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## GENDER DIFFERENCES: DIGITAL PAYMENT AND FINANCIAL LITERACY ON CONSUMPTIVE BEHAVIOR IN SOCIETY

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### Abstract

**Objective** – By looking at differences based on gender, this research examines how digital payment and financial literacy influence consumptive behavior. In addition, this research also investigates how modern digitalization will influence individual overconsumption patterns.

**Design/Methodology/Approach** – Partial Least Square (PLS SEM), a quantitative approach, and the purposive sampling method were applied in this research. SmartPLS 4.0 software was used to process this research data from 100 respondents from the Pamekasan community.

**Findings** – According to this research, the use of digital payment tends to encourage an increase in excessive consumption habits, but financial literacy has an adverse correlation with this behavior. In addition, there are significant differences between genders in terms of the impact of digital payment on consumptive behavior, but the same differences are not found in terms of the influence of financial literacy.

**Conclusion and Implications** – This research enriches knowledge about consumptive behavior for people who are very attached to financial technology such as digital payment. This research also shows that every individual needs financial literacy to control consumptive behavior.

**Keywords:** Digital Payment, Financial Literacy, Consumptive Behavior, Gender

### INTRODUCTION

The current era of the digital economy has given rise to various digital platforms, and the development of fintech provides financial services that are more efficient and accessible. The emergence of digital payment methods that offer convenience in transactions. In January 2024, the Bank Indonesia Report showed that the value of digital banking transactions recorded an increase of 17.19% (yoy), the value of electronic money transactions increased by 39.28% (yoy), and the nominal value of QRIS transactions recorded an increase of 149.46%.(yoy). With that statement, it proves that the use digital

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transaction holds increased. The ease and convenience provided can certainly change a person's consumption behavior Ramadhani, (2022), which can lead to being more consumptive because digital payment platforms offer loyalty programs, discounts, and cashback. The ease and convenience, along with the enticing offers from using digital payment, can certainly lead to consumptive behavior in each individual Rahayu et al., (2023). Research from Hidayanti et al., (2024) also argues that digital payment also has the potential risk of causing consumerist behavior in society.

Financial literacy of each individual also needs to be consider to minimize the occurrence of consumptive behavior. According to research from Nuratika et al.,(2022) obtaining results that financial literacy negatively and substantially influences consumptive behavior. Individuals who lack understanding of management will be vulnerable to consumer habits, especially when they have easy access to digital payment tools. However, it is different from the research by Fadhilah (2023) obtaining results that financial literacy demonstrates a favorable but not significant impact on consumptive behavior, thus for more satisfactory results, it needs to be re-evaluated.

Gender is one of the factors that has the ability to regulate the correlation between financial literacy, the application of digital payments, and consumer behavior in each individual. According to the study that has been conducted Pamungkas & Firmialy (2023) state that the shopping behavior of men and women is different. Therefore, examining how digital payments and financial literacy influence consumer behavior based on gender is important to understand the more specific dynamics of each gender. Madura, especially Pamekasan, has a consumption culture influenced by strong traditions and social values. However, with the increasing accessibility of technology, consumption patterns are also changing. This research is important to reveal how the use of digital payment changes consumption habits and whether financial literacy is adequate to counteract consumer behavior that may be triggered by the ease of digital transactions offering many rewards. Related to the advancement of digitization in the financial sector and its impact, the researcher is eager to carry out a gender-based analysis of the effect of digital payment and financial literacy on the expenditure habits of the Pamekasan community.

This research will examine the following hypotheses:

- H1: Digital payment positively affects the consumptive behavior of the Pamekasan community.
- H2: Financial literacy negatively affects the consumptive behavior of the Pamekasan community.
- H3: Digital payment affects the consumptive behavior of the male gender.
- H4: Financial literacy affects excessive buying behavior of the male gender.
- H5: Digital payment affects the consumptive behavior of the female gender.
- H6: Financial literacy affects excessive buying behavior of the female gender.

