The Influence of Lifestyle and Digital Payment (Shopeepay) on Consumer Behavior in HARBOLNAS at Shopee

Nur Adilah[1], Putri Ratu Sakinah[2], Salma Az Zahra[3], Sarah Fauziah[4], Suci Amaliyah[5], Emaridial Ulza[6]

{nuradilah6246@gmail.com[1] ,putriratu214@gmail.com[2], salmazzhr01@gmail.com[3], sarahfauziah1303@gmail.com[4], suciamlyh14@gmail.com[5], emaridialulza@uhamka.ac.id[6]}

University Of Muhammadiyah Prof. DR. HAMKA, Jakarta, Indonesia

Abstract

This study aims to determine the effect of Lifestyle and Digital Payment (Shopeepay) on Consumer Behavior on HARBOLNAS Shopee Marketplace Users (Case study on Gen-Z in Jakarta). This research uses a quantitative approach method with a Likert scale measuring instrument with data analysis techniques using purposive sampling. Data analysis using the Smart PLS path analysis method. This study involved 200 respondents with age criteria 11-27 years who had purchased products in the shopee marketplace at HARBOLNAS using digital payment (Shopeepay). Based on data analysis and hypothesis testing processed from distributing questionnaires. This shows that there is a positive and significant influence between lifestyle on consumer behavior. There is also a positive influence between digital payments on consumer behavior. Currently, many generation Z people shop online using digital payments because it makes it easier for consumers to carry out transactions, so this has an influence on consumer behavior in shopping. The difference between previous research and the author's current research is in the use of x variables, namely lifestyle and digital payments and in the object of research, namely all generation Z in Jakarta who have used the shopee marketplace and digital payments (Shopeepay).

Keywords: Gen Z, HARBOLNAS, *Marketplace, Lifestyle, Digital Payment*

1. Introduction

The world on a global scale is embarking on a new chapter in the industrial revolution known as Industry 4.0, which was first introduced in 2011 by the German Industry-Science Research Alliance [1]. The Industrial Revolution 4.0 is an extension of the Industrial Revolution 3.0 period, which is characterized by industrial progress achieved through the integration of digital and internet technologies with traditional industries. The concept behind the Industrial Revolution 4.0 is a depiction of the actualization of the Internet of Things. The emergence of the Industrial Revolution 4.0 has brought about a transformation in people's way of life and

behavior. This transformation is clearly seen in the shift of community activities from manual to automated, facilitated by the integration of digital technology. With the development of this transformation, there is a shift in business practices as long as this era offers opportunities for entrepreneurs to introduce new advances in digital information technology. One example can be seen in the financial services sector. In the current digital-based information technology innovation that is loved by many business people in the financial sector is financial technology (fintech). Fintech is a business that aims to provide financial services by utilizing modern software and technology [2]. Fintech can change the financial business model from manual to automated systems through the development of digital technology. In line with the rapid transaction revolution in the e-commerce domain, the modern technological landscape increasingly demands speed and practicality in all aspects. This impetus significantly drives the advancement of payment systems in Indonesia. This shift in the payment system is characterized by the transition from traditional cash payments to digital-based transactions, often referred to as digital payments. The main advantage of using digital payments is the convenience provided to users, as there is no need to carry large amounts of cash. With just a smart phone and an internet connection, one can make payments from anywhere and at any time, a fintech that is very proven in use during the COVID-19 pandemic is digital payment. Digital payment is a new form of financial technology innovation that provides new services for a transaction in the form of non-cash payments to make it faster, more practical and efficient and can be done only via cellular phones without any time and place restrictions. Digital Payment is a form of payment transaction process through digital means, such as Short Message Service (SMS), internet banking, mobile banking, electronic money (e-money), or electronic wallets [3]. Digital Payment refers to online payment methods that utilize software, networks, and virtual accounts. The transition from cash, traditionally used as a means of payment, has evolved into a cashless means of payment with a variety of media and systems available [4]. There are three main indicators in digital payments, which include convenience, signaling ease of use in digital payments. Ease of access, highlighting the ability to use digital payments anytime and from anywhere and benefits, indicating the direct or indirect benefits experienced by users of digital payment methods [5].

The existence of digital payments has certainly led to consumer demand by showing significant diversity, affecting shifts in lifestyle patterns. Lifestyle summarizes the way individuals live their lives, including the expenditure of financial resources and the distribution of their time. Therefore, lifestyle can be defined as the distinctive pattern by which a person expresses themselves in terms of activities, interests, and spending habits [6]. Lifestyles that utilize electronic media, on the other hand, are modern versions of traditional lifestyles, which include activities, interests, time allocation, and opinions, but integrate digitalization. These electronic lifestyles involve the incorporation of technology and information into daily routines, offering a valuable platform for marketers to customize their products and services for customers. The existence of an e-lifestyle signifies an individual's pattern of utilizing time and money through the internet and electronic devices, which is categorized into four stages: E-activities, E-interests, E-opinions, and E-values. These stages involve engaging in observed actions through internet services or product use, developing an interest in understanding products or services online, responding to opinions expressed on the internet, and ultimately forming beliefs and expectations from others when using online media

[7]. Lifestyle is very influential on consumer behavior, this happens because habits are adapted to a certain environment. Lifestyle, which is firmly entrenched as a fundamental consensus, plays an important role in shaping the mindset of consumers, which influences their decisions in product selection. As a result, varying lifestyles lead to diverse consumer choices in purchasing decisions, with each individual making decisions tailored to their unique way of life. Lifestyle becomes a guiding factor in determining the products or services that potential consumers will choose. In addition, lifestyle has a positive and significant influence on purchasing decisions [8].

