The Influence of ShopeePay and Cashback Promotions on Consumptive Behavior Students of the State Islamic University Sulthan Thaha Saifuddin Jambi

Nurhaliza [1]*, Arsa [2], Firman Syah Noor [3], Adang Ridwan [4]
[1,2,3] Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi, Indonesia
[4] Universitas Islam Batang Hari, Indonesia
*Penulis Korespondensi: nurhalizafc123@gmail.com

Abstract. This study investigates the influence of ShopeePay usage and cashback promotions on the consumptive behavior of university students. The research is motivated by the increasing popularity of digital payment systems and promotional strategies that encourage impulsive buying among young consumers. Using a quantitative research design, the study employs multiple regression analysis both partially and simultaneously to examine the relationship between ShopeePay, cashback promotions, and consumer behavior. The findings reveal that ShopeePay has a significant impact on students' consumptive behavior; the easier and more convenient the transaction process, the higher the tendency of students to make purchases, including impulsive ones. Similarly, cashback promotions significantly affect students' spending behavior, as attractive and transparent cashback offers motivate them to shop more frequently, even for non-essential products. When tested simultaneously, both ShopeePay usage and cashback promotions show a significant combined effect on consumptive behavior. These results indicate that the convenience of digital payment methods and the appeal of promotional incentives play a crucial role in shaping consumer tendencies that are emotional, impulsive, and lifestyle-driven. The implications of this study highlight the need for increased financial literacy and awareness among students to foster more rational and responsible consumption patterns in the digital era.

Keywords: Cashback Promotions; Consumptive Behavior; Digital Payment; Impulsive Buying; Shopeepay.

1. INTRODUCTION

The rapid advancement of digital technology has driven a major transformation in the payment system, particularly through the emergence of digital wallets such as *ShopeePay*. This innovation provides ease and speed in conducting cashless transactions, especially among the younger generation (Muhammad et al., 2024). As digital natives, university students are among the most active users of this service due to its practicality in daily life. Activities such as purchasing basic needs, food, and lifestyle products can now be completed conveniently using smartphones. Statistical data indicate that e-commerce in Indonesia continues to experience substantial growth in terms of users, transaction value, and business participants (Chadijah et al., 2021). Factors such as increased internet penetration, shifting consumer behavior, and government support for the digital economy have further stimulated this development.

Shopee has become one of the most dominant e-commerce platforms in the Indonesian market. Based on the 2024 *iPrice Group* report, Shopee ranks second after Tokopedia in monthly visitor traffic, with an average of 131.3 million visits per month (Habib et al., 2024). This strong market presence is sustained by aggressive marketing strategies, including cashback promotions, free shipping, and integration with its digital payment feature, *ShopeePay*, which simplifies the transaction process. Such strategies have made Shopee particularly appealing among young consumers and university students, making it an important

subject for analyzing consumer behavior in the digital era (Pramesti et al., 2024). Preliminary observations involving 35 students from the Faculty of Islamic Economics and Business (FEBI) at State Islamic University Sulthan Thaha Saifuddin Jambi reveal that e-commerce remains a priority platform for fulfilling their shopping needs.

However, further analysis shows that Shopee only ranks third among the most frequently used e-commerce platforms by FEBI students, with 17%, compared to Tokopedia (25%) and Lazada (19%). This finding suggests that despite Shopee's national popularity, most FEBI students prefer other platforms for their online purchases. This difference highlights a local consumption pattern that diverges from national trends .

Survey results also reveal that most students exhibit relatively low levels of consumptive behavior when using Shopee. The majority of respondents tend to be neutral or disagree with statements indicating impulsive buying or unnecessary spending. While some students admit to being influenced by discounts or cashback offers, many still consider necessity, price, and practicality before making a purchase. Nonetheless, promotional features such as *ShopeePay* and cashback remain factors that can trigger impulsive buying behavior among certain individuals (Botutihe & Landali, 2023).

Furthermore, only 19% of FEBI students actively use *ShopeePay*, ranking it fourth among digital wallets after DANA, OVO, and GoPay. This indicates that ShopeePay has not yet become the main choice for digital transactions among students, who tend to prefer more flexible and widely accepted e-wallets. Interestingly, 56% of respondents stated that they were *not interested* in cashback promotions, citing reasons such as small cashback values, complicated terms and conditions, and the lack of immediate price reductions during transactions(Isna et al., 2023).

Previous studies on this topic have produced inconsistent findings, forming the basis of this study's research gap. For example, Shinta Ellavia Ananda found that *ShopeePay* usage significantly affects students' consumptive behavior, whereas Sulistyo Budi Utomo concluded that financial literacy and ShopeePay have no significant effect. Similarly, Volyn Visya Handini discovered that cashback promotions positively and significantly influence consumer behavior, while Gilda Pramesti reported no significant impact of cashback on students' consumption tendencies. These contrasting results highlight the need for further research within a different context specifically, among students at UIN Sulthan Thaha Saifuddin Jambi to obtain more contextualized and relevant insights.

