THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL CAPABILITY, DIGITAL SERVICE TAX (DST) AND LIFESTYLE ON CONSUMPTIVE BEHAVIOR IN ONLINE SHOPPING VIA THE TIKTOK SHOP PLATFORM

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Abstract
Consumer behavior in online shopping via the TikTok Shop platform is an interesting phenomenon in the current digital era. This research aims to analyze and measure the influence of financial literacy, financial ability, application of Digital Service Tax (DST), and lifestyle on consumer behavior when shopping online via the Tiktok Shop platform. This research uses a theoretical framework that includes financial literacy, financial capabilities, digital consumer behavior theory, and the AIDA model to analyze the factors that influence online shopping consumer behavior via the Tiktok Shop platform. The research sample consisted of 300 users of the Tiktok Shop platform in the Jabodetabek area (Jakarta, Bogor, Depok, Tangerang and Bekasi). Primary data was collected using a questionnaire. The analytical method used to test the hypothesis is Regression Analysis with SMART PLS. The results of this research are that the financial literacy variable influences consumer behavior when shopping online via the Tiktok Shop platform, while the other three variables, namely financial ability, application of Digital Service Tax (DST), and lifestyle, do not influence consumer behavior when shopping online via the Tiktok Shop platform. It is hoped that the findings of this research will provide deeper insight into the factors that influence consumer behavior when shopping online through TikTok Shop and the implications for practical digital marketing and tax policy.

Keywords: Online Shopping, Digital Service Tax (DST), Lifestyle, Financial Capabilities, Financial Literacy, Consumptive Behavior, TikTok Shop

1. Introduction
As time goes by, innovation in information and communication technology has shown rapid development. The development of information and communication technology has caused significant and rapid changes in people's lifestyles. These technological advances make it easier for us to communicate and to access the internet quickly anywhere and anytime. So that in carrying out daily life, humans become very dependent on online media and the internet and cannot be separated from the needs of society because they have become primary needs. One of the consequences of the development of this technology can be seen from the tendency of people to always use social media in their daily lives. The growth of digital technology has brought fundamental changes in consumer behavior, especially in terms of online shopping. TikTok Shop is one of the platforms that has become the center of attention in online shopping because it is part of the TikTok application which allows users to view, discover and buy goods directly from the application. At the same time, financial ability and financial knowledge are the main

factors in consumer decisions when shopping. Financial literacy includes an understanding of basic concepts about finance, investment, and personal financial management. Financial capability, on the other hand, includes the practical ability to make wise financial decisions and manage personal finances. Apart from that, Digital Service Tax (DST) is a tax imposed on digital services, including online transactions. DST can affect the prices of products and services, which in turn can influence consumer decisions. Contemporary lifestyles also contribute significantly to consumptive behavior: individuals who live a more consumerist lifestyle and prioritize their wants over their needs can result in impulsive and unplanned shopping behavior. (Millah, 2023)

There is a report from the Marketing Agency We Are Social and the Social Media Management platform Hootsuite entitled "Digital 2022: The Essential Guide To The Latest Connected Behaviors" uploaded by Datareportal showing that more than half of the world's population has actively used social media in January 2022, namely 4.62 billion out of a total population of 7.91 billion. Meanwhile, in Indonesia itself, it is said that of the total population of 277.7 million, 191.4 million of them actively use social media. (Datareportal, 2022)

Shopping online via the TikTok Shop platform is becoming a significant trend in the lives of modern consumers. This phenomenon is not only influenced by the convenience of shopping online, but also by a number of factors including financial literacy, financial ability, implementation of Digital Service Tax (DST), and consumer lifestyle. Financial literacy and financial ability play an important role in shaping the consumer behavior of TikTok Shop consumers. Individuals with high financial literacy tend to make wiser shopping decisions and can understand the financial consequences of impulsive online purchases. Good financial capabilities can also moderate consumer behavior, allowing individuals to make decisions based on sound financial considerations. Low financial literacy and lack of financial ability can cause consumers to be less aware of the implications of impulsive online shopping. Individuals who lack understanding of basic financial concepts and lack skills in managing money can be vulnerable to unplanned purchases that exceed their financial capabilities. For example, a lack of understanding about the importance of budgeting and saving regularly can trigger uncontrolled consumer behavior. The implementation of DST has an impact on consumer behavior when shopping online through the TikTok Shop. This digital tax can influence the prices of products and services, triggering changes in consumer behavior in terms of product selection, purchase frequency and transaction value. Consumers may be more careful when shopping online to avoid higher financial impacts due to the implementation of DST. The modern consumer lifestyle strengthens online shopping behavior through TikTok Shop. Constant exposure to products and lifestyles on TikTok can trigger the urge to buy impulsively. Consumers may be influenced by trends and lifestyles promoted by TikTok users, encouraging them to engage in more frequent and unplanned shopping activities. (OECD, 2020)

