

# The Effect of E-Wallet Use and Financial Literacy on Generation Z's Consumptive Behavior with Self-Control as a Moderation Variable

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## ABSTRACT

This study aims to analyze the influence of e-wallet usage and financial literacy on the consumptive behavior of Generation Z in Yogyakarta with self-control as a moderating variable. This study uses a quantitative method with the selected sampling technique, namely the purposive sampling method. The sample used in the study amounted to 126 Gen Z or respondents obtained through questionnaire distribution and data processed using the SEM-PLS model. The results show that e-wallet usage and financial literacy do not significantly influence consumptive behavior. In addition, self-control also does not significantly moderate the relationship between e-wallet usage and financial literacy on consumptive behavior of Generation Z in Yogyakarta. However, in contrast, self-control has a negative and significant effect on consumptive behavior of Generation Z in Yogyakarta. This means that there is still good control from Gen Z Yogyakarta in regulating and suppressing consumptive behavior for their daily lives. Based on this study, it shows that financial understanding and the use of technology are not always factors in consumptive behavior.

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## 1. INTRODUCTION

The development of digital technology that is increasingly advanced offers a variety of public services, both in information and communication services to the financial industry. The presence of *financial technology* (Fintech) shows that financial technology-based innovations are increasingly being looked at to provide various services to the community. According to Martinelli (2021), *financial technology* (Fintech) is a financial service that utilizes information technology in its use. One of the fintech technologies that is popular with people today is *e-wallets*. *E-wallets* or electronic wallets are payment transaction-based financial technology where users do not need to use cash and only use software on *smartphones* to make transactions (Prameswari et al., 2022). It is easier and faster for people to make payments using only software and internet networks without having to spend cash. This makes the payment transaction system more practical and the perceived convenience of its users can indirectly affect a person's consumption patterns (Sari & Harahap, 2025).

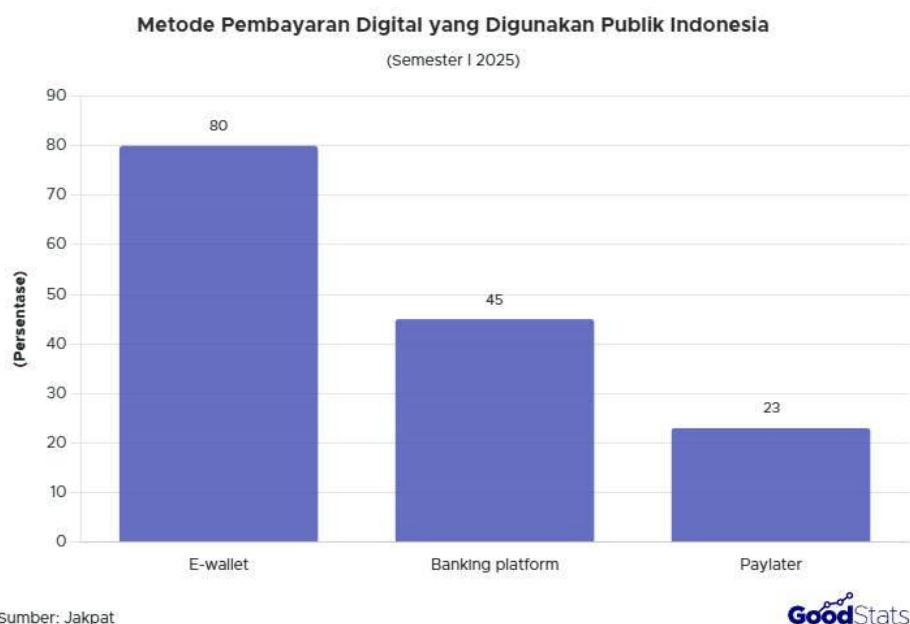


Figure 1. Digital Payment Method Graph is the most in demand in Indonesia.  
Source: GoodStats (2025)

