 0.768, which is higher than the r-table value of 0.135 (for 208 respondents). Thus, it can be concluded that question no 1 is valid.
- The r-value for question no 2 is 0.582, which is also higher than the r-table value of 0.135 (for 208 respondents). Therefore, question no 2 is considered valid.
- The r-value for question no 3 is 0.768, again exceeding the r-table value of 0.135 (for 208 respondents). Hence, question no 3 is valid.
- The r-value for question no 4 is 0.638, surpassing the r-table value of 0.135 (for 208 respondents). Therefore, question no 4 is valid.
- The r-value for question no 5 is 0.576, which is significantly higher than the r-table value of 0.135 (for 208 respondents). Thus, question no 5 is valid.
- Finally, the r-value for question no 6 is 0.824, which exceeds the r-table value of 0.135 (for 208 respondents). Thus, question no 6 is valid.

The results of the validity test for the variable of perceptual financial literacy in the trial questionnaire can be seen in the following table:

Table 4. 8 Validity Test of Self-Control Variable

	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6
R Score Test	0.768	0.582	0.768	0.638	0.576	0.824
R Table	0.1388	0.1388	0.1388	0.1388	0.1388	0.1388
Status	Valid	Valid	Valid	Valid	Valid	Valid

4.4. Reliability Test Calculation

This study utilized reliability testing using the formula for Cronbach's Alpha, which was tested using SPSS version 27.0. Here, Cronbach's Alpha indicates that if there is a reliability coefficient greater than 0.6, then the questionnaire used in the research is considered reliable. Below are the reliability testing results for each research variable.

4.4.1. Variable of Financial Planning

Table 4. 9 Reliability Test of Financial Planning

Variable	Reliability Score	Cronbach Alpha	Results
Financial Planning	0.748	0.60	Reliable

From the testing data results in SPSS above, we can conclude that the variable questionnaire on Financial Planning has a Reliability value of r for each questionnaire that is greater than Cronbach's Alpha (0.60), which is 0.748. Therefore, the questionnaire used for this variable is reliable or dependable, where the r value illustrates the measurement of the reliability of the question item.

4.4.2. Variable of Financial Allowance

Table 4. 10 Reliability Test of Financial Allowance

Variable	Reliability Score	Cronbach Alpha	Results
Financial Allowance	0.609	0.60	Reliable

Based on the analysis of the testing data obtained from SPSS, it can be deduced that each questionnaire concerning the Financial Allowance variable demonstrates a Reliability score, denoted as r , which surpasses the threshold set by Cronbach's Alpha (0.60), specifically at 0.609. Consequently, this indicates that the questionnaire deployed for this variable is dependable and reliable. The r value effectively represents an assessment of the questionnaire item's reliability.

4.4.3. Variable of Self-Control

Table 4. 11 Reliability Test of Self-Control

Variable	Reliability Score	Cronbach Alpha	Results
Self-Control	0.789	0.60	Reliable

From the examination of the testing data derived from SPSS, it is inferred that the questionnaires pertaining to the Self-Control variable exhibit a Reliability index, represented by the value r , which exceeds the benchmark established by Cronbach's Alpha (0.60), reaching 0.789. This substantiates that the questionnaires employed for this specific variable are both reliable and trustworthy. The value of r accurately signifies the measurement of reliability for the items within the questionnaire.

4.5. Hypothesis Test

This research employs one of the testing models for hypotheses based on multiple linear regression analysis. The dependent variable utilized in this study is Online Marketplace Buying, which is also analyzed using decision-making methods in simultaneous F-test and T-test.

4.4.3. F-Test

The results of this F-statistic test indicate whether all independent variables collectively have a significant influence on the dependent variable (Sugiyono, 2010). The table below presents the outcomes of the F-statistic test for the indicators of the dependent variable as presented in Table 5.2.

Table 4. 12 Result of F-Test on Online Marketplace Variable

Indicator Variable Y	F	Sig
Online Marketplace Buying	245.287	.000

In the results of the F-test on the independent variable, which indicates a simultaneous F-score of 245.287 and a significance level of 0.000, the indicator for Online Marketplace Buying demonstrates a significance value of F-score $< 5\%$ ($0.000 < 0.05$). Therefore, it can be inferred that Financial Planning,

Financial Allowance, and Self-Control collectively exert an influence on Online Marketplace Buying (Y).

4.5.1. T-Test

The t-test is a statistical examination or test designed to ascertain the presence of influence between variable X and variable Y individually. Should the significance value be less than the probability of 0.05, the hypothesis is accepted, signifying that variable X indeed influences variable Y. Conversely, if the significance value is greater than the 0.05 probability, the hypothesis is rejected, indicating a lack of influence of variable X on variable Y.

