

## Self-Control Therapy: Daily Accounting and Focus Group Discussions Reduce Consumptive Behavior of E-Money Use in Millennials

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### Abstract

*This study aims to find out if there are differences in the level of consumptive behavior after being given treatment in the form of self-control therapy with daily accounting methods and focus group discussions. The study uses an experimental quantitative approach. The subjects of this study were 33 Mulawarman University students who were active users of e-money who were selected using purposive sampling techniques. The data collection method used is the scale of consumptive behavior. The collected data is analyzed with the Different Test method, the Wilcoxon Test with the help of SPSS software version 22. The results of this study showed that the pre-test of consumptive behavior scale with post-test consumptive behavior scale showed a P value of  $0,000 < 0.05$  which means that there was a decrease in consumptive behavior after being treated in the form of daily accounting and focus group discussion then on follow-up the consumer behavior scale showed a P value of  $0.694 > 0.05$  which means not There's a significant difference.*

### Keywords

consumptive behaviour; e-money; self-control therapy; daily accounting; focus group discussion



## I. Introduction

Needs are something that must be met in life, judging by the scale of one's priorities. Needs have three levels in their fulfillment where primary needs are basic needs such as clothing, food, boards, then secondary needs such as TV, motorcycles that are prioritized before meeting luxury tertiary needs such as entertainment, luxury goods (Adzkiya, 2018). A person who buys an item but not out of necessity but for his own pleasure, often causes a wasteful person known as consumptive behavior or consumerism. According to Gumulya & Widiastuti (2013) consumptive behavior is buying behavior that is dominated more by desires outside of need and only to fulfill desires alone. This is reinforced by the results of screening conducted by researchers, 37 out of 42 subjects stated that they bought the product because the packaging was attractive. In a broad sense consumptive behavior is wasteful and excessive behavior, which prioritizes desire over need and the absence of a priority scale. If the consumptive behavior cannot be controlled, it will be bad for him. The impact caused, among others, has a wasteful nature, unproductive, lying, excessive working patterns and to use instant means such as doing negative things. Consumptive behavior has not only an economic impact, but also a psychological, social, and ethical impact (Pergiwati, 2016). The emergence of consumptive behavior is caused by the lifestyle of western culture. The purchase of branded and luxury goods originating from abroad is considered to improve a person's social status (Chaney, 2000). This is reinforced by our screening results that 30 out of 42 subjects stated that by buying branded products makes them appear confident in public

places. Suyasa & Fransisca (2005) stated that there are several factors that affect a person can behave consumptively, one of which is lifestyle.

Society can be consumptive because it is hypnotized by the demands of lifestyle in the present era, especially teenagers who in various contexts are known as generation Y or millennial generation (Adzkiya, 2018). According to Carlson (2008), millennials are those born between 1983 and 2001. Ramlan (2018) Society is defined as people in general, living together in communities, whereas language is a means of communication to express our feelings, thoughts, ideas, etc. This position of Marx assumes the state as a product of society in which there are social classes Amal (2018). They portray freely and fairly the society that has inspired them to produce fictions (Diakhate, 2019). Meanwhile, according to Ali & Purwandi (2017) in his book *Millennial Nusantara* mentioned that the millennial generation is those born between 1981 and 2000. Millennials are known as the generation that grew up in the internet boom era and often use instant communication technology such as email, SMS, instant messaging, and social media (Lyons, 2004). The Internet and social media are inseparable and become a place to express themselves for millennials (Adzkiya, 2018). According to the Badan Pusat Statistik (2018) compared to previous generations, millennials have a unique character based on socio-economic regions and conditions. One of the main characteristics of millennials is characterized by increased use and familiarity with communication, media, and digital technology. Because it was raised by technological advances, millennials have creative, informative, passionate, and productive characteristics. This generation is a generation that involves technology in all aspects of life. The real evidence that can be observed is that almost all individuals in that generation choose to use smart phones. By using these devices, millennials can do anything from just sending short messages, accessing educational sites, transacting online businesses, to ordering transportation services online.

