Influence E-Commerce Regarding Consumer Behavior On The Shopee Application

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Abstract, The aim of this research is to examine the influence of e-commerce on student consumer behavior. A total of 150 respondents who had shopped at Shopee e-commerce participated in this research. This research instrument has passed validity and reliability tests through outer model measurements consisting of convergent validity, discriminant validity and composite reliability. The software used in these three stages is SEM - AMOS. This research is categorized as a cross-sectional study where data is collected only once in one time period. The sampling technique using purposive sampling is limited to certain types of people who can provide the desired information. The results of hypothesis testing concluded that e-commerce had a positive and insignificant influence on self-control. Lifestyle has a positive and significant influence on self-control. E-commerce, Lifestyle, Self control has a positive and significant influence on consumer behavior.

Keyword: E-commerce, Consumptive behavior, Lifestyle, Self control
INTRODUCTION

The development of digital technology has had a major influence on human life. Increasingly advanced times encourage human behavior to be practical, instant, hassle-free and easy. The very busy daily activities of humans require sophisticated technology and demand ease in searching for information and various other things aimed at increasing the knowledge of each individual (McFarland and Ployhart 2015). Increasingly sophisticated communication tools encourage improvements in internet quality. The existence of the internet in this era makes it easier for people to take advantage of the purchase transaction process with an application. This convenience is beneficial for the community because they can still shop without going to a shop. Many business actors use the internet to market or sell their merchandise through e-commerce (electronic commerce) (Järvinen and Karjaluoto 2015; Samiee 2008).

An e-commerce platform is a system developed for buying and selling activities via the internet. E-commerce platforms are growing very quickly in Indonesia because of their convenience and low operating costs (Kim et al. 2012; Lu et al. 2016). The emergence of e-commerce has brought a new phenomenon or new lifestyle among people. Indonesia is the country with the largest number of e-commerce transactions in Southeast Asia which is expected to continue to increase until 2025 (Jeffrey and Hodge 2007; Sarma et al. 2013; Dhameria et al. 2022; Dhameria 2014). The occurrence of the COVID-19 pandemic prompted the Indonesian government to issue a Minister of Health Regulation which contains guidelines for large-scale social restrictions that limit Indonesian people from doing activities outside the home and makes the E-Commerce platform the main choice for people who want to continue shopping amidst the current pandemic situation(Gao et al. 2022; Smriti and Kumar 2021).
Based on Statista Market Insights data, the number of online marketplace or e-commerce users in Indonesia will reach 178.94 million people in 2022. This number has increased by 12.79% compared to the previous year which was 158.65 million users. Looking at the trend, e-commerce users Commerce in Indonesia is observed to continue to increase. The number is projected to reach 196.47 million users by the end of 2023. This trend of increasing the number of e-commerce users is predicted to continue for the next four years. In 2027, Statista estimates that the number of e-commerce users in the country will reach 244.67 million people.

Many companies have launched online shopping applications which have helped enliven this industry, for example the online shopping application Shopee. Shopee as a mobile technology marketplace for consumer to consumer (C2C), Shopee has been published since early 2015 for the Southeast Asia region, one of which is Indonesia. Shopee is one of the e-commerce sites with the most web viewers in Indonesia, gaining around 71.5 million views. Shopee is doing various things so that its mobile marketplace application is not inferior to its business competitors. Currently, Shopee is not only promoting on TV, newspapers & radio, companies can also carry out promotions on social media (Ariyani et al. 2022; Candi et al. 2017).

![Platform E-Commerce Pilihan Masyarakat Indonesia](image)

**Figure 1. Indonesian people's choice of e-commerce platforms in 2022 (Jakpat, 2022)**

Based on Figure 1. shows, Shopee has succeeded in outperforming seven other e-commerce platforms. Being in first position, Shopee managed to get a percentage of 77%. These results have increased by 3% when compared to survey results in the previous period. Judging from data on the number of Shopee marketplace visits and income Shopee marketplace in 2022 as follows:
Based on Figure 2, it shows that in August 2022 the Shopee site received 190.7 million visits from Indonesia. This figure increased by 11.37% compared to the previous month, where visits to the Shopee site amounted to 171.2 million in July 2022. This achievement also made Shopee the first ranked e-commerce site in Indonesia. Shopee takes various steps so that its mobile marketplace application is not inferior to its business competitors. One of them is by observing the management of communication activities in marketing which have a significant impact on business existence.