Table 4. 13 Result of T-Test on Online Marketplace Variable

Model	T Test	Sig.
(Constant)	1.081	0.281
Financial Planning (X1)	5.343	0.000
Financial Allowance (X2)	7.705	0.000
Self-Control (X3)	5.116	0.000

a. First Hypothesis Testing (H1)

Through partial regression analysis, a computed t-value of 5.343 was obtained for the regression coefficient (beta) of 0.213, accompanied by a probability value (p) of 0.000. Based on the data processing outcomes, where the significance value (p) is less than or equal to 0.05, it can be deduced that Financial Planning has a Positive and Significant Impact on Online Marketplace. Therefore, Hypothesis 1 is accepted.

b. Second Hypothesis Testing (H2)

Based on the partial regression analysis, a t-score of 7.705 was obtained for the regression coefficient (beta) of 0.531, with a probability (p) of 0.000. From the data processing results, where the significance value (p) is less than or equal to 0.05, it can be concluded that Financial Allowance

has a Positive and Significant Impact on Online Marketplace. Therefore, Hypothesis 2 is accepted.

c. Third Hypothesis Testing (H3)

Based on the partial regression test, a t-value of 5.116 was obtained for the regression coefficient (beta) of 0.167 with a probability (p) = 0.000. Through the data analysis, where the significant value (p) ≤ 0.05 , it can be concluded that Self-Control has a Positive and Significant Influence on the Online Marketplace. Hypothesis 3 is therefore accepted.

4.5.3. Multiple Linear Regression

Multiple regression analysis, as previously elucidated, entails an intricate examination linking two or more independent variables with a dependent variable. This analytical framework serves to substantiate hypotheses regarding the relationships among financial planning, financial allowance, and self-control concerning online marketplace buying behavior. The table below encapsulates the regression outcomes detailing the influence of variable X on variable Y, encapsulating the complex interplay of these factors in the realm of consumer behavior and decision-making dynamics within the online marketplace landscape.

Table 4. 14 Result of Multiple Linear Regression

Model	Unstandardized
	B
Constant	684
Financial Planning	0.213
Financial Allowance	0.531
Self-Control	0.167

Based on the table above, the multiple linear regression calculation using SPSS version 25.0 for Windows yielded the regression equation formula as follows:

$$Y = 0,684 + 0,213X_1 + 0,531X_2 + 0,167X_3 + e$$

The interpretation of each coefficient is as follows:

- a. The constant term = 0,684
signifies that in the absence of the Financial Planning, Financial Allowance, and Self-Control variables influencing Online Marketplace, the Online Marketplace value would be 0.684 units.
- b. The coefficient for $X_1 = 0,213$
indicates that if the Financial Planning variable increases by one unit, the Online Marketplace will increase by 0.213 units, assuming all other independent variables remain constant.
- c. Similarly, the coefficient for $X_2 = 0,531$
implies that a one-unit increase in the Financial Allowance variable leads to a 0.531 unit increase in the Online Marketplace, assuming other independent variables remain constant.
- d. Lastly, the coefficient for $X_3 = 0,167$
signifies that a one-unit increase in the Self-Control variable results in a 0.167 unit increase in the Online Marketplace, assuming other independent variables remain constant. This regression equation provides insights into the impact of these variables on the Online Marketplace outcome, accounting for their individual contributions while keeping other factors constant in the model.

4.6. Discussion

4.6.1. Influence of Financial Planning on Online Marketplace Buying

The author's research findings highlight the significant impact of clear financial planning on the decision-making process regarding online marketplace shopping. Through an examination of data gathered from students enrolled in the Faculty of Business and Economics at UII, it becomes evident that effective financial planning plays a pivotal role in managing finances. Without a well-structured financial plan, the management of finances can quickly spiral into a realm of challenges. This encompasses various aspects, including but not limited to, efficiently managing cash outflows, establishing and adhering to budgets, setting aside reserves for unforeseen expenses, and conducting periodic evaluations to ensure financial stability. It is a common

scenario among students that inadequate planning often leads to financial deficits and the potential emergence of new liabilities, such as debts. However, a meticulously crafted financial plan fosters a culture of sound financial management.

This is also in line with the theory developed by Ajzen (1991), where the results of this study are consistent with the Theory of Planned Behavior, wherein an individual's attitude significantly impacts online marketplace purchasing decisions. Having a positive attitude towards financial planning will have a positive impact on students' financial behavior or responsible spending.

Interestingly, these findings diverge from the conclusions drawn by Syahla & Sudrajat (2023), who reported a non-significant negative correlation between financial planning and student consumptive behavior. Their study, focused on Accounting students in Bandar Lampung, not only underscores the importance of financial planning but also sheds light on other influential factors contributing to consumptive behavior. These factors extend beyond the realm of financial planning and are intertwined with personal desires and external influences impacting students. Syahla and Sudrajat's research also aligns with the core principles of Financial Management, a subject extensively taught to students, emphasizing the holistic understanding needed to navigate financial decisions effectively in real-world scenarios.