The habits that exist in the millennial generation over time make them seem to live in luxury and excessive. Millennials are born and live with rapid technological development, they use the internet to make all kinds of transactions, from transportation, buying food, sightseeing, to shopping for clothes for daily needs. Spending is the value of spending done by someone to buy various types of needs in a certain time (Ramadani, 2016). Spending is influenced by several factors, one of which is the development of technology. The development of technology also makes the payment system develop from initially using cash as a means of payment to becoming a non-cash payment. The change of money is very rapid following the development of technology, both paper and metal with electronic money (Adiyanti, 2015).

The Bank Indonesia (2019) defines e-money as a product that has stored-value (prepaid) where a certain amount of money is stored in an electronic medium owned by a person. Electronic money (e-money) is a means of payment that can be used for various types of payments (multi purposed), unlike phone cards that are single-purpose prepaid cards. Non-cash payments are generally made not by using money as a means of payment but by means of interbank transfers or intra-bank transfers through the bank's own internal network. In addition, non-cash payments can also be made using facilities provided by banks as a means of payment, such as by using ATM cards, credit cards and debit cards.

When the payment system is required to always accommodate every need of the community in terms of moving funds quickly, safely, and efficiently, then the innovations in payment system technology will develop very rapidly accompanied by various facilities in making transactions (Ramadani, 2016). With this non-cash payment system makes the community, especially millennials, easier to transact. Non-cash payment tools such as ATM cards, debit cards and electronic money (e-money) can also regulate lifestyles to be more

efficient and more consumptive. The non-cash payment system in Indonesia has led to cashless society as it happens in developed countries (Nggraini & Soenhadji, 2016).

The increasing use of electronic money (e-money) among millennials can affect the behavior of millennials in shopping because the ease of transacting makes it easier for someone to spend money (Ramadani, 2016). This is reinforced by the results of screening conducted by researchers that there are 33 out of 42 subjects stated that they buy products using e-money because it is easy to get cashback. The easier the current buying and selling transactions make the community vulnerable by behaving consumptively. Society needs to control itself with a growing consumptive culture (Chita et al., 2015). Research conducted by Sultan, Joireman and Sprott to test the effects of self-control exercises found that exercise in improving self-control reduces the act of impulsive buying (tendency to buy something spontaneously). Self-control is the power of self-control, by itself. Self-control in terms of money management is an activity that encourages people to make savings by lowering impulsive purchases (Otto et al., 2006).

Self-control describes individual decisions through cognitive considerations to unify behaviors that have been structured to improve certain outcomes and goals as desired. A person who has low self-control often has difficulty determining the consequences for their actions. A person with high self-control pays close attention to the right ways to behave in varied situations (Chita et al., 2015). Research conducted by Heni has a negative relationship between self-control and consumptive behavior.

Consumptive behavior can cause anxiety and insecurity because the consumer's desire to buy a product is no longer to meet the needs alone, but also the desire to satisfy pleasure based on emotional factors (Utami & Sumaryono, 2011). Based on the results of research conducted by Kurnia (2019) self-control with daily accounting methods can change irrational mindset to rational. Turning irrational thinking into rational can use focus groups discussion (FGD) research methods that will combine a group of people to form a circle in a pleasant atmosphere and answer informal and casual questions that are used to express the meaning of a group based on the results of discussions centered on a particular problem (Elvinaro, 2010).

People who live with consumptive behavior should be balanced with adequate financial capabilities. There will be problems if the consumptive lifestyle increases while financial ability is not supportive, it is feared that many criminal acts will be committed to achieve his wishes as consumer holic (Heni, 2013). Looking at the conditions and phenomena that occur above, researchers are interested in conducting research on "Self-Control Therapy: Dating for Discussion to Reduce Consumptive Behavior of E-Money Transactions in Millennials".

## **II. Research Methods**

### **2.1 Type of Research**

This type of research is quantitative research experimentation. According to Latipun (2016), experimental research is research developed to study phenomena within the framework of cause-and-effect relationships, which is done by giving treatment by researchers to research subjects to be studied or observed the effects of such treatments. In this study, researchers used a group of research subjects from a specific population.