LITERATURE REVIEW

Marketing Management

Marketing is a process by which companies create value to customers and build strong relationships with customers with the aim of capturing value from customers in return. Stated marketing is an activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society in general (Sutton-Brady 2019; Liu and Atuahene-Gima 2018). Marketing management as an art and science for select target markets and acquire, retain, and grow customers by creating, delivering, and communicating superior customer value (Yang and Gabrielsson 2017; Eltantawy 2016).

E-commerce

E-commerce is an abbreviation of two words, namely electronic and commerce. If interpreted literally, it means electronic commerce. This means that all forms of trade include the process of marketing goods to distribution carried out via electronic or online networks. In simple terms, e-commerce is a form of trading carried out online using the internet. E-commerce is trade transactions via electronic media connected to the internet (Lu et al. 2016; Mahmoud Atta Al Tawalbeh 2015). E-Commerce is the distribution, purchase, sale, marketing
of goods and services through electronic means such as the internet or television, or other computer networks. E-Commerce can involve electronic funds transfers, electronic data exchanges, and automated data collection systems (Wang et al. 2017; Järvinen and Taiminen 2016; Coleman et al. 2015; O'Cass et al. 2015). The public will find out about a product or service through a promotion carried out by the manager of the product or service of influence interest in returning to visit (Mahmud, et al, 2024). The types of e-commerce are divided into three, namely:

1. **B2B - Business to Business**

   B2B in E-Commerce covers almost everything that includes electronic transactions in the form of goods and services which are usually carried out between one company and another. This transaction is also usually carried out by traditional producers and traders.

2. **B2C – Business to Consumer**

   B2C (Business-to-Consumer) is a type of E-Commerce carried out between producer companies and consumers. This has been adapted to the retail part of E-Commerce which is usually controlled by traditional retail trade.

3. **C2C – Consumer to Consumer**

   C2C (Consumer to Consumer) is a type of E-Commerce which completely covers electronic transactions in the form of goods or services between consumer to consumer. These transactions are carried out with third parties who have provided online marketplaces in carrying out their transaction activities.

   The characteristics of E-Commerce according to are:

   1. **Unlimited Transactions**, geographical boundaries do not prevent large or small companies from going international. With the sophistication of the internet, national boundaries (space and time) no longer exist. Sellers can easily find buyers in all parts of the world in just seconds, and on the other hand, buyers can access the desired products anytime and anywhere.
   2. **Anonymous Transactions**. This is certainly different from traditional buying and selling transactions, where buyers and sellers have to meet in person. However, with E-Commerce, the transactions offered are that the seller and buyer do not have to meet face to face and do not require real identity as long as the payment has been authorized.
   3. **Digital and non-digital products**. By using E-Commerce products offered could be more diverse.
   4. **Intangible goods products**. Like data, software or ideas can be sold online online.
Lifestyle

Life style is a person's pattern of living in the world which is expressed in terms of activities, interests and opinions. Lifestyle describes "a person's whole self" in interacting with his environment (Khaidarsyah and Haruna 2021; Adinata and Noviandari 2020). It can be concluded that lifestyle is a person's lifestyle regarding how a person is able to allocate time and spend money well. In essence, developments in time and technology are closely related to lifestyle (Matharu et al. 2020). The development of increasingly sophisticated technology will result in the development of lifestyle adoption by humans, especially in everyday life. Nowadays, this lifestyle is often misused by the majority of the younger generation, especially students in the city of Cimahi. These students often have a lifestyle tendency by following fashion that is currently trending or booming. It can be said that they tend to prefer a lifestyle where their activities are only aimed at seeking pleasure. For example, the younger generation spends more time outside the home, enjoys the hustle and bustle of the city, likes to buy things just to follow fashion, and always wants to be the center of attention. This kind of lifestyle is called a hedonic lifestyle. A hedonic lifestyle is a lifestyle that can take the form of good appearance through advertising media, modeling from idolized artists so that it requires them to be able to imitate their idols by following fashion and fads (Szakály et al. 2017; Nofriansyah and Marwan 2019; Matharu et al. 2020).

Self Control

Consumptive behavior is influenced by self-control and when consumers have self-control to handle their consumptive behavior it will: (a) disappear temporarily as a result of self-control so as not to buy an item which will one day reappear and (b) the consumptive behavior will accumulate and can leave at any time (Khaidarsyah and Haruna 2021; Nofriansyah and Marwan 2019).

