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THE INFLUENCE OF MATERIALISM SELF CONTROL AND FINANCIAL ATTITUDE ON FINANCIAL MANAGEMENT BEHAVIOR IN ONLINE MARKETPLACE WITH IMPULSIVE BUYING AS AN INTERVENING VARIABLE

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Abstract
This study uses a type of quantitative research, the aim is to determine the magnitude of the influence of Materialism Self Control and Financial Attitude Against Financial Management Behavior in Online Marketplaces with Impulsive Buying as Intervening Variables. The sample used in this study was 200 Online Marketplace Users in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas. This study uses primary data with a questionnaire. The analytical method used to test the hypothesis is path analysis The results of the study show that there is a direct effect of Materialism Self Control and Financial Attitude on Financial Management Behavior in the Online Marketplace user community. Based on the path analysis test, the results of the direct and indirect effects of Materialism Self Control and Financial Attitude on Financial Management Behavior in the Online Marketplace user community through Impulsive Buying The result shows that the direct effect is greater than the indirect effect.

Keywords: Financial Attitude, Financial Management Behaviour, Impulsive Buying, Materialism Self Control

1. Introductrion

The development of Artificial Intelligence is in line with the growth of new businesses (Start-ups), especially in the field of e-commerce with the rise of online marketplaces, especially during the Covid-19 Pandemic. It cannot be denied that people's lifestyles have also changed with the ease of obtaining various needs through online transactions, this has also made it possible to increase impulse buying supported by hedonic values when shopping online, namely the feeling of joy and happiness from the online shopping experience. This requires strong self-control from society so that they are not trapped in a consumptive attitude. As a result, Indonesian people especially in Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) have started to switch their shopping from traditional markets and modern retail stores to the Online Marketplace. The increasingly rapid growth of the Online Marketplace at this time is based on the desire of companies to meet consumer needs with the convenience of shopping without leaving the house during the Covid-19 pandemic and saving time which is expected to be effective and efficient. In addition, another reason for consumer behavior in Indonesia is that they prefer to shop at the Online Marketplace compared to modern retail stores and traditional markets.

In Indonesia, financial management practices are a very serious concern of various organizations (Mien and Thao, 2015). Moreover, the consumptive behavior of the Indonesian people makes them irresponsible for various financial behaviors. Teenagers at this time who enter the world of college often do not have responsibility for good financial resources and management, this can be because teenagers are currently growing in the midst of a culture of debt that is facilitated by expensive lifestyles and the manufacture and use of credit cards that are expensive. easy (Borden et al, 2008). In managing public finances, especially the younger generation today, they need basic knowledge of finance that leads them to financial behavior so that they have financial responsibility. (Almaidah, 2018)

Based on research from the Financial Services Authority (OJK, 2016) shows that the level of financial literacy and inclusion in Indonesia is 29.66 percent, this can mean that 29.6 percent of the public understands the financial services and products they use. While some countries such as Malaysia have achieved a score of 81 percent of the total population, while in Thailand it was 78 percent and Singapore reached 96 percent. These data indicate that the level of financial literacy of the Indonesian people is relatively low.

Efforts to increase public knowledge about finance can be done by conducting financial education. Financial education can be carried out by providing an understanding to Indonesian people, especially the younger generation, about the world of finance and its wise management, besides that financial education also aims to spur individuals to have financial plans in the future with patterns and lifestyles lived (Mendari and Kewal, 2013). Financial education is very important to do early on so that with early financial education we can build positive habits that are expected to be beneficial for the future of the younger generation. (Almaidah, 2018)

Managing financial behavior, namely one's ability to regulate, namely planning, budgeting, checking, managing, controlling, finding and storing financial funds on a daily basis. The emergence of financial management behavior is the impact of a person's great desire to fulfill his life needs in accordance with the level of income earned (Kholihah and Iramani, 2013). Then financial management behavior can be concluded as a person's basic ability to manage daily finances as well as possible. Financial management behavior is very important for the community to increase the financial knowledge of the Indonesian people. Today's society, especially the younger generation, requires basic knowledge of finance so that they can make decisions effectively so that their lives remain prosperous. Basically, the existence of financial management behavior does not aim to regulate and prohibit people from using their finances, but financial management behavior aims to make people have responsibility for making their financial decisions, this is very important in their lives where this aims to face financial independence. (Almaidah, 2018)

Financial attitude can also influence financial management behaviour. Financial attitude is a state of mind, opinion and judgment about finance (Pankow, 2003). So, it can be interpreted that a person's attitude refers to how they feel about personal financial issues which can be measured by responses to a statement or opinion (Marsh, 2006). Financial attitude will assist individuals in determining their attitude and behavior both in terms of financial management, financial budgeting and making decisions. (Almaidah, 2018)