Data from GoodStats (2025) shows that *e-wallets* are the most popular digital payment at 80% of other digital payments, such as the use of *banking platforms* by only 45% and *paylater* by 23%. In addition, according to the Digital 2024 Indonesia report released by *We Are Social* and *Hootsuite*, it is stated that the most active digital wallet users in Indonesia are mostly from the younger generation, especially in Generation Z (*Digital 2024*, 2024). Payment transaction systems that are more practical and easy to use can indirectly affect a person's consumption patterns (Sari & Harahap, 2025). Excessive consumption patterns can cause a person to behave consumptively. Consumptive behavior is the activity of buying goods or services based on desires, not needs, without considering their main function (Luas et al., 2023). For this reason, it is important for a person to understand financial literacy and self-control so as not to get into financial problems. Financial literacy is a person's skill in managing and managing their finances so that they can maintain good finances for the future (Kenale Sada, 2022). Of course, financial literacy needs to be improved in the younger generation so that they do not fall into consumptive behavior due to the ease of technology. The Financial Services Authority stated that the financial literacy index of the Indonesian people in 2022 increased by 49.68% from the previous year (Financial Services Authority, 2022). Although it has increased, this value is still relatively low when compared to the population of Indonesia which reaches 275 million people.

Generation Z is a generation born between 1997-2012. This generation grew up in an era of rapid technological development and was quite fast in understanding technology. This makes the author take the object of Generation Z as his research because it is the most influential in technological development, especially in lifestyle changes that must always *be up to date*. Yogyakarta is a city that will be researched by the author because apart from being a student city but also its population is very diverse and has characteristics both from the natives and immigrant residents from other regions. Based on data sources from the Yogyakarta Central Statistics Agency, it shows that the number of young people, especially Generation Z, in Yogyakarta is around 803,400 people with 409,900 men and 393,400 women (Yogyakarta Provincial Central Statistics Agency, 2026). According to Erwan & Edi Setiawan (2023), at least around 266,491 students in Yogyakarta actively use *e-wallets* to make transactions. This shows that students' lifestyles already depend on digital payments for daily life. Without self-control, Generation Z will be more easily tempted to engage in consumptive habits and impulsive acts.

This study discusses the relationship between *e-wallets*, financial literacy, consumptive behavior, and self-control. This is in line with research conducted by Rummyati Zeinab & Ruski (2025) which states

that *e-wallets* have a positive and significant effect on consumptive behavior. On the other hand, research from Nainggolan (2022) states that financial literacy has a negative and significant effect on consumptive behavior, meaning that the higher a person's financial literacy, the more likely it is to suppress consumptive behavior and vice versa. The results of other studies also show that self-control as a moderation variable has a significant effect on *e-wallet* use on consumptive behavior (Mariana et al., 2025). Some researchers have previously used self-control only as an independent or dependent variable and still rarely use it as a moderation. Therefore, the author is interested in discussing more deeply about "The Effect of *E-wallet* Use and Financial Literacy on Generation Z's Consumptive Behavior with Self-Control as a Moderation Variable".

## 2. METHODS

This study uses a quantitative research method because the researcher aims to conduct research systematically and objectively. The data sources in this study used primary data sources and the selected sampling technique, namely *the purposive sampling* method. *Purposive sampling* is a sampling method with consideration of certain criteria (Sugiyono, 2013). The sample criteria used in this study are generation Z of Yogyakarta City aged 17 - 29 years old and use all types of *e-wallet products*. The researcher will distribute the questionnaire in online form through *google form* and the data will be processed using the SEM-PLS method which is more suitable for use in measuring moderation variables. The type of assessment uses a likert scale measurement of 1-4 consisting of Strongly Disagree (STS) = 1, Disagree (TS) = 2, Agree (S) = 3, and Strongly Agree (SS) = 4. In the SEM-PLS method, the researcher uses two models, namely the measurement model (*outer model*) and the structural model (*inner model*). The measurement model consists of validity and reliability tests, while the structural model consists of *R square*, *F square*, and hypothesis tests. The device used in supporting this research is SmartPls 3.0.

## 3. FINDINGS AND DISCUSSION

### Data Collection Results

Based on the distribution of questionnaires that have been carried out, the respondents' questionnaires in this study have been grouped based on age, gender, type of work, and *e-wallet* used. The total number of respondents obtained was 126 respondents dominated by women by 67% and men by 33%. The age of the respondents who entered the criteria was Gen Z aged 17-29 years which was dominated by students and workers. *The most used e-wallet* is Shopeepay, followed by Dana and Gopay in second and third place.

