UNDERSTANDING CONSUMER BEHAVIOR ON ONLINE FOOD DELIVERY PLATFORMS

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ABSTRACT

Technological advancements are rapidly increasing, which leads students to think critically and be responsive to technology. Online food ordering is becoming increasingly popular, especially among students. Due to social changes, convenience through online food ordering has become a part of consumption patterns. This study specifies the impact of financial attitudes, locus of control, and lifestyle on consumptive behavior. The research included 100 respondents who were UPN Veterans East Java students that used an online food delivery application, selected through simple random and purposive sampling methods. The analysis approach in this research was Partial Least Square, and primary data were collected through questionnaires using the Likert Scale to measure variables. The results deduced that financial attitudes, locus of control, and lifestyle positively and significantly impact consumptive behavior.

KEYWORDS: Online Food Delivery, Financial Attitude, Locus of Control, Life Style, Consumptive Behavior.

1. INTRODUCTION

The rapidly expansion of technology has led to increased critical thinking and responsiveness among students. Recent technological developments have made it more effortless for students to fulfill their needs, particularly regarding online food and beverage shopping. As millennials, students are easily influenced by their peers and advertisements and are highly curious to acquire new information. The younger millennial generation is also known for being innovative, but due to technological advancements and cultural factors, they are considered to have a highly consumptive attitude (Yulita et al., 2022). Food shopping using digital ordering is currently proliferating, especially among students. The ease of online food ordering features has changed consumption behavior due to social changes. Initially, the online food and beverage application feature was only

used for fulfilling primary or basic needs and safety needs, but other accompanying needs are called eastern needs.

The increasing favor of online food delivery services can be seen through the Gross Merchandise Value (GMV) data. GMV measures the value of transactions or products sold through customer-to-customer websites within a specific period. According to a report from Momentum Works, the gross sales value of food delivery services in Southeast Asia has continuously increased over the past five years. In 2018, the transaction value of online food delivery was US$2.2 billion, followed by a 19% increase to US$4.2 billion in 2019. Even during the pandemic in 2020, many people used online food delivery services, resulting in the rapid development of the transaction value to US$11.9 billion, an increase of 183% compared to the previous year. From 2020 to 2021, the transaction value increased significantly by 30% to a total of US$15.5 billion, followed by a slight increase of 5% in the last decade of 2022 with a total transaction value of US$16.3 billion. This data shows that people's demand for food through online delivery services has increased over the years due to the convenience of digital food ordering applications.

In Southeast Asia, Indonesia has the highest percentage of online food delivery application usage in 2022, with a GMV of food delivery services reaching US$4.5 billion last year. This data is due to the popularity of Go food and Grab food Online Food Applications, which contributed 93% of Indonesia's GMV, while Shopeefood contributed only 7%. Thailand followed in second place with a food delivery GMV of US$3.6 billion, followed by Singapore with a GMV of US$2.5 billion. The Philippines has a food delivery GMV of US$2.4 billion, while Malaysia and Vietnam have a food delivery GMV of US$2.2 billion and US$1.1 billion, respectively.

An online mini-questionnaire conducted on 58 student representatives from the Universitas Pembangunan Nasional "Veteran" East Java who use online food delivery applications found that the average income of students is less than IDR. 1000,000.00 And most students live in boarding houses. The survey also indicated that the percentage of students who prefer to buy food online is greater than those who cook their food or go out, at 63.8%. Students are very interested in buying food online with discounts offered by the application, at 94.8%, and are happy to buy trending or booming products, with a percentage of 60.3%. This data suggests that many students at Universitas Pembangunan Nasional Veteran Jawa Timur are consumptive towards food.

2. LITERATURE REVIEW
Theory Review

Theory of hyperreality proposed by Jean Baudrillard (1966) is used as the basis for this research. This theory analyzes human behavior in consuming products in the form of goods or services. According to Jean Baudrillard (1966), the theory of hyper reality explains that people use a product not solely based on their needs but because using the product has become a sign and habit in themselves. (Ritzer, 2012: 1087). Hyper reality forms a mindset that is all about instant gratification, creating humans who want everything to be instant or fast and generating a culture that easily imitates what is seen as a reality in mass or social media and realized in daily life. The state of hyper reality causes modern society to consume something that is not clear in its essence excessively.

