



Online Shopping (Olshop), Economic Literature, and Student Consumption Behavior in the Era of Economic Digitalization

Tetep¹(✉), Mega Indah Siti Syahbaniah¹, Alni Dahlena¹, Galih Abdul Fatah Maulani², and Lina Siti Nurwahidah¹

¹ Institut Pendidikan Indonesia, Garut, Jawa Barat, Indonesia
tetep@institutpendidikan.ac.id

² Universitas Garut, Garut, Jawa Barat, Indonesia

Abstract. The phenomenon of online shopping is increasing. Some of them employ postpaid or prepaid payment systems. This is a new symptom in economic activity due to the development of the digital economy, which can cause symptoms of consumptive behavior or lazy behavior in students. This study aims to find out 1) How online shopping becomes the shopping orientation of social studies education students at the Indonesian Institute of Education, 2) the effect of online shopping on the economic literacy of social studies education students at the Indonesian Institute of Education, 3) the effect of online shopping on the consumptive behavior of social studies education students at the Indonesian Institute of Education, 4) the impact of online shopping on economic literacy and consumptive behavior social studies education students at the Indonesian Institute of Education. The results show that 76,8% of students often do online shopping, while there is a decrease in economic literacy by 43,2%, and online shopping impacts consumptive behavior by 52,5%. Furthermore, online shopping affects economic literacy and consumptive behavior by 47.5%. There needs to be education and knowledge related to economic digitization and online shopping habits not to cause a decline in economic literacy and an increase in consumptive behavior by providing guidance and training or education services.

Keywords: Online Shopping (Olshop) · Economic Literature · Consumption Behavior

1 Introduction

Based on the concept of changing global economic flows. The existence of the Indonesian economy is currently dissolved in global economic conditions. This dramatically affects the Indonesian economy if there is an increase or decrease in global economic conditions. The Industrial Revolution 4.0 has brought various technological developments to facilitate all activities. Different companies providing online-based goods and services have entirely shifted manual and traditional marketing 100%. While Society 5.0 promises multiple kinds of convenience for humans in meeting the needs of life. This has

© The Author(s) 2024

R. Hurriyati et al. (Eds.): GCBME 2022, AEBMR 255, pp. 310–317, 2024.

https://doi.org/10.2991/978-94-6463-234-7_30

been clearly seen in Indonesian society. Various companies that provide online-based goods and services have spread widely in Indonesia. One example is the presence of different online marketing that started as an online transformation service provider, which has shifted motorcycle taxi drivers who provide conventional services [1].

The concept of e-commerce or electronic commerce was developed to facilitate business transactions using the internet and website technology. That is why people change their behavior to meet the needs of life with e-commerce in online shopping activities. One of the reasons is the ease of doing transactions offered by e-commerce. In addition, the rapid development of online shopping in Indonesia is also influenced by the lifestyle of the Millennials who prefer to shop online. The study shows that Indonesia's large population is a significant market opportunity for industry players. This is indicated by the 30 million Indonesian population who are consumers and online shopping actors [2]. Economic progress is one of the development goals representing society's welfare. The economic perspective tends to dominate the way of thinking about the definition of development and welfare.

Development in relationship with the environment. The process of buying goods and services via the internet where the seller and buyer are not in direct contact or do not meet and do not make physical contact, and where the goods are only offered through images on a website or online store then payment is made by transfer to a bank account concerned. After the payment process is received, the seller's obligation is to send the buyers. Ordered goods to the destination address [3]. Currently, the development of technology is increasing rapidly. One of the technological developments that are widely used by the community is the internet. The internet makes it very easy for a person's activities, one of which is economic transaction activities.

Thus, the phenomenon of economic development is also a cultural process because the economy itself is part of the cultural reality that can shape urban development in Indonesia, which can foster a culture of consumerism for its people when urban economic development focuses more on the cultural reality. The culture of consumerism then encourages people to consume various products that exceed basic needs [4]. So cultural values and their influence on economic outcomes. So the step needed to achieve this goal is to define culture in a narrower form so that it is easy to recognize the causal relationship between culture and economic outcomes.

2 Theoretical Review

a. Online Shopping Concept

Economic transactions can be done digitally via the internet even though sellers and buyers do not meet in person. This resulted in a change in the economic system and a change in the paradigm of consumers in carrying out economic transactions that started from old conventional technology to modern technology or a shift from shopping to traditional markets into transactions through digital technology. The development of increasingly modern technology, all-sophisticated, makes everything faster and instantaneous. Developments in the 21st century can be said to be the age of knowledge, a century marked by a massive transformation from an agrarian society to an industrial society and continues to be a knowledge society, especially in the economic field [5].