4.6.2. Influence of Financial Allowance on Online Marketplace Buying

The examination of this hypothesis unveils a nuanced landscape where the magnitude of pocket money distinctly shapes the trajectory of online purchase decisions. A profound and statistically significant impact emerges, delineating a pattern where students with modest to lower monthly stipends exhibit a propensity towards restrained expenditure and a tempered consumptive demeanor. Conversely, those endowed with more substantial monthly allowances demonstrate a heightened inclination towards the realm of online shopping. This intricate interplay underscores a pivotal correlation between financial resources and consumer behavior among university students. Delving deeper into the intricacies of this relationship, it becomes evident that the availability of financial resources, in the form of pocket money, wields considerable influence on the spending habits and preferences of students. A

discernible trend emerges, wherein a scarcity of pocket money fosters a climate of frugality, prompting students to curtail their consumption patterns. On the contrary, an abundance of monthly allowances nurtures a predisposition towards indulgent spending, particularly in the realm of online commerce. The implications of these findings resonate with the broader discourse surrounding financial literacy and prudent financial management among student populations. The notion that students with constrained financial means exhibit a heightened sense of resourcefulness, seeking supplementary income through part-time employment to offset their limited allowances, underscores the dynamic interplay between financial constraints and adaptive strategies. This adaptive behavior, characterized by a pragmatic approach towards income augmentation, serves as a counterbalance to the allure of online shopping, mitigating impulsive spending tendencies and fostering a more judicious approach to financial decision-making.

This resonates with the empirical insights gleaned from the research conducted by Parmini & Hernowo (2023), whose findings echo the sentiment that students navigating limited financial resources often channel their energies towards bolstering income streams, thereby tempering their inclination towards online shopping. Furthermore, the corroborative evidence from other scholarly inquiries, such as the study by Ladhari et al. (2015), reinforces the notion that income levels exert a discernible, albeit nuanced, influence on the proclivity for online retail engagement among student demographics.

In summation, this intricate nexus between pocket money dynamics, consumer behavior, and financial management strategies unveils a multifaceted narrative, shedding light on the interplay of economic factors and adaptive responses within the realm of student spending patterns, particularly in the digital sphere of online commerce.

4.6.3. Influence of Self Control on Online Marketplace Buying

Based on the outcomes derived from hypothesis testing, a noteworthy finding emerges regarding the substantial and positive correlation between self-control and decision-making in the realm of online shopping among students. This discovery underscores a crucial dynamic wherein heightened levels of self-control among individuals lead to a noticeable reduction in their propensity for engaging in online shopping activities. Conversely, a diminishment in self-

regulation tends to amplify the inclination towards online shopping, subsequently fostering a consumptive tendency among students.

This observation finds resonance in prior research conducted by Anggraeni & Mariyanti (2014), which unequivocally substantiates the notion that elevated levels of self-control among students act as a deterrent to their enthusiasm for online shopping pursuits. Furthermore, this sentiment is echoed in a study by Anggraini (2019), which delves into the behavioral patterns of consumptive tendencies among young adult women, particularly highlighting the discernible impact of self-control on the online shopping behaviors of students. The implications of these findings extend beyond mere behavioral observations, delving into the realms of psychological and economic domains. They shed light on the intricate interplay between self-regulation, decision-making processes, and consumer behavior, offering valuable insights into the mechanisms that govern online shopping tendencies among students. This nuanced understanding not only enriches academic discourse but also holds pragmatic value for stakeholders involved in shaping consumer behavior and promoting responsible consumption habits among the younger demographic.

CHAPTER V

CONCLUSION

5.1. Conclusion

This study aims to provide an analysis of 1) the impact of Financial Planning by FBE UII students on Online Marketplace Buying; 2) the impact of Financial Allowance from FBE UII students on Online Marketplace Buying; 3) the influence of self-control by FBE UII students on Online Marketplace Buying. Based on the results of the tests that have been conducted, it can be concluded that:

- a. The Financial Planning factor positively affects the decision to purchase online through marketplaces. This indicates that students who have a high and systematic planning system tend to shop online less compared to students who do not have a financial planning system or have low financial planning, who tend to shop online more and be more consumptive.
- b. The self-control factor of students positively affects the decision to make online purchases. Self-control is an important factor where students with strong self-control tend to behave less. The questionnaire also reveals that many students with strong self-control can often resist consumptive invitations from their environment and are wiser in making financial decisions.
- c. Financial Allowance has a positive factor, which explains that students who have more pocket money tend to have a higher desire to shop more and a greater willingness towards a product, whereas students with less monthly pocket money tend to be wiser in managing their finances and have lower desires in online shopping.

Based on the data results obtained, each variable has an influence on the frequency of students in online shopping. However, the results of the regression test where $t_{count} > t_{table}$ clearly indicate that the pocket money component is the largest component influencing the frequency of online shopping among students, with a t count of 7.705 compared to 1.6. It can be concluded that the larger the monthly pocket money of students, the greater the expenses incurred by the students themselves.

5.2. Limitation

The limitations of analyzing the influence of financial planning, financial allowance, and self-control on online marketplace buying among FBE UII students (2020-2021) may include:

1. The study's sample size, limited to FBE UII students from 2020-2021, may not fully represent the broader population of students or generalize well to other demographics or institutions. This could affect the generalizability of the findings beyond this specific group.
2. The study's timeframe limited to 2020-2021 may not capture long-term trends or changes in online marketplace buying behavior that could occur over a longer period.