### Testing Measurement Model (*Outer Model*)

#### Validity Test

The validity test is used to measure the validity or validity of a questionnaire. According to Syafrida (2021), the Validity Test is a test of questions or research questionnaires that aims to test how well respondents understand the questions that will be asked by researchers. The validity test used in this study used *Factor Loading/Outer Loading*, *Fonell-Lacker*, and *HTMT* values. The *expected outer loading* value to have a high level of validity, namely  $> 0.70$  and a value of  $0.50 - 0.60$ , is still considered sufficient to meet the validity requirements.

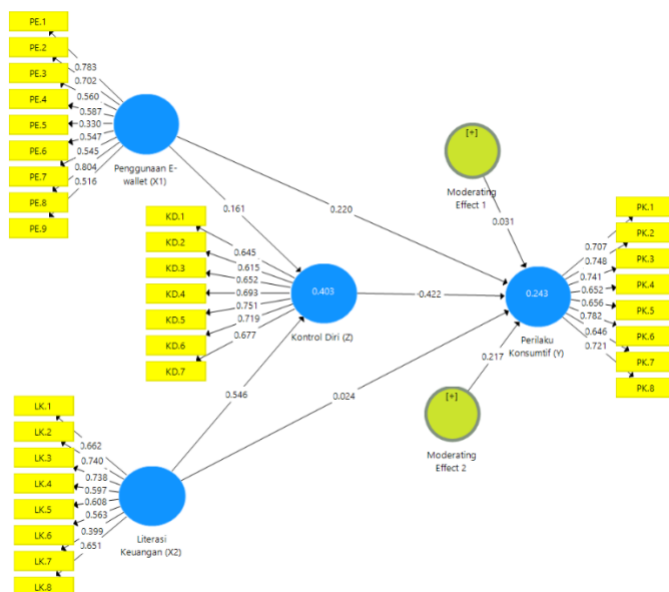


Figure 3. Outer Loading Before Modification  
Source: Data processed (2026)

From the data above, it can be seen that those with values below  $<0.50$  are PE5 and LK7. The values of the indicators are PE5 of 0.330 and LK7 of 0.399, which means that the values are invalid and the indicator cannot be used.

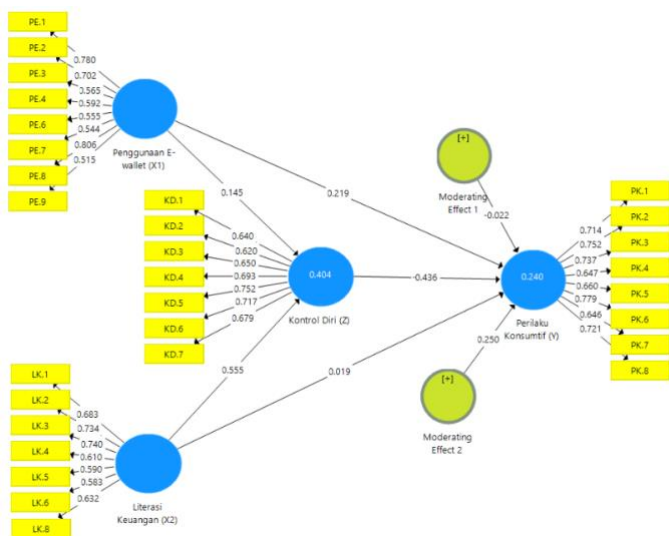


Figure 4. Outer Loading After Modification  
Source: Data processed (2026)

Figure 4 shows the results of data processing that has been modified from invalid values. Invalid values have been removed and are not used so that all variables are said to be valid and meet the criteria. The next stage is to look at the *fornell lacker value*. The *fornell lacker value* can be said to be valid if the root of the AVE construct  $>$  correlation between constructs. The following is the value of discriminant validity based on *fornell lacker*.