This transformation process is an era of human capital, an era in which science and technology, especially communication technology, is growing very rapidly, which has an impact on free competition that is so tight in all aspects of human life. Economic development is marked by the occurrence of global-horizontal scale cooperation throughout the world as part of the development of the economic system in the 21st-century era [6]. Utilizing various media and finding the right strategy to increase student interest in participating in the online-based economic transaction system, especially in the 21st century, as an effort to realize the interest in conducting online-based transactions for the community and in supporting people's lives. Online shopping provided access to a broader range of products and facilitated their delivery, which increased demand. To respond to the increased demand, more heavy commercial vehicles must be on the roads to deliver orders [7]. So access to a wider range of products and facilitate their delivery, which increases demand.

The actions consumers take to make a purchase or consumer purchasing decision-making is a process of selecting one of several alternative problem-solving with real follow-up [8]. After that, the consumer can evaluate the choice and then can determine the attitude to be taken next. The role of the economy in everyday life will be able to affect the welfare of students. If students manage their finances carefully, they will not face financial difficulties. Economic literacy is needed to create value crystallized in behavior because, in principle, economic literacy is a useful tool to change behavior from unintelligent to intelligent [10]. In general, online grocery shopping was published before and during the COVID-19 pandemic to develop a conceptual framework about online grocery purchase intentions and their determinants, the mediation effects of consumers' attitudes, the moderating effects of COVID-19, and control variables [9].

b. Economic Literacy Concept

Economic literacy in everyday life will be able to affect the welfare of students. If students manage their finances carefully, they will not face financial difficulties. Economic literacy is an effort to create value that is crystallized in behavior. Economic literacy is needed because, in principle, economic literacy is a useful tool to change behavior from unintelligent to intelligent. Such as how to use the income to save, invest, protect and fulfill the necessities of life. Economic literacy is one of the factors that can affect the level of welfare.

The growing body of literature has focused on the impact of entrepreneurship education and entrepreneurial intention, while this study aims to explore other predicted factors affecting students' entrepreneurial intention, such as family economic education, peer groups, and economic literacy [12]. There is a classification of aspects into several groups based on social and economic characteristics, financial experience, demographics, financial education, family characteristics, dreams, and geographic location.

Economic literacy factors include immigration status, type of work, gender, age, family status, education level, and place of residence [11].

The Indonesian National Strategy for Financial Literacy identifies that age, occupation, gender, education level, income, and geographic distribution are demographic factors to assess the Indonesian population's financial literacy level [13]. Literacy and economic preferences are important health, income, and general well-being drivers.

We bridge the gap between studies on financial literacy and research on economic preferences by investigating how they interplay with each other and with the field behavior of adolescents [14]. Economic literacy is essential to health, income, and general well-being. We bridge the gap between studies on financial literacy and research on economic preferences.

c. Concept of Consumptive Behavior

The quality of economic services can be realized by meeting the needs and desires of customers and the accuracy of their delivery in balancing or exceeding customer expectations. Service quality is the expected level of excellence and control over these advantages to meet customer desires [15]. In other words, two main factors affect service quality: the expected and perceived service. Based on the contextual system of economic transactions in the 21st century, online shopping is the process of buying goods/services by consumers to real-time sellers, without waiters, and via the internet [16]. This virtual store changes the paradigm of the process of buying goods/services bounded by walls, retailers, or malls [17].

Consumptive behavior in the digitalization era as part of the economic network is a marketing approach that combines online and offline interactions. This means that brands put forward not only good branding but also content relevant to customers. There have been many research subjects in recent years on consumer behavior in the digital age, but understanding it is complicated because the main entities involved, consumers and businesses, have changed. First, every consumer today is also a computer user. Characteristics of computer users. Online consumers perform all traditional consumer functions on computers while interacting with systems, i.e., commercial websites. Second, physical stores have been transformed into virtual stores through information technology (IT). In the physical commercial world, information technology (IT) used for operations remains largely in the background, invisible to consumers [14]. However, in e-commerce, technology has moved to the foreground and has become the store itself as a website [18].

3 Research Methods

The study uses a quantitative approach with a descriptive type to describe and describe the research subject based on data from the variables studied [16]. Data processing uses SPSS version 25. The population in the study was 250 students in the social science education study program. The sample is 34 respondents who were selected randomly using a simple random sampling technique, where this technique provides equal opportunities for every member of the population. The students who were the sample were level 3. The variables measured were economic literacy and consumptive behavior, which were then statistically tested to see the magnitude of the correlation and partial effect.