Materialism is defined as a perspective that contains orientation, attitudes, beliefs, and life values that emphasize or attach importance to ownership goods material in on values life other. self- control is ability for guide Act in demand alone, ability to suppress or blocking impulses or Act in demand impulsive. (Galiema, 2020)

Impulse buying is an act of buying that was not consciously recognized as a result of a consideration or purchase intention that was formed before entering the store. Emotionally attracted consumers often no longer involve rationality in the purchasing decision-making process. As most people experience, they often spend more than they originally planned. Even some people buy things that are not included in the shopping list that has been prepared. This is a positive indicator that the Indonesian people are people who like to buy unplanned products. (Mowen and Minor 2002:10 in Binar Utami 2016) .

behavior or impulse buying is an important phenomenon in the context of retail business and online marketing. It is this behavior that determines a purchase decision and also contributes to the large volume of goods sold each year across various product categories. Currently, most consumers in Indonesia are more recreation oriented when shopping. This is the same as consumers who are more concerned with hedonic values when shopping, namely the feeling of pleasure and happiness from the shopping experience. The hedonic shopping value reflects an instrument that provides direct benefits from an experience in shopping, such as fun and novelty. Hedonic consumption includes aspects of behavior related to multi-sensory, fantasy and emotional consumption that are controlled by benefits such as pleasure in using products and aesthetic approaches. (Binar Utami 2016)

With the development of technology coupled with the pandemic situation which requires people to be at home, external aspects such as the physical location of stores are no longer the main focus of consumers. Manufacturers compete with marketing strategies through procuring discounts, advertising, launching special merchandise for the store and periodically releasing new products online. This strategy is proven to be able to make the brand better known to the public and increase product sales.

Table 1. Statistical of the Top 5 Most Popular Marketplaces in Indonesia (May 2022)

No	Name	Authority Score	OrganicSearch
1.	**Tokopedia**	79	236.3 M
2.	**Shopee**	80	121.7 M
3.	**Lazada**	76	46.1 M
4.	**Bukalapak**	74	62 AD
5.	**Blibli.com**	74	44.6 M

Source: SEMRush

Reporting from data collection via SEMRush on May 9 2022, the table above is statistical data on the most searched marketplaces through organic search on the Google search engine. (https://dipstrategy.co.id , 2022)

Based on the description above, the purpose of this research is to empirically prove:

1. The Effect of Materialism Self Control to Financial Management Behavior in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas
2. Effect of Financial Attitude on Financial Management Behavior in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas.

3. The Effect of Materialism Self Control to Impulsive Buying in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas
4. Effect of Financial Attitude to Impulsive Buying in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas
5. The Effect of Impulsive Buying on Financial Management Behavior in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas

This research is expected to provide additional information and develop theories related to the influence of Materialism Self Control and Financial Attitude Against Financial Management Behavior in Online Marketplaces with Impulsive Buying as Intervening Variables. This is also related to Accounting Information Systems and Consumer Behavior. This research is expected to help the community in Financial Management Behavior on Online Marketplaces. In addition, companies engaged in the Online Marketplace It is also expected to be able to maintain and increase the trust of its users, and for the community it is also hoped that this research will further improve quality self-control in Financial Management Behavior on Online Marketplaces , as well as being able to increase their ability to be wise in responding to the development of Artificial Intelligence Technology , minimizing lifestyles and impulsive buying and being balanced in expressing pleasure in shopping online (hedonism).

2. Theoretical Background

Marketplace is an application or website that acts as an intermediary between sellers and buyers in cyberspace, as well as acting as a third party that not only provides a meeting place between sellers and buyers but also payment transactions. According to Opiida (2014) in undergraduateeconomics.co.id (2020) Marketplace is a provider of internet-based (web-based) online media which is a place to carry out business activities and transactions between buyers and sellers. Buyers can find as many suppliers as possible with the desired criteria, so that they get according to market prices. (graduateeconomics.co.id, 2020)

In general, there are 2 types of marketplaces, namely horizontal marketplaces and vertical marketplaces as follows:

1. Horizontal Marketplaces
   Horizontal marketplace is a marketplace that can trade several types of products that are still related to one another. Generally, a horizontal marketplace can present itself as a one-stop shop so that it can elevate convenience as its selling point. For example, in a marketplace that can sell computer products and accessories. The media marketplace not only sells various computer brands but also sells supporting accessories, computer spare parts and so on.
2. Vertical Marketplaces
   A vertical marketplace is a media marketplace that can trade one type of product obtained from various sources. In other words, the products sold come from many suppliers but the type of product must be one type. For example, a marketplace that only sells car products from used to new cars.

Financial management behavior is one of the important concepts in financial science. Financial management behavior is human behavior that is relevant to money management (Qamar et al., 2016). According to Pramedi & Haryono (2021) financial management behavior is the desire of each individual to fulfill life's needs based on the results of the efforts made. Financial management behavior is a person's ability to plan finances, make budgets, manage, control, seek and save funds or income (Asandimitra & Kautsar, 2019).