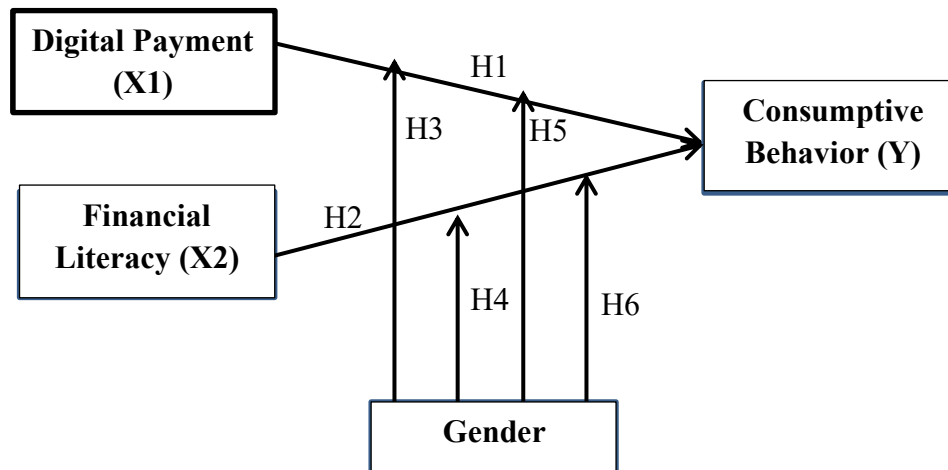


Figure 1. Research Conceptual Framework

## METHODS

The research approach conducted is research focused on quantifiable data. The research region is in Pamekasan Regency with a population of 882,837 people, consisting of 431,891 male and 450,946 female Muhaemin,(2024) with a total of 100 respondents using the Lemeshow formula Rofiudin et al., (2022). The purposive sampling method is used to obtain a non-probability sample Sekaran, (2016). The results of this study were gathered via a questionnaire assessed using a Likert scale Sugiyono, (2020). The theory utilized is the Theory of Planned Behavior, digital payment with 3 indicators, financial literacy with 3 indicators, and consumptive behavior with 3 indicators. The practical definition of the variable is:

Table 1. Variable identification

Variable	Definition	Indicator Variable
Digital Payment (X1) Naufalia, (2022)	Digital Payment can be defined as a transaction method conducted electronically using digital devices, such as smartphones, computers, or other electronic terminals, without using cash.	1. Frequency of Use 2. Ease of Access 3. Comfort
Financial Literacy (X2) Nainggolan, (2022)	The individual's ability to understand and apply financial information in order to make the right decisions regarding personal financial management.	1. Financial Knowledge 2. Financial Management Knowledge 3. Long Term Planning
Consumptive Behavior (Y) Nuratika et al., (2022)	Individual behavior in making excessive purchases or consumption of goods and services. Without considering	1. Shopping Frequency 2. Purchase Factor 3. Impulse Buying

the actual needs or functions of those goods.

Source: Processed data (2024)

This research employs descriptive and inferential approaches to analyze data. Descriptive analysis is a statistical technique accustomed to examine data by summarizing the obtained data without drawing inferential conclusions, while inferential analysis is a method of statistical evaluation aimed at analyzing sample data and applying the results Sugiyono, (2020). This research applies the SmartPLS 4.0 software, where Partial Least Squares comprises reviewing the measurement model, also known as the outer model, which includes factor loading, composite reliability, AVE, and discriminant validity. (terdiri dari fornell-lacker dan cross loading) Ghozali, (2023). Next, the review of the structural model (inner model), incorporating VIF and hypotheses evaluation at a 95% confidence threshold Hair et al., (2019).