5.3. Suggestion

The researcher of the analysis of the influence of financial planning, financial allowance, and self-control on the online marketplace buying among FBE UII students (2020-2021) may suggest the following recommendations for future researchers:

1. Conduct a longitudinal study to track changes in financial behaviors and online shopping habits among FBE UII students over time. This approach can provide deeper insights into how these variables evolve and their long-term impact.
2. Explore the influence of external factors such as economic conditions, social media trends, and technological advancements on online shopping behavior. Understanding these external influences can enhance the comprehensiveness of the study.
3. Conduct comparative studies with students from other faculties or universities to assess variations in financial planning, allowance management, self-control, and online shopping behaviors across different demographics or academic backgrounds.
4. Propose intervention strategies or programs aimed at enhancing financial literacy, promoting responsible spending habits, and fostering self-control among students. Evaluate the effectiveness of these interventions through controlled experiments or quasi-experimental designs.
5. Ethical Considerations. Ensure ethical considerations are prioritized, especially concerning data privacy, informed consent, and confidentiality when collecting and analyzing data related to students' financial behaviors and online shopping activities.

By incorporating these suggestions, future researchers can build upon the existing analysis and contribute to a more comprehensive understanding of the dynamics between financial management, self-control, and online marketplace buying behaviors among university students.

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APPENDICES

Appendix 1. Questionnaire

KUESIONER PENELITIAN TUGAS AKHIR

ANALISIS PENGARUH FINANCIAL PLANNING, BUDGETING, DAN KONTROL DIRI DALAM KEPUTUSAN PEMBELIAN ONLINE TERHADAP MAHASISWA FBE UII (2020-2021)

Assalamualaikum Wr. Wb.

Perkenalkan nama saya Sonya Sevnandia Fresillya, saya merupakan salah satu mahasiswa tingkat akhir Fakultas Bisnis dan Ekonomika Program Studi Akuntansi (*International Undergraduate Program*) Universitas Islam Indonesia. Saat ini saya sedang melakukan penelitian guna memenuhi tugas akhir magang dengan judul **“Analysis of the Influence of Financial Planning, Financial Allowance, and Self Control on the Online Marketplace Buying among FBE UII Students (2020-2021)”**. Kuesioner ini berisi faktor-faktor yang berpengaruh terhadap keputusan belanja pada *marketplace online* dari segi perencanaan keuangan (*financial planning*), besaran uang saku (*budgeting*), dan kontrol diri (*self-control*).

Sehubungan dengan maksud tersebut, ditengah kesibukan saudara/i, saya memohon bantuan kepada saudara/i untuk bersedia meluangkan waktu guna mengisi kuesioner ini. Dalam kuesioner ini **tidak ada benar atau salah dalam setiap pernyataan**, jawaban yang diharapkan dari saudara/i adalah jawaban yang sesuai dengan kondisi yang sebenarnya. Kuesioner ini dibuat untuk kepentingan penyelesaian Tugas Akhir. Seluruh data dan informasi responden sudah pasti dijamin kerahasiaannya.

Adapun kriteria responden yang dibutuhkan dalam penelitian ini adalah

1. Merupakan mahasiswa FBE UII (Akuntansi, Manajemen, Ekonomi Pembangunan/Ekonomi) angkatan 2020 dan 2021.

Atas partisipasi Saudara/i dalam mengisi kuesioner ini, dengan rendah hati saya mengucapkan terima kasih.

Wassalamualaikum Wr. Wb

Peneliti,

Sonya Sevynandia Fresillya

BAGIAN I

Pertanyaan pada bagian I berupa identitas dari responden.

➤ Identitas Responden:

1. Nama Responden : ...
2. Prodi : ...
3. Angkatan : 2020
2021

BAGIAN II

Pernyataan pada bagian II merupakan dasar pengukuran pengaruh dalam penelitian ini.

Petunjuk Pengisian Kuesioner:

Dalam setiap item pernyataan, saudara/i dimohon untuk memilih salah satu jawaban yang sesuai dengan pendapat saudara/i. Semua pilihan jawaban tidak ada yang benar ataupun salah.

1 : Sangat Tidak Setuju

2 : Tidak Setuju

3 : Setuju

4 : Sangat Setuju

1. Perencanaan Keuangan (*Financial Planning*)

No	Item Pertanyaan	Skala Pengukuran			
		1	2	3	4
1.	Saya membuat anggaran pengeluaran dan belanja (harian, mingguan, bulanan, dll).				
2.	Saya membuat anggaran darurat (harian, mingguan, bulanan, dll) untuk berjaga jaga.				
3.	Sebelum berbelanja, saya selalu melakukan survei harga pasar produk online maupun offline.				
4.	Saya telah melakukan investasi jangka panjang.				
5.	Membuat perencanaan keuangan secara rinci membantu saya dalam mengatur pengelolaan keuangan				
6	Membuat batas pengeluaran membantu saya untuk hidup hemat dan tepat sesuai kebutuhan				

No	Item Pertanyaan	Skala Pengukuran			
		1	2	3	4
1.	Saya mendapatkan uang sehari hari dari hasil bekerja				
2.	Setiap bulan saya mendapatkan uang saku dari keluarga				
3.	Saya memiliki budget keuangan rutin setiap bulan				
4	Uang bulanan saya >3,000,000				
5	Uang bulanan saya <3,000,000				