Based on these findings, it is evident that the consumptive behavior of university students in the digital ecosystem is influenced by multiple interacting factors rather than a single

determinant (Azzahra et al., 2024). Students' purchasing decisions are shaped by personal preferences, ease of technological access, aggressive digital marketing strategies, and their financial background. Some students still struggle with financial management, making them more susceptible to promotional stimuli such as cashback, discounts, and digital payment conveniences (Amal et al., 2024). This condition leads to a rise in short-term, pleasure-driven consumption patterns without adequate consideration of long-term financial impact. Therefore, understanding how *ShopeePay* and cashback promotions affect students' consumptive behavior is essential for identifying the underlying motivations behind digital spending habits among young consumers. This study aims to analyze the influence of *ShopeePay* usage and cashback promotions, both individually and jointly, on the consumptive behavior of students at the Faculty of Islamic Economics and Business, State Islamic University Sulthan Thaha Saifuddin Jambi.

2. THEORITICAL REVIEW

Consumptive Behavior

Consumptive behavior refers to an individual's tendency to use or purchase goods and services excessively without considering actual needs. According to Nurchoiriyah et al., (2025) such behavior arises when consumers are influenced by psychological and social factors that shape their purchasing decisions, often leading them to buy based on impulse or temporary desire rather than rational thought. This pattern can result in inefficient spending and waste of resources. Consumptive behavior is often driven by emotional and social motivations, where individuals purchase products not only to fulfill their needs but also to enhance their social status or self-image. Consumers with high consumptive tendencies usually associate possessions with happiness and prestige, leading them to make excessive purchases in order to gain acceptance within certain social groups.

Kotler and Keller, in(Eva Fitria et al., 2022) in *Marketing Management*, explain that consumptive behavior can also be influenced by marketing strategies such as discounts, cashback programs, and persuasive advertising. These strategies create a false sense of need that encourages consumers to buy unnecessary products. As a result, consumers may develop uncontrolled spending habits that negatively affect their financial management. From the perspective of Islamic economics, consumptive behavior is discouraged because it contradicts the principles of moderation (*al-iqtishad*) and balance (*tawazun*). As stated by M. Umer Chapra (2000) in *Islamic Economics: Principles and Applications*, excessive consumption is categorized as *israf* (extravagance) and *tabdzir* (wastefulness), both of which are prohibited in

Islamic teachings. Therefore, consumptive behavior has not only economic consequences but also ethical and moral implications (Wardani et al., 2025).

According to Huwaydi & Persada, (2018) several indicators can be used to identify consumptive behavior. First, individuals tend to prioritize personal desires over real needs, leading to frequent purchases of non-essential goods driven by emotions or current trends. Second, consumers often focus more on low prices or discounts rather than long-term benefits, resulting in inefficient purchasing decisions that ignore product quality and durability (Kholishoh & Putra, 2024). Third, consumptive individuals tend to buy in excessive quantities beyond their actual needs, causing waste and accumulation of unused items (Nurhaibah & Apriadi, 2025). Fourth, consumptive behavior is often motivated by the desire to follow a certain lifestyle, particularly one associated with luxury and modernity, where products are purchased to maintain a desired social image. Fifth, attractive and unique packaging can also trigger impulsive purchases, as consumers are drawn more to aesthetics than functionality (Anindito & Edy, 2024). Finally, consumptive behavior is reflected in efforts to enhance social status, where individuals use branded or trendy products as symbols of prestige and recognition within their social environment.

ShopeePay

ShopeePay is a digital wallet that is directly integrated with the Shopee e-commerce platform, enabling users to make transactions quickly, conveniently, and without using physical cash. It simplifies payments for various products and services, including online shopping, bill payments, and the purchase of mobile credit or data packages. This integration not only improves transaction efficiency but also offers attractive features such as cashback promotions and discount vouchers designed to attract consumers. With the rapid development of digital technology, ShopeePay has become one of the preferred payment methods, especially among young people and frequent online shoppers. Moreover, its marketing strategy, which includes cashback rewards, exclusive discounts, and free shipping promotions, has successfully increased user engagement and transaction frequency (Fatimah, 2025).

From an Islamic economic perspective, ShopeePay must be used wisely to prevent excessive and irrational spending behavior. Although its promotional programs offer clear financial advantages, they may encourage impulsive buying if not managed carefully (Perilaku et al., 2021). Therefore, users particularly students need to cultivate awareness of responsible consumption and avoid wasteful habits that contradict Islamic principles of moderation (*al-iqtishad*) and balance (*tawazun*). In addition, as competition among digital wallets such as OVO, GoPay, and DANA continues to grow, ShopeePay must focus on maintaining consumer

trust, enhancing transaction security, and innovating to meet diverse consumer needs while promoting ethical and sustainable consumption behavior.

Cashback Promotion

A cashback promotion is a marketing strategy in which consumers receive a certain amount of money back after making a specific purchase or transaction. The term *cashback* literally means "money back," and it is often provided in the form of digital balance, reward points, or discounts on future purchases (Kholishoh & Putra, 2024). This type of promotion has become increasingly popular because it offers added value to consumers, giving them the perception of receiving a discount even though they initially pay the full price. Cashback programs are commonly implemented by digital wallet providers, credit card companies, and e-commerce platforms to attract new users and maintain customer loyalty. This strategy has proven effective in increasing transaction frequency and stimulating short-term consumer spending by creating immediate incentives that influence purchasing decisions. Many consumers are drawn to make purchases not out of necessity but because of the appealing cashback offers promoted by digital payment platforms such as ShopeePay, OVO, and GoPay.