**Table 1. Fornell Lacker**

	<b>Self-Control</b>	<b>Financial Literacy</b>	<b>Use of E-wallet</b>	<b>Consumptive Behavior</b>
Self-Control	0.680			
Financial Literacy	0.623	0.656		
Use of E-wallet	0.403	0.465	0.641	
Consumptive Behavior	-0.392	-0.218	-0.059	0.709

Source: Data processed (2026)

The results of the data shown in table 1 show that all variables are declared valid because the root value of the AVE construct > correlation between other constructs. Therefore, the data is declared valid and can proceed to the next stage. The last stage is to use the HTMT method. The HTMT value can be declared valid if the value is below < 0.90. The following is the data from the HTMT method.

**Table 2. HTMT**

	<b>Self-Control</b>	<b>Financial Literacy</b>	<b>Use of E-wallet</b>	<b>Consumptive Behavior</b>
Self-Control				
Financial Literacy	0.781			
Use of E-wallet	0.427	0.493		
Consumptive Behavior	0.453	0.275	0.201	

Source: Data processed (2026)

Based on the data in table 2, all constructs have met the requirements, namely the value of <0.90 so that the variables are accepted. It can be concluded that the discriminatory validity test can be declared valid.

**Reliability Test**

Reliability tests are tests to show the extent to which a measuring instrument is reliable and reliable (Amanda et al., 2019). The measurements in this reliability test can be seen from the *composite reliability* value and *Cronbach's alpha*. An indicator can be said to be reliable if the *value of the composite reliability* coefficient is  $\geq 0.70$  and *Cronbach's alpha*  $\geq 0.70$  (Ghozali & Laten, 2015).

**Table 3. Reliability Test**

	<b>Composite Reliability</b>	<b>Cronbach's Alpha</b>	<b>Ket.</b>
Consumptive Behavior (Y)	0.889	0.859	Reliabel
Penguunaan E-wallet (X1)	0.849	0.817	Reliabel
Financial Literacy (X2)	0.840	0.778	Reliabel
Self-Control (Z)	0.849	0.788	Reliabel

Source: Data processed (2026)

As a result of the above data, all variables in this study had a *composite reliability* value and *Cronbach's alpha* above the minimum threshold of 0.70. These results show that all instruments used are reliable or consistent in measuring their variables. Thus, all variables in the model have met the reliability criteria and are suitable for further analysis.

**Structural Model Testing (Inner Model)**

**Determination Coefficient Test ( $R^2$ )**

Coefficient of Determination ( $R^2$ ) is a measurement method to determine how strong the model's ability is to explain the influence between independent variables and dependent variables  $R^2$  (Kuncoro, 2019). The coefficient of determination has a value between 0 and 1, and is expressed in the form of a percentage. The higher the percent value on a test, the stronger the role of the independent variable in influencing the bound variable and vice versa.

**Table 4. R Square**

Where. Dependen	R Square	R Square Adjusted
Consumptive Behavior	0.240	0.208

Source: Data processed (2026)

The results of the  $R^2$  test showed that the influence of the consumptive behavior variable was only 0.240 or 24% and the remaining 76% was likely to be influenced by other variables outside this study. This means that these results show that the model has influence but is relatively weak. Variables have not been able to fully explain the influence of generation Z strongly and there are likely still many external factors that can influence  $R^2$ .

**Effect Size ( $F^2$ )**

Effect Size ( $F^2$ ) is a measurement method that shows how much influence independent variables have on their dependent variables (Haryono, 2016). In the *effect size/f square test*, the results can be said to be weak if the values are (0.02), moderate (0.15), and large (0.35). The following are the results of data processing using the *f square* test.

**Table 5. Effect Size Test Results ( $F^2$ )**

	Use of E-wallet	Financial Literacy	Self-Control	Consumptive Behavior
Use of E-wallets			0.028	0.043
Financial Literacy			0.406	0.000
Self-Control				0.149
Consumptive Behavior				

Source: Data processed (2026)

Based on table 5, the effect of *e-wallet* use and financial literacy on consumptive behavior has a small influence, namely 0.043 and 0.00. Meanwhile, the influence of self-control on consumptive behavior has a fairly moderate influence, which is 0.149. However, the effect of financial literacy on self-control has a fairly strong value of 0.406 and is inversely proportional to the use of *e-wallets* on self-control which has a weak/small influence of 0.028. It can be concluded that this model has an influence but is still relatively weak to measure the influence of the consumptive behavior of generation Z in Yogyakarta.

