



The Influence of Financial Attitude and Digital Financial Literacy on Shopping Interest Through E-Commerce O2O (Online to Offline): A Case Study of Accounting Students at University of Mataram

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ARTICLE INFO

Keywords: Financial Attitude, Digital Financial Literacy, Shopping Interest

Received: 3 December

Revised: 19 January

Accepted: 22 February

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ABSTRACT

One type of e-commerce that is commonly encountered is Online to Offline (O2O). The Online to Offline (O2O) business model that is well-known among the public is Grab as the largest O2O food delivery service provider in Indonesia in 2023 with a market share of 57%. Even though it has a large market share, a person's shopping interest through Grab food delivery O2O certainly varies. This interest will be seen from the financial attitude and digital financial literacy factors that students have. This type of research is associative with a quantitative approach. The sample in this study is 100 S1 Accounting students of the Faculty of Economics and Business, University of Mataram class of 2021-2024. The study results show that the variable of digital financial literacy has a more dominant influence on shopping interest than financial attitudes. This is shown by a regression coefficient of 75,4% which means that digital financial literacy has an influence of 75,4% on shopping interest. It can be concluded that the variables of financial attitudes and digital financial literacy affect shopping interest in using Grab food delivery services, both partially and simultaneously

INTRODUCTION

The current modern era is characterized by digitalization in various sectors of life (Sholeh, 2019). The development of the economic system is one of the digitalization that gives an influence that is known as the digital economy (Aulia & Putra, 2023). The rapid development of digital technology is driving global economic growth and creating new opportunities for innovation, especially in the financial and trade sectors. Digital economic activities in the financial sector are changing people's habits regarding safe and efficient financial services (Tiffani, 2023). In addition, digital economic activities that use the internet are the beginning of the development of electronic commerce (Marhawati, 2023). One of the innovations in the development of digital technology is the emergence of start-ups which are divided into two types, namely electronic commerce (e-commerce) and financial technology (fintech).

E-Commerce is a company that provides an online platform for the process of purchase, sales, and service transactions (Teresya et al., 2022). One type of e-commerce that is commonly encountered is Online to Offline (O2O). Unknowingly, some people have used Online to Offline (O2O) e-commerce to make purchases, especially food or beverage purchases. This is by research conducted by Yao et al (2022) that Online to Offline (O2O) provides convenience for consumers and the most significant is the Online to Offline (O2O) food delivery service. Online to Offline (O2O) is a business model that connects online channels with offline stores through smartphone devices and internet access (Yao et al., 2022). This means that a person can buy goods online through a smartphone, but picking up goods is done offline or through a food delivery service.

An Online to Offline (O2O) business model that is well-known among the public is Grab. Grab is one of the Online to Offline (O2O) e-commerce that offers convenience to the public by using a food delivery service strategy (Grab.com, 2019). According to Databoks (2024), Grab is the largest O2O food delivery service provider in Indonesia in 2023 with a market share of 57%, while GoFood is 38%, and ShopeeFood is 5%. The online-to-offline (O2O) business model of Grab food delivery services provides flexibility and convenience for consumers because it is enough to place an order through the Grab application on the GrabFood feature as well as make online payments using OVO or Superbank e-wallet financial technology. In addition, there are promos and cashback that users can enjoy after making Grab food delivery O2O transactions and paying using e-wallets. With promos and cashback, it can encourage or attract attention to make purchases. For consumers, the cashback scheme can save expenses, especially for repeat purchases, buyers can save because they can pay with the cashback that has been collected (Abimanyu & Hermana, 2022).

The digitalization of the economy with the emergence of Grab e-commerce is quite famous among the public, especially students. S1 Accounting student of the Faculty of Economics and Business, University of Mataram with an educational background in the field of finance as well as a young generation who is at the center of social and economic change. Students have an important role in the era of economic digitalization, and they must be able to adapt. Even though it has a large market share, a person's shopping interest through Grab food delivery O2O certainly varies. Grab started its activities in Lombok, West Nusa Tenggara in 2017. Grab enthusiasts, especially in the city of Mataram, are increasing in 2018 with promos in food features of 10%-50% (Aini, 2019). In understanding the response and interest of S1 Accounting students of the Faculty of Economics and Business, University of Mataram in the behavior of shopping for food online through Grab, it will be seen from the factors of financial attitudes and digital financial literacy.