2. Besaran uang saku (*Budgeting*)

3. Pengendalian diri (*Self-Control*)

No	Item Pertanyaan	Skala Pengukuran
----	-----------------	------------------

		1	2	3	4
1.	Ketika saya melihat suatu produk dan saya menginginkannya, saya tidak tergesa gesa untuk membelinya.				
2.	Saya berbelanja sesuai dengan kebutuhan saya.				
3.	Saya sering melakukan belanja online (makanan, pakaian, dll) ketika produk tersebut viral di sosial media.				
4.	Saya sering melakukan belanja tidak sesuai dengan kebutuhan (<i>impulsif buying</i>).				
5	Saya harus mempertimbangkan, menabung dan berfikir secara matang ketika menginginkan suatu barang.				
6	Saya sering merasa tidak ingin ketinggalan trend ketika berbelanja online.				

Appendix 2. SPSS Results

Hasil Validitas dan Reliabilitas
Financial Planning
Uji Validitas

		Correlations						
		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	Total_X1
X1.1	Pearson Correlation	1	.230**	.302**	.409**	.480**	.368**	.709**
	Sig. (2-tailed)		.001	.000	.000	.000	.000	.000
	N	208	208	208	208	208	208	208
X1.2	Pearson Correlation	.230**	1	.156*	.314**	.314**	.455**	.629**
	Sig. (2-tailed)	.001		.024	.000	.000	.000	.000
	N	208	208	208	208	208	208	208
X1.3	Pearson Correlation	.302**	.156*	1	.194**	.379**	.326**	.573**
	Sig. (2-tailed)	.000	.024		.005	.000	.000	.000
	N	208	208	208	208	208	208	208
X1.4	Pearson Correlation	.409**	.314**	.194**	1	.348**	.248**	.634**
	Sig. (2-tailed)	.000	.000	.005		.000	.000	.000
	N	208	208	208	208	208	208	208
X1.5	Pearson Correlation	.480**	.314**	.379**	.348**	1	.473**	.740**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	208	208	208	208	208	208	208
X1.6	Pearson Correlation	.368**	.455**	.326**	.248**	.473**	1	.713**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	208	208	208	208	208	208	208
Total_X1	Pearson Correlation	.709**	.629**	.573**	.634**	.740**	.713**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	208	208	208	208	208	208	208

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

* . Correlation is significant at the 0.05 level (2-tailed).

Uji Reliabilitas

Case Processing Summary

		N	%
Cases	Valid	208	100.0
	Excluded ^a	0	.0
	Total	208	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.748	6

Financial Allowance

Uji Validitas

Correlations

		X2.1	X2.2	X2.3	Total_X2
X2.1	Pearson Correlation	1	.240**	.303**	.670**
	Sig. (2-tailed)		.000	.000	.000
	N	208	208	208	208
X2.2	Pearson Correlation	.240**	1	.479**	.786**
	Sig. (2-tailed)	.000		.000	.000
	N	208	208	208	208
X2.3	Pearson Correlation	.303**	.479**	1	.789**
	Sig. (2-tailed)	.000	.000		.000
	N	208	208	208	208
Total_X2	Pearson Correlation	.670**	.786**	.789**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	208	208	208	208

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

Uji Reliabilitas

Case Processing Summary

		N	%
Cases	Valid	208	100.0
	Excluded ^a	0	.0
	Total	208	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.609	3

Self-Control
Uji Validitas

Correlations

		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	Total_X3
X3.1	Pearson Correlation	1	.212**	.587**	.436**	.329**	.594**	.768**
	Sig. (2-tailed)		.002	.000	.000	.000	.000	.000
	N	208	208	208	208	208	208	208
X3.2	Pearson Correlation	.212**	1	.210**	.222**	.340**	.489**	.582**
	Sig. (2-tailed)	.002		.002	.001	.000	.000	.000
	N	208	208	208	208	208	208	208
X3.3	Pearson Correlation	.587**	.210**	1	.437**	.306**	.552**	.768**
	Sig. (2-tailed)	.000	.002		.000	.000	.000	.000
	N	208	208	208	208	208	208	208
X3.4	Pearson Correlation	.436**	.222**	.437**	1	.227**	.383**	.638**
	Sig. (2-tailed)	.000	.001	.000		.001	.000	.000
	N	208	208	208	208	208	208	208
X3.5	Pearson Correlation	.329**	.340**	.306**	.227**	1	.339**	.576**
	Sig. (2-tailed)	.000	.000	.000	.001		.000	.000
	N	208	208	208	208	208	208	208
X3.6	Pearson Correlation	.594**	.489**	.552**	.383**	.339**	1	.824**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	208	208	208	208	208	208	208
Total_X3	Pearson Correlation	.768**	.582**	.768**	.638**	.576**	.824**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	208	208	208	208	208	208	208

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

Uji Reliabilitas

Case Processing Summary

		N	%
Cases	Valid	208	100.0
	Excluded ^a	0	.0
	Total	208	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.789	6