Based on the description above, the aim of this research is to empirically prove:
a) The Influence of Financial Literacy on Consumer Behavior Online Shopping via the TikTok Shop Platform in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas
b) The Influence of Financial Capability on Consumer Behavior Online Shopping via the TikTok Shop Platform in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas.

c) The Influence of Digital Service Tax (DST) on Consumer Behavior Online Shopping via the TikTok Shop Platform in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas

d) The Influence of Lifestyle on Consumer Behavior Online Shopping via the TikTok Shop Platform in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas

It is hoped that this research can provide additional information and develop theories regarding the influence of Financial Literacy, Financial Ability, Digital Service Tax (DST) and Lifestyle on Consumer Behavior in Online Shopping via the TikTok Shop Platform. This is also related to Accounting Information Systems, Taxation and Consumer Behavior. Online shopping via the TikTok Shop platform has become a significant trend in Indonesia. But there is still an urgent need to understand how certain factors influence consumer behavior among users. The urgency of this research includes:

a) Low financial literacy is still a problem in Indonesia. Many consumers do not have an adequate understanding of basic financial concepts, such as money management and investing. This can lead to uncontrolled consumer behavior, especially in the context of online shopping on platforms such as TikTok Shop.

b) The implementation of DST in Indonesia has become an increasingly relevant topic. This tax can have a significant impact on the prices of products and services on online shopping platforms such as TikTok Shop. However, there is still a need to understand how the implementation of DST affects consumer behavior and purchasing decisions in Indonesia

c) The consumer lifestyle in Indonesia continues to develop along with technological developments and the influence of social media. Platforms like TikTok play an important role in shaping consumer preferences and behavior. Therefore, it is important to understand how a consumptive lifestyle contributes to online shopping behavior

2. Theoretical Background

Online shopping is the process of buying goods or services from sellers via the internet network, or the activity of buying and selling products and services online without any direct meeting between the seller and the buyer. Online shopping is a trading activity carried out by means of electronic transactions through online buying and selling provider sites or web browsers. Shopping online can provide convenience to consumers such as saving costs, goods can be delivered directly to their homes, prices are more affordable and offers various discounts and other bonuses. Online shopping consumptive behavior is the act of purchasing goods or services online without prior consideration and is not based on need factors. Online shopping activities are solely based on the desire to have online products that you like without thinking about the use of these goods. (Mumtaz, 2022)

Based on the description above, it can be concluded that online shopping consumptive behavior is indicated by an individual's desire to buy goods and services online that are not actually needed, and excessive purchasing of these products and services to achieve maximum satisfaction. The AIDA model is a marketing approach that identifies four stages that consumers experience in the purchasing process: Attention, Interest, Desire, and Action. The application of the AIDA model in Online Shopping Consumptive Behavior is as follows:

a) Attention: This stage involves attracting consumer attention through advertising, promotions, and engaging content on e-commerce platforms or social media. For example, using attractive product images or attractive ad titles.
b) Interest: After attracting consumers' attention, the next step is to arouse their interest in the product or offer. This can be done through engaging product descriptions, customer testimonials, or positive reviews.
c) Desire: This stage aims to arouse the consumer's desire or desire to own the product. This can be achieved by highlighting product benefits and features, as well as creating a perceived need for consumers.
d) Action: The final stage is to move consumers to take purchasing action. This can be done through clear calls to action, such as "Buy Now" or "Add to Cart" buttons, as well as offering incentives such as special discounts or limited offers

Financial literacy is an individual's ability to understand and use financial information effectively in making wise financial decisions. This includes an understanding of basic financial concepts, such as budget management, investment planning, debt management, as well as the ability to interpret and use financial products and services wisely. Some factors that influence an individual's financial literacy include:

a) The level of formal and informal education an individual has received in financial matters, including special training, courses, or financial literature.
b) The individual's practical experience in managing money and transacting with financial products, such as savings, investments, or loans.
c) Availability of access to quality financial information, banking services and financial advisors.
d) Socio-economic factors such as income, employment, and social environment can influence an individual's awareness and understanding of finances.