**Hypothesis Test**

Hypothesis testing is done to find out whether a hypothesis is accepted or rejected. In this hypothesis test, the researcher used the *bootstrapping* or *resampling method*. *Bootstrapping* or the *resampling* method is a measurement method using repeated samples to calculate statistical tests (Wijaya, 2019). The researcher describes in the *path coefficient* to prove the hypothesis of each variable. The result will be significant if the *t-statistic* > 1.96 and the *p-value* < 0.05. The result of the *path coefficient* can be seen from the following table:

**Table 6. Test Hypotheses using Path Coefficients**

Path Coefficients	Original Sample	T statistic	P values	Ket.
(H1) Peng. <i>E-wallet</i> (X1) → Consumptive Behavior (Y)	0.219	1.628	0.104	Unproven
(H2) Financial Literacy → Consumptive Behavior	0.019	0.166	0.868	Unproven
(H3) Peng. <i>E-wallets</i> → Self-Control → Consumptive Behavior	-0.022	0.087	0.931	Unproven
(H4) Financial Literacy → Self-Control → Consumptive Behavior	0.250	0.812	0.417	Unproven
(H5) Self-Control → Consumptive Behavior	-0.436	4.201	0.000	Proven

Source: Data processed (2026)

### **H1 : The Use of *E-wallet* has a Positive Effect on the Consumptive Behavior of Generation Z Yogyakarta**

The first hypothesis test is whether the use of *e-wallets* has a positive and significant effect on consumptive behavior. In table 6, the original sample value was 0.219, the *t-statistic value* was 1.628 and the *p-value* was 0.104. The results showed that the *p-value* was  $> 0.05$  which indicated no significant influence. Therefore, it can be concluded that the use of *e-wallets* does not have a significant influence on the consumptive behavior of Generation Z in Yogyakarta. In line with research conducted by Aulia & Purwanti (2025), it is stated that the use of *e-wallets* is not strong enough to influence consumptive behavior because currently individuals use *e-wallets* only as a tool for practical transactions and not as a trigger for excessive consumption behavior. Not only that, the *e-wallet* feature that can display transaction history indirectly helps individuals manage their finances from seeing their expenses. These results are not in line with the research of Rummyati Zeinab & Ruski (2025) and Pramesti et al. (2024) so the first hypothesis (H1) is rejected.

### **H2 : Financial Literacy has a Positive and Significant Effect on the Consumptive Behavior of Generation Z Yogyakarta**

The second hypothesis test is whether financial literacy has a positive and significant effect on consumptive behavior. Table 6 shows the results of the original sample value of 0.019, *t-statistic* 0.166, and *p-values* 0.868. The result of a *p-values* of  $> 0.05$  indicates that there is no significant influence of the financial literacy variable. It can be concluded that financial literacy does not have a significant influence on the consumptive behavior of Generation Z in Yogyakarta. In line with research conducted by Haq et al. (2023) which states that financial literacy does not have a significant effect on consumptive behavior. The high and low level of financial literacy of Generation Z in Yogyakarta does not affect their consumption level. This is because the average Generation Z living in Yogyakarta has the status of students and immigrants whose finances are not fully stable. Indirectly, they must be wiser in using money so that their needs can be met every month. It can be concluded that financial literacy is not something that really affects the consumptive Gen Z but the life process and environment of Gen Z itself. Therefore, this study is not in line with Nainggolan (2022) so the second hypothesis (H2) is rejected.

### **H3 : Self-control as moderation has a negative and significant effect on the consumptive behavior of Generation Z Yogyakarta in the use of *e-wallets*.**

The third hypothesis test is whether self-control as moderation has a negative and significant effect on the consumptive behavior of Generation Z Yogyakarta in the use of *e-wallets*. The data results in table 6 show the original sample value -0.022, *t-statistic* 0.087, and *p-value* 0.931. A *p-value* of  $> 0.05$  and a

*t*-statistic of  $< 1.96$  indicate that this model has no significant influence. Therefore, self-control does not moderate or have a significant influence on the relationship between *e-wallet* use and the consumptive behavior of Generation Z Yogyakarta. This shows that there is no effect of *e-wallet* use with consumptive behavior even though it is moderated by self-control. This is supported by research from Laksana et al. (2026) who stated that self-control does not mediate between *e-wallet* use and consumptive behavior. The use of *e-wallets* can be said to be only a tool to realize a payment decision without changing the individual's psychic state. Therefore, these findings are not in line with Mariana et al. (2025) and Dewi et al. (2021) who stated that self-control can moderate the influence of the relationship between *e-wallet* use and consumptive behavior, so the third hypothesis (H3) is rejected.