According to Humaidi et al. (2020) Financial management behavior is related to a person's financial responsibility regarding how to manage his finances. Someone with good financial management behavior is accustomed to preparing, implementing, evaluating and overcoming problems that exist in their financial planning (Humaidi et al., 2020). To measure the condition of one's financial management behavior can use 4 indicators, namely: controlling expenses, paying bills on time, making financial plans for the future, providing for oneself and family needs and saving (Dyah Ayu, 2022).

Impulse buying is a shopping style that is based on emotions originating from within the individual consumers themselves, thus setting aside social and interaction factors in the decisions they make. The emotional factor is the most important thing in carrying out these activities. Impulsive buying is synonymous with unplanned purchases. Impulse buying activities are generally carried out by consumers or buyers when the country's situation is safe and conducive. This relates to situations where people shop, whether in retail situations such as convenient supermarkets or hypermarkets, or convenient transportation access to reach their destination. (Ria Arifianti, 2020)

Impulsive buying is defined as buying actions that were not previously consciously recognized as a result of a consideration or purchase intention that was formed before entering the store. Shopping is a fun activity for most people, so for some people it is difficult to separate from shopping habits. For some people, the spending model has experienced shifts and changes. People make purchases not only based on needs, but because they want to fulfill the desires that arise within themselves. This shopping activity is called buying based on impulsiveness, or the process of buying an item, where the buyer has no intention to buy beforehand, it can be said to be a purchase without a plan or an instant purchase. (Intan Ayu, 2020).

Materialism is defined as a perspective that contains orientation, attitudes, beliefs, and life values that emphasize or attach importance to ownership goods material in on values life other. self-control is ability for guide Act in demand alone, ability to suppress or blocking impulses or Act in demand impulsive. (Galiema, 2020)

According to Richins & Dawson (2004) in Galiema 2020 materialism consists of three dimensions,namely:

a. Acquisition as the persuit of happiness which be measured with use3 indicator as following:
    1. Goods which at the moment owned make happy.
    2. Buy many goods make happy.
    3. Feel restless moment no able buy item preferred.
b. Acquisition centrality which be measured with use 3 indicator as following:
    1. Normal buy something which can be fun self.
    2. Like luxury.
    3. Normal buy something which actually no truly needed.
c. Possession defined success measured using 3indicators as following:
    1. Admire people else that have stuff which expensive (luxurious).
    2. Theory which owned somebody is size a success.
    3. Want to own that stuff could make others impressed

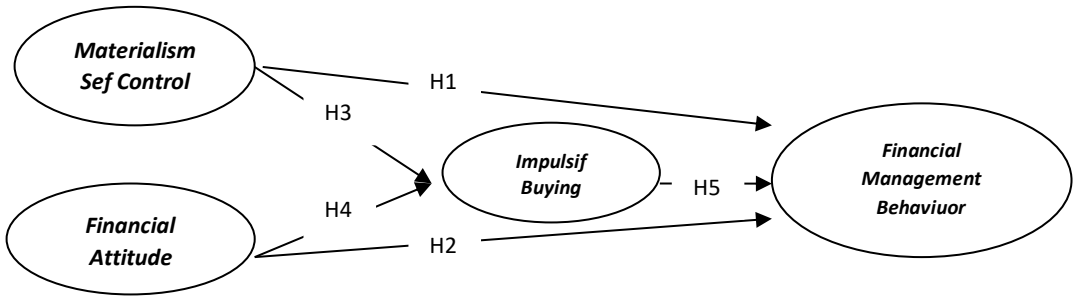
Self control as regulation of one's physical, psychological, and behavioral processes, or a series of processes that form oneself. Self control or self control is a personality trait where this trait can influence a person in buying goods and services. (Savitri Aprilyana Putri, 2017)

Based on the description above, the indicators of self control are (S Chatimah and Purwadi, 2007):

1. Able to respond to a stimulus that directly obtains unpleasant and direct conditions anticipate it.
2. Able to process unwanted information, by assessing or connecting an event by reducing pressure.
3. Being able to choose an outcome or an action based on a convinced

Financial attitude is a person's condition towards finances which is applied to attitude. Attitudes are evaluative statements both favorable and unfavorable towards objects, individuals and events (Robbins & Judge, 2008). According to Ersha Amanah, Dadan and Aldila (2016), attitude is a measure, opinion and judgment of a person towards the world he lives in. And according to Pankow (2003), attitude is a measure of one's state of mind, opinions and judgments of the world one lives in. It can be concluded that financial attitude is a person's condition, opinion or assessment of money that is applied or applied to attitude. Financial attitude can help someone in behaving towards finances both in financial management, financial budgeting and how decisions will be taken. (Almaidah, 2018)

The framework in this study is to describe the influence between the independent variables and the dependent variable as follows:



Picture
Research Conceptual Framework

3. Methods

This study uses a causal research method that aims to examine the effect, between a variable (Independent / X_n) with other variables (Dependent Variable / Y_n). In this study, the Intervening variable (Y1) and the dependent variable (Y2) used is Impulsive Buying and Financial management behavior Online Marketplaces, while the dependent variable is Materialism Self Control (X1), and Financial Attitude (X2). This research requires hypothesis testing with statistical tests.