Online Marketplace
Uji Validitas

		Correlations				
		Y.1	Y.2	Y.3	Y.4	Total_Y
Y.1	Pearson Correlation	1	.281**	.493**	.404**	.754**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	208	208	208	208	208
Y.2	Pearson Correlation	.281**	1	.435**	.403**	.715**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	208	208	208	208	208
Y.3	Pearson Correlation	.493**	.435**	1	.397**	.779**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	208	208	208	208	208
Y.4	Pearson Correlation	.404**	.403**	.397**	1	.722**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	208	208	208	208	208
Total_Y	Pearson Correlation	.754**	.715**	.779**	.722**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	208	208	208	208	208

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

Uji Reliabilitas

Case Processing Summary

		N	%
Cases	Valid	208	100.0
	Excluded ^a	0	.0
	Total	208	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.725	4

Descriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Planning	208	12	30	25.29	3.261
Financial Allowance	208	6	15	12.33	1.959
Self-Control	208	12	30	24.75	3.817
Online Marketplace	208	9	20	16.77	2.444
Valid N (listwise)	208				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1.1	208	2	5	4.21	.892
X1.2	208	2	5	4.02	.871
X1.3	208	2	5	4.34	.756
X1.4	208	2	5	4.12	.820
X1.5	208	2	5	4.32	.766
X1.6	208	2	5	4.28	.787
Valid N (listwise)	208				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X2.1	208	2	5	4.21	.830
X2.2	208	1	5	3.99	.935
X2.3	208	1	5	4.13	.846
Valid N (listwise)	208				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X3.1	208	1	5	4.07	.911
X3.2	208	2	5	4.22	.868
X3.3	208	1	5	3.98	1.058
X3.4	208	1	5	4.16	.822
X3.5	208	1	5	4.25	.745
X3.6	208	1	5	4.06	1.027
Valid N (listwise)	208				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Y.1	208	1	5	4.22	.916
Y.2	208	2	5	4.00	.848
Y.3	208	2	5	4.29	.788
Y.4	208	2	5	4.27	.739
Valid N (listwise)	208				

Frekuensi Jawaban Responden

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	16	7.7	7.7	7.7
	Neutral	17	8.2	8.2	15.9
	Agree	82	39.4	39.4	55.3
	Strongly Agree	93	44.7	44.7	100.0
	Total	208	100.0	100.0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	3.8	3.8	3.8
	Neutral	52	25.0	25.0	28.8
	Agree	75	36.1	36.1	64.9
	Strongly Agree	73	35.1	35.1	100.0
	Total	208	100.0	100.0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	6	2.9	2.9	2.9
	Neutral	18	8.7	8.7	11.5
	Agree	84	40.4	40.4	51.9
	Strongly Agree	100	48.1	48.1	100.0
	Total	208	100.0	100.0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	9	4.3	4.3	4.3
	Neutral	32	15.4	15.4	19.7
	Agree	93	44.7	44.7	64.4
	Strongly Agree	74	35.6	35.6	100.0
	Total	208	100.0	100.0	

X1.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	7	3.4	3.4	3.4
	Neutral	17	8.2	8.2	11.5
	Agree	86	41.3	41.3	52.9
	Strongly Agree	98	47.1	47.1	100.0
	Total	208	100.0	100.0	

X1.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	3.8	3.8	3.8
	Neutral	19	9.1	9.1	13.0
	Agree	87	41.8	41.8	54.8
	Strongly Agree	94	45.2	45.2	100.0
	Total	208	100.0	100.0	

X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	10	4.8	4.8	4.8
	Neutral	24	11.5	11.5	16.3
	Agree	86	41.3	41.3	57.7
	Strongly Agree	88	42.3	42.3	100.0
	Total	208	100.0	100.0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.5	.5	.5
	Disagree	15	7.2	7.2	7.7
	Neutral	41	19.7	19.7	27.4
	Agree	80	38.5	38.5	65.9
	Strongly Agree	71	34.1	34.1	100.0
	Total	208	100.0	100.0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.5	.5	.5
	Disagree	11	5.3	5.3	5.8
	Neutral	23	11.1	11.1	16.8
	Agree	97	46.6	46.6	63.5
	Strongly Agree	76	36.5	36.5	100.0
	Total	208	100.0	100.0	

X3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.0	1.0	1.0
	Disagree	13	6.3	6.3	7.2
	Neutral	28	13.5	13.5	20.7
	Agree	90	43.3	43.3	63.9
	Strongly Agree	75	36.1	36.1	100.0
	Total	208	100.0	100.0	

X3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	10	4.8	4.8	4.8
	Neutral	30	14.4	14.4	19.2
	Agree	72	34.6	34.6	53.8
	Strongly Agree	96	46.2	46.2	100.0
	Total	208	100.0	100.0	

X3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	2.4	2.4	2.4
	Disagree	20	9.6	9.6	12.0
	Neutral	28	13.5	13.5	25.5
	Agree	76	36.5	36.5	62.0
	Strongly Agree	79	38.0	38.0	100.0
	Total	208	100.0	100.0	