Self control is an individual’s ability to control their thoughts, emotions, desires and behavior. Two reasons require individuals to have SelfControl. First, individuals live in an environment that requires individuals to control behavior so that it does not disturb the individual. Second, society develops individuals to be better, so self-control is needed so that individuals do not do things that deviate from applicable norms (Puteri et al. 2022).

An individual is said to have high self-control if the individual can hold back his emotions and wait for a more appropriate time to express them in a better way. There are several factors that influence self-control, namely: (1) Internal factors, namely age, the older a person tends to be better at controlling themselves. (2) external factors, namely the environment. for example: (a) Family, individuals who have been educated since childhood to
Consumptive behavior is part of the activity or activity of consuming goods and services carried out by consumers (Grimmer et al. 2016). This definition provides a simple picture regarding consumer behavior, because it does not explain that consumptive behavior is the activity of consuming goods excessively. More specifically that behavior, consumptive behavior is an individual who cannot control his desire to buy goods that are not needed without looking at the main function of the goods (Khaidarsyah and Haruna 2021). This definition shows that individuals who behave consumptive will tend to buy goods based on desires rather than needs. Consumptive behavior is the activity of buying something, goods with unreasonable considerations and not based on needs. Consumptive behavior is an activity of buying goods that are lacking or not needed at all so that they become wasteful. So, individuals when making purchases prioritize desire factors rather than need factors. Behavior Consumptiveness is characterized by a life of luxury and excess, the use of everything that is considered expensive and provides maximum satisfaction and physical comfort (Khaidarsyah and Haruna 2021; Prasaja 2023). This is also supported by a shopping lifestyle whose process of change and development is driven by desires rather than needs. This definition complements the explanation of previous theories by explaining that consumer behavior is not only influenced by individual desires, but is also influenced by lifestyle in society individual environment (Khaidarsyah and Haruna 2021; Puteri et al. 2022). Factors related to consumptive behavior:
1. Cultural factors
   a. Culture
      Culture has the broadest influence on individual behavior. Individuals who grow up in a culture
      will learn a series of perceived values and behavior through the process of interacting with their
      environment, including the behavior of consuming goods.

   b. Sub-culture
      Every culture has smaller sub-cultures or groups of people who feel part of a value system based
      on shared experiences and living conditions together. Differences between these sub-cultures
      then brings a difference in purchasing decisions and behavior consume an item.

   c. Social class
      Social class is a form of grouping of certain communities which ultimately determines a
      person's high or low level in the upper, middle and lower social classes

2. Social Factors
   a. Reference group
      Conformity carried out by the reference group is able to influence the emergence of consumer
      behavior

   b. Family
      Family habits in using goods and services will become a model for the individual. Thus, the
      family has an important role in shaping individual consumption patterns.

3. Personal Factors
   a. Age
      Age can directly or indirectly influence purchasing decisions made by individuals.

   b. Employment and economic environment
      Individual work also influences consumption patterns.
      The different jobs of each individual will determine their consumption behavior, as will the
      economic environment.

   c. Lifestyle
      Lifestyle is a routine pattern of life and individual activities in spending time and money.

   d. Personality
      Personality is an innate human characteristic such as self-confidence, adaptability, sociability
      and self-defense.

   e. Self concept
      Self-concept is what one thinks and feels about oneself. When an individual has a low self-
      concept, the intensity of their consumer behavior will be higher, and vice versa.
f. Self control

Self-control can influence individual consumptive behavior, where individuals who are unable to control themselves will tend to behave consumptive.

4. Psychological Factors

a. Motivation

Motivation is the drive that drives behavior and provides direction for individual behavior. This motivation will encourage individuals to do something, including making.

b. Perception

Perception has a role in determining individual actions. Differences in perception between each individual cause differences in the level of consumer behavior produced.

c. Learning

Purchases made by individuals are a learning process, where satisfaction with purchasing a product will determine decisions to purchase that product in the future.

d. Beliefs and attitudes

By taking action and learning, individuals will gain confidence and attitudes, including shopping behavior. This learning experience then shapes individual beliefs and attitudes in making purchases.

This test aims to analyze whether there is an influence of e-commerce on consumer behavior on the Shopee application. Research conducted by Puteri (2022) shows that there is an influence of the convenience of Shopee e-commerce on students’ consumptive behavior. Other research also conducted by Prajasa (2023) shows that there is an influence of the use of e-commerce on students’ consumptive behavior.