With the development of increasingly sophisticated times and all based on digital technology, people's lifestyles will slowly follow the times. Lifestyle also provides a clear picture of a person's personality in interacting with their environment. "The millennial generation, often referred to as Generation Z, grew up during the rapid advancement of information technology". Generation Z, which is a generation born in the era of globalization and digitalization with all the advances in technology that are growing rapidly, has caused generation Z's daily life to be inseparable from gadgets and the internet

As the newest generation born after generation Y or millennials, generation Z was chosen because it is seen as the next generation of the nation in the future. From the age ranges produced by the previous two studies, it is known that not all members of Generation Z are at productive age. Some of them have entered the workforce, but some are still studying. Not a few are still students or even children. Nevertheless, the existence of this generation cannot be underestimated because it can be a very potential consumer candidate in the future. Generations who currently do not have their own income, for example, are still elementary, junior high, high school, or university students, in the next few years have the potential to become workers or consumers in the future [9].

Fig. 1. Total Generation Z from the 2020 population cencus in DKI Jakarta Province
Source: Population Census 2020, BPS
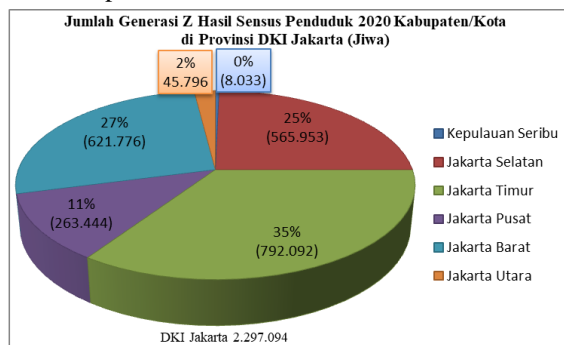
Based on the data above, the number of generation Z residents in DKI Jakarta Province reached 2,297,094. the younger generation, currently commonly referred to as generation Z, has dominated by reaching a percentage of 27.94% of the total 270.20 million population spread throughout Indonesia. However, in the following year, 2021, according to the 2021 population census conducted by BPS, Generation Z is the largest part of Indonesia's population, with 68,662,815 people, or around 27.94% of the entire domestic population. This

generation, born between 1997 and 2012, has experienced a lifestyle intertwined with technology, which leads to different consumption patterns and lifestyles compared to previous generations [10]. The millennial generation is the generation that saw the emergence and development of epochal technology. The next generation is generation z who grew up with technology and never knew a world without the internet and social media. Generation Z has very different traits and characteristics from the previous generation, because this generation has been given and labeled as a generation that lacks boundaries (Boundary - Less Generation). Generation Z is formed by the development of the times that experienced a very significant change, the development of lifestyle among Generation Z is called "Digital Native". Digital natives in the context of library users are people who have known technology since early childhood and are accustomed to using information technology in accessing information in their daily lives. Digital natives can also be interpreted as complementing the shortcomings of the characteristics of the previous generation through more adaptive skills and innovation to overcome uncertain situations. Generation Z was born and raised in an overprotective upbringing amidst uncertain world conditions. This resulted in economic recession, digital transformation, natural disasters. This problem causes Generation Z to have less tolerance for environmental ambiguity which causes childhood to be overprotected. Generation Z, which has been familiar with technology from an early age, will directly shape its lifestyle, starting from secondary, primary and tertiary needs. So that the modern lifestyle of generation Z makes them accustomed to buying goods at online shopping stores or E-commerce rather than buying directly at traditional markets. This causes the achievement of this need if it can be controlled, it will lead to consumer behavior [11]

In the wake of the industrial revolution 4.0, Indonesians are facing a significant transformation that is poised to affect the way they shop on a daily basis. At this moment, the ongoing revolution in e-commerce continues. Both businesses and individuals are increasingly utilizing the internet to conduct commercial activities, driven by the sheer number of products and services available online. Various industries, such as travel bookings, education and financial transactions, music and entertainment content, news, and software offerings, are turning to e-commerce. The rapid expansion of e-commerce is an opportunity for companies to expand their reach to a larger consumer base [12]. Traditional shopping methods, such as visiting stores, markets, minimarkets, or malls, are no longer a necessity, as the digital world offers a more complete alternative. Platforms such as Tokopedia, Shopee, Bukalapak, OLX, Lazada, and Blibli.com have mushroomed in Indonesia, driving a shift towards online consumerism. This convenience has undeniably led to the purchase of products available for online purchase, as it allows businesses to access a wider customer base. This phenomenon is not limited to new products only, even products that have long existed and have been widely recognized have become important players in this digital shopping phenomenon. Before online shopping parties entered Indonesia, online shopping parties had appeared in the form of Cyber Mondey in the United States, Japan, Canada and other countries. Cyber Mondey was inspired by the Black Friday celebration in America, where every store will provide massive discounts, making consumers enthusiastic about shopping [13]. The phenomenon of online shopping parties is commonly referred to as HARBOLNAS or National Online Shopping Day which was first initiated in 2012 by e-commerce companies that joined the Indonesian e-commerce Association (Idea), namely Lazada, Zalora, Tokopedia, Bli-bli, Berrybenka and Bukalapak

who want to campaign for online shopping parties to the public, and aim to encourage retailers who are members of e-commerce to increase sales and educate the public about the convenience of shopping online [14]. The marketing strategy of e-commerce companies has become intensive in utilizing the lifestyle of modern society today, while Harbolnas is set on December 12 as a national online shopping day in Indonesia. During the Harbolnas phenomenon, Shopee e-commerce users showed significant enthusiasm, mainly due to the free shipping promotion offered by Shopee with a minimum purchase requirement. However, in the midst of this phenomenon, some people see the potential for consumptive behavior. The availability of free shipping can attract people to impulsively checkout items that they do not necessarily need, driven by the desire to indulge in shopping, especially with the appeal of free shipping without a minimum purchase limit.