Theory of Planned Behavior According to Ajzen (1975), the Theory of Planned Behavior or TPB explains the relationship between attitudes and intentions related to human behavior. People behave because of their intention and purpose (Yuniningsih, 2020). Ajzen's TPB theory (2005) assumes that humans are rational beings and use various information obtained and consider the consequences of actions that have been taken before making a decision.

The Relationship between Financial Attitude and Consumptive Behavior

According to Marsh (2006), Financial Attitude is how a person spends, saves, hoards, and discards money. Attitude refers to how a person responds to a statement or opinion about personal finance (Misgiyanto, 2021). Each individual has different perspectives and behaviors toward money. Money can influence a person, and their attitude toward money can bring out good or bad characteristics and behaviors.

Therefore, financial attitude plays a role in the purchasing behavior among students, meaning that the relationship between students and financial attitude is crucial because students with a high financial attitude tend to have high consumptive behavior. A high financial attitude can cause students to spend money on unwanted items, resulting in high consumptive behavior. On the other hand, a student who possesses a low financial attitude is likely to exhibit low levels of consumptive behavior.

The Relationship between Locus of Control and Consumptive Behavior

According to Rotter's (1966) definition, Locus of Control refers to how individuals perceive their ability to control the events that influence their lives, classified as either internal or external (Natan & Mahastanti, 2022). As part of one's cognitive system regarding attributions, the Locus of Control plays a crucial role (Nowicky et al., 1996). It reflects the extent to which individuals perceive the link between their actions and the rewards or consequences they receive. Locus of control describes the extent to which a person views the relationship between the actions taken and the consequences or results. A person's perception of the causes of success and failure in a task (Mariana et al., 2022).

Students who possess an external Locus of Control tend to consider factors beyond the immediate present when making decisions. They may spend their money freely without considering saving because they believe that luck or fate controls their financial situation and not their actions. Therefore, the higher a person's locus of control, the higher their consumptive behavior because the higher their Locus of Control, the more likely they are to use their money to fulfill their desires. Conversely, the lower a person's locus of control, the lower their consumptive behavior because they tend to use their internal Locus of Control, which means they can already control an event in their life.

## The Relationship between Lifestyle and Consumptive Behavior

Kotler (2002, p. 192) defines lifestyle as the distinctive pattern of an individual's activities, interests, and opinions that characterize their lifestyle. In other words, one's lifestyle can be observed through their daily routine activities, level of concern towards their environment, thoughts on societal issues, and perception of self and the world.

The more frequent or higher the lifestyle activities a student does, the higher their consumptive behavior or wastefulness in seeking pleasure, as explained in Vivi Affia Sari's research (2022). If a student can reduce their high lifestyle activities, they will avoid consumptive behavior in spending money on unnecessary things. This statement means that an individual's lifestyle strongly impacts and significantly influences a person's consumptive behavior. Students' lifestyles today tend to be consumptive towards their finances, so they cannot control their finances themselves. High lifestyle is due to the surrounding environment that makes them forget the importance of money in the future, making them wrong in using it appropriately.