Financial attitude is the ability of individuals to manage their money. This can be reflected in the tendency to be frugal, invest, or make decisions related to spending, especially for online food shopping. One of the intelligence that must be possessed by modern humans is financial intelligence, namely the intelligence to manage personal financial assets to avoid mismatches in income and financial conditions (Darmawan & Pratiwi, 2020). Digital financial literacy includes knowledge of the various digital tools and platforms used in financial management, as well as the ability to make smart and secure financial decisions. Understanding various digital tools and platforms is important so that online shopping activities run smoothly and can take advantage of existing features to get promos, cashback, or other benefits. This is one of the steps to save student expenses.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) which was first introduced by Icek Ajzen in 1985. TRA is a theory of reasoned action with one belief that a person's reaction and perception of something will determine the person's attitude and behavior. Ajzen added that a construct that does not yet exist in the TRA is called perceived behavioral control. This construct is added to the TPB to control individual behaviors that are constrained by the shortcomings and limitations of the resources used in acting (Sakdiyah et al., 2019). The TPB explains that the behavioral intention of an individual is influenced by several factors, namely attitude, subjective norms, and perceived behavioral control (Amelia et al., 2019).

Based on the TPB model, the relationship between theory and this research is shown through the assessment and understanding of students related to their finances to meet their daily needs, especially food needs. Financial attitude is a state of mind, opinion, and judgment about finance that is based on the intention to do something related to their expenses and intensity in carrying out that behavior. A person's financial attitude reflects their assessment of the costs and benefits of using Grab food delivery O2O services in their daily lives to meet their primary needs.

Digital financial literacy is the next factor that measures shopping interest through the Grab food delivery O2O service. According to The Organization for Economic Co-operation and Development abbreviated as OECD (2018) in (Rahayu, 2022a) theoretically, a person's level of digital financial literacy will affect the individual's financial behavior, especially in terms of saving and shopping behavior. Research that examines digital financial literacy is still limited, so this study will try to rely on research related to financial literacy (non-digital) to explain the influence of digital financial literacy level on a person's shopping interest in using online food delivery services. This statement is supported by research from Setiawan et al (2022) that the influence of digital financial literacy should be the same as the influence of non-digital financial literacy.

Financial Attitude

Financial attitude is a person's thoughts, opinions, and assessments of the finances that they have to apply in their attitude so that they can maintain these values with appropriate decision-making and management (Austin & MN, 2021). A good financial attitude will be seen in the success of individuals in managing their income and expenses. Everyone has a different perspective and assessment of their finances. Individuals who have a positive attitude towards their finances will have knowledge and abilities about finance so that they have material to consider before making decisions about their finances (Rachmawati & Nuryana, 2020).

The indicators used in the financial attitude variable refer to the opinion Shim et al (2010) namely:

1. Record income and expenses. A good financial attitude is a person's attitude when he can control the income and expenses made. This is done to prevent someone from spending more than their income.
2. Spending the money they have. This means that a person spends excessively even to the point of spending the money he has.
3. Save money. A person with a good financial attitude will prepare well financially, namely setting aside the income he receives every month to be used for unexpected needs in the future.
4. Pay debts. A person with a good financial attitude can manage his finances to pay his debts or bills on time.

Digital Financial Literacy

Digital financial literacy is the knowledge and understanding of various digital platforms used in managing finances so that individuals can make smart and safe financial decisions. The complexity of individual needs in this modern era requires them to have good financial literacy to create quality individuals and have financial intelligence (Latifatul Afifah et al., 2021). Financial difficulties are not caused by low income levels; but can occur if the allocation is wrong due to a lack of financial planning, and financial management, as well as not having savings (Umami & Syofyan, 2023).

In terms of finance, digital financial intelligence includes 4 aspects related to knowledge, experience, awareness, and skill in using financial technology and digital platforms. The indicators used in digital financial literacy variables refer to opinions (Rahayu, 2022), namely:

1. Knowledge; is a person's ability to absorb knowledge and adapt to financial products and other digital services.
2. Experience; is the result of an event that someone has experienced in using financial products and other digital services.
3. Awareness; is a person's ability to think, remember, and feel something related to the risks and benefits of these financial products and digital services.
4. Skill; is a person's ability to manage activities related to financial products and digital services.