Population can be interpreted as a generalization area which consists of: objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions. So the population is not only people, but also objects and other natural objects. The population is also not just the amount that exists in the object/subject being studied, but includes all the characteristics/traits possessed by the subject or object. (Sugiyono 2018). The population used in this study were Online Marketplace Application Users (Lazada, Shoppee, Tokopedia, Bibli, Bukalapak, Zalora, JD.id, etc.) in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas. The sampling technique in this study was the Convinience Sampling technique, by distributing questionnaires to Online Marketplace Application Users in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas. The sample is a part of a particular population

that is of concern (Suharyadi and Purwanto, 2004: 323 in Annisa Heny 2018). The sample in this research is Online Marketplace Application Users (Lazada, Shoppee, Tokopedia, Bibli, Bukalapak, Zalora, JD.id, etc.) who have characteristics that are in accordance with those needed in research and can be used as respondents. Determining the number of representative samples according to Hair et al. (1995 in Annisa Heny 2018) the required sample size is between 5 - 10 times the number of parameters. With the number of research parameters, in this case the number of construct indicators as many as 20, then the ideal number of respondents is between 100-200 respondents. Based on the calculation of the 20 x 10 construct indicators, the minimum sample is 200 respondents.

Path analysis is an analytical technique used to analyze the inherent causal relationship between variables arranged according to a temporary order by using the path coefficient as a magnitude value in determining the magnitude of the influence of the exogenous independent variables on the endogenous dependent variable. (Jonathan Sarwono, 2011) . Data analysis used to test the research hypothesis is to use path analysis with the structural equation model as follows:

$$Y1 = \rho X1Y1X1 + \rho X2Y1X2 + \rho \varepsilon 1Y1$$
$$Y2 = \rho X1Y2X1 + \rho X2Y2X2 + + \rho Y1Y2Y1 + \rho \varepsilon 2Y2$$

Description of the formula.
ρX1Y1: Standardized coefficients, the path coefficient of the direct influence of X1 on Y1.
ρX2Y1: Standardized coefficients, path coefficients direct influence of X2 on Y1.
ρX1Y2: Standardized coefficients, the path coefficients of the direct influence of X1 on Y2.
ρX2Y2: Standardized coefficients, path coefficients of the direct influence of X2 on Y2
ρY1Y2: Standardized coefficients, path coefficients direct influence of Y1 on Y2.
ε1: The magnitude of the influence of other variables.
ε2: The magnitude of the influence of other variables.
X1: Materialism Self Control
X2: Financial Attitudes
Y1: Impulsive Buying
Y2: Financial management behavior

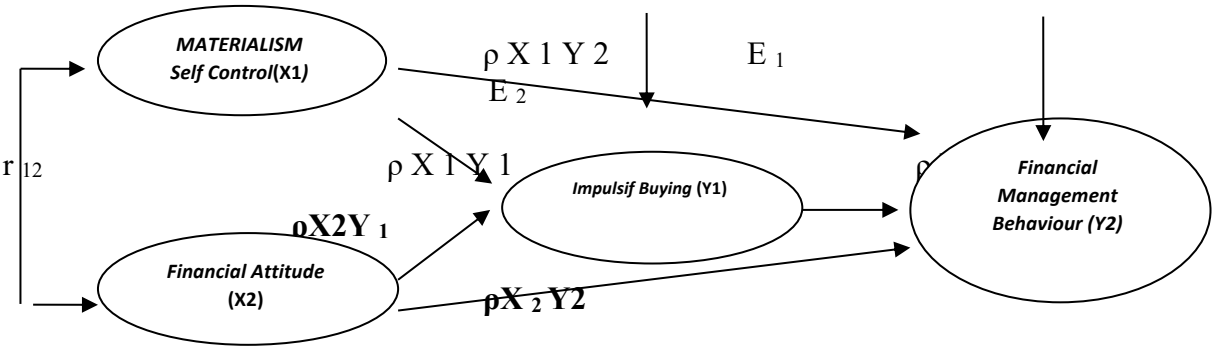


Figure 1. Hypothesis test

4. Result and Discussion

This research was conducted on Marketplace Online Application Users in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas. The people participating in this research include Online Marketplace Application Users (Lazada, Shoppee, Tokopedia, Bibli, Bukalapak, Zalora, JD.id, etc.).