## RESULTS AND DISCUSSION

In the respondent characteristics section, a summary of the answers from the questionnaire will be presented, as follows:

Table 2. Respondent Characteristics

Characteristics	Frequency	Presentation
<b>Gender</b>		
Male	50	50%
Women	50	50%
<b>Age</b>		
17 – 25 Years	90	90%
26 – 35 Years	10	10%
<b>Work</b>		
Entrepreneur	26	26%
Student	36	36%
Civil Servant	1	1%
Private Employee	19	19%
Employee	7	7%
Housewife	5	5%
Student/Schoolboy	6	6%
<b>Allowance/Income(Mounth)</b>		
< Rp. 1.000.000	47	47%
Rp. 1.000.001 – Rp. 2.500.000	27	27%
Rp. 2.500.001 – Rp.5.000.000	15	15%
Rp. 5.000.001 – Rp.7.500.000	8	8%
> Rp. 7.500.000	3	3%

Source: Processed data (2024)

Data analysis shows a balanced gender distribution, with both male and female proportions at 50%, as indicated by the respondents' characteristic data. The percentage of respondents' ages is mostly in the 17-25 year range, with a percentage of 90%, and this age group falls under Gen Z and is categorized as a productive age. And the most common occupation is students, with a percentage of 36%.

For the descriptive analysis, the responses from the respondents to the questionnaire will be arranged, and the following outcomes will be shown:

Table 3. Respondents Assessment of Digital Payment (X1)

Items	Respondent Answer Score												Mean
	1		2		3		4		5		Total		
	F	%	F	%	F	%	F	%	F	%	F	%	
X1.1	0	0	0	0	7	7	45	45	48	48	100	100%	4,41
X1.2	0	0	2	2	12	12	55	55	31	31	100	100%	4,15
<i>Mean Frequency Of Use</i>													4,28
X1.3	2	2	4	4	11	11	39	39	44	44	100	100%	4,19
X1.4	0	0	2	2	10	10	41	41	47	47	100	100%	4,33
<i>Mean Ease Of Acces</i>													4,26
X1.5	0	0	1	1	13	13	46	46	40	40	100	100%	4,25
X1.6	0	0	3	3	5	5	46	46	46	46	100	100%	4,35
<i>Mean Comfort Of Use</i>													4,30
<i>Mean Variable Digital Payment (X1)</i>													4,28

Source: Processed data (2024)

The findings of the descriptive analysis of the digital payment variable state that out of 100 respondents who provided feedback, the average score is 4.28, which falls into the strongly agree category. This proves that many people in Pamekasan have been using digital payment.

Table 4. Respondents' Assessment of Financial Literacy (X2)

Items	Respondent Answer Score												Mean
	1		2		3		4		5		Total		
	F	%	F	%	F	%	F	%	F	%	F	%	
X2.1	1	1	15	15	27	27	32	32	25	25	100	100%	3,65
X2.2	4	4	19	19	21	21	31	31	25	25	100	100%	3,54
X2.3	6	6	24	24	15	15	38	38	17	17	100	100%	3,36
<i>Mean Financial Knowledge</i>													3,52
X2.4	3	3	21	21	21	21	32	32	23	23	100	100%	3,51
X2.5	3	3	29	29	14	14	38	38	16	16	100	100%	3,35
X2.6	2	2	23	23	20	20	32	32	23	23	100	100%	3,51
<i>Mean Financial Management Knowledge</i>													3,46
X2.7	1	1	14	14	22	22	23	23	40	40	100	100%	3,87
X2.8	1	1	19	19	24	24	18	18	38	38	100	100%	3,73
<i>Mean Long Term Planning</i>													3,80
<i>Mean Variabel Literasi Keuangan (X2)</i>													3,59

Source: Processed data (2024)

After conducting a descriptive analysis of the financial literacy variable, it was found that out of 100 respondents who provided feedback, the average score was 3.59, categorized as agree. This indicates that the people of Pamekasan are already capable of managing their personal finances.