Shopping Interest

Shopping interest arises when a person gets stimulated by the product they are paying attention to. The stimulus then gives rise to the desire to buy and own the related product. Buying interest reflects the consumer's drive to get a product that is considered needed (Sari et al., 2024). Shopping interest on the internet is the act of consumers using the internet to get the goods they want. The internet in question can be in the form of a site or application that can be downloaded using a consumer's smartphone (Herdioko & Widya, 2019).

Buying interest usually arises after an evaluation process. In the evaluation process, a person will analyze a product to be selected or purchased based on interests and brands. According to Ferdinand, there are 4 indicators to identify buying interest (Hermawan, 2021), namely:

1. Transactional interest; is a person's interest in buying a product.
2. Referral interest; is a person's interest in recommending a product to others.
3. Preferential interest; is a person's interest described through behavior that has a primary preference for a particular product. Preferred interests can be superseded if something happens or a related preference product changes.
4. Exploratory interest, is the interest of a person who describes behavior and is always looking for information about the product of interest and information that supports the product.

E-Commerce O2O (Online to Offline)

The use of digital technology is expected to provide benefits to the business world. Companies that can compete in the era of digitalization can implement technology into their companies. One of the implementations of technology in increasing business competition is by using electronic commerce (e-commerce), which is a form of marketing products or services, both in physical and digital form. E-commerce is defined as the process of buying or selling between two parties in a company with the exchange of goods, services, or information through internet media. The use of e-commerce provides several benefits, including time and energy efficiency, wider market reach, and flexibility.

Quoted from Prasetyo & Fazariyawan (2020) there are 7 types of e-commerce, namely Business to Business (B2B), Business to Consumers (B2C), Consumer-to-Consumer (C2C), Consumer to Business (C2B), Consumer to Administration (C2A), Business to Public Administration (B2PA), and Online to Offline (O2O). The frequency of e-commerce use in the community is significant in the Online to Offline (O2O) type to make purchases, especially food or beverage purchases. This is by research Yao et al (2022) shows that Online to Offline (O2O) provides convenience for consumers and the most significant is the Online to Offline (O2O) food delivery service. Online to Offline (O2O) is an online business model that is connected to offline stores through the internet network so that people can buy goods online through smartphones that have an internet network, but picking up goods is done offline or through food delivery services.

Hypothesis Development

Financial attitudes are one of the indicators that affect a person's consumptive behavior. According to Hidayah & Sartika (2024), financial attitude is a way of looking at a person that reflects financial principles in making financial decisions. Financial attitudes are described as a person's mental state, opinions, and judgments regarding their financial aspects which are then reflected in behavior. Research conducted by D. M. Sari et al (2024) shows that financial attitudes have an impact on shopping interest due to differences in views and attitudes towards money.

According to research Dewi (2022), high digital literacy will make it easier for individuals to find, evaluate, and buy products or services through e-commerce. Digital financial literacy as online knowledge of the spending system and saving activities through payments or digital banking can be a reason for consumers to make purchase decisions, especially in e-commerce. This means that increasing digital financial literacy; will increase consumers' ability to make wise purchase decisions (Rochaniah & Sari, 2021).

Research by Sianipar & Djamaluddin (2023) shows that individual digital literacy has a higher chance of encouraging individuals to make decisions to shop online. By increasing digital literacy, consumers can find and decide to buy suitable online products. A good e-commerce offering provides a good shopping experience and increasing the digital literacy of consumers will improve purchasing decisions (Wahyuningsih, 2023). Therefore, this study proposes the hypothesis:

H1: Financial attitudes have an influence on shopping interest through O2O (Online to Offline) e-commerce.

H2: Digital financial literacy has an influence on shopping interest through O2O (Online to Offline) e-commerce.

H3: Financial attitudes and digital financial literacy together have an influence on shopping interest through O2O (Online to Offline) e-commerce.