Descriptive statistical analysis is used to determine the descriptive or general description of the data that has been collected in the study. This analysis is shown to make it easier to find out the responses of respondents in general to the variables examined in this study. The variables studied were Intervening variables (Y1) and the dependent variables (Y2) used were Impulsive Buying and Financial Management Behavior in Online Marketplaces, while the dependent variables were Materialism Self Control (X1) and Financial Attitude (X2). The following table shows the summary results of the descriptive statistical analysis of each variable used in this study

Tabel 2. Statistical Deskriptif Test Results

	N	Minimum	Maximum	Means	std. Deviation
	Statistics	Statistics	Statistics	Statistics	Statistics
Materialism Self Control	200	18.00 _	24.00 _	23. 4311	2.76345
Financial Attitude	200	17.00	22.00	21.1132	2.68142
Impulsif Buying	200	15.00	23.00	22.1947	2.54432
Financial Management Behaviour	200	14.00	24.00 _	23. 2124	2.65451
Marketplace Online					
Valid N (listwise)	200				

Source: Data processed 2023

The first variable is Materialism Self Control (X1). Of the 200 respondents who were analyzed, the minimum total score was 18, the maximum score was 24, the average score was 23.43 and the standard deviation was 2.763. This condition shows that the Materialism Self Control behavior of purchasing users on the Online Marketplace Application in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas is generally high at 23%. almost close to the maximum value, meaning that each research sample has almost the same level of Materialism Self Control behavior.

The second variable is Financial Attitude (X2). Of the 200 respondents who were analyzed, the total score for the minimum answer was 17, the maximum score was 22, the average score was 21.11 and the standard deviation was 2.681. These conditions show that the Financial Attitude of online shopping purchase users on the Online Marketplace Application in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas is generally high, namely 21%, almost close to the maximum value, meaning that each research sample has a level of Financial Attitude behavior. which is almost the same.

The third variable is Impulsive Buying (Y1). Of the 200 respondents analyzed, the minimum total score was 15, the maximum score was 23, the average score was 22.19 and the standard deviation was 2.544. These conditions show that Impulsivity Buying of purchase users on the Online Marketplace Application in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas is generally high, namely 22%, almost close to the maximum value, meaning that each research sample has almost the same Impulsive

Buying.

The fourth variable is Financial Management Behavior in the Online Marketplace Application (Y2). Of the 200 respondents who were analyzed, the total score for the minimum answer was 14, the maximum score was 24, the average score was 23.21 and the standard deviation was 2.654. These conditions show that the Financial Management Behavior of Online Marketplace Application users in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas is generally high at 23%, almost close to the maximum value, meaning that each research sample has Financial Management Behavior in the Online Marketplace Application. which is almost the same

The purpose of the results of this descriptive statistical test is to see the quality of the research data indicated by the criteria if the mean value is greater than the standard deviation then the data quality is good. Based on the data obtained, it shows that all variables have good data quality. The results of the Hypothesis Testing are as follows:

1. Model Path Analysis Equation 1

$$Y1 = 0.396\ X1 + 0.332\ X2 + 0.6708\ \varepsilon 1$$

The result of the coefficient of determination for the model 1 path analysis equation is 0.550 or 55 %, the Impulsive Buying variable can be explained by the Materialism Self Control variable and Financial Attitudes. Meanwhile, the amount of Impulsive Buying variable variance that cannot be explained by Materialism Self Control and Financial Attitude or in other words influenced by other variables is 0.450 or 45 %. The results of the F statistical test for the path analysis equation model 1 are with an F value of 2. 567 and a probability value (sig) of 0.00 0 because the sig. < 0.05, then the decision, meaning that the path analysis coefficient is significant, so that an individual test (t) can be carried out.

Tabel 3. T Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.436	2.781		1.331	.001
	Materialism Self Control	.674	.487	.396	1.277	.025
	Financial Attitude	.663	.474	.332	1.255	.022

a. Dependent Variable: Impulsif Buyingl

Sumber: Data diolah 2023

Based on the table above, it can be explained that the results of the partial test are as follows:

1) Materialism Self Control Variable (X1)
   From the results of the t statistical test, it was obtained that the t value was 1.277 with a significant level of 0.025. This means that t count > t table (1.277 > 0.675) and a significant level <0.05 (0.025 <0.05) means that Materialism Self Control has a positive and significant effect on Impulsive Buying of Financial Management Behavior on Online Marketplaces in the Jakarta, Bogor, Depok,

Tangerang and Bekasi (Jabodetabek)