Financial capability on online shopping consumer behavior is a concept that explains how a person's ability to manage their finances can influence their behavior when shopping online. The influence of financial literacy, comfort and convenience in online transactions on purchasing decisions and how effective a person is in making online purchasing decisions can be seen from the results of research conducted by Lestari and Dwijayanti (2021) and Rachmadi et al (2021)

A person's financial capability is the latest assessment of their ability to solve problems and manage their finances either through income or pocket money. Their financial capabilities indicate a person's economic condition, which will influence their decision to buy certain goods (I Kamil, 2020).

According to Stephen (2007:57) in I Kamil (2020), ability is a person's ability to complete various tasks in their workplace. This ability is the latest assessment of a person's abilities. Basically, ability consists of two groups of factors, namely:

a) Intellectual ability is the ability needed to carry out various mental activities of thinking, reasoning and solving problems.
b) Physical ability is the ability to perform tasks that require stamina, skill, strength and similar characteristics.

Digital Service Tax (DST)is a tax policy imposed on digital services provided by technology companies and online platforms. The following are several indicators that can be used to measure the implementation and impact of DST:

a) Tax Revenue

The main indicator of DST is the tax revenue the government obtains from the digital services sector. High tax revenues show the effectiveness of the DST policy in raising funds for the country.

b) Use of Digital Services

The number of digital service users and online transactions can be an important indicator to track the growth of this sector. The increase in the use of digital services could be a sign that the DST policy has not been able to dampen the growth of this sector.

c) Product and Service Price Changes

The implementation of DST may affect the prices of digital products and services. This indicator helps to see the impact of DST on prices and consumer purchasing power.

d) Company and Consumer Reaction

The response of technology companies and consumers to DST can provide insight into the policy's effectiveness. Changes in a company's business strategy and consumer reactions to changes in prices and policies can be useful indicators.

e) Investment and Innovation

DST policies can also influence investment and innovation in the digital services sector. These indicators can include the number of new investments, changes in business models and the level of innovation in the sector

Lifestyle defines a consumption pattern that defines a person's choices in how a person spends the time and money they have. In an economic sense, lifestyle represents the way one chooses to allocate income both in terms of relative allocation to various products and services, and to specific alternatives within these categories). Other somewhat similar distinctions describe consumers in terms or patterns of their consumption, such as distinguishing between people with large total expenditures on food, or advanced technology or on information-intensive goods such as entertainment and education. (Solomon (2009) in Nirmala et al, 2019)

A person's lifestyle can be classified using the Value and Lifestyle System (VALS 2) instrument which divides a person's lifestyle orientation into eight groups, namely innovators, thinkers, achievers, experiences, believers, strivers, makers, and struggles which was developed by the Stanford Research Institute International

a) Innovators: the top group in VALS 2, are successful consumers and have a lot of income.

b) Thinkers: are a group that is satisfied, reflective and comfortable

c) Achievers: career-oriented, and prefer predictability to risk or self-discovery.

d) Experiences: impulsive, young and enjoys offbeat or risky experiences

e) Believers: have strong principles and support proven brands.

f) Strives: almost the same as achievers but have less income. They are very concerned with acceptance from other people.

g) Makers: action-oriented and tend to focus their energy on independence.

h) Struggles: being at the bottom of the economic ladder. they are most concerned with meeting current needs and have limited ability to acquire anything beyond the basic goods needed for survival