Fig. 2. E-commerce Platform Preferences for Shopping during Harbolnas (2022)
Source: databoks.katadata

Based on the data above, Shopee is the choice for online shopping during Harbolnas with a percentage of 90%. While Tokopedia ranked second with a percentage of 66%. Lazada and Bukalapak are ranked next with a percentage of 34% and 15% respectively. Based on the populix survey, it was found that e-wallet or digital payment became the most widely used payment method during Harbolnas. And there were 1,274 respondents aged 18-55 years involved in the survey above, consisting of 67% from Java, 16.5% Sumatra, and 16.5% other islands. Minister of Trade Zulkifli Hasan explained, the results of the implementation of Harbolnas from 2018–2021 resulted in increasing transaction figures. In 2021, Harbolnas was able to record transaction results of IDR 18.1 trillion or an increase of 56% from the previous year. The consumption of local products in Harbolnas activities also shows an increasing number. Harbolnas 2021 was able to record local product consumption of IDR 8.5 trillion or an increase of almost 40% from the previous year [15]. The rapid growth of e-commerce due to the phenomenon of harbolnas activities is an opportunity for e-commerce companies to make profits. But behind that, the lifestyle of millennials and generation z who are easily deceived by excessive shopping desires due to massive discounts during harbolnas and ease of transactions when purchasing using digital payments (Shopeepay) can lead to consumptive behavior in consumer behavior.

One of the digital services that is very popular with the public and is experiencing a surge in user activity in 2021, as revealed in the 2021 Indonesia Customer Trend Report, is ShopeePay. ShopeePay not only serves as an exclusive payment method for Shopee online shopping but also serves as a digital wallet for various transactions. It has evolved into a new lifestyle choice for Shopee users, simplifying purchasing and payment transactions within the Shopee community. This adoption offers additional benefits to Shopee users, as there are attractive offers designed specifically for ShopeePay users, further increasing the benefits for the Shopee user community [16]. The data illustrates that ShopeePay holds a dominant position in the Indonesian digital payment market, mainly due to its integration with the Shopee marketplace, which increases shopping convenience for consumers. In terms of transaction volume, ShopeePay surpasses other competitors by 29%. In addition, in terms of user transaction frequency, ShopeePay shows its superiority, with an average of 14.4 transactions per month. A

survey of 1,000 respondents showed that 35% of users predominantly chose ShopeePay as the main digital payment method [17]. This dominance of ShopeePay is further emphasized in the dailysocial report on the percentage of digital service usage in various categories in 2021, which highlights its prevalence compared to other digital services. Therefore, utilizing the effectiveness of ShopeePay in promotional programs can allow companies to attract a larger consumer base, thereby maximizing revenue. As for achieving goals, specific strategies are needed that are important. One of the key aspects is understanding the characteristics of ShopeePay users, especially within the Generation Z demographic. The goal is that through an understanding of these characteristics, the company can identify potential consumers for targeted promotional activities, ultimately realizing its overarching goals [18].

In this description, the authors are interested in knowing the magnitude of the influence of lifestyle on consumer behavior, and digital payment (Shopeepay) on consumer behavior on harbolnas of Shopee marketplace users through a case study of generation Z in Jakarta.

Literature review
Lifestyle
Lifestyle describes a person's whole person when they interact with their environment, including how they spend their time (activities), what they consider important in the environment (interests), and their views on themselves and the world around them [19]. The concept of lifestyle covers all aspects of an individual when interacting with their environment, as explained by [20]

Lifestyle Indicators:

Plummer and Assael wrote that lifestyle measurement tools for the AIO (Activity, Interest, Opinion).

1. Activities can be assessed through signs that include work, hobbies, social interactions, vacation time, entertainment, participation in groups or clubs, involvement in the community, shopping activities, and sports.
2. Interests can be assessed through signs that include individual attention to family, residence, work, community, recreational activities, clothing choices, food preferences, media consumption, and personal achievement.
3. Opinions can be assessed using signs that include individuals' views of themselves, as well as their views on social, political and business issues, economic conditions, the education system, products, the future, and cultural aspects.

Digital Payment (Shopeepay)

Digital Payment is a transaction process that uses technology as a means to make payments. Digital money is a type of electronic payment that operates through servers, applications, networks, and virtual accounts. With the shift in the role of cash to non-cash payments, various cashless payment systems have been introduced.

Digital payment is one of the new views on society whose payment method is non-cash because it is more practical and secure in transactions. In the payment process, payers and recipients utilize digital technology to send and receive funds. All digital payment transactions are conducted online.

In Indonesia, digital payments have developed rapidly and one of PT Airpay International Indonesia is a digital payment service in Indonesia or often known as Shopeepay on the Shopee Marketplace.

Indicators of digital payment:

1. Efficiency: refers to the ease of use of the payment method
2. Service quality: the overall quality of support when using an electronic payment system
3. Perceived ease of payment: the level of ease in understanding and using the payment system
4. Perceived speed: The speed with which payment information is exchanged which should facilitate practical use and ultimately affect user satisfaction with the system.
5. Perceived enjoyment: The level of satisfaction derived from using an electronic payment system.
6. Security: The security aspects associated with providing secure access to all applications and facilities provided.
7. Actual usage: The amount of time users spend using the technology.
8. Perceived benefits: An assessment of the benefits that customers derive from the electronic payment system, including all resources used in accepting payments through the system.

Digital Payment (Shopeepay)

Shopeepay is an electronic money service that operates transactions through a server. Shopeepay is included in the digital wallet or e-wallet category introduced by PT Airpay International Indoensia on November 28, 2018 and has received official permission from Bank Indonesia in August 2018. ShopeePay users can also be done both in physical stores and e-commerce platforms that have become partners. Since its introduction, ShopeePay has become one of the most widely used e-wallet software.

Shopee users feel very easy and satisfied in making checkouts with digital payments in the form of shopeepay especially since there are many promos offered ranging from discounted purchases to free shipping.

Consumer Behavior

Consumer behavior is a study that investigates the reasons why, when, where, and how individual consumers buy, choose, and utilize products or services in order to meet their needs

[21]. Consumer behavior refers to the actions shown by consumers when they search for, buy, use, evaluate, and allocate products and services to meet their daily needs.