2) Financial Attitude Variable (X2)
From the results of the t statistical test, it was obtained that the t value was 1.255 with a significant level of 0.022. This means t count > t table (1.255 > 0.675) and a significant level <0.05 (0.022 <0.05) meaning that Financial Attitude has a positive and significant effect on Impulsive Buying of Financial Management Behavior on Online Marketplaces in the Jakarta, Bogor, Depok areas, Tangerang and Bekasi (Jabodetabek)

Model I Path Coefficient: Referring to the output of Regression Model I in the table above it is known that the significance values of the four variables namely X1 = 0.025 and X2 = 0.022 are smaller than 0.05. These results offer the conclusion that the Regression Model I, namely variables X1, and X2 have a strong significant effect on Y1. The value of R2 or R Square contained in the Model Summary table is 0.550, this shows that the contribution of the variables X1 and X2 to Y1 is 55.0% while the remaining 45.0% is a contribution from other variables not included in research. Meanwhile, the value of e1 can be calculated using the formula e1 = √ (1-0.550) = 0.6708. The Model 1 Path diagram is as follows:

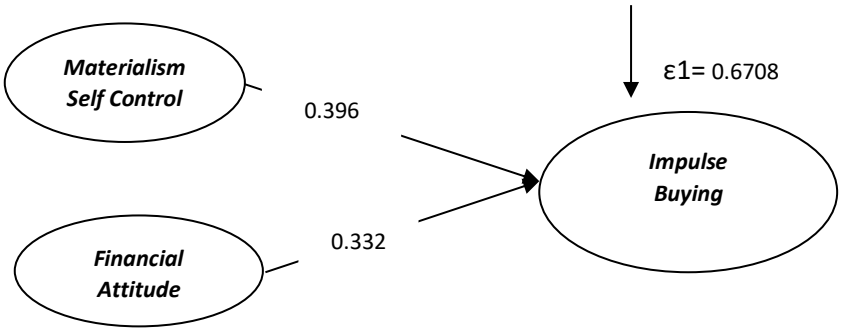


Figure 2. Model Path Diagram 1

The results of the discussion are as follows:

1. **The Effect of Materialism Self Control on Impulsive Buying of Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions**
Materialism is defined as a perspective that contains orientation, attitudes, beliefs, and life values that emphasize or attach importance to ownership goods material in on values life other. self-control is ability for guide Act in demand alone, ability to suppress or blocking impulses or Act in demand impulsive. Impulse buying is a shopping style that is based on emotions originating from within the individual consumers themselves, thus setting aside social and interaction factors in the decisions they make. **The results of this study indicate that Materialism Self Control affects Impulsive Buying on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.** This research is in line with Galiema (2020) The results show materialism (success, happiness, centrality), self control, and celebrity worship (entertainment social, intense personal, borderline pathological) significant effect to purchase compulsive on fans K-Pop where the difference is in the object of research, namely the Online Marketplace User Community

2. The Influence of Financial Attitude on Impulsive Buying on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions

Financial attitude is a person's condition, opinion or assessment of money that is applied or applied to attitude. Financial attitude can help someone in behaving towards finances both in financial management, financial budgeting and how decisions will be taken. Impulse buying is a shopping style that is based on emotions originating from within the individual consumers themselves, thus setting aside social and interaction factors in the decisions they make. **The results of this study indicate that Financial Attitude towards Impulsive Buying of Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.** This research is not in line with Kadek (2022). The results of the data analysis show that financial attitude partially has a negative and significant effect on impulsive buying behavior.

2. Model Path Analysis Equation 2

$$Y2 = 0.487\ X1 + 0.458\ X2 + 0.321\ Y1 + 0.5856\ \varepsilon 2$$

The results of the coefficient of determination for the model 2 path analysis equation are 0.657 or 65.7 %, the Financial Management Behavior variable in the Online Marketplace in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) regions can be explained by the variable Materialism Self Control, Financial Attitude and Impulsive Buying. While the total variance of the Financial Management Behavior variables in the Online Marketplace in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas that cannot be explained by Materialism Self Control, Financial Attitude and Impulsive Buying or in other words influenced by other variables is 0.343 or 34.3 %. The results of the F statistical test for the path analysis equation model 2 are with an F value of 4. 223 and a probability value (sig) of 0.00 0 because the sig. < 0.05, then the decision, meaning that the path analysis coefficient is significant, so that an individual test (t) can be carried out.