The framework for thinking in this research is to describe the influence between independent variables and the dependent variable as follows:
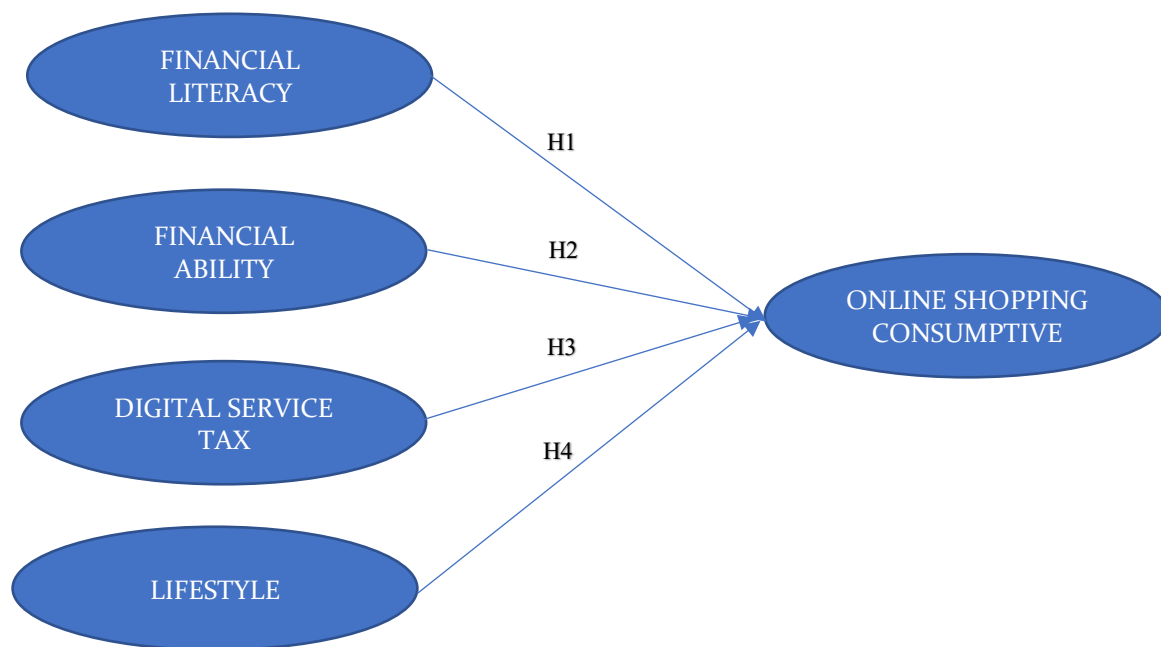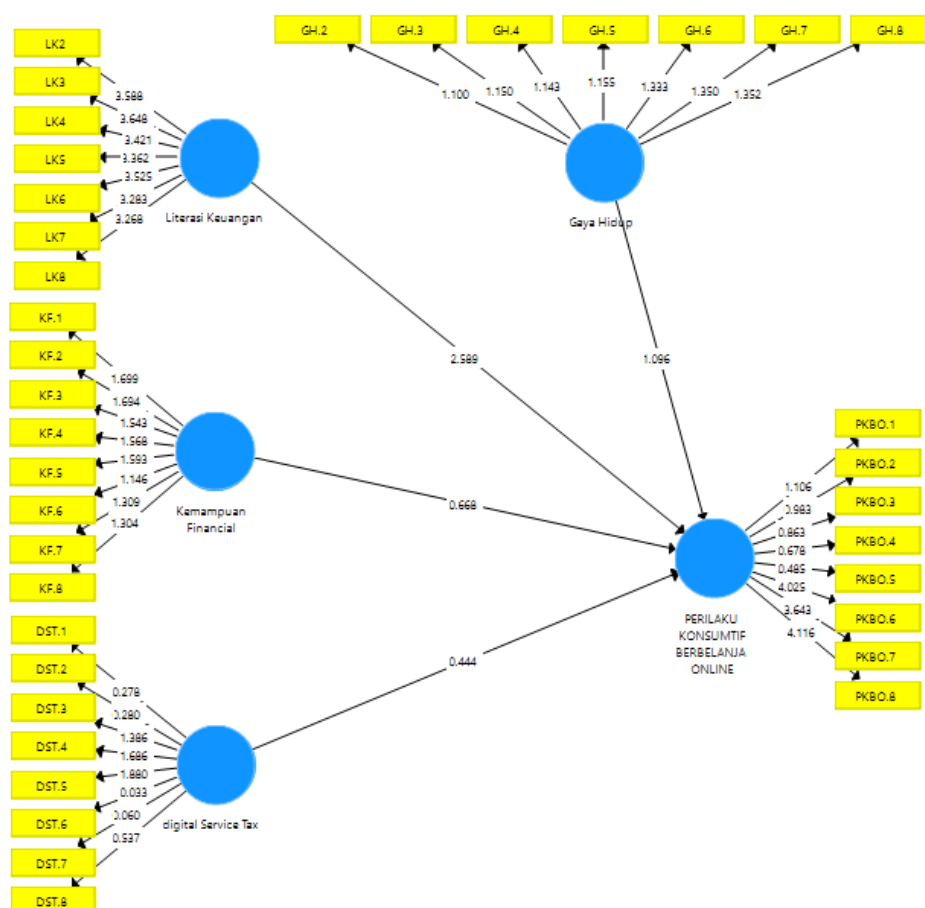
Figure 1. Research Conceptual Framework