However, despite its advantages, cashback promotions should be approached wisely, particularly from the perspectives of personal financial management and Islamic economics. Users must be cautious not to develop irrational spending habits simply to earn cashback rewards (Anindito & Edy, 2024). In Islamic teachings, the principles of moderation (*al-iqtishad*) and the avoidance of excess (*israf*) are highly emphasized in consumption practices. Therefore, cashback promotions should be utilized intelligently as part of a smart spending strategy, not as a reason for wasteful consumption. When used responsibly, cashback incentives can enhance financial efficiency and consumer satisfaction while still aligning with ethical and sustainable economic values.

3. METHOD

This study employs a quantitative descriptive approach, which emphasizes objective phenomena analyzed through numerical data. The use of a quantitative method is based on data obtained from multiple sources, including questionnaires, interviews, observations, and supporting company documents. According to Sugiyono, quantitative research is grounded in the philosophy of positivism and is applied to examine specific populations or samples. Data are collected using research instruments and analyzed statistically to describe and test predetermined hypotheses. The research focuses on students of the Faculty of Islamic

Economics and Business at UIN Sulthan Thaha Saifuddin Jambi, and it will be conducted after the proposal seminar is completed.

The data used in this research consist of primary and secondary data. Primary data are gathered directly from the field through surveys using questionnaires distributed to respondents, namely Shopee users who are students of Islamic Economics, Islamic Banking, Islamic Accounting, and Islamic Financial Management study programs at UIN STS Jambi. Meanwhile, secondary data are obtained from existing sources such as research journals, books, and publications relevant to the research topic. The population in this study includes 2,605 students from the Faculty of Islamic Economics and Business. The sample of 96 respondents was determined using a proportionate stratified random sampling technique, ensuring proportional representation across study programs. Data collection techniques include questionnaires, observation, and documentation. The research instrument uses a Likert scale to measure respondents' attitudes and perceptions. Data analysis involves validity and reliability testing, classical assumption tests (normality, multicollinearity, heteroskedasticity), and hypothesis testing using multiple linear regression analysis, t-tests, F-tests, and the coefficient of determination (R^2) to determine the influence of independent variables ShopeePay (X_1) and Cashback Promotion (X_2) on the dependent variable, consumptive behavior (Y).

4. RESULT

Respondent Characteristics

The sample in this study consists of 96 students from the Faculty of Islamic Economics and Business at UIN Sulthan Thaha Saifuddin Jambi. These students were chosen because they represent various study programs within the faculty and are considered relevant respondents for understanding financial behavior related to digital payment usage. Table 4.2 shows the demographic and behavioral characteristics of these respondents. Most of them are female (66%), which suggests that women are more active users of ShopeePay, especially those influenced by Cashback promotions. Based on their study programs, the largest group comes from Islamic Economics (39%), followed by Islamic Financial Management (26%), Islamic Accounting (22%), and Islamic Banking (13%). In terms of transaction activity, most students (44%) made only 1–3 transactions in the last three months, while a smaller portion showed moderate to high activity. This indicates that ShopeePay is commonly used among students, particularly female users and those in the Islamic Economics program, although overall transaction frequency remains relatively low:

Table 1. Respondent Characteristics.

Category	Description	Frequency	Percentage (%)
Gender	Female	63	66%
	Male	33	34%
	Subtotal	**96**	**100%**
Study Program	Islamic Economics	38	39%
	Islamic Accounting	21	22%
	Islamic Financial Management	25	26%
	Islamic Banking	12	13%
	Subtotal	**96**	**100%**
Transaction Frequency (Last 3 Months)	1–3 times	42	44%
	3–5 times	21	22%
	5–7 times	18	19%
	> 7 times	15	15%
	Subtotal	**96**	**100%**

Table 1 presents the demographic and behavioral profiles of 96 respondents from the Faculty of Islamic Economics and Business at UIN Sulthan Thaha Saifuddin Jambi. The majority of respondents are female (66%), indicating that women are more dominant users of ShopeePay influenced by Cashback promotions. From the perspective of study programs, Islamic Economics has the highest representation with 38 students (39%), followed by Islamic Financial Management (26%), Islamic Accounting (22%), and Islamic Banking (13%).

Regarding transaction frequency in the last three months, 44% of respondents conducted 1–3 transactions, categorized as low activity, while 22% made 3–5 transactions and 19% made 5–7 transactions, showing moderate to high usage. Meanwhile, 15% of respondents conducted more than 7 transactions, representing active users. This data reflects that ShopeePay is widely used among students, especially female users and those in the Islamic Economics program, though most maintain relatively low transaction intensity.

Validity and Reliability

Table 2. Validity and Reliability Results.