Table 4. T Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.457	3.256		1.978	.000
	Materialism Self Control	.679	.549	.487	1.984	.002
	Financial Attitude	.577	.479	.458	1.167	.001
	Impulsif Buying	,348	,368	,321	,587	,231

a. Dependent Variable: Financial Management Behaviour Marketplace Online

Source: Data processed 20 23 _

Based on the table above, it can be explained that the results of the partial test are as follows:

1) Materialism Self Control Variable (X1)
   From the results of the t statistical test, it was obtained that the t value was 1.984 with a significant level of 0.002. This means t count > t table (1.984 > 0.675) and a significant level <0.05 (0.002 <0.05) meaning that Materialism Self Control has a positive and significant effect on Financial Management Behavior on Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang areas And Bekasi (Jabodetabek)
2) Financial Attitude Variable (X2)
   From the results of the t statistical test, it was obtained that the t value was 1.167 with a significant level of 0.001. This means that t count > t table (1.167 > 0.675) and a significant level <0.05 (0.001 <0.05) means that Financial Attitude has a positive and significant effect on Financial Management Behavior on Online Marketplaces in the areas of Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek)
3) Impulsive Buying Variable (Y1)
   From the results of the t statistical test, it was obtained that the t value was 0.587 with a significant level of 0.231. This means t count <t table (0.587 <0.675) and a significant level >0.05 (0.231 > 0.05) meaning that Impulsive Buying has no positive and significant effect on Financial Management Behavior on Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek)

Model 2 Path Coefficient: Referring to the output of Regression Model 2 in table 4.3, it can be seen that the significance values of the four variables, namely X1 = 0.002 and X2 = 0.001, are smaller than 0.05 but for Y1 = 0.231 greater than 0.05. These results offer the conclusion that the Regression Model 2, namely the variables X1 and X2 have a strong significant effect on Y2, but the variable Y1 can be concluded that it is not strong and significant on Y2. The value of R2 or R Square contained in the Model Summary table is 0.657, this shows that the contribution of the variables X1, X2 and Y1 to Y2 is 65.7% while the remaining 34.3% is a contribution from other variables that are not included in the study. Meanwhile, the value of e2 can be calculated using the formula e2 = √ (1-0.657) = 0.5856. The Model 2 Path diagram is as follows:

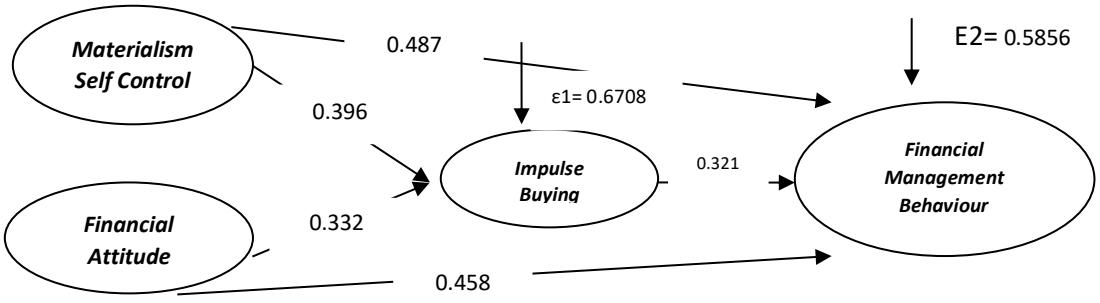


Figure 3. Model Path Diagram 2

The results of the discussion are as follows:

1. **The Effect of Materialism Self Control on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions**
   Materialism is defined as a perspective that contains orientation, attitudes, beliefs, and life values that emphasize or attach importance to ownership goods material in on

values life other. self- control is ability for guide Act in demand alone, ability to suppress or blocking impulses or Act in demand impulsive. Financial management behavior can be summed up as a person's basic ability to manage daily finances as well as possible. Financial management behavior is very important for the community to increase the financial knowledge of the Indonesian people. Today's society, especially the younger generation, requires basic knowledge of finance so that they can make decisions effectively so that their lives remain prosperous. Basically, the existence of financial management behavior does not aim to regulate and prohibit people from using their finances, but financial management behavior aims to make people have responsibility for making their financial decisions, this is very important in their lives where this aims to face financial independence. **The results of this study indicate that Materialism Self Control Influences Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.** This research is in line with Galiema (2020) The results show materialism (success, happiness, centrality), self control, and celebrity worship (entertainment social, intense personal, borderline pathological) significant effect to purchase compulsive on fans K-Pop where the difference is in the research object, namely the Online Marketplace User Community and on the dependent variable namely Financial Management Behavior.

2. **The Effect of Financial Attitude on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions**
   Financial attitude is a person's condition, opinion or assessment of money that is applied or applied to attitude. Financial attitude can help someone in behaving towards finances both in financial management, financial budgeting and how decisions will be taken. Financial management behavior can be summed up as a person's basic ability to manage day -to-day finances as well as possible. Financial management behavior is very important for the community to increase the financial knowledge of the Indonesian people. Today's society, especially the younger generation, requires basic knowledge of finance so that they can make decisions effectively so that their lives remain prosperous. Basically, the existence of financial management behavior does not aim to regulate and prohibit people from using their finances, but financial management behavior aims to make people have responsibility for making their financial decisions, this is very important in their lives where this aims to face financial independence. **The results of this study indicate that Financial Attitude towards Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.** This research is in line with Almaidah (2018) The results of the study show that financial attitude has a significant effect on financial management behavior where the difference is in the research object, namely the Online Marketplace User Community. This indicates that the financial attitude will influence the behavior of the Online Marketplace User Community in making decisions.