Conceptual Outline

The abstract outline used in the research is as follows:
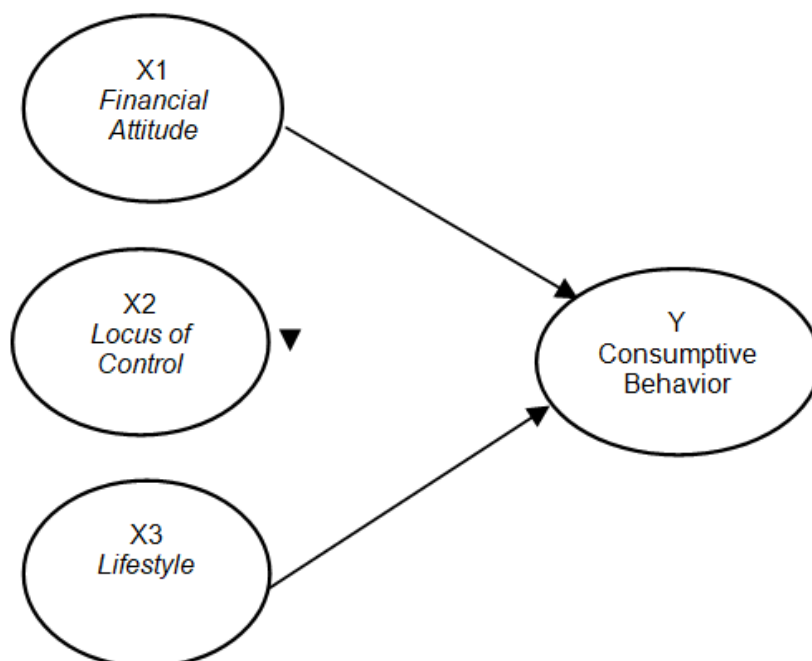
Hypotheses

H1 Financial Attitude positively affects Online Food Delivery consumptive behavior by UPN "Veteran" East Java students.

H2 Locus of Control positively affects Online Food Delivery consumptive behavior by UPN "Veteran" East Java students.

H3 Lifestyle positively affects Online Food Delivery consumptive behavior by UPN "Veteran" East Java students.

3. RESEARCH METHODOLOGY

The research utilized primary data with a quantitative descriptive method. Questionnaires were distributed directly or online through Google Forms to students of the University of National Development Veteran East Java Class of 2019-2022 students who use the Online Food Delivery application. The population of UPN Veteran Jatim students is 21.916. The analysis technique employed was Partial Least Square analysis. Participants were determined using a purposive sampling method. The questionnaire distribution resulted in 100 participants. Variables were measured using the Likert scale. The study measured the Consumptive Behavior variable using seven different indicators. These indicators included purchasing products due to enticing gifts,

purchasing products based on attractive packaging, purchasing products based on price rather than usefulness or benefits, purchasing products to conform to advertised models, purchasing products of different brands but with similar attributes, impulsive buying, and wasteful buying (Sumartono, 2002, p. 119) and Lina & Rasyid (2015). The financial attitude was measured using six indicators: Obsession, Power, Effort, Inadequacy, Retention, and Security (Sohn et al.:2012). Locus of Control was measured using four variables: fate, luck, socioeconomic, and the influence of others (Robbins & Judge (2008:138). Meanwhile, lifestyle was measured using three indicators: Activities, Interests, and Opinions (Kotler & Keller, 2012, p. 192).

4. DATA ANALYSIS

Statistical Analysis

Figure 1 demonstrates the relationship between independent and dependent variables. The independent variables are Financial Attitude, denoted as X1, Locus of Control, denoted as X2; and lifestyle denoted as X3. The dependent variable is consumptive behavior, denoted as Y. The influence between variables is shown in Figure 1 below.
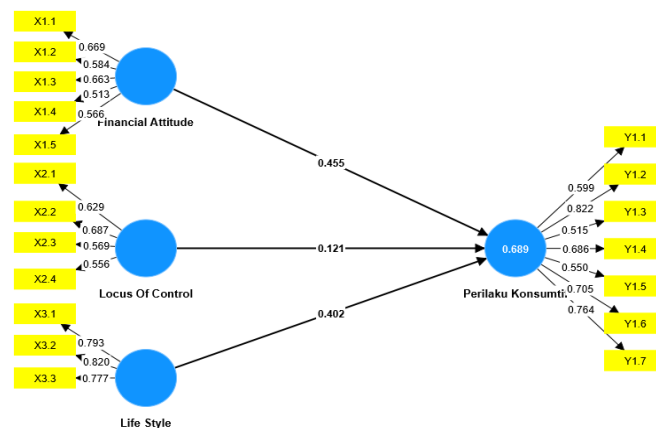

Figure 2: SmartPLS

Cross-Loading

The cross-loading data results in the loading factor values of each indicator due to data processing. This data processing is shown in Table 1.