Table 5. Respondents Assessment of Consumptive Behavior (Y)

Items	Respondent Answer Score												Mean
	1		2		3		4		5		Total		
	F	%	F	%	F	%	F	%	F	%	F	%	
Q15	8	8	15	15	30	30	22	22	25	25	100	100%	3,41
Q16	4	4	20	20	26	26	38	38	12	12	100	100%	3,34
Q17	11	11	18	18	27	27	18	18	26	26	100	100%	3,30
<i>Mean Shopping Frequency</i>													3,35
Q18	4	4	17	17	28	28	26	26	25	25	100	100%	3,51
Q19	4	4	14	14	29	29	24	24	29	29	100	100%	3,60
Q20	10	10	21	21	21	21	32	32	16	16	100	100%	3,23
<i>Mean Purchase Factors</i>													3,45
Q21	6	6	18	18	28	28	23	23	25	25	100	100%	3,43
Q22	4	4	24	24	31	31	26	26	15	15	100	100%	3,24
<i>Mean Impulse Buying</i>													3,34
<i>Mean Variable Consumptive Behavior</i>													3,38

Source: Processed data (2024)

The findings from analyzing consumptive behavior descriptively indicate that out of 100 respondents who provided feedback, the average score is 3.38, categorized as neutral. This shows that the people of Pamekasan are still neutral in their consumptive behavior.

In the analysis using SmartPLS 4.0, data interpretation was done to support the research hypothesis, and the results were as follows:

Table 6. Outer Model Complete

Variable	Indicator	Outer Loading	Composite Reability	Cronbach's Alpha	AVE	Fornell-Larcker Criterion	Cross Loading
<i>Digital Payment (X1)</i>	X1.1	0,842	0,933	0,917	0,700	0,836	0,842
	X1.2	0,916					0,916
	X1.3	0,793					0,793
	X1.4	0,809					0,809
	X1.5	0,821					0,821
	X1.6	0,832					0,832
	X2.1	0,904					0,904
	X2.2	0,882					0,882

Financial Literacy (X2)	X2.3	0,869	0,966	0,960	0,781	0,879	0,869
	X2.4	0,894					0,894
	X2.5	0,908					0,908
	X2.6	0,885					0,885
	X2.7	0,851					0,851
	X2.8	0,877					0,877
Consumptive Behavior (Y)	Y1.1	0,897	0,964	0,958	0,772	0,879	0,897
	Y1.2	0,882					0,882
	Y1.3	0,901					0,901
	Y1.4	0,874					0,874
	Y1.5	0,884					0,884
	Y1.6	0,881					0,881
	Y1.7	0,886					0,886
	Y1.8	0,821					0,821

Source: Processed data (2024)

Looking at the results of the outer model (complete), the outer loading of each indicator variable exceeds 0.7, confirming the validity of the loading factor (LF). Composite reliability and Cronbach's Alpha values indicate that all indicators are reliable since composite reliability exceeds 0.7. Additionally, the average variance extracted (AVE) is valid because AVE is greater than 0.5. Considering the investigation of discriminant validity, including the Fornell-Lacker Criterion and Cross Loading, all the square origins of AVE for each variable are higher than the connection between variables, confirming good discriminant validity.

Table 7. Outer Model for Male Gender

Variable	Indicator	Outer Loading	Composite Reability	Cronbach's Alpha	AVE	Fornell-Larcker Criterion	Cross Loading
Digital Payment (X1)	X1.1	0,801	0,928	0,910	0,684	0,827	0.801
	X1.2	0,847					0.847
	X1.3	0,839					0.839
	X1.4	0,833					0.833
	X1.5	0,794					0.794
	X1.6	0,846					0.846
Financial Literacy	X2.1	0,883	0,940	0,927	0,665	0,815	0.883
	X2.2	0,788					0.788
	X2.3	0,738					0.738
	X2.4	0,772					0.772
	X2.5	0,902					0.902
	X2.6	0,886					0.886

(X2)	X2.7	0,727						0.727
	X2.8	0,805						0.805
Consumptive Behavior (Y)	Y1.1	0,903	0,967	0,961	0,787	0,887		0.903
	Y1.2	0,889						0.889
	Y1.3	0,907						0.907
	Y1.4	0,904						0.904
	Y1.5	0,889						0.889
	Y1.6	0,904						0.904
	Y1.7	0,910						0.910
	Y1.8	0,782						0.782