3. Methods

In this research, data analysis uses the Partial Least Square (PLS) approach. According to Field (in Abdillah & Hartono, 2015: 161), PLS is a multivariate statistical technique that compares multiple dependent and independent variables. PLS is a variant-based SEM (Structural Equation Modeling) statistical method designed to overcome specific problems with data, such as small sample sizes, missing data, and multicollinearity. According to Abdillah & Hartono (2015: 180), parameter estimation in PLS is divided into three categories. First, weight estimate is used to produce latent variable scores. Second, the path estimate reflects the weight of the contribution of changes in the independent variable to the dependent variable, and this weight affects the R2 value on the dependent variable. Third, there is a mean score and regression constant for the latent variable. The iteration process in PLS consists of three stages. The first iteration produces a weight estimate which is used for the validity and reliability of the instrument. The second iteration produces the inner and outer model values. The inner model is used for hypothesis testing, while the outer model is used for construct validity (reflective and formative). The third iteration produces the mean score and constant of the latent variables, which are used for parameters, the nature of the causal relationship, and the average of the resulting sample values.

4. Results and Discussion

The structural model in PLS is evaluated using R2 for the dependent variable and the path coefficient value for the independent variable which is then assessed for significance based on the t-statistic value of each path. The structural model of this research can be seen in the following figure:

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Figure 2. Display of PLS Bootstrapping Results

To assess the significance of the prediction model in testing the structural model, it can be seen from the t-statistic value between the independent variable and the dependent variable in the Path Coefficient table in the SmartPLS output below:

Table 1. Path Coefficients (Mean, STDEV, t-Value)

	Original Sample	Sample Mean	Standard Deviation	T Statistics
Lifestyle -> Consumptive Behavior Online Shopping	0.187	0.131	0.171	1,096
Financial Capabilities -> Online Shopping Consumptive Behavior	-0.065	-0.078	0.098	0.668
Financial Literacy -> Online Shopping Consumptive Behavior	0.183	0.191	0.071	2,589
Digital Service Tax -> Online Shopping Consumptive Behavior	-0.056	-0.077	0.126	0.444

Source: Data processing with PLS, 2024

The results of the discussion are as follows:
1) Financial Literacy influences Consumer Behavior in Online Shopping via the TikTok Shop Platform in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas.
   Based on the results of testing the first hypothesis, it can be concluded that the Financial Literacy variable has a positive influence on Online Shopping Consumptive

Behavior in the Jakarta, Bogor, Tangerang, Bekasi and Depok (Jabodetabek) areas. The research results show that financial literacy has a positive effect on consumer behavior when shopping online via the TikTok Shop platform, highlighting the importance of a good understanding of finances in managing consumption behavior in the digital era. Financial literacy allows individuals to understand the financial consequences of online shopping consumptive behavior. They may be more aware of the long-term implications of impulsive or excessive purchases, including the potential for increased debt or financial hardship in the future. Individuals with good financial literacy tend to conduct further research before making a purchase on the TikTok Shop platform. They may consider quality, value and their personal needs before deciding to purchase a particular product, rather than being swayed by emotionally appealing trends or promotions. Financial literacy allows individuals to manage their budgets more effectively when shopping online. They may be more likely to have a well-planned budget, set rational spending limits, and allocate funds wisely among their various needs and desires. Financial literacy allows individuals to better understand their financial needs and priorities. As such, they may be more inclined to make more rational and reasoned spending decisions that align with their long-term financial goals. This is in accordance with Dimas (2022) who stated that financial literacy has a significant negative effect on consumer behavior when shopping online.

2) Financial ability influences consumer behavior when shopping online via the TikTok Shop platform in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas

Based on the results of testing the second hypothesis, it can be concluded that the financial capability variable has no effect on Online Shopping Consumptive Behavior in the Jakarta, Bogor, Tangerang, Bekasi and Depok (Jabodetabek) areas. The research results show that financial ability has no effect on online shopping consumptive behavior through the TikTok Shop platform, indicating that financial ability may not be the dominant factor in determining individual consumptive tendencies. Cultural influences and societal consumption trends can play an important role in influencing consumer behavior. Sometimes, certain shopping preferences or consumption patterns may be driven more by social, cultural, or psychological factors than by financial considerations. The TikTok Shop platform can create a unique shopping environment where product promotions are often based on interesting and entertaining content. In this environment, individuals may be more influenced by emotional and social aspects than financial considerations in the shopping decision-making process. The research results are not in line with Lestari and Dwijayanti (2021) and Rachmadi et al (2021) showing how financial literacy, comfort and ease of online transactions influence online purchasing decisions and how effective a person is in making these decisions.