X3.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.5	.5	.5
	Disagree	7	3.4	3.4	3.8
	Neutral	29	13.9	13.9	17.8
	Agree	92	44.2	44.2	62.0
	Strongly Agree	79	38.0	38.0	100.0
	Total	208	100.0	100.0	

X3.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.5	.5	.5
	Disagree	2	1.0	1.0	1.4
	Neutral	26	12.5	12.5	13.9
	Agree	94	45.2	45.2	59.1
	Strongly Agree	85	40.9	40.9	100.0
	Total	208	100.0	100.0	

X3.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	2.4	2.4	2.4
	Disagree	17	8.2	8.2	10.6
	Neutral	22	10.6	10.6	21.2
	Agree	80	38.5	38.5	59.6
	Strongly Agree	84	40.4	40.4	100.0
	Total	208	100.0	100.0	

Y.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.5	.5	.5
	Disagree	14	6.7	6.7	7.2
	Neutral	21	10.1	10.1	17.3
	Agree	74	35.6	35.6	52.9
	Strongly Agree	98	47.1	47.1	100.0
	Total	208	100.0	100.0	

Y.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	12	5.8	5.8	5.8
	Neutral	39	18.8	18.8	24.5
	Agree	95	45.7	45.7	70.2
	Strongly Agree	62	29.8	29.8	100.0
	Total	208	100.0	100.0	

Y.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	7	3.4	3.4	3.4
	Neutral	22	10.6	10.6	13.9
	Agree	83	39.9	39.9	53.8
	Strongly Agree	96	46.2	46.2	100.0
	Total	208	100.0	100.0	

Y.4

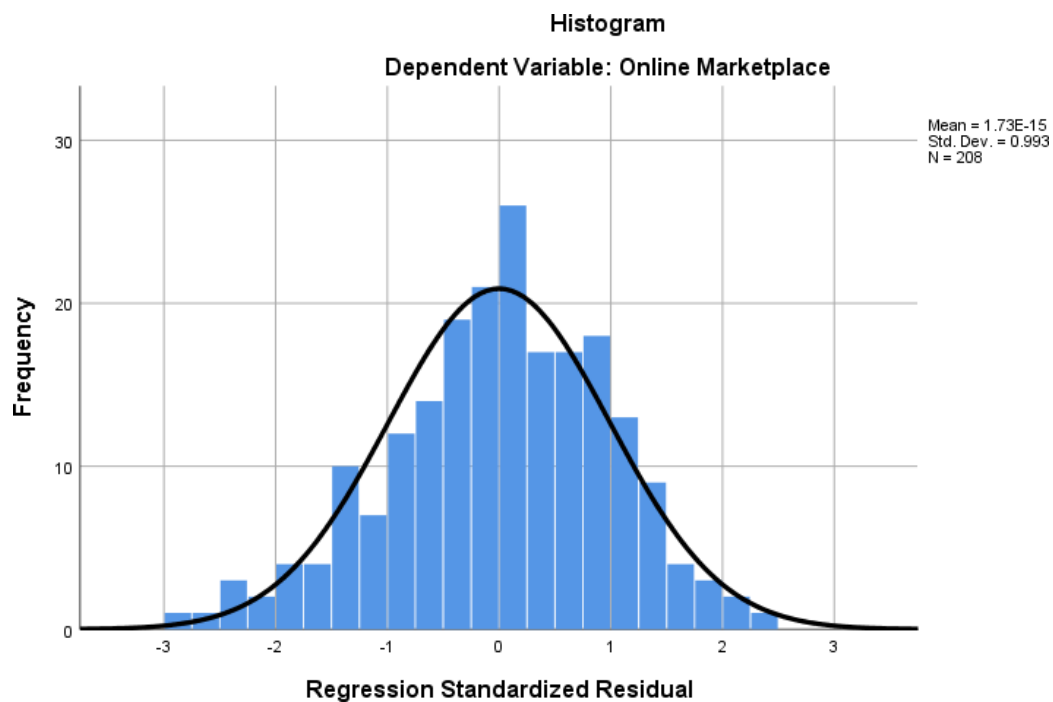
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	1.0	1.0	1.0
	Neutral	30	14.4	14.4	15.4
	Agree	86	41.3	41.3	56.7
	Strongly Agree	90	43.3	43.3	100.0
	Total	208	100.0	100.0	