The conceptual framework in this research is as follow:

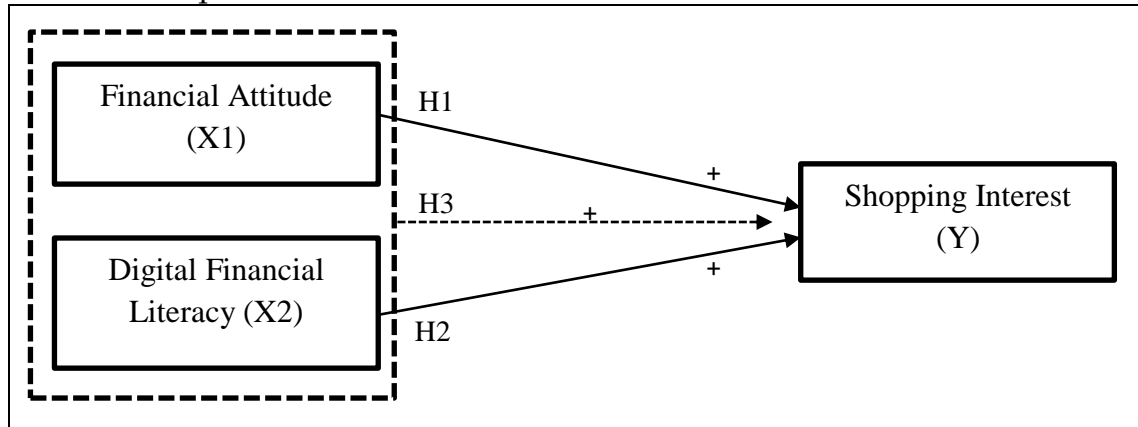


Figure 1. Conceptual Framework

METHODOLOGY

This type of research is associative with a quantitative approach. This research was conducted at the Faculty of Economics and Business, University of Mataram located on Jl. Majapahit No. 62, Gomong, Selaparang District, Mataram City, West Nusa Tenggara. The population in this study is S1 Accounting students of the Faculty of Economics and Business, University of Mataram for the 2021-2024 batch. This study used a purposive sampling technique, which is carried out on respondents who meet certain requirements (Herdioko & Widya, 2019). The samples were taken using the Slovin formula with a total of 100 respondents.

This study uses a type of quantitative data using primary data sources obtained through filling out questionnaires by giving a score of 1-5 with the criteria of strongly disagree-strongly agree in each answer category. Respondents will be given a questionnaire through an online Google form with a list of statements that must be answered to get relevant information. All the data that has been collected is then tabulated based on variables to simplify the data analysis process using the help of SPSS 30.

RESULT

Descriptive Statistical Test Results

This measurement is carried out to find out the general picture of data such as the mean value, maximum, minimum, and standard deviation of each variable. The results of the descriptive statistical test can be seen in Table 1 which shows that out of a total of 100 respondents, the average value of financial attitude was 21,06 points for 7 statements, so the average answer of the respondents was 3,01. This figure shows that respondents have thoughts and assessments of their finances as a consideration before making shopping decisions using Grab food delivery services.

Digital financial literacy has an average score of 27,42 points for 7 statements, so the average answer of respondents is 3,91. This means that respondents have knowledge and understanding of the digital platform used in managing their finances in order to make smart and safe financial decisions. Furthermore, the average value of shopping interest was 24,17 points for 7 statements, so the

average answer of the respondents was 3,45. The figure shows that respondents received stimulation from Grab food delivery services, then created a desire to buy and use related services.

Table 1. Descriptive Statistical Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Attitude (X1)	100	10	31	21,06	4,709
Digital Financial Literacy (X2)	100	16	35	27,42	4,434
Shopping Interest (Y)	100	7	35	24,17	6,260

Validity Test and Reliability Test

The results of the validity test on the data used a product-moment correlation table from Pearson which showed that all statement items had met the validity test. The data is said to be valid if the significance level is $< 0,05$ and the $r_{\text{calculation}}$ is $> r_{\text{table}}$ (0,195). The reliability test showed that all three variables had a Cronbach's alpha value $> 0,7$ and were said to be reliable. Reliable data is shown with a value of at least 0,7 Cronbach's alpha coefficient.

Classical Assumption Test

Classical assumption tests include normality tests, multicollinearity tests, and heteroscedasticity tests. In Table 2, the normality test was carried out using the Kolmogorov-Smirnov test with the help of SPSS 30. It is known that the significance value is $0,067 > 0,05$ which means that the data is distributed normally.

The multicollinearity test can be seen in Table 3. The VIF value of each independent variable is financial attitude and digital financial literacy < 10 and a tolerance value $> 0,1$. These results show that there is no multicollinearity between independent variables in the regression model.

Table 4 is a heteroscedasticity test conducted using the Spearman Rho test. The financial attitude variable has a significance value of 0,578 and the digital financial literacy variable has a significance value of 0,261. These results showed that there were no symptoms of heteroscedasticity because the significance value $> 0,05$.