Three factors that influence consumer behavior, namely:

1. Individual Consumer
   The decision to buy a product of a certain brand is influenced by factors contained within consumers, such as their perceptions of brand characteristics, their attitudes, demographic factors, lifestyles, and individual personality traits, which will affect individual preferences for various existing brands.
2. The environment that affects cons Mumers
   Consumer decisions in choosing a brand are influenced by surrounding factors. When a consumer decides to buy a product from a certain brand, the decision can be influenced by various considerations. It is possible that someone chooses a particular brand because they are inspired by others.
3. Marketing Strategy
   In this model, the only variable that marketers can control is marketing strategy. In this context, marketers attempt to influence consumers by using various marketing stimuli such as advertisements and the like, so that consumers feel interested in choosing the product brand offered. Marketing strategies that are often used by marketers include aspects of the products to be offered, pricing, promotion, and distribution of products to consumers.

HARBOLNAS

The first National Online Shopping Day (HARBOLNAS) was held in 2012, originally known as 12.12.12, with the aim of introducing the convenience of online shopping to the public. Due to the positive response, e-commerce platforms repeated the same celebration in 2013, and from then on, the event became known as Hari Belanja Nasional (Harbolnas). After that, Harbolnas is held every December 12 every year. The success of Harbolnas inspired several e-commerce platforms to adopt the same spirit outside of December. Some e-commerce platforms often hold discounts on special dates, such as the 9th of September, the 10th of October, or the 11th of November, which align with Harbolnas. From here, these exciting dates begin to be adopted as the peak of the online shopping festival.

Marketplace

According to Husnurrosyidah [22], an e-marketplace is a virtual market where sellers and buyers meet to make transactions. In the e-marketplace, consumers and business actors interact to exchange goods or services with the aim of generating revenue [23]. One of the characteristics that distinguish e-marketplaces from other online business models is the presence of many sellers who sell their products on this online market platform.

Frame Of Mind

Based on the theoretical review of previous research and the theoretical basis and the problems that have been stated, as a basis for formulating hypotheses, the following is a framework model of the influence between research variables and the theoretical basis and results of previous research. This study wants to find the influence between the independent variable (free) and the dependent variable (bound), where the independent variable is Lifestyle (X2) and Digital Payment (X2), and the dependent variable is Consumer Behavior (Y). The framework in this study can be described in a chart presented in Figure 3 below :
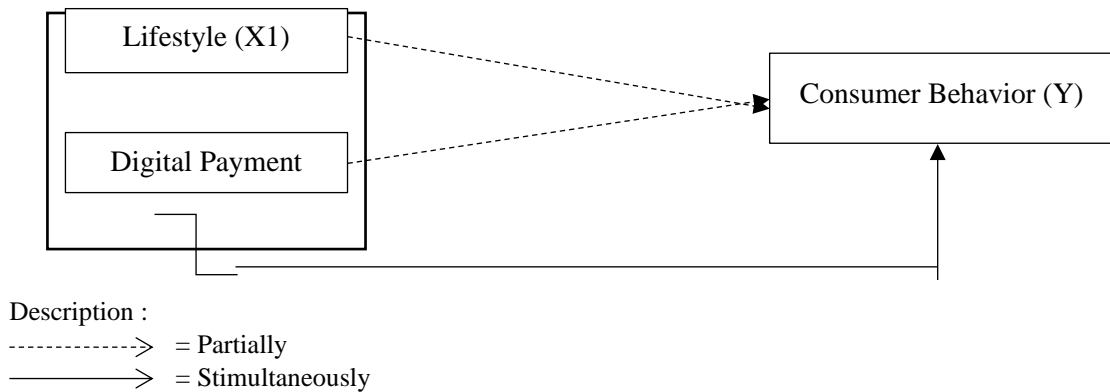

Description :
------------> = Partially
—————→ = Stimultaneously

Fig. 3. Schematic Framework

2. Method

This research was conducted using a quantitative approach that aims to investigate the influence of lifestyle and digital payment (shopeepay) on the consumer behavior of generation z in Jakarta in HARBOLNAS who transact in the shopee market place. This study uses primary data collected using survey methods, where the respondents used in this study were selected based on purposive sampling techniques. This technique is according to the respondents to meet the criteria set by the researcher. The criteria are individuals aged 11-27 years who have purchased products at the shopee market place on HARBOLNAS using digital payment (shopeepay). This study involved 200 respondents to fill out a questionnaire online (Google Form) using a 5 Likert scale (1 = disagree to 5 = strongly agree). In this study, the independent variables are lifestyle and digital payment, while the dependent variable is consumer behavior.

The data analysis carried out is by using the path analysis method using PLS. Path analysis with PLS is a data analysis conducted to measure the extent to which existing variables influence each other whose data calculations are carried out using the PLS application [24]. The population of this study are users of the Shopee platform in generation Z in Jakarta. The analysis technique in this study uses PLS techniques which are carried out in two stages, namely:

1. The first step is to test the measurement model, which includes checking the validity and reliability of the construction of each indicator.

2. The second step is to test the structural model which aims to determine whether there is an influence between variables / relationships between constructs as measured by the PLS t-test itself.

Table. 1. Measurement of latent constructs

Constructs		Items	Source
Lifestyle	Shopping Activities	SA1. During HARBOLNAS, I tend to do my online shopping efficiently. SA2. During HARBOLNAS, I tend to do my online shopping effectively. SA.3. HARBOLNAS at Shopee makes me spend more time, which interferes with my time.	Anggira et al. (2020)
	Consumption	C1. I choose Shopee because my needs are available on the marketplace.	Anggira et al. (2020)
	Opinion	O1. I choose products on Shopee that are trusted.	Anggira et al. (2020)
Digital Payment	Efficiency	E1. Using ShopeePay makes payment easy.	[26]
		E2. Before using Shopeepay, I first compare the differences between Shopeepay and other payment methods.	
	Perceived enjoyment	PE1. I use Shopeepay as a shopping experience.	Rita et al. (2019)
		PE2. I will continue to shop online at Shopee by using Shopeepay.	
	Security	S1. I feel safe transacting using Shopeepay.	[27]
Consumer Behavior	Perception	P1. I choose the Shopee marketplace because the quality is better than other marketplaces. P2. Current age affects my mindset to buy products in the Shopee marketplace.	Silvia and Anwar (2021)
	Environmental Influence	EI1. I make purchases at Shopee because I am influenced by the environment. EI2. I will give recommendations to my surroundings to shop at Shopee.	[28]
	Marketing Strategy	MS1. Shopee provides many attractive offers, especially during HARBOLNAS.	Silvia and Anwar (2021)

3. Results and Discussion

Generation Z makes up the largest part of Indonesia's population, totaling 68,662,815 people, or about 27.94% of the entire domestic population. This generation, born between 1997 and 2012, has experienced a lifestyle intertwined with technology, which leads to different consumption patterns and lifestyles compared to previous generations. The millennial generation is a generation that sees the emergence and development of the technology of the times.