Variabel dan Item Pertanyaan	R Hitung	Cronbach's Alpha	Keputusan
ShopeePay (X1)		**0.890**	**Valid dan Reliabel**
Item 1	0.816	0.890	Valid dan Reliabel
Item 2	0.796	0.890	Valid dan Reliabel
Item 3	0.832	0.890	Valid dan Reliabel
Item 4	0.776	0.890	Valid dan Reliabel
Item 5	0.822	0.890	Valid dan Reliabel
Item 6	0.774	0.890	Valid dan Reliabel
Item 7	0.830	0.890	Valid dan Reliabel
Item 8	0.816	0.890	Valid dan Reliabel
Item 9	0.796	0.890	Valid dan Reliabel
Item 10	0.832	0.890	Valid dan Reliabel
Item 11	0.776	0.890	Valid dan Reliabel
Item 12	0.730	0.890	Valid dan Reliabel
Promosi Cashback (X2)		**0.935**	**Valid dan Reliabel**
Item 1	0.857	0.935	Valid dan Reliabel
Item 2	0.809	0.935	Valid dan Reliabel
Item 3	0.679	0.935	Valid dan Reliabel
Item 4	0.846	0.935	Valid dan Reliabel
Item 5	0.798	0.935	Valid dan Reliabel
Item 6	0.857	0.935	Valid dan Reliabel
Item 7	0.809	0.935	Valid dan Reliabel
Item 8	0.679	0.935	Valid dan Reliabel
Item 9	0.846	0.935	Valid dan Reliabel
Item 10	0.798	0.935	Valid dan Reliabel
Perilaku Konsumtif (Y)		**0.942**	**Valid dan Reliabel**
Item 1	0.808	0.942	Valid dan Reliabel
Item 2	0.822	0.942	Valid dan Reliabel
Item 3	0.820	0.942	Valid dan Reliabel
Item 4	0.760	0.942	Valid dan Reliabel
Item 5	0.716	0.942	Valid dan Reliabel
Item 6	0.760	0.942	Valid dan Reliabel
Item 7	0.716	0.942	Valid dan Reliabel
Item 8	0.808	0.942	Valid dan Reliabel
Item 9	0.822	0.942	Valid dan Reliabel
Item 10	0.820	0.942	Valid dan Reliabel
Item 11	0.760	0.942	Valid dan Reliabel

Item 12	0.716	0.942	Valid dan Reliabel

The table above presents the results of the validity and reliability tests conducted for all research variables, including ShopeePay (X1), Cashback Promotion (X2), and Consumptive Behavior (Y). The validity test was performed by comparing the calculated correlation coefficient (*r count*) with the critical value (*r table*) of 0.168 at a significance level of 5% (α = 0.05) and degrees of freedom (df) = 94. The results show that all items for each variable have *r count* values greater than *r table* and are positive, indicating that every question item used in the questionnaire is valid. This means that all items accurately measure the intended constructs, and therefore, can be utilized in the next stage of analysis.

Furthermore, the reliability test was conducted using Cronbach's Alpha to assess the consistency of the instrument in measuring each variable. The obtained reliability coefficients were 0.890 for ShopeePay, 0.935 for Cashback Promotion, and 0.942 for Consumptive Behavior. Since all these values exceed the minimum threshold of 0.60, it can be concluded that the research instruments are reliable. This implies that the data collected through these instruments are stable and consistent, making them suitable for further statistical analysis. Overall, the results confirm that both the validity and reliability of the measurement tools meet acceptable research standards, ensuring the accuracy and trustworthiness of the findings.

Classical Assumption Test

The classical assumption test was conducted to ensure that the data used in the multiple regression analysis met the necessary statistical requirements so that the results would be reliable. The test includes Normality Test, Multicollinearity Test, and Heteroscedasticity Test.

Normality Test

The normality test aims to determine whether the data in the regression model are normally distributed. A good regression model should have data that are normally or approximately normally distributed. The normality of the data can be examined using the Normal Probability Plot (P-P Plot). If the data points spread around the diagonal line and follow its direction, the data are considered normally distributed. Based on Figure 4.1, the result of the normality test using *SPSS for Windows version 26* shows that the data points follow the diagonal line, indicating that the data used in this study are normally distributed.
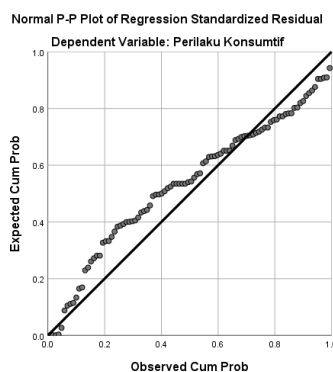
Figure 1. Normal Probability Plot of the Normality Test.
Source: SPSS version 26, processed (2025).

Multicollinearity Test

The multicollinearity test is used to determine whether there is a high correlation between independent variables. A good regression model should not have multicollinearity. The test is carried out by examining the Tolerance and Variance Inflation Factor (VIF) values. The criteria are as follows:

• If the *Tolerance* value > 0.10, there is no multicollinearity.

• If the *VIF* value < 10, there is no multicollinearity.