### **2.2 Research Design**

This research was conducted using experimental designs. The design uses quantitative research with a pre-experimental approach. The study subjects were put into the experimental group. Subjects were then given a pre-test of consumptive behavior scale as well as a cognitive pre-test of consumptive behavior and e-money. Furthermore, subjects were given psychoeducation regarding consumptive behavior and e-money. Then, the subject is given a

post-test to measure the subject's level of knowledge of consumptive behavior and e-money and afterwards the subject is given the task of recording each transaction using e-money conducted by daily accounting method. Subjects were given re-treatment after being given a task performed for 10 consecutive days after the first treatment. The second treatment given to the subject after the assignment is the focus group discussion and after that the treatment will be re-measured on the subject (post-test).

Based on the description of the activities used in this study, the research design used is the Pre-Test Post-Test Control Group. The purpose of the treatment given is to find out the effectiveness of daily accounting therapy methods and focus group discussions in research on experimental research subjects. As for the design of the experiment as stated in table 1, which is as follows.

**Table 1.** Experimental Plan

Pre-Test	Treatment I	Treatment II	Post-Test	Follow up
O <sub>1</sub>	X <sub>1</sub>	X <sub>2</sub>	O <sub>2</sub>	O <sub>3</sub>

Information:

- O<sub>1</sub> : Initial measurement (pre-test) before treatment.
- O<sub>2</sub> : Measurement after being given treatment (post-test).
- O<sub>3</sub> : Re-measurement after post-test
- X<sub>1</sub> : Treatment of research subjects in the form of assignments to record transactions use-money with daily accounting.
- X<sub>2</sub> : Treatment of research subjects in the form of focus group discussion.

The experimental procedure is as follows.

1. Provides a consumptive behavior scale on the subject of  $\rightarrow O_1$  research.
2. Giving treatment to research subjects Assigning tasks to record e-money usage transactions with daily accounting method ( $X \rightarrow_1$ ).
3. Discussing consumptive behavior and the use of e-money with the focus group discussion ( $X \rightarrow_2$ ) method.
4. Re-measure using a consumptive behavior scale in the study subjects  $\rightarrow O_2$ .
5. Re-measured using a consumptive behavior scale in the study subjects  $\rightarrow O_3$ .

Comparing the results of pre-test, post-test, and follow-up scales to see if there was an influence on the consumptive behavior of millennials on the study subjects.

### 2.3 Research Subjects

Arikunto (2010) defines population as the entire subject of research. The population of this study was Mulawarman University students who participated in the screening held, which was as many as 42 students. The sampling technique used in this study uses purposive sampling, which takes subjects according to the criteria specified by the researcher, namely as follows: Students aged 18-25 years Mulawarman University students Students who use e-money as a payment method Obtain a moderately-very high score in consumptive behavior at the screening that has been done. In this study, the number of study samples was as many as 33 students of Mulawarman University.

### 2.4 Data Collection Methods

This research data gathering tool uses a scale of consumptive behavior. The scale of consumptive behavior is based on aspects of consumptive behavior proposed by Sumartono (2002), namely the lure of gifts, attractive packaging, maintaining self-appearance and

prestige, on price considerations, maintaining status symbols, elements of conformity to advertising models, consumers tend to imitate the behavior of figures he idolizes, and expensive prices will cause high self-confidence. Alternative answers used are very appropriate (SS), appropriate (S), inappropriate (TS), and very inappropriate (STS). The scale consists of two groups of aitem for each aspect, namely aitem that support (favorable) and aitem that does not support (unfavorable). For each favorable statement, the scoring system is SS = 4, S = 3, TS = 2, and STS = 1, while in each unfavorable statement, the scoring system is SS = 1, S = 2, TS = 3, and STS = 4. Reliability tests conducted with Alpha Cronbach's technique are declared reliable if the Alpha value > 0.700 Azwar (2016) and obtained the value Alpha = 0.886 so that it can be concluded that the consumer behavior scale is declared reliable / reliable.