Table 1: Cross Loadings

	Financial Attitude (X1)	Life Style (X3)	LOC (X2)	Consumptive Behavior (Y)
X1. 1	**0,669**	0,669	0,332	0,591
X1. 2	**0,584**	0,377	0,373	0,455
X1. 3	**0,663**	0,177	0,223	0,392
X1. 4	**0,513**	0,183	0,398	0,359
X1. 5	**0,566**	0,039	0,294	0,361
X2. 1	0,398	0,279	**0,629**	0,336
X2. 2	0,374	0,256	**0,687**	0,383
X2. 3	0,319	0,325	**0,569**	0,356
X2. 4	0,197	0,292	**0,556**	0,265
X3. 1	0,397	**0,793**	0,250	0,571
X3. 2	0,485	**0,82**	0,372	0,584

X3. 3	0,424	**0,777**	0,503	0,536
Y1. 1	0,464	0,416	0,277	**0,599**
Y1. 2	0,605	0,583	0,426	**0,822**
Y1. 3	0,418	0,313	0,374	**0,515**
Y1. 4	0,464	0,519	0,393	**0,686**
Y1. 5	0,453	0,261	0,181	**0,55**
Y1. 6	0,522	0,447	0,457	**0,705**
Y1. 7	0,540	0,668	0,440	**0,764**

Based on Table 1, Discriminant Validity in this study is met in terms of validity because each construct's cross-loading value is greater than others. The cross-loading value of the intended construct is greater than 0.70, indicating that all indicators have good validity testing.

Another way to measure Discriminant Validity is by using the Average Variance Extracted (AVE) value. The Convergent value of AVE greater than 0.5 indicates good validity sufficiency. The AVE values are shown in the following table:

Construct Reliability and Validity

Table 2: Construct Reliability and Validity

	AVE
Financial Attitude	0.602
Locus of Control	0,613
Life Style	0,797
Consumptive Behaviour	0,671

	Composite reliability
Financial Attitude	0,738
Life Style	0,839
Locus Of Control	0,705
Consumptive Behaviour	0,848

The AVE test results for the variables in Table 2 indicate that the Financial Attitude variable (X1) has an average variance extracted of 0.602, the Locus of Control variable (X2) has an average variance extracted of 0.613, the Life Style variable (X3) has an average variance extracted of 0.797, and the Consumptive Behavior variable (Y) has an average variance extracted of 0.671. The composite reliability test results are also explained, used to measure internal consistency, and have a value greater than 0.7. According to the table presented, it can be concluded that the Composite Reliability value for all variables is above 0.7, indicating that all variables included in this study are considered reliable.

Coefficient of Determination (R2)
The subsequent stage of the study entails assessing the extent to which the independent variables, namely Financial Attitude (X1), Locus of Control (X2), and Lifestyle (X3), can elucidate the variance observed in the latent dependent variable, i.e., Consumptive Behavior. The results of this analysis are presented in Table 3.

Table 3: R Square

of the R2 test conducted for this purpose.	R-square
Consumptive Behavior	0,689

The results presented in Table 4 indicate that the coefficient of determination (R2) value obtained is 0.689, suggesting that the proposed model can account for 68.9% of the variance observed in the dependent variable, namely consumptive behavior (Y) while being influenced by the independent variables - Financial Attitude (X1), Locus of Control (X2), and Lifestyle (X3). These findings underscore the model's ability to predict the impact of the chosen independent variables on the dependent variable. Notably, it is essential to acknowledge that the remaining 31.1% of the variance could be attributable to unmeasured variables.

Hypothesis Testing

The hypotheses were assessed by examining the coefficient, T-Statistic, and P-Value values at a significance level of 0.05 or 5%. The outcome of the hypothesis testing is presented in the following table.

Table 4. Mean, STDEV, T-Statistic, P-Value.