3) Digital Service Tax (DST) influences consumer behavior when shopping online via the TikTok Shop platform in the No., Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas.

Based on the results of testing the second hypothesis, it can be concluded that the Digital Service Tax (DST) variable has No. effect on Online Shopping Consumptive Behavior in the No., Bogor, Tangerang, Bekasi and Depok (Jabodetabek) areas. The research results which state that the Digital Service Tax (DST) has No. effect on

consumer behavior when shopping online through the TikTok Shop platform indicate that the digital tax policy may not have a significant impact in changing individual consumptive tendencies when shopping through the platform. One of the reasons why DST has No. effect on consumer behavior could be 886uet o consumers' lack of awareness about the implementation of DST and its impact on the prices of products and services. If consumers are unaware of the price increases resulting from the DST, the tax policy may not influence their purchasing decisions. While DST may increase the price of certain products or services offered through the TikTok Shop platform, its impact on consumer behavior may not be significant. This could be caused by strong consumer preferences for certain products or brands, which makes them continue to buy even though prices increase slightly 886uet o the implementation of DST. The research results are in line with Harun Sukarno (2022) who explains that DST is not directly related to consumer behavior itself, but DST can influence consumer behavior by influencing the prices of products or services sold digitally. If DST is implemented, the price of products or services sold digitally will increase, which could affect the consumer behavior of purchasing those products or services. Consumer behavior in purchasing these products or services can be influenced by this.

4) Lifestyle influences consumer behavior when shopping online via the TikTok Shop platform in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas.
Based on the results of testing the second hypothesis, it can be concluded that the Lifestyle variable has no effect on Online Shopping Consumptive Behavior in the Jakarta, Bogor, Tangerang, Bekasi and Depok (Jabodetabek) areas. The TikTok Shop platform may have certain characteristics that prevent lifestyle from being a significant factor in purchasing decisions. There may be other factors such as interesting content, ongoing trends, or recommendations from other users that are more dominant in influencing consumer behavior on this platform. Although lifestyle can influence consumer behavior in general, consumer priorities and preferences in the context of online shopping may differ. Consumers may pay more attention to factors such as product quality, seller reliability, or delivery speed than to fit with their lifestyle. The research results are not in line with Dimas (2022) who explains that lifestyle has a significant positive effect on consumer behavior when shopping online

5. Conclusion

Based on as a result of the discussion in the previous chapter, several conclusions from the results of this research are summarized as follows:

1) Financial Literacy has a positive influence on Online Shopping Consumptive Behaviorvia the TikTok Shop Platform in the Jakarta, Bogor, Tangerang, Bekasi and Depok (Jabodetabek) areas. Financial literacy allows individuals to understand the financial consequences of online shopping consumptive behavior. They may be more aware of the long-term implications of impulsive or excessive purchases, including the potential for increased debt or financial hardship in the future. Individuals with good financial literacy tend to conduct further research before making a purchase on the TikTok Shop platform

2) Financial ability has no effect on online shopping consumer behavior via the TikTok Shop platformin the Jakarta, Bogor, Tangerang, Bekasi and Depok (Jabodetabek) areas. The TikTok Shop platform can create a unique shopping environment where product promotions are often based on interesting and entertaining content. In this

environment, individuals may be more influenced by emotional and social aspects than financial considerations in the shopping decision-making process.

3) Digital Service Tax (DST)has no effect on online shopping consumer behavior via the TikTok Shop platforming the Jakarta, Bogor, Tangerang, Bekasi and Depok (Jabodetabek) areas. One of the reasons why DST has no effect on consumer behavior could be due to consumers' lack of awareness about the implementation of DST and its impact on the prices of products and services. If consumers are unaware of the price increases resulting from the DST, the tax policy may not influence their purchasing decisions.

The suggestions in this research are:

1) For further research, it would be best to compare online shopping consumer behavior via the TikTok Shop platform with other e-commerce platforms such as Instagram Shop or Facebook Marketplace. This kind of research can help understand whether factors influencing consumer behavior differ depending on the platform used.

2) Future research could use qualitative approaches, such as in-depth interviews or case studies, to better understand psychological or contextual factors that may influence the relationships between the variables studied.

3) Expanding the research sample to include various demographic groups such as age, gender, education level, and income level can provide more comprehensive insight into how these factors influence consumer behavior.

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