## 2.5 Data Analysis Techniques

### a. Data Normality Test

Before testing the research hypothesis, a testing procedure is performed to find out if the data in this study is distributed normally. To find out the normality of the data can be used with a product moment test whose data is in the form of intervals or ratios (Anwar, 2018).

Normality test to see the observed frequency storage of theoretical frequencies. The assumption of normality test in this study used analytical statistical techniques of the Shapiro-Wilk normality test because the subjects were less than 50. The rule used is that if  $P > 0.05$  then the spread is normal and if  $P < 0.05$  then the spread is not normal (Hadi, 2000).

### b. Hypothesis Test

The hypothesis test used is a paired sample t-test which has the understanding as a different test of two paired samples. The paired sample was the same subject but under different treatment. Paired t-test does not need to pay attention to variance (homogeneity) between the two data groups, this is because the data comes from the same group. The rule is that if  $P < 0.05$ , then H1 is accepted and H0 is rejected, but if  $P > 0.05$  then H1 is rejected H0 is accepted.

## III. Discussion

### 3.1 Results

#### a. Characteristics of the Subject

The individuals who were the subject of this study were students/I of Mulawarman University. The number of subjects in the study was 33 students. The distribution of samples of this study is as follows:

**Table 2.** Characteristics of Subjects Based on Gender

No.	Gender	Frequency	Perc entage
1	Man	3	9.1
2	Woman	30	90.9
<b>Sum</b>		<b>33</b>	<b>100</b>

Based on table 2, it can be known that the subject of this study consists of students with a male gender of 3 students (9.1 percent) and women amounting to 30 students (90.9 percent) so it can be concluded that the study subjects were dominated by students with female sex numbering 30 students (90.9 percent).



**Table 3.** Characteristics of Subjects Based on Age

No.	Age	Frequency	Perc centage
1	18-19 Years	14	42.4
2	20-21 Years	13	39.4
3	22-23 Years	6	18.2
<b>Sum</b>		<b>33</b>	<b>100</b>

Based on table 3.3, it can be known that the subjects of this study consisted of students aged 18-19 years amounted to 14 students (42.4 percent), 20-21 years amounted to 13 students (39.4 percent) and 6 students (18.2 percent) aged 22-23 years. In this case it can be concluded that the subject of the study was dominated by students aged 18-19 years, which is several 14 students (42.4 percent).

### b. Descriptive Test Results

Descriptive analysis of frequency distribution and histograms is conducted to get a demographic picture of the subject and a description of the research variable, namely *treatment* to reduce consumptive behavior with daily *accounting* methods and focus group *discussion*. This is done to find out the difference in treatment in reducing consumptive behavior in Mulawarman University Students. *Pre-tests* given to the study subjects serve to find out the difference in results in the *post-test* that can be seen in table 12. While *follow-up* was given to the study subjects to find out the condition of further differences a week after the *post-test* that can be seen in table 13. *Treatment* with *daily accounting* and focus group *discussion methods* is considered effective if the *post-test* score is lower than the *pre-test* score, and the *follow-up* score is lower than the *post-test* score.

Based on the results of descriptive tests of frequency distribution and histograms, a range of scores and categories were obtained for each study subject as follows:

**Table 4.** Consumptive Behavior Assessment Norms

Tendency Interval	Score	Category
$X \geq M + 1.5 SD$	$\geq 93$	Very High
$M + 0.5 SD < X < M + 1.5 SD$	79-92	High
$M - 0.5 SD < X < M + 0.5 SD$	65-78	Keep
$M - 1.5 SD < X < M - 0.5 SD$	51-64	Low
$X \leq M - 1.5 SD$	$\leq 50$	Very Low

The overall results of the acquisition of consumptive behavior level scores before and after treatment for each of the study subjects can be seen in table 5.