The results of the multicollinearity test are shown in the following table:

Table 3. Multicollinearity Test Results.

Model	Unstandardized Coefficients (B)	Std. Error	Sig.	Tolerance	VIF
(Constant)	347.626	43.651	.000		
ShopeePay	-0.213	0.067	.002	0.951	1.051
Cashback Promotion	0.292	0.079	.000	0.951	1.051

Source: Processed data, 2025.

From the table above, it can be seen that the *Tolerance* values for both independent variables (ShopeePay and Cashback Promotion) are greater than 0.10 (0.951), and the *VIF* values are less than 10 (1.051). Therefore, it can be concluded that there is no multicollinearity in this regression model.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is an inequality of variance in the residuals from one observation to another. A good regression model should have no heteroscedasticity. The test can be examined using the scatterplot graph between the predicted value of the dependent variable (*ZPRED*) and the residual (*SRESID*).

If the points are spread randomly above and below the zero line on the Y-axis and do not form a specific pattern, it means there is no heteroscedasticity. Based on Figure 4.2**,** the

scatterplot shows that the data points are randomly distributed and do not form any specific pattern.

Therefore, it can be concluded that heteroscedasticity does not occur in this model, meaning the regression model is appropriate to use for predicting the simultaneous influence of ShopeePay and Cashback Promotion on the consumptive behavior of students at the Faculty of Islamic Economics and Business, UIN Sulthan Thaha Saifuddin Jambi.
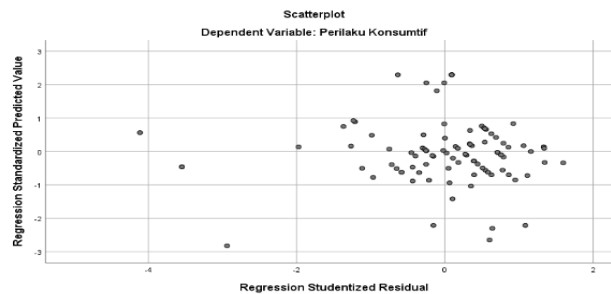

Figure 2. Scatterplot Result of the Heteroscedasticity Test.

Source: Primary data processed, 2025.

Hypothesis Testing

Multiple Linear Regression Analysis

Multiple linear regression analysis is used when a researcher intends to predict the condition (increase or decrease) of a dependent variable based on changes in two or more independent variables. Using SPSS version 26, the results of the analysis are shown in Table 4 below:

Table 4. Multiple Linear Regression Analysis.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	226150.987	2	113075.493	15.159	.000[b]
	Residual	693722.972	93	7459.387		
	Total	919873.958	95			

a. Dependent Variable: Perilaku Konsumtif

b. Predictors: (Constant), Promosi *Cashback*, *ShopeePay*

Based on the table above, the calculated F value is 15.159 with a significance value of 0.000. Where n is the number of samples and k is the number of independent variables. From the F distribution table, the F table value is 3.09. Since the calculated F value (15.159) > F table (3.09) and the significance value (0.000) < α (0.05), it can be concluded that H_0 is rejected and H_a is accepted. This means that ShopeePay and Cashback Promotion

simultaneously have a significant effect on the Consumptive Behavior of students at the Faculty of Islamic Economics and Business, UIN Sulthan Thaha Saifuddin Jambi.

t-Test (Partial Test)

The t-test is used to determine how far each independent variable (ShopeePay and Cashback Promotion) influences the dependent variable, namely Consumptive Behavior, either individually or collectively.

The decision criteria are as follows:

1. If *t calculated > t table* or *sig. < α (0.05)*, then H_o is rejected and H_a is accepted.
2. If *t calculated < t table* or *sig. > α (0.05)*, then H_o is accepted and H_a is rejected.

Based on the SPSS version 26 output, the results of the t-test are shown in Table 5 below:

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	347.626	43.651		7.964	.000
	ShopeePay	.213	.067	.293	3.170	.002
	Promosi *Cashback*	.292	.079	.341	3.691	.000

Coefficients[a]

a. Dependent Variable: Perilaku Konsumtif

The t table value with a significance level of 0.05 (two-tailed test) and degrees of freedom (*df = n - k - 1*) is calculated as *96 - 2 - 1 = 93*, resulting in a t table value of 1.661. The results of the t-test are interpreted as follows:

a. The calculated t value for the ShopeePay variable (X_1) is 3.170 with a significance level of 0.002. Since t calculated (3.170) > t table (1.661) and sig. (0.002) < 0.05, H_o is rejected and H_a is accepted. This indicates that ShopeePay (X_1) has a partial significant effect on the Consumptive Behavior of students at the Faculty of Islamic Economics and Business, UIN Sulthan Thaha Saifuddin Jambi.

b. The calculated t value for the Cashback Promotion variable (X_2) is 3.691 with a significance level of 0.000. Since t calculated (3.691) > t table (1.661) and sig. (0.000) < 0.05, H_o is rejected and H_a is accepted. This means that Cashback Promotion (X_2) also has a significant effect on the Consumptive Behavior of the students.