The Relationship between E Commerce and Self Control

E-commerce is an application that is carried out in the field of buying and selling, both in the form of services and selling goods online. In Indonesia, there are several E-commerce sites that are widely used by several groups, namely Shopee, Tokopedia, Lazada, Buka Lapak, JD.ID, etc. One of the most widely used and liked E-commerce in Indonesia is Shopee. Shopee e-commerce is one of the first marketplaces with the highest number of users or visitors, reaching 93.4 million per month. E-commerce Shopee is a mobile-based marketplace that was first launched in 2015 and immediately launched in several countries, one of which is Indonesia. In Indonesia, Shopee E-commerce provides a shopping site platform by providing attractive offers to consumers. One of the offers given to consumers is an event every month on twin dates which provides free shipping, flash sales, cashback, discounts and reduced
market prices which are relatively cheaper than standard prices. Shopee also comes with several conveniences in payment methods which may be an important point to facilitate the buying and selling process. This e-commerce also makes it easier for consumers to choose the right product and the right shop because it has markers such as (Star Seller) and has a rating feature. This feature helps consumers to buy from traders who match the quality of the goods they want. Apart from that, the main advantage of Shopee E-commerce is that the prices are quite low (you could say cheap) and price competition between other traders, so consumers only need to decide based on the location of the shop and the house or the total amount of additional shipping costs (if any). Salah One factor that can influence consumer behavior is self-control. Self-control can help individuals control behavior to make purchasing decisions through consideration of the items to be purchased. Individuals who have low self-control often have difficulty determining the consequences of the actions they take, while individuals who have high self-control will tend to pay attention to appropriate behavior to use in various situations/conditions. Self-control or self-control will have a positive influence, one of which is that students will be able to manage their finances by spending on things according to their needs and they will be more confident in their appearance as they are.

**H1: E-commerce has a positive effect on self-control**

The Relationship between Lifestyle and Self Control

Lifestyle can be controlled with good and appropriate self-control. Self-control can help individuals control behavior to make purchasing decisions through consideration of the items to be purchased. Self-control is a form of an individual's ability to control themselves, control and regulate behavior that will appear in accordance with the environment, as well as assisting individuals in making decisions based on several assessments through information processes. Self-control is also said to be an individual's ability to modify behavior, manage information, and choose actions according to beliefs. Self-control can be used in every process of life, including dealing with conditions in the surrounding environment. Self-control can be used to control behavior, including consumer behavior. Behavioral control referred to in this case is making considerations before deciding on an action.

**H2: Lifestyle has a positive effect on self-control**

The Relationship between E Commerce and Consumer Behavior

The use of internet media is growing rapidly and has become an important part of the economy and in meeting human needs. Users are also increasing, not only among teenagers such as school students and university students, even children, adults and the elderly are starting to become active users. As a result, all information that is positive or negative can be
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easily accessed by the entire community. And whether we admit it or not, it is slowly starting to change people's lifestyle patterns and thinking patterns. One of them is that many young people, especially students, are trying to become entrepreneurs by doing online business to increase their pocket money. Currently, online shops are being loved by the public. Online shop or online shopping via the internet is a process of purchasing goods or services from those who sell via the internet. Online shops are not just considered a choice in shopping, but have become part of socio-cultural changes in society. At the beginning of its development, online shops were used by trading companies who decided to try new marketing strategies in cyberspace. But in reality, the number of online shops managed by individuals is much greater than that of trading companies. In 1994 online shops were introduced to the public, the beginning of the online sales system was known as e-commerce, which stands for electronic commerce. You only need to be connected to the internet to carry out online buying and selling transactions. Moreover, with technological advances such as today, gadgets or smartphones can be used to access the internet anywhere and at any time. With the benefits of convenience obtained from online shopping, consumer behavior arises where buying things excessively without prior consideration. The consumptive nature is no longer buying goods for necessities but to increase prestige and respect for the surrounding environment and because they are tempted by cheap prices.