**Table 5.** Summary of Score Data and Classification of Levels of Consumptive Behavior (*Pre-Test – Post-Test*)

Subject	<i>Pre-test</i>	Classification	<i>Post-test</i>	Classification	Status
TW	86	High	78	Keep	Decreased
R	142	Very High	114	Very High	Permanent
ESW	86	High	57	Low	Decreased
MYP	92	High	59	Low	Decreased
PI	92	High	60	Low	Decreased
M	91	High	58	Low	Decreased

APR	89	High	77	Keep	Decreased
L	82	High	49	Very Low	Decreased
EO	86	High	72	Keep	Decreased
MS	89	High	72	Keep	Decreased
TF	75	Keep	73	Keep	Permanent
DBP	85	High	84	High	Permanent
DR	73	Keep	73	Keep	Permanent
MNK	98	Very High	74	Keep	Decreased
FES	86	High	76	Keep	Decreased
SNL	100	Very High	95	Keep	Permanent
SL	93	Very High	90	High	Decreased
SN	81	High	84	High	Permanent
NH	131	Very High	90	High	Decreased
AT	127	Very High	81	High	Decreased
NTT	119	Very High	87	High	Decreased
KL	109	Very High	83	High	Decreased
KS	131	Very High	86	High	Decreased
US	129	Very High	75	Keep	Decreased
HD	102	Very High	67	Keep	Decreased
RR	114	Very High	70	Keep	Decreased
JA	115	Very High	81	High	Decreased
WN	107	Very High	76	Keep	Decreased
TA	126	Very High	73	Keep	Decreased
FURY	122	Very High	82	High	Decreased
CS	124	Very High	69	Keep	Decreased
MTR	126	Very High	63	Low	Decreased
DO	92	High	72	Keep	Decreased

Based on table 5, it can be known that on *the pre-test* and *post-test* scale of consumptive behavior there were differences in scores in the study subjects before and after treatment. No student experienced an increase in consumptive behavior, then there were 6 students tended to remain in consumptive behavior, and there were 27 students who experienced a decrease in consumptive behavior after being given daily accounting *treatment* and *focus group discussion*.

**Table 6.** Summary of Score Data and Classification of Levels of Consumptive Behavior (*Post-Test – Follow-Up*)

<b>Subject</b>	<b>Post-test</b>	<b>Classification</b>	<b>Follow-Up</b>	<b>Classification</b>	<b>Status</b>
TW	78	Keep	77	Keep	Tetap
R	114	Very High	85	High	Turun
ESW	57	Low	86	High	Naik
MYP	59	Low	95	Very High	Naik
PI	60	Low	85	High	Naik
M	58	Low	60	Low	Tetap
APR	77	Keep	48	Very Low	Turun
L	49	Very Low	80	High	Naik
EO	72	Keep	79	High	Naik
MS	72	Keep	49	Very Low	Turun
TF	73	Keep	70	Keep	Tetap

DBP	84	High	87	High	Tetap
DR	73	Keep	64	Low	Turun
MNK	74	Keep	99	Very High	Naik
FES	76	Keep	80	High	Naik
SNL	95	Very High	81	High	Turun
SL	90	High	51	Low	Turun
SN	84	High	94	Very High	Naik
NH	90	High	69	Keep	Turun
AT	81	High	66	Keep	Turun
NTT	87	High	82	High	Tetap
KL	83	High	81	High	Tetap
KS	86	High	79	High	Tetap
US	75	Keep	62	Low	Turun
HD	67	Keep	68	Keep	Tetap
RR	70	Keep	75	Keep	Tetap
JA	81	High	91	High	Tetap
WN	76	Keep	79	High	Naik
TA	73	Keep	52	Low	Turun
FURY	82	High	83	High	Tetap
CS	69	Keep	71	Keep	Tetap
MTR	63	Low	65	Keep	Naik
DO	72	Keep	64	Low	Turun

Based on table 6, it can be known on the post-test and follow-up scale of consumptive behavior there is a difference in scores in the study subjects who were given the test as a follow-up with a period of a week after being given treatment, there were 10 students who experienced an increase in consumptive behavior after follow-up of tended treatment, 12 students remained in consumptive behavior after being measured again during follow-up treatment, and 11 students experienced a decrease in consumptive behavior after re-measuring the follow-up scale of the treatment that had been given.