Discussion

The Influence of ShopeePay on the Consumptive Behavior of FEBI UIN Sulthan Thaha Saifuddin Jambi Students

Based on the results of the partial test (t-test), the ShopeePay variable (X1) obtained a t-value of 3.170 with a significance level of 0.002. Since the t-value is greater than the t-table value (1.661) and the significance level is less than 0.05, it can be concluded that ShopeePay has a significant effect on the consumptive behavior of FEBI UIN Sulthan Thaha Saifuddin Jambi students. Statistically, this indicates that the use of ShopeePay contributes significantly to the increase in students' tendency toward consumptive behavior. This finding aligns with M. Anang Firmansyah's theory of consumer behavior, which defines consumer behavior as an activity closely related to the process of purchasing goods or services.

The connection between Muhammad Yusuf's theory regarding ShopeePay usage indicators and the research findings is clearly reflected in the students' consumptive behavior. The theory highlights that ease of learning, flexibility, information clarity, controllability, and technological proficiency promote user comfort and trust. This aligns with the findings showing that ShopeePay significantly influences students' spending habits—most respondents agreed that ShopeePay is easy to learn, flexible, transparent, and manageable according to their needs. These features not only accelerate technology adoption but also reinforce consumptive behavior through repeated purchasing, user trust, and freedom in financial transactions. Hence, it supports the discussion that ShopeePay's technological advantages encourage students to shop more frequently, potentially leading to impulsive consumption if not balanced by adequate financial literacy.

Furthermore, questionnaire results reveal that most students find ShopeePay easy to learn. They quickly grasp how to use it, allowing seamless integration into daily activities. This ease of use encourages more frequent transactions, as users face no significant technical barriers. From a consumer psychology perspective, such convenience creates habitual buying behavior—shopping repeatedly due to comfort and familiarity. Another important factor is perceived control. Students feel they can decide when and how to use ShopeePay, which provides a sense of security and comfort. When users feel in control, they are more confident in making purchases, even impulsively.

Information clarity also plays a role in shaping consumer trust. Clear instructions, understandable features, and transparent transaction details enhance students' confidence in the system. In consumer behavior literature, trust in digital systems is vital because it lowers perceived risk and increases purchase intention. Students who trust the system feel safer,

making them more likely to shop frequently. ShopeePay's flexibility in various online purchase contexts further supports consumptive tendencies. Its ability to operate across multiple platforms and at any time allows users to transact freely. This accessibility contributes to higher consumption rates, as easy access often triggers increased spending in digital economies.

Lastly, students' perceived proficiency in using ShopeePay strengthens user autonomy. They feel confident conducting transactions independently without assistance. This independence, combined with practical and instant payment processes, enhances comfort in fulfilling shopping desires—ultimately reinforcing consumptive behavior. Overall, all questionnaire indicators—ease of use, clarity, control, flexibility, and proficiency demonstrate that ShopeePay's features strongly support students' consumptive behavior. In other words, while financial technology such as ShopeePay improves efficiency, it also has the unintended effect of encouraging impulsive consumption among young people. Therefore, developing strong digital financial literacy is essential to help students manage their finances wisely amid transaction convenience.

These findings are consistent with previous studies by Anindito & Edy and by Pramesti, which also concluded that the ease of using digital wallets like ShopeePay significantly affects students' consumptive behavior. Anindito and Edy found that convenience, security, and allowance amount were dominant factors influencing students' spending habits at the Faculty of Economics and Business, University of Jambi, while promotional offers had no significant effect. Similarly, Pramesti's research in Tanjung Pinang revealed that ShopeePay usage affects consumptive behavior, while Cashback promotions showed no significant influence. Despite differences in location and respondent characteristics, all studies share a focus on the relationship between digital wallet use and Cashback promotions in shaping consumption patterns. This research strengthens earlier evidence, confirming that the convenience, flexibility, control, and clarity of ShopeePay play crucial roles in driving the consumptive tendencies of FEBI UIN Sulthan Thaha Saifuddin Jambi students, thereby contributing empirical insights to the literature on digital consumer behavior among youth.

The Influence of Cashback Promotions on the Consumptive Behavior of FEBI UIN Sulthan Thaha Saifuddin Jambi Students

According to the partial test (t-test) results, the Cashback Promotion variable (X2) obtained a t-value of 3.691 with a significance level of 0.000. Since the t-value exceeds the t-table (3.691 > 1.661) and the significance level is below 0.05, the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. Thus, Cashback promotions significantly influence the consumptive behavior of FEBI UIN Sulthan Thaha Saifuddin Jambi

students. This finding implies that the more appealing and effective the Cashback promotion, the higher the students' likelihood of making purchases, including impulsive ones. These results align with behavioral economics theory, which posits that financial incentives such as Cashback can influence consumer decisions by reinforcing emotional drives in shopping.