Asumsi Klasik
Uji Normalitas

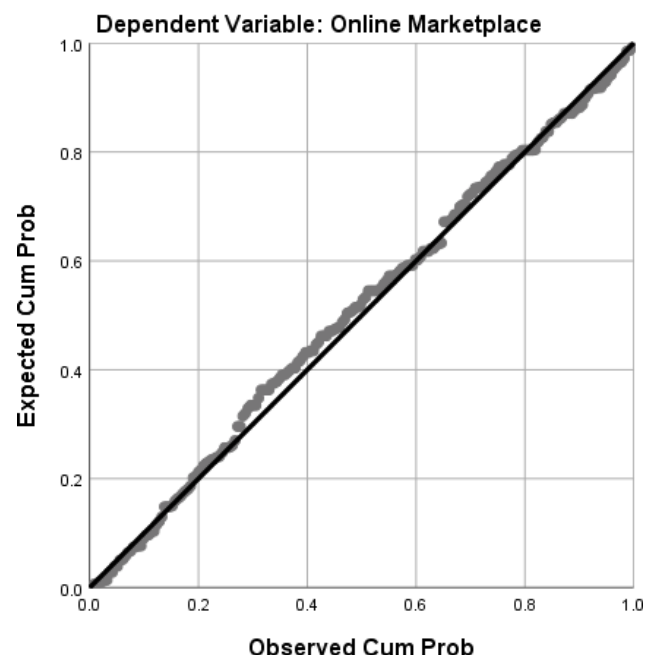
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		208
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.13860689
Most Extreme Differences	Absolute	.050
	Positive	.023
	Negative	-.050
Test Statistic		.050
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.



Normal P-P Plot of Regression Standardized Residual

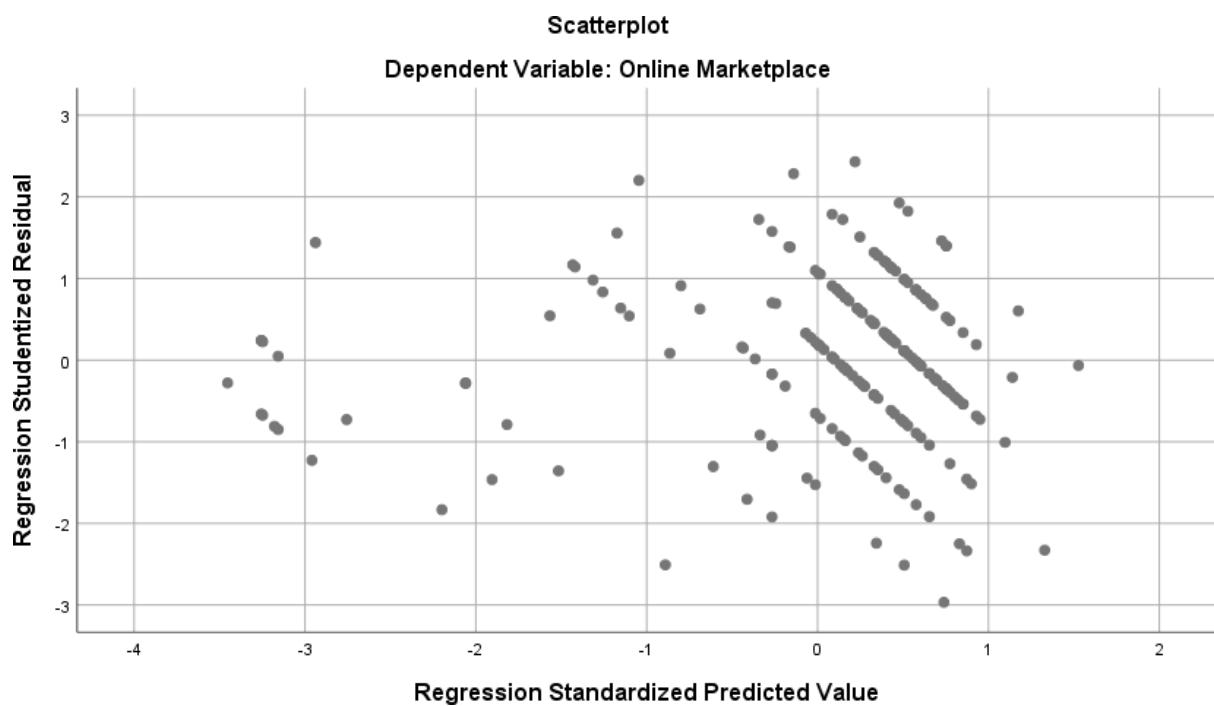


Uji Heteroskedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.781	.386		2.024	.044
	Financial Planning	.024	.024	.111	.970	.333
	Financial Allowance	.003	.042	.008	.065	.948
	Self-Control	-.021	.020	-.114	-1.041	.299

a. Dependent Variable: ABS_RES



Uji Multikolinearitas

Coefficients^a								
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.684	.633		1.081	.281		
	Financial Planning	.213	.040	.285	5.343	.000	.374	2.670
	Financial Allowance	.531	.069	.426	7.705	.000	.348	2.873
	Self-Control	.167	.033	.261	5.116	.000	.409	2.448

a. Dependent Variable: Online Marketplace

Uji Regresi Linear Berganda

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.885 ^a	.783	.780	1.147

a. Predictors: (Constant), Self-Control, Financial Planning, Financial Allowance

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	968.020	3	322.673	245.287	.000 ^b
	Residual	268.360	204	1.315		
	Total	1236.380	207			

a. Dependent Variable: Online Marketplace

b. Predictors: (Constant), Self-Control, Financial Planning, Financial Allowance

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.684	.633		1.081	.281
	Financial Planning	.213	.040	.285	5.343	.000
	Financial Allowance	.531	.069	.426	7.705	.000
	Self-Control	.167	.033	.261	5.116	.000

a. Dependent Variable: Online Marketplace