3. **The Effect of Impulsive Buying on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions**
   Impulse buying is a shopping style that is based on emotions originating from within

the individual consumers themselves, thus setting aside social and interaction factors in the decisions they make. Financial management behavior can be summed up as a person's basic ability to manage daily finances as well as possible. Financial management behavior is very important for the community to increase the financial knowledge of the Indonesian people. Today's society, especially the younger generation, requires basic knowledge of finance so that they can make decisions effectively so that their lives remain prosperous. Basically, the existence of financial management behavior does not aim to regulate and prohibit people from using their finances, but financial management behavior aims to make people have responsibility for making their financial decisions, this is very important in their lives where this aims to face financial independence. **The results of this study indicate that Impulsive Buying has no effect on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.** This research is not in line with Hikmah, et al (2020). The results of the study show that self-efficacy and self-control affect financial management behavior and compulsive buying.

Based on the path diagram. then it can be explained direct and indirect influence of the variables from Materialism Self Control and Financial Attitude towards Financial Management Behavior in the Online Marketplace through Impulsive Buying as follows:

1. Direct influence Materialism Self Control and Financial Attitude towards Financial Management Behavior in the Online Marketplace are as follows:
   a) Materialism Self Control of 0. 487 or 48. 7 %, and
   b) Financial Attitudes of 0. 458 or 45. 8 %,
2. The indirect effect of Materialism Self Control and Financial Attitude towards Financial Management Behavior in Online Marketplace through Impulsive Buying are as follows:
   a) Materialism Self Control of 0.396 X 0.321 = 0.127 or equal to 12. 7 %.
   b) Financial Attitudes equal to 0.332 X 0.321 = 0.106 or equal to 10. 6 %.
3. The total influence of Materialism Self Control and Financial Attitude towards Financial Management Behavior in Online Marketplace through Impulsive Buying that is:
   a) Materialism Self Control 0. 487 + 0.127 = 0.614 or equal to 61. 4 %.
   b) Financial Attitudes of 0.458 + 0.106 = 0.564 or 56.4 %.

Based on the path analysis test, the results of the direct and indirect effects of Materialism Self Control and Financial Attitude towards Financial Management Behavior in Online Marketplace through Impulsive Buying the result is that the direct effect is greater than the indirect effect. This proves the community in Financial Management Behavior on the Online Marketplace in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) regions, it is not maximally influenced by Impulsive Buying behavior in Financial Management Behavior on Online Marketplaces thus limiting people's consumptive behavior in the post-covid-19 pandemic.

5. Conclusion

Based on the path analysis test, the results of the direct and indirect effects of Materialism Self Control and Financial Attitude on Financial Management Behavior in the Online Marketplace through Impulsive Buying show that the direct effect is greater than the indirect effect. The results of the analysis and discussion of the research, it can be concluded as follows:

1. Materialism Self Control effect on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.
2. Financial Attitudes effect on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.
3. Materialism Self Control has an effect on Impulsivity of posting on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.
4. Financial Attitudes has an effect on Impulsivity of posting on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions.
5. Impulsive Buying has no effect on Financial Management Behavior in Online Marketplaces in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) Regions

Impulse buying behavior during a pandemic has increased by the public. This is due to limitations in movement, due to the outbreak of the Covid-19 virus which has prevented people from doing activities outside. These changes in behavior have an impact on Financial Management Behavior in the Online Marketplace in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) areas, including:

1. There are spontaneous decisions that are made unexpectedly and motivate consumers to buy right away.
2. The existence of a reflex decision is made unconsciously and is a response immediately after the surrounding stimuli.
3. There are sudden decisions based on impulse,
4. Automatic, namely decisions based solely on reflex or instinct. Impulse buying behavior occurs due to stimulation from stores or retailers that offer attractive goods, resulting in an urge to buy more. During a pandemic, items that are selling are related to personal protective equipment and food.

Materialism Self control motivates increased impulsive purchases and the value of self control is very minimal in controlling purchasing decisions in online marketplaces which are increasingly popular offering all products and conveniences in exploring online shopping.

The suggestions that can be given are as follows:

1. Companies that organize online marketplaces should further improve the quality of both their products and services and prioritize security in transactions and public trust

so that consumers are not mistaken or disadvantaged in making purchasing decisions on online marketplaces.

2. The next researcher is to make variables of other factors that influence the Online Marketplace Purchase Decision, so as to get more corroborating conclusions for the community in making good and right decisions.

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