The connection between Angelica and Soebiantoro's Cashback promotion theory and this study's results is evident in students' behavior. The theory emphasizes that refund value, procedural accuracy, refund speed, information clarity, and conformity with consumer expectations are key factors in successful promotions. The study's findings confirm that Cashback promotions significantly influence students' consumptive behavior, as they perceive Cashback amounts as attractive, procedures as easy, and refund speeds as fast leading to satisfaction and repeated purchases. Clear promotional information enhances platform trust, while consistency with consumer expectations fosters loyalty and stronger consumptive tendencies. Hence, this theory aligns with the conclusion that Cashback promotions effectively shape students' spending behavior through a blend of financial incentives, transparency, and satisfaction.

In terms of perceived refund value, students feel that the Cashback they receive is substantial and beneficial. This perception fosters a belief that shopping via Shopee is cost-saving, prompting them to make more frequent purchases. Additionally, the straightforward Cashback claim process reduces barriers and encourages active participation in promotions. Refund speed also plays an important role. Students report that Cashback is often returned quickly, creating a positive shopping experience and reinforcing habitual buying. This finding supports the "reward immediacy" concept in consumer psychology, where rapid incentives significantly strengthen consumption behavior.

Clear promotional information builds trust, as students find Cashback offers transparent and easy to understand. This transparency enhances confidence in the Shopee platform and simplifies purchasing decisions. Furthermore, when promotions meet consumer expectations in terms of benefits and ease, satisfaction increases, which not only fosters platform loyalty but also drives repeated purchases. Thus, well-planned Cashback promotions function not only as marketing tools but also as tangible drivers of consumptive behavior particularly among students who tend to respond positively to financial incentives.

The Joint Influence of ShopeePay and Cashback Promotions on the Consumptive Behavior of FEBI UIN Sulthan Thaha Saifuddin Jambi Students

Based on the simultaneous test (F-test), the calculated F-value is 15.159, exceeding the F-table value of 3.09, with a significance level of 0.000 (less than 0.05). Therefore, the null

hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. This means that ShopeePay and Cashback promotions together significantly affect the consumptive behavior of FEBI UIN Sulthan Thaha Saifuddin Jambi students. This result demonstrates that the combination of digital payment convenience and attractive promotional strategies can shift consumption patterns from being necessity-based to emotion- and lifestyle-driven. It reinforces modern consumer behavior theories, which assert that consumption is influenced not only by rational factors but also by accessibility and social influence.

The joint effect of ShopeePay and Cashback promotions aligns closely with Muhammad Yusuf's technology convenience indicators and Angelica and Soebiantoro's Cashback promotion framework. ShopeePay's ease of learning, flexibility, and control encourage comfort and repetitive buying, while Cashback promotions attract consumers through appealing refund values, simple procedures, fast fund returns, and transparent information. Together, these factors intensify students' emotional motivation to shop. This combination of ease of use and financial incentives significantly enhances students' consumptive tendencies supporting consumer behavior theory, which states that purchase decisions are largely driven by convenience, incentives, and perceived value.

Survey indicators reveal that students increasingly prioritize wants over needs. They often make purchases due to attractive offers or transaction ease rather than actual necessity. Many also prioritize discounts or promotions over product utility, showing the strong persuasive power of Cashback offers. Excessive buying behavior also emerges as a consequence of this dual influence. Attractive ShopeePay deals and Cashback rewards encourage students to buy unnecessary or duplicate items. This trend is reinforced by lifestyle motivations—students perceive online shopping as part of a modern identity. Visually appealing product packaging further influences their purchasing decisions.

Some students also purchase trendy items to enhance their social image, associating consumption with confidence and peer recognition. Thus, the combined influence of ShopeePay and Cashback promotions not only increases consumption quantitatively but also symbolically and socially. Overall, these findings show that the integration of digital transaction convenience and promotional strategies has a strong psychological, social, and lifestyle impact on student consumption patterns.

These findings are consistent with previous studies by Handini, Fadhila, and Akhyar, who also found that Cashback promotions positively and significantly affect consumer behavior, with a t-value of 3.535. Simultaneously, Cashback and price variables explained 57.7% of the variation in consumptive behavior, according to the coefficient of determination

test. Both studies conclude that effective Cashback strategies can drive consumers, especially students, to increase their purchasing frequency—even without real necessity. This reinforces the understanding that among young consumers, attractive financial promotions are powerful triggers of impulsive and short-term consumption behavior.

5. CONCLUSION

ShopeePay has a significant influence on students' consumptive behavior, meaning that the easier and more convenient ShopeePay is to use, the more likely students are to make purchases, including impulsive ones. Cashback promotions also have a significant effect on students' consumptive behavior, where attractive and transparent Cashback offers can encourage students to shop more frequently, even for items that are not their primary needs. Simultaneously, ShopeePay and Cashback promotions significantly influence students' consumptive behavior, indicating that the convenience of digital transactions and financial promotion strategies can shape consumption patterns that are emotional, impulsive, and influenced by young consumers' lifestyles.

REFERENCES

Amal, B., Seftia, V., Zahra, A. A., Mugni, A. R. Al, Safinka, D. K., & Ramdhani, I. (2024). Pengaruh penggunaan ShopeePay sebagai dompet digital terhadap perilaku konsumtif pada mahasiswa Akuntansi 2023 di UNSIKA. *Jurnal Pendidikan Tambusai, 8*(3), 44555–44563. http://jptam.org/index.php/jptam/article/view/21126

Anindito, R., & Edy, J. K. (2024). Pengaruh penggunaan dompet digital (ShopeePay) terhadap perilaku konsumsi mahasiswa. *Jurnal Ilmiah*, *19*(4).