The results of this study involved 200 respondents who are generation Z in DKI Jakarta Province, aged 11 - 27 years and have used the Shopee E-commerce platform and Shopeepay

digital payment. The questionnaire was distributed to respondents online via Google Form. The questionnaire consisted of two parts, namely the respondent's identity and statements about each variable. The results of this study indicate that respondents with gender characteristics, the largest scale of respondents are 152 women (72.4%) and 58 men (27.6%). Based on age, the age range of 11-16 years was 19 people (9%), 17-22 years was 165 people (78.6%), and the age range of 23-27 years was 26 people (12.4%). Based on domicile, Central Jakarta as many as 14 people (6.7%), East Jakarta as many as 130 people (61.9%), West Jakarta as many as 17 people (8.1%), South Jakarta as many as 42 people (20%), North Jakarta as many as 7 people (3.3%). Based on junior high school education as many as 4 people (1.9%), high school / vocational high school as many as 41 people (19.5%), college as many as 132 people (62.9%), have graduated from work as many as 33 people (15.7%). Based on the number of respondents who use the Shopee marketplace, there are 200 people (95.2) and the number of respondents who do not use Shopee is 10 people (4.8%) so that only Shopee marketplace users are processed as many as 200 respondents. Based on Shopeepay users, respondents who answered yes were 110 people (52.4%), answered sometimes as many as 72 people (34.3%), and respondents who answered no were 28 people (13.3%).

The results of data testing using the SmartPLS 4 application obtained research results data consisting of outer model testing data and inner model testing data as follows :

Outer Model

Outer model testing is used to see the relationship between latent variables and variable forming indicators. Outer model evaluation is measured by three tests, namely convergent validity test, discriminant validity test, and reliability test.

Convergent Validity Test

Convergent validity test is measured using the outer loading value and Average Variance Extracted (AVE). The validity test is fulfilled if the loading factor value is> 0.7 and the AVE
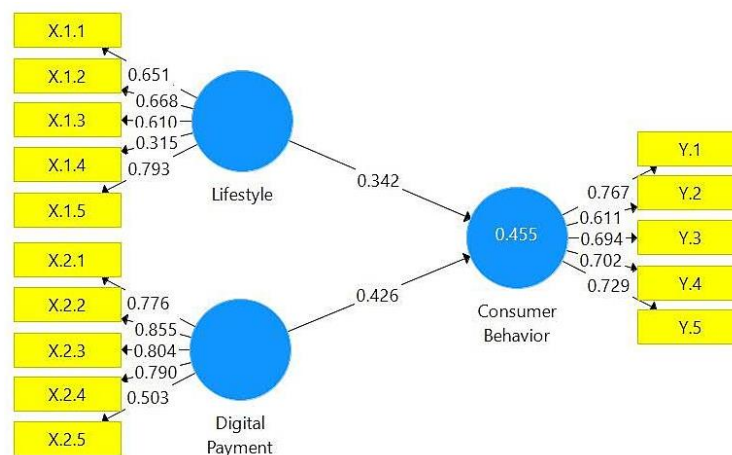
value is> 0.5.

Fig. 4. Output PLS Algorithm

Based on the outer model image, the test data contained in the following table is obtained:

Table. 2. Outer Loading Value

Item	X1	X2	Y
X.1.1	0,651		
X.1.2	0,668		
X.1.3	0,610		
X.1.4	0,315		
X.1.5	0,793		
X.2.1		0,776	
X.2.2		0,855	
X.2.3		0,804	
X.2.4		0,790	
X.2.5		0,503	
Y.1			0,767
Y.2			0,611
Y.3			0,694
Y.4			0,702
Y.5			0,729

Based on the outer loading value, it can be seen that not all indicators reach> 0.7, which means that some are valid and invalid (green color> 0.7 means valid and red color <0.7 means invalid). Then there are 7 indicators that are invalid in convergent validity, namely X.1.1, X.1.2, X.1.3, X.1.4, X.2.5, Y.2, and Y.3, which are removed from the model so that a new model is needed at this stage to get valid results.Model 2
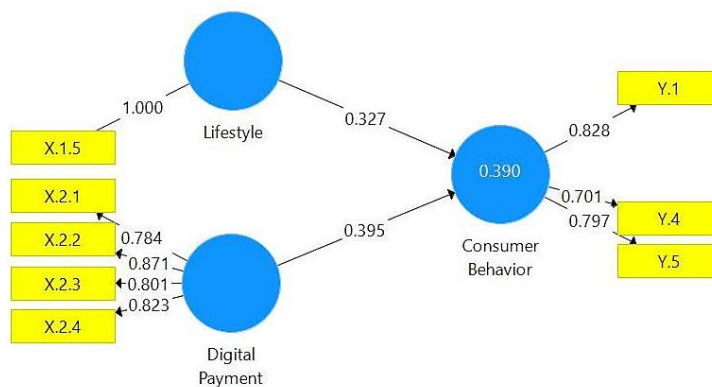

Fig. 5. Output PLS Algorithm Model 2

Based on the outer model image, the test data contained in the following table is obtained:

Table. 3. Outer Loading Value of Model 2

Item	X1	X2	Y
X.1.5	1,000		
X.2.1		0,784	
X.2.2		0,871	
X.2.3		0,801	
X.2.4		0,823	
Y.1			0,828
Y.4			0,701
Y.5			0,797