4 Results and Discussion

Based on the research results on product quality factors, convenience, information quality, and consumer trust. This is in accordance with the theory stated by [17] that the factors that influence buying decisions in online shopping are product quality, convenience, information quality, and consumer trust. Based on the results of the research that the data analysis test includes the following:

Table 1. Normality Test Results.

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		20
Normal Parameters ^a	mean	.0000000
Most Extreme Differences	Std. Deviation	6.24631324
	Absolute	.112
Kolmogorov-Smirnov Z	Positive	.112
	negative	-.092
asympt. Sig. (2-tailed)		.965
a. Test distribution is Normal.		

(Source: Data Normality Test, SPSS 25.0, 2022)

A normality test is useful to find out whether the data from the research results are normally distributed or not. The following are the results of the normality test of the X and Y variables, as shown in Table 1, which are as follows:

Based on the results of the normality test of the questionnaire data using the One-Sample Kolmogorov-Smirnov Test, the significance value of the X and Y variables was 0.965 with an of 0.05, so because $0.965 > 0.05$, it can be concluded that the data distribution was normally distributed.

The linearity test determines whether the relationship between the independent variable and the dependent variable is linear or not significant. This test was carried out with the help of SPSS 25.0 with the following criteria:

- 1) If the significance value is > 0.05 , then the variables X and Y have a linear relationship.
- 2) If the significance value is < 0.05 , then the variables X and Y do not have a linear relationship.

Based on the linearity test that has been carried out, the significance value is $0.624 > 0.05$, so it can be concluded that there is a linear relationship between variable X, “economic literacy,” and Variable Y, “consumptive behavior”.

Hypothesis testing aims to test the level of significance so that it can determine the significance of the degree between variables X and Y. For this reason, in this study, it is revealed that the hypothesis used is as follows:

Ha: There is an effect of online shopping on economic literacy and consumptive behavior

Ho: There is no effect of online shopping on economic literacy and consumptive behaviour

Based on Table 2, it is obtained that data $t_{hitung} = 5.952$ can $t_{tabel} = 2.101$ be concluded if $t_{hitung} > t_{tabel}$ the hypothesis states that there is a relationship between

Table 2. Hypothesis Test Results

Coefficients ^a			
Model		t	Sig.
1	(Constant)	-.185	.855
	Economic literacy online shop	5.952	.000

a. Dependent Variable: consumptive behaviour

(Source: t-test against t-table, SPSS 25.0, 2022)

online shopping with economic literacy and consumptive behavior or, in other words, **H_a is accepted.**

It can be concluded that the magnitude of the value obtained by the coefficient of determination (R Square) is 0.663, which means that the effect of variable X on variable Y is 66.3%. The remaining 33.7% were influenced by other variables not examined in this study. Based on this, consumers prefer economic transactions because of the convenience provided to consumers in meeting their needs [19]. Based on this, the economic system, in particular, is carried out by every community, especially among students, that the quality of economic services can be realized through fulfilling customer needs and desires and the accuracy of their delivery in balancing or exceeding customer expectations. Service quality is the level of excellence (*excellence*) that is expected and controls these advantages to meet customer desires. In other words, there are two main factors that affect service quality, namely, the *expected service* and the *perceived service*. Based on the contextual system of economic transactions in the 21st century, *online shopping* is the process of buying goods/services by consumers to real-time sellers, without waiters, and via the internet as part of a digitalization system that has an influence between economic literacy and consumptive behavior [20].

The process *era of human capital* is an era in which science and technology, especially communication technology, is growing rapidly, which has an impact on free competition that is so tight in all aspects of human life. Economic development is marked by the occurrence of global-horizontal scale cooperation throughout the world as part of the development of the economic system in the 21st-century era. Utilizing various media and finding the right strategy to increase student interest in participating in the online-based economic transaction system, especially in the 21st century, as an effort to realize the interest in conducting online-based transactions for the community and in supporting people's lives [21]. Consumers took action to purchase a product. Consumer purchasing decision-making is selecting one of several alternative problem-solving with real follow-up [22]. After that, the consumer can evaluate the choice and then can determine the attitude to be taken next. The role of economic literacy in everyday life in consumptive behavior will be able to affect the welfare of students. If students manage their finances carefully, they will not face financial difficulties.

5 Conclusions

Based on the results of research that has been done that economic development is marked by the occurrence of global-horizontal scale cooperation throughout the world as part of the development of the economic system through online shopping. So that economic services can be realized through fulfilling customer needs and desires as well as the accuracy of their delivery in balancing or exceeding customer expectations, so that based on the results of data analysis tests, it is stated that there is a relationship between public perception in instilling interest in economic transactions so that the perception of students in daily activities and conventional learning routines is the right strategy to increase student interest in participating in economic transactions. Based on identifying the significance of the relationship between the two variables, it is known that the significance value is the process of buying goods/services by consumers to real-time sellers, without waiters, and via the internet. This virtual store changes the paradigm of the process of buying goods/services limited by walls, retailers, in the life and economic transactions that support the needs of students' lives within the scope of social life.