**H3: E-commerce has a positive effect on consumer behavior**

**Relationship Between Lifestyle and Consumer Behavior**

Consumptive behavior is individual behavior that is shown to consume excessively of goods and services that are not even needed. This behavior is largely influenced by lust which is solely to satisfy pleasure, following one's lifestyle and prioritizing desires rather than needs. So, without careful consideration, it is very easy for someone to spend on various desires that are not in accordance with their own basic needs. The formation of consumer behavior itself has become part of the lifestyle process. This consumptive behavior emerged especially after the industrialization period where goods were mass produced so that they required a wider range of consumers. Media, both electronic and mass, is a strategic place in the formation of consumer behavior, namely as a medium that attracts consumer interest in giving goods. Consumptive behavior is characterized by a life of luxury and excess. The use of everything that is considered the most expensive that provides satisfaction and physical comfort for someone who is controlled and driven by the desire to fulfill the desire for pleasure alone. This
was reinforced by Anggasari who said that consumptive behavior is characterized by the act of buying things that are not taken into account so that they become excessive.

**H4: Lifestyle has a positive effect on consumer behavior**

The Relationship Between Self-Control and Consumer Behavior

Individuals who have low self-control often have difficulty determining the consequences of the actions they take, while individuals who have high self-control will tend to pay attention to appropriate behavior to use in various situations/conditions. Self-control will have a positive influence, one of which is that students will be able to manage their finances by spending on things according to their needs and they will be more confident in the appearance they have. This consumer behavior can continue to spread throughout life and cause problems in the individual's own life. There are several effects that are felt from an economic perspective, individuals are no longer able to manage their finances properly, from a psychological perspective, individuals feel pressured if their desires cannot be fulfilled, while from a social perspective, individuals will continue to follow trends that they really like without wanting to be themselves. Alone. The Self Confidence aspect is divided into 4, namely:

1. Confidence in one's abilities, is an individual's positive attitude in which he has self-confidence in what he can do and is capable/capable of doing it seriously.
2. Social Interaction, Ability to relate to the community and recognize individual attitudes to adapt themselves to their environment, be tolerant, be able to accept other people's opinions and respect other people.
3. Self-Concept, an individual's ability to assess and view themselves positively or negatively, as well as knowing their strengths and weaknesses.
4. Dare to express opinions, the attitude of an individual who is able to express what is in his mind and wants to convey it to others without coercion.

**H5: Self control has a positive effect on consumer behavior**

**METHOD**

The method used in this research is a survey, namely a research method taking data from samples using a questionnaire that aims to conduct hypothesis testing while explaining causal relationships. This research instrument has passed the test validity and reliability through outer model measurements consisting of convergent validity, discriminant validity and composite reliability. The software used in all three this stage is SEM AMOS. All loading factor values \( \geq 0.70 \) are meaningful that all measures of each variable can be used to measure what it should be measured. Furthermore, based on the discriminant validity test, it shows that
the cross loading value, namely the correlation value of the manifest variable with the correlation of each latent variable, is higher than the value other correlations.

Figure 3. Conceptual model

Table 2. Variable Operationalization

<table>
<thead>
<tr>
<th>No</th>
<th>Variables and their definitions</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>E-commerce is a dynamic set of technologies, applications and business processes that connect companies, consumers and certain communities through electronic transactions and electronic trading of goods, services and information.</td>
<td>Free shipping Cashback Payment method Price of goods (Smriti and Kumar 2021)</td>
</tr>
<tr>
<td>2</td>
<td>Lifestyle is a person's lifestyle regarding how a person is able to allocate time and spend money well.</td>
<td>Time utilization Suitability of needs Social relations Prestige (Arslan et al. 2021; Khaidarsyah and Haruna 2021; Nofriansyah and Marwan 2019)</td>
</tr>
</tbody>
</table>
3. Self control is an individual's ability to control their thoughts, emotions, desires and behavior.

Confidence in your abilities
Social interaction
Self concept
Dare to express your opinion

(Gunawan and Andani 2020; Ayadi et al. 2013; Puteri et al. 2022)

4. Consumptive behavior is behavior that not only buys goods that are actually needed, but buys goods that are simply desires and to try to buy products even though they are not supposed to need the product

Buying things because you are chasing a prize
Buy goods because of attractive packaging
Purchase goods for maintain your appearance without prestige
There is a judgment that when

(Khaidarsyah and Haruna 2021; Prasaja 2023; Puteri et al. 2022)

ANALYSIS AND DISCUSSION

This research involved a sample from the population of Jenderal Achmad Yani University students who had shopped at Shopee e-commerce with a minimum age of 17 years. This was determined based on empirical data which shows that the majority of Shopee users are teenagers to adults and this age level is considered to have sufficient cognitive abilities to answer all the statements in the questionnaire.