Based on the information presented in table 2, validity is declared because the outer loading value for all indicators is > 0.7. This criterion indicates convergent validity, which signifies a strong level of validity and overall quality. In addition to the outer loading criteria, the Average Variance Extracted (AVE) value is used to support convergent validity which is in the good category. For a measurement scale that uses reflective indicators, where the loading factor is 0.7, and the AVE value is at 0.5, which explains that convergent validity has a good value. The AVE value is described below:

Table. 4. AVE Value

Variable	Average Variance Extracted (AVE)
Lifestyle	1,000
Digital Payment	0,673
Consumer Behavior	0,604

Based on the data in table 3, it can be seen that the conditions for assessing convergent validity have been met. This is indicated by the Average Variance Extracted (AVE) value for each construct of each variable, all of which exceed the 0.5 threshold

Discriminant Validity Test

The discriminant validity test examines the cross-loading value, stipulating that the variable index in question must exceed the loading value of other variables. This measure is obtained from the correlation between the root value of the Average Variance Extracted (AVE) and the construct variable. The AVE root value must exceed the correlation value between latent variables. The results of data processing for cross-loading are presented in the following table:

Table. 5. Cross-Loading Value

Item	X1	X2	Y

X.1.5	**1,000**	0,494	0,522
X.2.1	0,507	**0,784**	0,435
X.2.2	0,412	**0,871**	0,513
X.2.3	0,274	**0,801**	0,381
X.2.4	0,415	**0,823**	0,479
Y.1	0,433	0,494	**0,828**
Y.4	0,423	0,310	**0,701**
Y.5	0,366	0,475	**0,797**

The cross-loading value serves as evidence of effective discriminant validity, as it signifies that the correlation between the indicator and the construct variable is higher than the correlation with other construct variables. For example, the cross-loading value for indicator Y1 (0.828) exceeds the corresponding values for the adjacent constructs of lifestyle (0.433) and digital payments (0.494). This observation illustrates the strong discriminant validity of the indicator.

Table. 6. Comparison of root AVE values and correlation values between latent variables

	L	**DP**	**CB**
Lifestyle (L)	1,000	0,494	0,522
Digital Payment (DP)		0,820	0,556
Cunsomer Behavior (CB)			0,777

By looking at the cross-loading values presented in table 4, it can be seen that the loading value associated with each variable exceeds the loading value of items for other variables. Comparison of the Average Variance Extracted (AVE) root value with the correlation value between latent variables in table 5 shows that the AVE root value exceeds the correlation value between latent variables. Considering these two findings, it can be concluded that the model successfully meets the discriminant validity test criteria.

Reliability Test

The reliability test in this study uses the parameters of the composite reliability value and Cronbach's alpha. The research instrument is said to be valid if the parameter value is more than 0.60. The reliability test results are presented in the following table:

Table. 7. Reliability Test

Variable	**Cronbach's Alpha**	**Composite Reliability**	**Keterangan**
Digital Payment	0,838	0,892	Reliabel
Lifestyle	1,000	1,000	Reliabel
Consumer Behavior	0,672	0,820	Reliabel

Based on the findings in table 6, it is determined that the composite reliability values and Cronbach's alpha values for all construct variables exceed 0.60. Therefore, the conclusion that can be drawn from these results is that the model under study has successfully met the requirements of the reliability test. With all the validity and reliability tests carried out having met the specified criteria, it can be concluded that each item/indicator in the research instrument has met the requirements for validity and reliability tests, so that it can be included in further hypothesis testing.

Inner Model

Inner model testing provides information on how much the relationship between construct variables is.

Table. 8. R Square Value

Variable	R Square
Consumer Behavior	0,384

Based on table 7, the R-Square value in the consumer behavior construct is 0.384 or 38.4%. This result means that 38.4% is explained by the lifestyle and digital payment variables while the remaining 61.6% is explained by other variables.

Hypothesis Testing

Hypothesis testing is used to determine the effect of brand love variables on shopping behavior, both directly and indirectly through marketing literacy variables. The following table displays the results of direct hypothesis testing of exogenous variables on their endogenous variables using the bootstrapping method.

Table. 9. Hypothesis Testing of Direct Influence

Relationship between variables	Coefficient	St. Dev	T Statistics	P Values
Digital Payment -> Consumer Behavior	0,395	0,063	6,230	**0,000**
Lifestyle -> Consumer Behavior	0,327	0,064	5,093	**0,000**

The test results on the path analysis above, can be described as a path diagram as follows.
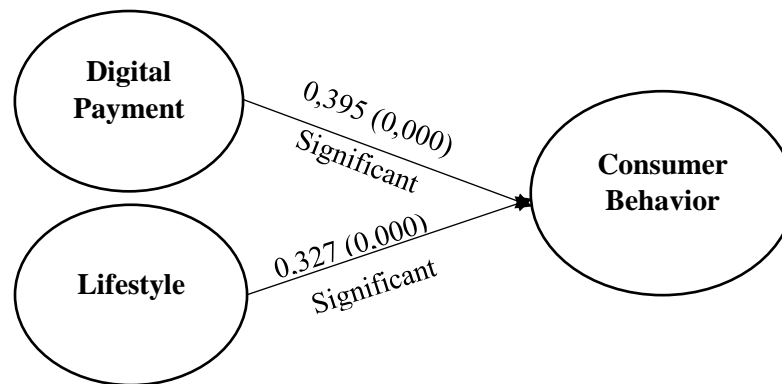
Fig. 6. Direct Hypothesis Path Diagram

Based on the results of hypothesis testing above, it can explain the hypothesis as follows.