Azzahra, S. Y., Purwandari, D. A., & Yuliani, S. (2024). Perilaku konsumtif mahasiswa pengguna ShopeePay dan GoPay. *Journal of Social Science Research, 4*, 8527–8536.

Botutihe, M. R., & Landali, A. (2023). Pengaruh penggunaan fitur ShopeePay terhadap perilaku konsumsi Islam. *Jurnal Ilmiah Ekonomi Islam, 9*(3), 3898. https://doi.org/10.29040/jiei.v9i3.10659

Chadijah, S., Ningsih, S., Zahra, U., Adawiah, S. R., & Novianty, I. (2021). Ekstraksi dan uji stabilitas zat warna alami dari biji buah pinang (*Areca catechu* L.) sebagai bahan pengganti pewarna sintetis pada produk minuman. *KOVALEN: Jurnal Riset Kimia, 7*(2), 137–145. https://doi.org/10.22487/kovalen.2021.v7.i2.15541

Eva Fitria, Elvina, & Pitryani. (2022). Analisis penggunaan aplikasi ShopeePay terhadap perilaku konsumtif mahasiswa Manajemen Universitas Labuhanbatu. *ARBITRASE: Journal of Economics and Accounting, 3*(2), 276–280. https://doi.org/10.47065/arbitrase.v3i2.481

Fatimah, N. (2025). Pengaruh penggunaan e-wallet, promosi cashback, dan perilaku konsumtif mahasiswa. *Jurnal Ekonomi dan Bisnis*, *5*(2), 516–531.

Habib, D., Mahardhika, Y., Syakieb, I. F., Romdoni, M. R., & Kurniadi, R. R. (2024). Pengaruh kemudahan akses dan perilaku konsumtif terhadap penggunaan ShopeePay sebagai alat pembayaran digital pada mahasiswa S-1 dan D-4 Fakultas Ekonomi dan Bisnis Universitas Negeri Jakarta. *Jurnal Ekonomi dan Bisnis, 12*(2), 2640–2659.

Huwaydi, Y., & Persada, S. F. (2018). Analisis deskriptif pengguna Go-Pay di Surabaya. *Jurnal Teknik ITS, 7*(1), 5–6. https://doi.org/10.12962/j23373539.v7i1.28827

Isna, W. L., Sholihah, L. N., & Kristina, S. M. (2023). Dampak fitur "ShopeePay" dalam meningkatkan pola hidup konsumtif masyarakat. *Prosiding Seminar Nasional*, 144–157.

Kholishoh, S. A., & Putra, F. A. (2024). Pengaruh promosi cashback Shopee terhadap perilaku konsumtif. *Management Journal Indonesia, 2*(1), 37–48. https://doi.org/10.56013/mji.v2i1.2943

Muhammad, S., Setiawan, M. A., Balaka, K. I., & Astuti, A. (2024). Uji ekstrak biji buah pinang (*Areca catechu* L.) sebagai alternatif pewarnaan telur nematoda usus *Soil Transmitted Helminth*. *Jurnal Analis Kesehatan Kendari, 6*(2), 49–53. https://doi.org/10.46356/jakk.v6i2.306

Nurchoiriyah, A. P., Sofia, E., Beri, F., & Djasuli, M. (2025). Analisis pengaruh ShopeePay terhadap perilaku konsumtif mahasiswa. *Jurnal Maneksi (Management Ekonomi dan Akuntansi), 14*(3), 1066–1076. https://doi.org/10.31959/jm.v14i2.2983

Nurhaibah, S., & Apriadi, D. (2025). Analisis pengaruh dompet digital dan cashback terhadap perilaku keuangan konsumen di e-commerce (studi kasus ShopeePay dan DANA pada pengguna usia 18–25 tahun di Kota Bandung). *Jurnal Riset Manajemen, 5*(2), 59–72. https://doi.org/10.55606/jurima.v5i2.5218

Perilaku, T., Mahasiswa, K., & Usu, F. E. B. (2021). Pengaruh perilaku konsumtif mahasiswa Fakultas Ekonomi dan Bisnis Universitas Sumatera Utara. *Jurnal Komunika, 17*(2), 1–11. https://doi.org/10.32734/komunika.v17i2.7560

Pramesti, G., Azizah, A., Purnamasari, E., Sulistiyani, E., & Widyanti, D. V. (2024). Pengaruh penggunaan e-wallet ShopeePay dan promosi cashback terhadap perilaku konsumtif mahasiswa. *Bangun Rekaprima, 9*(1), 35–42. https://doi.org/10.32497/bangunrekaprima.v9i1.4425

Wardani, P. K., Nasution, I. P., & Sundari, S. (2025). Pengaruh e-wallet terhadap perilaku konsumtif generasi Z di kalangan mahasiswa. *Jurnal Ilmiah Research Student, 2*(2), 500–507.