The number of samples in this study was set at 150 respondents. Furthermore, the sampling technique used in this research is purposive sampling, which is a nonprobability sampling method. Nonprobability sampling is a sampling design where each individual does not have the same chance of being included in the sample. Meanwhile, the sampling technique using purposive sampling is limited to certain types of people who can provide the desired information, either because they are the only party those who have it, or those who meet several criteria used by researchers, is a design for collecting data or information from individuals that is easiest to obtain for researchers.
Vita Dhameria¹, Nunung Nurnilasari², Mahmud Mahmud³, Nana Noviada Kwartawati⁴
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<table>
<thead>
<tr>
<th>INFORMATION</th>
<th>AMOUNT</th>
<th>PERCENTAGE</th>
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<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
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<tr>
<td>Man</td>
<td>55</td>
<td>36,6%</td>
</tr>
<tr>
<td>Woman</td>
<td>95</td>
<td>63,33%</td>
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<tr>
<td>Age</td>
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<td>17-25 years</td>
<td>75</td>
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<tr>
<td>26-35 years</td>
<td>61</td>
<td>40,66%</td>
</tr>
<tr>
<td>&gt;35 years</td>
<td>14</td>
<td>9,33%</td>
</tr>
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<td>Work</td>
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<td></td>
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<tr>
<td>Student/Students</td>
<td>77</td>
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<td>Private employees</td>
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<td>30%</td>
</tr>
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<td>Housewife</td>
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<td>6%</td>
</tr>
<tr>
<td>Other</td>
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<td>12,66%</td>
</tr>
</tbody>
</table>

The type of data in this research is included in primary data sourced from Students who have shopped using online shop applications. Based on the time horizon in the data collection process, this research is categorized as a cross-sectional study where data is collected only once in one time period. The data collection process was carried out by questionnaires directly using Google Forms.
The results of hypothesis testing concluded that e-commerce had a positive and insignificant influence on self-control. H1 was rejected as indicated by a CR value of 1.078 with a probability of 0.281, so the probability significance was >0.05. Lifestyle has a positive and significant influence on self-control, H2 is accepted as indicated by a CR value of 3.777 with a probability of 0.000, so the probability significance is <0.05. E-commerce has a positive and significant influence on consumer behavior, H3 is accepted as indicated by a CR value of...
2.131 with a probability of 0.033, so the probability significance is <0.05. Lifestyle has a positive and significant influence on consumer behavior, H4 is accepted as indicated by a CR value of 3.306 with a probability of 0.000, so the probability significance is <0.05. Self control has a positive and significant influence on consumer behavior, H5 is accepted as shown by a CR value of 3.442 with a probability of 0.000, so the probability significance is <0.05.

CONCLUSION

Conclusion The development of digital technology has had a major influence on human life. Times are increasingly developing which encourage human behavior to be practical and instantaneous. Many business people use the internet to market or sell their merchandise through e-commerce, one of which is Shopee. Apart from that, there are also many students who prefer shopping online through Shopee e-commerce because it is more practical, instant and easy, rather than having to go out first to shop offline. In this research, it was found that e-commerce had a positive effect on the consumer behavior of respondent.

LIMITATIONS AND RECOMMENDATION

Even though this research analyzed 150 respondents involving samples from the student population of Jenderal Achmad Yani University who had shopped at Shopee e-commerce with a minimum age of 17 years, data collection at each university could result in differences in student and community samples. Suggestions for overcoming consumer behavior in the e-commerce era are:

1. Set a monthly budget limit, top priorities, and make a shopping list planned to avoid impulse shopping.
2. Increase understanding of financial management, investment and its importance savings to reduce consumptive behavior.
3. reduce opening shopping applications from mobile devices to reduce access easy to e-commerce platform.
4. Set a time limit before completing the purchase to allow time for ensure real needs.
5. Always compare prices, read product reviews, and make informed shopping decisions
6. informational and planned.
7. Take advantage of big discounts like Harbolnas or Black Friday for big purchases-quantity with a prepared list of requirements.
8. Consider reducing the credit limit on your credit card to be more conscious manage finances.
9. Focus on purchasing quality and useful items, avoiding accumulation unnecessary items.
10. Find activities or hobbies outside of online shopping to divert attention from consumerist temptations.

11. Review and monitor expenses regularly to be aware of spending patterns and make adjustments if necessary

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