H1. Lifestyle affects consumer behavior

The results of hypothesis testing show that H1 has a coefficient value of 0.327 with a P value of 0.000. Because the P value is less than 0.05, H1 can be accepted, which means that lifestyle has a positive and significant effect on consumer behavior. Then the results of the t test for the lifestyle variable were found to be 5.093 greater than the 0.05 limit, which means that lifestyle has an influence on consumer behavior during the HARBOLNAS event in the Shopee marketplace. Generation Z is currently aware of the times that require them to be literate in technology. The existence of internet technology facilitates all activities, from shopping, transactions, getting knowledge, and others. This makes generation Z prefer shopping in modern markets compared to traditional markets because of the ease of internet access that can increase time effectiveness. Satisfaction in buying branded goods as a result of the influence of the internet will affect how consumer behavior in buying an item. Especially during the HARBOLNAS event, where there are many promos that make consumers unable to control themselves in shopping so that this can lead to consumptive behavior. The hypothesis results are supported by previous research which proves that lifestyle has a positive influence on consumer behavior. Research conducted by [29] with the title "The Effect of Consumer Perceptions, Lifestyle, on Consumer Behavior in Purchasing Second Products at the Cowboy Collection Used Clothing Store in Air Tawar Padang in the Covid-19 Pandemic Era" states that lifestyle has a positive and significant influence on consumer behavior in purchasing second products at the Cowboy Collection used clothing store.

H2. Digital payments affect consumer behavior

The results of hypothesis testing show that H2 has a coefficient value of 0.395 with a P value of 0.000. Because the P value is less than 0.05, H2 can be accepted, which means that digital payments have a positive and significant effect on consumer behavior. Then the results of the t test for the lifestyle variable were found to be 6.230 greater than the 0.05 limit, which means that digital payments (Shopeepay) have an influence on consumer behavior during the HARBOLNAS event in the Shopee marketplace. Technological advances provide convenience in transactions using digital payments. Shopeepay makes it easy for shopee users

to make payments that will encourage consumer behavior. Digital payment shopeepay provides discounts or discounts to consumers who use this payment method. The hypothesis results are supported by previous research which proves that digital payment has a positive influence on consumer behavior. Research conducted by [30] with the title "The Effect of Digital Payment on Consumer Behavior of Users of the OVO Digital Payment Platform" states that there is an influence of digital payment on the behavior of consumers who use OVO digital payment.

4. Conclusion

In terms of lifestyle, the results of hypothesis testing show that lifestyle has a positive effect on consumer behavior. This means that lifestyle has an influence on consumer behavior during HARBOLNAS in the Shopee marketplace. Therefore, the findings that can be drawn from the results of this study are that Generation Z prefers shopping in modern markets compared to traditional markets due to the ease of internet access which can increase time effectiveness. Satisfaction in buying branded goods as a result of the influence of the internet will affect how consumer behavior in buying an item. Especially during the HARBOLNAS event, where there are many promos that make consumers unable to control themselves in shopping so that this can lead to consumptive behavior.

In this case, digital payment proxied by shopee pay, the results of hypothesis testing show that digital payment has a positive influence on consumer behavior during HARBOLNAS in the Shopee marketplace. This means that technological advances make it easy to transact using digital payment, which in this research is proxied by shopee pay as one of the digital payment methods at the HARBOLNAS event on the Shopee marketplace.

Reference

[1]   A. Rojko, "Industry 4.0 Concept: Background And Overview," *Int. J. Interact. Mob. Technol.*, Vol. 11, No. 5, Pp. 77–90, 2017, Doi: 10.3991/Ijim.V11i5.7072.

[2]   R. Sihombing, "Analisis Pengaruh Financial Technology," 2021.

[3]   M. A. Musthofa *Et Al.*, "Pengaruh Perilaku Konsumen Terhadap Sistem Pembayaran Uang Digital (Studi Pada Pengguna Ovo Di Kota Malang)," *Jiagabi (Jurnal Ilmu Adm. Niaga/Bisnis)*, Vol. 9, No. 2, 2020.

[4]   A. A. Puspitasari And I. Salehudin, "Quick Response Indonesian Standard (Qris): Does Government Support Contribute To Cashless Payment System Long-Term Adoption?," *Ssrn Electron. J.*, No. 1, Pp. 1–15, 2022, Doi: 10.2139/Ssrn.4076192.

[5]   V. Naufalia, P. S. Manajemen, U. Bina, And S. Informatika, "Pengaruh Digital Payment Dan E-Service Quality Terhadap Perilaku Konsumtif Pada Pengguna Shopee," Vol. 01, No. 1, Pp. 1–9, 2022.

[6]   W. Iswahyudi, F. Rahman, And I. L. Tanjung, "Cultivating Consumption : The Impact Of Lifestyle On Employee To Consumer Behavior At Pt Sasl And," Vol. 18, No. 7, 2024.

[7]   N. I. Lestari, M. Ramadani, and S. Sutikno, "Peran E-Lifestyle, Budaya Digital, Dan E-Payment Terhadap Perilaku Konsumtif Generasi Y Dalam Bertransaksi di E-Commerce," *Ekombis Sains J. Ekon. Keuang. dan Bisnis*, vol. 7, no. 2, 2022, doi: 10.24967/ekombis.v7i2.1844.

[8]   M. A. Daroini and A. F. I. Himawan, "Analisis Pengendalian Persediaan Bahan Baku Songkok ZNR dengan Menggunakan Metode Material Requirement Planning (MRP)," *J. Mhs. Manaj.*, vol. 2, no. 02, p. 155, 2022, doi: 10.30587/mahasiswamanajemen.v2i02.3035.

[9]   A. C. Amalia and G. Sagita, "Analisa Pengaruh Influencer Social Media Terhadap Keputusan Pembelian Konsumen Generasi Z di Kota Surabaya," *J. Sos. J. Penelit. Ilmu-Ilmu Sos.*, vol. 20, no. 2, 2019, doi: 10.33319/sos.v20i2.42.

[10]   N. Erly Siskawati and M. N. Ningtyas, "Literasi Keuangan, Financial Technology Dan Perilaku Keuangan Mahasiswa," *Dialekt. J. Ekon. dan Ilmu Sos.*, vol. 7, no. 2, 2022.

[11]   M. Dwi Ambarsari and N. Asandimitra, "Pengaruh financial literacy, lifestyle, konformitas, money attitude, dan e-money terhadap perilaku konsumtif Generasi Z penggemar K-pop," *J. Ilmu Manaj.*, vol. 11, no. 3, pp. 550–564, 2023, [Online]. Available: https://journal.unesa.ac.id/index.php/jim

[12]   D. Pertiwi, F. R. Sejati, And S. Prasetianingrum, "Analisis Kesuksesan Sistem E-Commerce Yang Berpartisipasi Pada Harbolnas Dengan Menggunakan Model Delone & Mclean," 2020.