Source: Processed data (2024)

Looking at the outer model results for the male gender, each item indicator's value has an outer loading greater than 0.7, indicating that the loading factor (LF) results are valid. The outcomes of composite reliability and Cronbach's Alpha show that all item indicators are reliable, as the composite reliability exceeds 0.7. Additionally, the validity of the average variance extracted (AVE) is confirmed, since AVE is greater than 0.5. Considering the investigation of discriminant validity, using the Fornell-Lacker Criterion and Cross Loading, each variable square root of AVE is greater than the correlations between them, demonstrating strong discriminant validity.

Table 8. Outer Model for Female Gender

Variable	Indicator	Outer Loading	Composite Reliability	Cronbach's Alpha	AVE	Fornell-Larcker Criterion	Cross Loading
Digital Payment (X1)	X1.1	0,846	0,928	0,931	0,685	0,828	0.846
	X1.2	0,932					0.932
	X1.3	0,773					0.773
	X1.4	0,749					0.749
	X1.5	0,927					0.927
	X1.6	0,714					0.714
Financial Literacy (X2)	X2.1	0,766	0,932	0,917	0,632	0,795	0.766
	X2.2	0,748					0.748
	X2.3	0,792					0.792
	X2.4	0,839					0.839
	X2.5	0,727					0.727
	X2.6	0,797					0.797
	X2.7	0,866					0.866
	X2.8	0,813					0.813
	Y1.1	0,859					0.859
	Y1.2	0,817					0.817



Consumptive Behavior (Y)	Y1.3	0,802	0,933	0,917	0,636	0,798	0.802
	Y1.4	0,701					0.701
	Y1.5	0,806					0.806
	Y1.6	0,734					0.734
	Y1.7	0,808					0.808
	Y1.8	0,841					0.841

Source: Processed data (2024)

Looking at the outer model results for the female gender, Every indicator variable's value is more than the 0.7 outer loading, confirming the validity of the loading factor (LF) results. Composite reliability and Cronbach's Alpha results show that all indicator items are deemed reliable, as the composite reliability is above 0.7. Furthermore, the average variance extracted (AVE) results are considered valid since AVE is greater than 0.5. According to the discriminant validity analysis, using the Fornell-Lacker Criterion and Cross Loading, the square roots of AVE for each variable surpass the inter-variable correlations, indicating strong discriminant validity.

Table 9. VIF Test

Variable	Indicator	VIF (Complete)	VIF (Male)	VIF (Female)
<i>Digital Payment (X1)</i>	X1.1	2,617	2,800	3,140
	X1.2	3,117	4,184	3,653
	X1.3	2,165	2,251	2,938
	X1.4	2,320	2,271	2,842
	X1.5	2,310	2,626	3,007
	X1.6	2,867	4,207	3,457
<i>Financial Literacy (X2)</i>	X2.1	4,771	4,349	2,421
	X2.2	3,866	2,661	2,360
	X2.3	3,559	2,476	2,615
	X2.4	4,251	2,834	2,995
	X2.5	4,586	4,142	2,059
	X2.6	3,620	3,683	2,172
	X2.7	3,367	1,961	4,840
	X2.8	3,768	2,436	3,792
<i>Consumptive Behavior (Y)</i>	Y1.1	4,119	4,612	2,979
	Y1.2	3,539	4,095	2,407
	Y1.3	4,156	4,571	2,233
	Y1.4	3,621	4,598	1,922
	Y1.5	3,642	4,191	2,332
	Y1.6	3,591	4,509	1,827

Y1.7	4,349	4,771	4,468
Y1.8	2,973	2,323	4,809

Source: Processed data (2024)

Looking at the VIF results that have been shown, which is VIF <5, This indicates that the variables in the structural model are not experiencing multicollinearity issues.