#### **H4: Self-control as moderation has a significant effect on the consumptive behavior of Generation Z Yogyakarta which is influenced by financial literacy.**

The fourth hypothesis test is whether self-control as moderation has a significant effect on the consumptive behavior of Generation Z Yogyakarta which is influenced by financial literacy. The results of data processing shown in table 6 show the *original sample value* of 0.250, *t*-statistic 0.812, and *p*-value 0.417. The *p*-value of  $> 0.05$  and the *t*-statistic  $< 1.96$  indicate that this model has no significant influence. Therefore, self-control does not moderate or have a significant influence on the relationship between financial literacy and the consumptive behavior of Generation Z Yogyakarta. These results are supported by research from Al Arif & Imsar (2023) and Monica (2025) which states that self-control is neither strong nor weakening enough to moderate the relationship between financial literacy and consumptive behavior. This means that individuals who have a certain level of financial literacy are not a driver to commit consumptive acts by using self-control as a reference. It can be concluded that for the fourth hypothesis (H4) it is rejected.

#### **H5 : Self-control has a negative and significant effect on the Consumptive Behavior of Generation Z Yogyakarta**

The fifth hypothesis test is whether self-control has a positive and significant effect on consumptive behavior. Based on table 6, the original sample value is  $-0.0436$ , *t*-statistic 4.201, and *p*-value 0.000. The *p*-value of  $< 0.05$  and the *t*-statistic  $> 1.96$  indicate that this model has a significant but negative influence. Therefore, self-control has a negative and significant effect on the consumptive behavior of Generation Z Yogyakarta. This is supported by research conducted by in line with research conducted by Syariifah & Yuliana (2022) and Dewandari & Putri (2021) stating that the relationship between self-control and consumptive behavior has a significant negative effect, where the higher the level of individual self-control, the more pressure the individual to behave consumptively. Gen Z in Yogyakarta tends to still be able to refrain from things that encourage consumerism. Therefore, in this model it can be concluded that the fifth hypothesis (H5) is accepted.

## **4. CONCLUSION**

Based on the results of the tests and hypotheses that have been carried out in this study, it can be concluded that the use of *e-wallets* (X1) and financial literacy (X2) does not have a significant effect on consumptive behavior (Y) in Generation Z in Yogyakarta. In addition, the results of this study prove that self-control (Z) cannot significantly moderate the relationship between the influence of *e-wallet* use (X1) and financial literacy (X2) on the consumptive behavior (Y) of generation Z in Yogyakarta. However, the results of this study also prove that self-control (Z) has a negative and significant effect on consumptive behavior (Y) in generation Z in Yogyakarta. This means that there is still good control from Gen Z Yogyakarta in regulating and suppressing consumptive behavior for their daily lives.

In the process of data collection, of course, there are limitations in research, namely in sampling. There are still many respondents who cannot distinguish between digital wallets (*e-wallets*) and *mobile banking*. Many respondents filled out *mobile banking* and not *e-wallets*, causing some questionnaires to be unsuitable for use. For this reason, based on the conclusions and limitations of this

study, there are several suggestions that will be submitted by researchers for the development of the next research. Although the use of *e-wallets* and financial literacy has not been proven to affect consumptive behavior in this study, it is expected that Generation Z, especially in Yogyakarta, will continue to maintain the use of technology and manage personal finances well in order to prepare for a more prepared future both mentally and financially. For the next researcher who will conduct research with the same theme, in order to increase the number of respondents and expand the research area. In addition, add other variables so that this study provides a broader view for a good impact on everyone, especially generation Z.

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