[13]   L. D. Lestari And R. Dwijayanti, "Pengaruh Fenomena Harbolnas (Hari Belanja Online Nasional) Pada E-Commerce Shopee Melalui Diskon Dan Kemudahan Bertransaksi Terhadap Keputusan Pembelian," *J. Pendidik. Tata Niaga*, Vol. 10, No. 1, 2022, Doi: 10.26740/Jptn.V10n1.P1482-1491.

[14]   W. R. Adhitya, "Fenomena Harbolnas (Hari Belanja Online Nasional) Melalui Harga, Produk, Kemudahan dan Keamanan Bertransaksi Terhadap Keputusan Pembelian Konsumen …," *Manaj. dan Bisnis*, 2019.

[15]   Kominfo, "Lewat Harbolnas 2022, Pemerintah Terus Tingkatkan Penggunaan Produk Dalam Negeri," Kominfo.go.id.

[16]   Dwi Aris Nurohman and Nurtyasih Wibawanti Ratna Amina, "Dampak Aplikasi Shopee Terhadap DinamikaPermintaan Dan Penawaran: Kajian Literature," *Cosm. J. Ilmu Pendidikan, Ekon. dan Teknol.*, vol. Vol. 1 No.4, 2024, no. 4, pp. 171–183, 2024.

[17]   V. Naufalia, "Pengaruh Digital Payment dan E-Service Quality Terhadap Perilaku Konsumtif pada Pengguna Shopee Wilayah DKI Jakarta," *J. Pariwisata Bisnis Digit. dan Manaj.*, vol. 1, no. 1, pp. 1–9, 2022, doi: 10.33480/jasdim.v1i1.3011.

[18]   N. I. Sitepu and S. S. Akustia, "The Influence of Islamic Marketing, Lifestyle, and Price on Pre-Loved Clothing Purchases: Intention as a Mediator," *Share J. Ekon. dan Keuang. Islam*, vol. 13, no. 1, p. 163, 2024, doi: 10.22373/share.v13i1.20089.

[19]   N. A. Fitri and H. Basri, "Pengaruh Gaya Hidup Terhadap Perilaku Konsumen Pada Generasi Milenial Di Era Pandemi Covid-19 Dengan Pengetahuan Ekonomi Sebagai

Variabel Moderasi," *EKOMBIS Rev. J. Ilm. Ekon. Dan …*, 2021.

[20]   P. Kotler, "The role played by the broadening of marketing movement in the history of marketing thought," *J. Public Policy Mark.*, vol. 24, no. 1, pp. 114–116, 2005, doi: 10.1509/jppm.24.1.114.63903.

[21]   R. Wulandari and N. Nurlenawati, "Pengaruh Brand Image Dan Harga Terhadap Keputusan Pembelian Lemari Es Di Perumahan Mustika Prakarsa Karawang," *J. Lentera Bisnis*, vol. 13, no. 2, p. 887, 2024, doi: 10.34127/jrlab.v13i2.1094.

[22]   H. Husnurrosyidah, "E-Marketplace Umkm Menghadapi Revolusi Industri 4.0 Dalam Perspektif Islam," *Equilib. J. Ekon. Syariah*, Vol. 7, No. 2, 2019, Doi: 10.21043/Equilibrium.V7i2.6571.

[23]   A. N. Ardianti And M. A. Widiartanto, "Pengaruh Online Customer Review Dan Online Customer Rating Terhadap Keputusan Pembelian Melalui Marketplace Shopee .," *J. Ilmu Adm. Bisnis*, Pp. 1–11, 2019.

[24]   D. J. Ketchen, "A Primer On Partial Least Squares Structural Equation Modeling," *Long Range Plann.*, Vol. 46, No. 1–2, Pp. 184–185, 2013, Doi: 10.1016/J.Lrp.2013.01.002.

[25]   R. Anggira and S. Nurfebiaraning, "Pengaruh persepsi dan gaya hidup cashless terhadap keputusan pembelian pada shopback di bandung," *e-Proceeding Manag.*, vol. 7, no. 2, 2020.

[26]   C. G. Baicu, I. P. Gârdan, D. A. Gârdan, and G. Epuran, "The impact of COVID-19 on consumer behavior in retail banking. Evidence from Romania," *Manag. Mark.*, vol. 15, no. s1, 2020, doi: 10.2478/mmcks-2020-0031.

[27]   P. Rita, T. Oliveira, and A. Farisa, "The impact of e-service quality and customer satisfaction on customer behavior in online shopping," *Heliyon*, vol. 5, no. 10, 2019.

[28]   G. Silvia and K. Anwar US, "Pengaruh E-Commerce Terhadap Perilaku Konsumen Tokopedia Pada Masyarakat Kota Jambi," *Transekonomika Akuntansi, Bisnis dan Keuang.*, vol. 1, no. 3, 2021, doi: 10.55047/transekonomika.v1i3.44.

[29]   D. Aprianda and A. Halim, "The Effect Of Product Quality, Brand Equity, Consumer Perception, Store Atmosphere And Service Quality On Purchasing Decisions At Café Pondok Cendana Rantauprapat Pengaruh Kualitas Produk, Equitas Merek, Persepsi Konsumen, Store Atmosphere Dan Kualitas Pelayanan Terhadap Keputusan Pembelian Pada Café Pondok Cendana Rantauprapat," *Manag. Stud. Entrep. J.*, vol. 5, no. 2, pp. 5165–5176, 2024, [Online]. Available: http://journal.yrpipku.com/index.php/msej

[30]   K. Rizkiyah, L. Nurmayanti, R. D. N. Macdhy, And A. Yusuf, "Pengaruh Digital Payment Terhadap Perilaku Konsumen Pengguna Platform Digital Payment Ovo," *J. Ilm. Manaj.*, Vol. 16, No. 1, Pp. 107–126, 2021.