Table 10. R-Square Test

	Complete		Male		Female	
	R-Square	R-Square adjusted	R-Square	R-Square adjusted	R-Square	R-Square adjusted
Consumptive Behavior	0,724	0,718	0,752	0,741	0,496	0,474

Source: Processed data (2024)

Looking at the R-Square test results, the score for the consumptive behavior is 0.724, which is grouped as strong. This means that digital payment and financial literacy can explain consumptive behavior by 72.4%, with other variables accounting for the remaining portion. For the male gender, the score for the consumptive behavior variable is 0.752, which is classified as strong. This means that digital payment and financial literacy can explain consumptive behavior by 75.2%, with other variables accounting for the remaining portion. For the female gender, the score for the consumptive behavior variable is 0.496, which is classified as moderate. This means that digital payment and financial literacy can explain consumptive behavior by 49.6%, with other variables accounting for the remaining portion.

Table 11. Hypothesis Test

Hypothesis			Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t- statistic ( O/STDEV )	P-Value
Digital Payment	Consumptive Behavior	→	0,198	0,195	0,082	2,404	0,016
Financial Literacy	Consumptive Behavior	→	-0,836	-0,829	0,035	24,094	0,000

Source: Processed data (2024)

Looking at the complete hypothesis test results, it was found that the relationship between the digital payment variable and consumptive behavior shows a path coefficient (original sample) of 0.198, a t-statistic of 2.404, and a probability or significance (p-values) of 0.016. This suggests that digital payment variables positively and significantly impact consumptive behavior, thus H1 is approved. Additionally, the outcomes of the second hypothesis test reveal that the financial literacy variable with consumptive behavior shows a path coefficient (original sample) of -0.836, a t-statistic of 24.094, and p-values of 0.000. This indicates that financial literacy has a negative effect and a significant influence on consumptive behavior at a 5% significance level, thus H2 is accepted.

Table 12. Hypothesis Test on Male Gender

Hypothesis			Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t statistic ( O/STDEV )	P-Value
Digital Payment	→	Consumptive Behavior	0,194	0,197	0,109	1,785	0,074
Financial Literacy	→	Consumptive Behavior	-0,836	-0,809	0,055	14,937	0,000

Source: Processed data (2024)

From the findings of the hypothesis examination on the male gender, it indicates that the connection between the digital payment variable and consumptive behavior exhibits a path coefficient (original sample) of 0.194, a t-statistic of 1.785, and a probability or significance (p-values) of 0.074. This indicates that digital payment on the male gender lacks a significant effect on consumptive behavior at the 5% significance level, thus H3 is rejected. Meanwhile, connection between the financial literacy and consumptive behavior in the male gender has a path coefficient (original sample) of -0.816, a t-statistic of 14.927, and a probability or significance (p-values) of 0.000. This indicates that financial literacy on the male gender negatively affects and has a notable impact on consumptive behavior at the 5% significance level, thus H4 is accepted.

Table 13. Hypothesis Test on Female Gender

Hypothesis			Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t statistic ( O/STDEV )	P-Value
Digital Payment	→	Consumptive Behavior	0,276	0,232	0,136	2,031	0,042
Financial Literacy	→	Consumptive Behavior	-0,670	-0,677	0,088	7,569	0,000

Source: Processed data (2024)

From the hypothesis test for the female gender, the relationship between the digital payment variable and consumptive behavior has a path coefficient (original sample) of 0.276, a t-statistic of 2.031, and a probability or significance (p-values) of 0.042. This indicates that digital payment for the female gender positively and significantly affects consumptive behavior, thus H5 is accepted. The correlation between financial literacy and consumptive behavior in the female gender has a path coefficient (original sample) of -0.670, a t-statistic of 7.569, and a probability or significance (p-values) of 0.000. This indicates that financial literacy among women has a significant negative impact on consumptive behavior, thus H6 is accepted.

