

**THE EFFECT OF THE USE OF ELECTRONIC MONEY ON THE
CONSUMPTION BEHAVIOR OF ECONOMIC EDUCATION STUDENTS
OF PASUNDAN UNIVERSITY**

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ABSTRACT

This research is motivated by changes in student behavior when using electronic money so that they tend to be more consumptive, this is marked by buying products that are not needed and spending more because they are interested in the promos offered. This study aims to determine: (i) the use of electronic money for Economic Education students; (ii) Consumptive behavior of Economic Education students; (iii) The effect of using electronic money on the consumptive behavior of Economic Education students; and (iv) Implementation of consumption behavior in macroeconomic theory I course for Economic Education students at Pasundan University. The research method used is a survey method with a quantitative approach and data collection techniques using questionnaires with a sample of 146 students. The results showed that: (i) the use of student electronic money had an average of 4.2692 in the very high category; (ii) Consumptive behavior of students has an average score of 3.68856 in the high category; (iii) There is a significant effect of using electronic money on the consumptive behavior of Economic Education students with a contribution value of 48.1%, which means that it has a fairly strong level of influence; (iv) Based on the results of the study that the consumptive behavior of students is at a high level, this shows that Economics Education students have not been able to implement the consumption behavior they have learned properly because they consume excessively and irrationally. The author suggests to: (i) Electronic money issuers, are expected to be input for developing the use of electronic money, by presenting features to manage and regulate consumer finances; (ii) Educational institutions, the results of this research can be input regarding the use of electronic money in the educational environment; (iii) Students, the results of this study are expected to use electronic money more wisely so as not to behave consumptively and to increase understanding and application of consumption behavior in order to consume according to needs; (iv) Other researchers, this research that has been done is expected to be a new reference and other researchers can determine other variables that have not been studied in this study.

Keywords: *The Use of Electronic Money, Consumption Behavior.*