Table 4: Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Conclusion
Financial attitude -> Consumptive Behaviour	0,455	0,456	0,072	6,334	0,000	Accepted
Life Style -> Consumptive Behaviour	0,402	0,401	0,076	5,289	0,000	Accepted
Locus Of Control -> Consumptive Behaviour	0,121	0,128	0,058	2,086	0,037	Accepted

Table 4 displays the results of a hypothesis test that examines the relationships between Financial Attitude (X1), Locus of Control (X2), Life Style (X3), and Consumer Behavior (Y). The test shows that Financial Attitude has a P value of 0.000, which is statistically significant and confirms the research hypothesis that Financial Attitude positively affects Consumer Behavior. Similarly, the Locus of Control has a P value of 0.037, indicating a significant positive influence on Consumer Behavior. This result supports the research hypothesis that Locus of Control positively impacts Consumer Behavior. Finally, the test shows that Life Style has a P value of 0.000, which is significant and supports the research hypothesis that Life Style has a positive and significant effect on Consumer Behavior.

5. DISCUSSION

Financial Attitude towards Consumptive Behavior

The study's findings indicate that there is a significant positive correlation between financial attitude and consumptive behavior among UPN Veteran Jatim students, confirming the research hypothesis. Students with a strong inclination towards money view it as a tool to fulfill their desires, resulting in a greater tendency to spend recklessly. The study's results align with previous research conducted by Adinda Andira (2023) that showed a similar positive relationship between financial attitude and adolescent consumptive behavior in the Oohstuf group order. Additionally, Dilasari's (2020) study also reported that financial attitude significantly impacts students' consumptive behavior.

Locus of Control towards Consumptive Behavior

Locus of control refers to a belief in fate, which may lead individuals to spend their money without considering their current actions. Research conducted among students at UPN Veteran Jatim showed that locus of control significantly impacts consumptive behavior. This report suggests that students at UPN Veteran Jatim possess high self-control when faced with events that may trigger consumptive behavior. Nunuy's (2021) research confirms that locus of control significantly affects consumptive behavior. Chairiah's (2022) research also indicates that students at Universitas Muhammadiyah Sumatera Utara with an external locus of control tend to exhibit wasteful behavior.

Lifestyle towards Consumptive Behavior

The study results reveal that the lifestyle of students at UPN Veteran Jatim significantly affects their consumptive behavior. This result indicates that students with a high lifestyle tend to have a higher consumptive behavior as they are inclined to seek pleasure and immediate satisfaction. These findings align with Jean Baudrillard's theory of hyperreality, which suggests that hyperreality creates instant thinking patterns that make people crave instant gratification, leading to a culture that easily imitates the media's reality. The study's outcomes are consistent with other research on the topic, such as Wahidatul Aslamia's (2019) work, which found that lifestyle significantly affects consumption patterns, indicating that people with a good lifestyle are more likely to avoid hedonistic behavior. Similarly, Sufatmi's (2021) research on college students in Surabaya showed that lifestyle significantly affects online shopping consumption, indicating that students with high consumptive behavior are more interested in buying products that appeal to their interests.

6. CONCLUSION

Based on the research outcomes, it can be inferred that:

The study shows a significant relationship between financial attitude and consumptive behavior among students at the National Development University Veteran East Java students who use online food delivery applications. The findings suggest that students with a higher financial attitude tend to exhibit higher levels of consumptive behavior, as they spend their money solely for pleasure.

The findings of this research indicate that Locus of Control significantly impacts the consumptive behavior of online food delivery application users among students at the National Development University Veteran East Java. Locus of Control represents a critical determinant of the level of

wasteful behavior exhibited by individuals. Specifically, individuals with a higher level of Locus of Control tend to exhibit more consumptive behavior towards a particular event.

The research findings indicate that the lifestyle of National Development University Veteran East Java students significantly influences their consumptive behavior in online food delivery applications. Students with a high lifestyle tend to have higher levels of wasteful behavior because of their inclination towards instant gratification, contributing to their consumptive behavior.

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