### **The Influence of Digital Payment on Consumptive Behavior**

It is clear from the hypothesis test that the digital payment component significantly and favorably affects the variable of consumptive behavior of the Pamekasan community. Therefore, the primary hypothesis suggests that digital payment favorably influences consumer behavior and is well-received. Digital payment positively influences the consumptive behavior of the Pamekasan community because digital payment provides efficiency and convenience in daily transactions, and of course, this can increase shopping impulsiveness in each individual. Digital payment often does not involve visual cash transactions, which makes it easy for people to ignore their personal financial limits and forget to control or manage their finances. Research conducted by Anggorowati & Sari, (2024) obtained results that the digital payment variable positively influences consumptive behavior. Which of course can be interpreted as referring to the development of consumptive behavior if not balanced by having maximal knowledge in financial management. Previous researchers Agustin & Abidin, (2024) who argue in the research that has been conducted as the usage of digital payment increases, so does consumptive behavior.

### **The Influence of Financial Literacy on Consumptive Behavior**

The results of the hypothesis test demonstrate that the Pamekasan community's consumption behavior is substantially impacted negatively by financial literacy. Therefore, the second hypothesis, which means it is accepted that financial literacy has a negative impact on consumptive behavior. As per the data obtained, an individual's financial knowledge becomes one of the important factors to consider, as good financial literacy will reduce a person's tendency to engage in consumer behavior. Financial literacy has a negative impact because, with a good understanding of financial management, a person will be able to control the desire to consume excessively. Previous studies by Pamungkas & Firmialy, (2023), Fauzia & Nurdin, (2019), as well as Qurotaa'yun & Krisnawati, (2019) stated that there are substantial and detrimental effects of financial literacy impact on consumer behavior, where the more extensive or better the financial knowledge from an individual's literacy, the more likely their consumer behavior will tend to decrease. However, when someone has low or poor financial literacy, their level of impulsive or consumer spending will increase.

### **The Influence of Digital Payment on Consumptive Behavior Based on Gender**

The hypothesis testing conducted yielded results that the influence of digital payment on the variable of consumptive behavior for the male gender, namely digital payment, does not affect and is not significant on consumptive behavior. This phenomenon occurs because the male gender is more prone to using digital payment for daily needs, while the female gender is more prone to using digital payment for shopping needs Aulia, (2024). In addition, men are more happy with a payment system that is simpler, easier to understand, no excessive visuals and the lure of promos from digital payments Souisa, (2023). Meanwhile, in the hypothesis test of the influence of the digital payment on the consumptive behavior variable among the female gender, digital payment exerts a considerable positive influence on consumptive behavior. This indicates that women are more likely to be influenced by the convenience and added value of using digital payment in their shopping activities. Factors such as enjoyment and convenience play a crucial role in increasing consumer behavior among women compared to men Hasan et al., (2024). Research by Hasbi, (2024) also stated that in terms of digital payment usage, women are more consumptive than men because women are attracted to the comfort and ease of use for transactions.

## The Influence of Financial Literacy on Consumptive Behavior Based on Gender

The hypothesis test results showed that for males, financial literacy significantly negatively impacts consumptive behavior. However, for the female gender, consumptive behavior is also adversely and dramatically impacted by financial literacy. Of course, this can indicate that both male and female genders already have an equal level of financial knowledge through high literacy and are able to manage finances more wisely, which ultimately affects decision-making related to excessive consumption. Gudjonsson et al., (2022) also argue that both male and female genders are found to have the same and equal level of financial literacy. In the research Qomariyah et al., (2022) also stated that when women and men have financial knowledge through high literacy, it will likely result in a decrease in their impulsive buying habits.

## CONCLUSION

The findings from the data analysis and discussion indicate that digital payments have a major and positive impact on the consumptive behavior of the people of Pamekasan. From this research, it is also stated that financial literacy exerts a significant negative impact on the consumptive behavior of the Pamekasan community. The outcome of digital payment on consumptive behavior for the male gender is not significantly influential, whereas for the female gender, it exerts a positive and substantial impact. The outcome of financial literacy assessments on consumer behavior for the male gender has a significantly negative impact, and for the female gender, it also has a significantly negative impact.

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