Table 2. Normality Test

	Asymp. Sig. (2-tailed)
Unstandardized Residual	0,067

Table 3. Multicollinearity Test

Independent Variables	Collinearity Statistic	
	Tolerance	VIF
Financial Attitude (X1)	0,781	1,280
Digital Financial Literacy (X2)	0,781	1,280

Table 3. Heteroscedasticity Test with Spearman Rho Test

Independent Variables	Sig. (2-tailed)
Financial Attitude (X1)	0,578
Digital Financial Literacy (X2)	0,261

Hypothesis Tests

Hypothesis tests were carried out to determine the influence of independent variables partially or simultaneously on dependent variables. Based on Table 5, the financial attitude variable has a significance value $< 0,05$ which is $0,001$ while the $T_{\text{calculation}} > T_{\text{table}}$ is $4,550 > 1,987$. This means that there is a partial influence of financial attitude variables on shopping interest through O2O e-commerce, namely Grab food delivery. So H_0 is rejected and H_a is accepted.

The table also shows that the digital financial literacy variable has a significance value $< 0,05$ which is $0,001$ while the $T_{\text{calculation}} > T_{\text{table}}$ is $7,675 > 1,984$. This means that there is a partial influence of digital financial literacy variable on shopping interest through O2O e-commerce, namely Grab food delivery. So H_0 is rejected and H_a is accepted.

Table 4. T Test

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
Financial Attitude (X1)	0,555	0,122	0,418	4,550	0,001
Digital Financial Literacy (X2)	0,865	0,113	0,613	7,675	0,001

Table 6 shows the simultaneous influence of independent variables on dependent variables through the F Test. Independent variables have a significance value $< 0,05$ which is $0,001$, while $F_{\text{calculates}} > F_{\text{table}}$ is $31,981 > 3,090$. This means that simultaneously there is an influence of financial attitude and digital financial literacy on shopping interest through O2O e-commerce, namely Grab food delivery. So H_0 is rejected and H_a is accepted.

Table 5. F Test

	Sum of Squares	df	Mean Square	F	Sig.
Regression	1541,854	2	770,927	31,981	0,001

Based on the decision-making of T Test and F Test, it can be concluded that both simultaneously and partially, variables of financial attitudes and digital financial literacy affect shopping interest

DISCUSSION

The Influence of Financial Attitudes (X1) on Shopping Interest (Y)

Financial attitude is a person's perspective and assessment of their finances. This attitude is formed from various factors, such as the values adhered to, the surrounding environment, personal experiences, and knowledge of finance. The results of this study show that the $T_{\text{calculated}} > T_{\text{table}}$ is $4,550 > 1,987$, which means that there is an influence of financial attitudes on shopping interest through O2O e-commerce, namely Grab food delivery. This shows that the financial attitude of students majoring in Accounting, Faculty of Economics and Business, University of Mataram has an influence on shopping interest depending on the view of the importance of money or how dare we take financial risks.

A person's financial attitude is measured based on several indicators such as recording income and expenses, making excessive spending, saving for the future, and paying debts on time. This attitude will be reflected in a person's attitude in making decisions and managing finances appropriately. The results of the study show that financial attitudes affect shopping interest due to differences in views and assessments of money. A person's attitude has a significant influence on shopping behavior because of the emotional influence of money on decision-making and action.

In the multiple linear regression equation, financial attitudes have a positive coefficient of 0,223 which means that financial attitudes have an influence of 22.3% on spending interest. The results of this study are in line with research conducted by Haqiqi & Pertiwi (2022) that financial attitudes have a positive and significant influence on financial behavior in online shopping. The results of this study are also supported by D. M. Sari et al (2024) those who say that financial attitudes have a positive and significant effect on shopping interest in e-commerce.

The Influence of Digital Financial Literacy (X2) on Shopping Interest (Y)

Digital financial literacy refers to a person's understanding and ability to manage finances through digital platforms such as from aspects of online banking, and digital investment, to electronic payments. Shopping interest refers to a person's tendency to make purchases, both online and offline. The results of this study show that the $T_{\text{calculated}} > T_{\text{table}}$ is $7,675 > 1,984$ which means that there is an influence of digital financial literacy on shopping interest through O2O e-commerce, namely Grab food delivery among students majoring in Accounting, Faculty of Economics and Business, University of Mataram.