References

1. Arikunto, S. (2010). *Research Procedure: A Practical Approach (Revised Edition)*. Rineka Cipta.
2. Arizona, K., Abidin, Z., & Rumansyah, R. (2020). Project-Based Online Learning is One of the Solutions for Teaching and Learning Activities in the Middle of the Covid-19 Pandemic. *Scientific Journal of the Educational Profession*, 5(1), 64–70.
3. Irhandayaningsih, A. (2020). Measurement of Digital Literacy in Online Learning Participants during the COVID-19 Pandemic. *Anuva*, 4(2), 231–240.
4. Jorie, RJ, Mandey, S., & Sundalangi, M. (2014). Product Quality, Advertising Attractiveness, and Discounts on Consumer Purchase Interest at Pizza Hut Manado. *Journal of Research in Economics, Management, Business and Accounting*, 2(1), 313–324.
5. Hermanto, K., & Cahyadi, I. (2015). The Effect of Product Quality and Price on Interest in Repurchase Fast Food Flour Fried Chicken Among Petra Christian University Students, Surabaya. *Journal of Hospitality and Service Management*, 3(2), 561–573.
6. Megawanti, P., Megawati, E., & Nurkhaifah, S. (2020). Students' Perceptions of PJJ during the COVID-19 Pandemic. *Scientific Journal of Education*, 7(2), 75–82.
7. Adibfar, A. et al. (2022). Analysis and modeling of changes in online shopping behavior due to the Covid-19 pandemic: A Florida case study. *Journal of Pre-proof*, vol. 15, No. 6, pages. 2857.
8. Prawira, B., & Yasa, N. (2014). The Influence of Product Quality, Brand Image, and Price Perception on Interest in Buying Samsung Smartphone Products in Denpasar City. *E- Journal of Management Udayana University*, 3(12), 3642– 3658
9. Sugiarto, BU, & Subagio, H. (2014). Analysis of the Effect of Product, Service Quality, Price, and Store Atmosphere on Buying Interest at Dream Of Khayangan Art Resto Surabaya. *Journal of Marketing Strategy*, 2(1), 1–14.
10. Suratno, et.al. (2021). Family economic education, peer groups, and students' entrepreneurial intention: the mediating role of economic literacy. *Journal of Heliyon*, Vol. 7, No. 4.
11. Sugiyono. (2015). *Educational Research Methods Quantitative, Qualitative, and R&D Approaches*. Bandung: Alfabeta.

12. Utami, RP, & Saputra, H. (2017). The Effect of Price and Product Quality on Interest in Buying Organic Vegetables at the Medan Sambas Market. *JOURNAL OF Commerce*, 6(2), 44–53.
13. Yazia, V. (2015). Effect of Product Quality, Price and Advertising on Blackberry Mobile Purchase Decisions (Case Study of Blackberry Veterans Padang Center). *Economics*, 2(2).
14. Razen, M. et.al. (2021). Financial literacy, economic preferences, and adolescents' field behavior. *Finance Research Letters*, Vol. 40, No. 5, pages. 101728.
15. Fukuyama, M. (2018). Society 5.0: Aiming for a New Human-Centered Society. *Japan SPOTLIGHT*, 47–50.
16. Bell, LG (2011). Development and development paradigms: A (reasoned) review of prevailing visions. *EASYPol Module*. Rome: FAO.
17. Brainbench. (2003). 3 ways to establish employee skills, ownership, and accountability. Thought Leadership Report.
18. Chavoshbashi, F., Ghadami, M., Broumand, Z., & Marzban, F. (2012). Designing dynamic model for measuring the effects of cultural values on Iran's economic growth. *African Journal of Business Management*, Vol. 6, No. 26.
19. Hayao, K. (2014). The Japanese prime minister and public policy. *University of Pittsburgh Pre. Keidanren (Japan Business Federation)*. November 8, 2017.
20. Kusumastuti, RD, & Priliantini, A. (2017). Dieng Culture Festival: Cultural communication media boost regional tourism. *Journal of Communication Studies (Indonesian Journal of Communications Studies)*, 1(2), 163–185.
21. Tibbs, H. (2011). Changing cultural values and the transition to sustainability. *Journal of Futures Studies*, 15(3), 13–32.
22. Uchida, Y., & Ogihara, Y. (2012). Personal or interpersonal construct of happiness: A cultural psychological perspective. *International Journal of Wellbeing* , 2(4), 354–369.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