Digital financial literacy indicators are seen in terms of knowledge, experience, awareness, and skill. The higher a person's digital financial literacy, the higher their interest in shopping because digital financial literacy makes it easy to access various financial products and services, including online shopping platforms. With good literacy, one can access information about products, prices, and promotions quickly and accurately. In decision-making, digital financial literacy helps individuals make better judgments in terms of finances and needs.

In the multiple linear regression equation, digital financial literacy has a positive coefficient of 0,754 which means that digital financial literacy has an influence of 75.4% on shopping interest. The results of this study are in line with research conducted by Sianipar & Djamaluddin (2023) that individual digital literacy has a higher chance of encouraging individuals to make decisions to shop

online. The better a person's level of understanding of digital finance, the higher the level of confidence in online transactions.

The Influence of Financial Attitudes (X1) and Digital Financial Literacy (X2) on Shopping Interest (Y)

Based on the results of the F Test, Financial Attitude (X1) and Digital Financial Literacy (X2) have a significance value of $< 0,05$ which is $0,001$ while $F_{\text{calculates}} > F_{\text{table}}$ is $31,981 > 3,090$. This means that simultaneously there is an influence of the variables Financial Attitude (X1) and Digital Financial Literacy (X2) on Shopping Interest (Y) through O2O e-commerce, namely Grab food delivery in students majoring in Accounting, Faculty of Economics and Business, University of Mataram.

The results of data processing for the Determination Coefficient Test (Adjusted R square) using the SPSS 30 program obtained an Adjusted R Square value of $0,385$ or $38,5\%$. It can be concluded that the ability of the variables Financial Attitude (X1) and Digital Financial Literacy (X2) to influence the Shopping Interest (Y) is $38,5\%$. This shows that there are still $61,5\%$ of other independent variables such as lifestyle, income, social influence, experience, and everyone's preferences in influencing shopping interests.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results of research related to the influence of financial attitudes and digital financial literacy on shopping interest through O2O (Online to Offline) e-commerce in students majoring in Accounting, Faculty of Economics and Business, University of Mataram, it can be concluded that:

1. The Financial Attitude variable (X1) partially has a positive and significant influence on Shopping Interest (Y) through O2O (Online to Offline) e-commerce in students majoring in Accounting, Faculty of Economics and Business, University of Mataram.
2. The Digital Financial Literacy Variable (X2) partially has a positive and significant influence on Shopping Interest (Y) through O2O (Online to Offline) e-commerce in students majoring in Accounting, Faculty of Economics and Business, University of Mataram.
3. The variables of Financial Attitude (X1) and Digital Financial Literacy (X2) simultaneously have a positive and significant influence on Shopping Interest (Y) through O2O (Online to Offline) e-commerce in students majoring in Accounting, Faculty of Economics and Business, University of Mataram.

The Digital Financial Literacy variable (X2) has a more dominant influence on Shopping Interest (Y) than Financial Attitude (X1). This is shown by a regression coefficient of $75,4\%$ which means that digital financial literacy has an influence of $75,4\%$ on shopping interest.

Recommendation

For students majoring in Accounting, Faculty of Economics and Business, University of Mataram to have a good financial attitude can be done by making a realistic and easy-to-follow budget by recording all income and expenses. In a modern era with ever-changing trends, students are expected to always prioritize their needs and avoid consumptive debt. Students should also start saving and

investing for the future. In addition to financial attitudes, the current era requires students to have insight into digital financial literacy. Students are expected to understand financial products and services, online payment systems, and the risks of online services.

This research has several limitations in each process. Therefore, the researcher provides suggestions for future studies to develop research with related topics, which are as follows:

1. This research is only limited to the scope of students majoring in Accounting, Faculty of Economics and Business, University of Mataram. In the next research, it is recommended to take a broader research subject, not only within the scope of the Accounting department of the Faculty of Economics and Business, University of Mataram but also from the Accounting department of other universities.
2. This research is only limited to financial attitude variables and digital financial literacy. For the next research, it is hoped that it can develop research variables; so that it can see and assess every change in respondent behavior from time to time by adding variables such as lifestyle, income, social influence, experience, and preferences of each person in influencing shopping interest.
3. This research is limited to the use of O2O (Online to Offline) e-commerce services, namely Grab food delivery. For further research, we can see and assess how each person responds to the use of e-commerce services in other fields.

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