### c. Assumption Test Results: Normality Test

Testing of the hypotheses proposed in this study was conducted using the *Wilcoxon Signed Rank Test*. Before the calculation with the *Wilcoxon Signed Rank Test*, the assumption test is carried out in the form of a normality test as a condition in the use of the *Wilcoxon Signed Rank Test*.

The normality test is used to look at the observed frequency deviations from theoretical frequencies. The assumption of normality test was conducted using the analytical statistical technique of the *Shapiro-Wilk* normality test because the study subjects were less than 50. The rule used is that if  $P > 0.05$ , then the distribution is normal and if  $P < 0.05$ , then the distribution is not normal (Santoso, 2015).

**Table 7.** Results of Consumptive Behavior Normality Test

Category	Shapiro-Wilk	P	Information
<i>Pre-test</i>	0.926	0.028	Abnormal
<i>Post-test</i>	0.965	0.350	Normal
<i>Follow-Up</i>	0.965	0.350	Normal



In the table above can be interpreted as follows:

1. The result of the test assumption of spread normality to the *pre-test* consumptive behavior variable yields and  $p = 0.028$  ( $p < 0.05$ ). Normality test results based on rules show the distribution of consumptive behavior variables is abnormal.
2. The result of the spread normality assumption test against the *post-test* consumptive behavior variable results in a value of  $p = 0.350$  ( $p > 0.05$ ). Normality test results based on rules show the distribution of consumptive behavior variables is normal.
3. The result of the spread normality assumption test against *the follow-up* consumptive behavior variable results in a value of  $p = 0.350$  ( $p > 0.05$ ). Normality test results based on rules show the distribution of consumptive behavior variables is normal.

Based on table 14, it can be concluded that the distribution of data in *post-test* and *follow-up* has a normal data distribution while for *pre-test* has an abnormal data distribution. Therefore, parametric data analysis cannot be done because it does not qualify for the assumption of normality of the distribution of research data so that nonparametric data analysis is carried out using the *Wilcoxon Signed Rank Test*.

#### d. Hypothesis Test Results

In this study using nonparametric statistical tests because the results of the normality assumption test do not meet the assumption, for *the Wilcoxon Signed Rank Test* the data must be valid. The hypothesis in the study was to find out the difference in the level of consumptive behavior in Mulawarman University students before, after, and follow-up of the treatment given, follow-up measured a week after the *post-test*. In this study, the hypothesis test rule for the *Wilcoxon Signed Rank Test* is that if  $p > 0.05$  then  $H_0$  is accepted and if  $p < 0.05$  then  $H_0$  is rejected (Santoso, 2015).

**Table 8.** *Wilcoxon Signed Rank Test Results Consumptive Behavior Scale (Post-Test – Pre-Test)*

	<b>Total Post-Total Pre</b>
Z	<b>-4.872</b>
Asymp Sig (2-tailed)	<b>0.000</b>

Based on table 8, it can be known that the results of the test on the consumptive behavior scale to determine the consumptive level before and after being given treatment in the form of *daily accounting* and *focus group discussion*, then the result of the value  $p = 0.000$  ( $p < 0.05$ ) so that there is a significant difference. Based on these results it can be concluded that  $H_1$  is accepted because there is a significant difference between the *pre-test* and *post-test* given to students of Mulawarman University.

**Table 9.** *Wilcoxon Signed Rank Test Consumer Behavior Scale (Follow-Up – Post-Test)*

	<b>Total Follow-Total Post</b>
Z	<b>-0.393</b>
Asymp Sig (2-tailed)	<b>0.694</b>

Based on table 9, it can be known that the test results on the consumptive behavior scale to determine the consumptive level after and follow-up treatment in the form of *daily accounting* and *focus group discussion*, then obtained the result of the value  $p = 0.694$  ( $p > 0.05$ ) so that there is a significant difference. Based on these results it can be concluded that  $H_1$  was rejected because there was no significant difference between *post-test* and *follow-up* given to Mulawarman University Students.

### 3.2 Discussion

The hypothesis in this study is to find out whether there is a decrease in consumptive behavior in subjects given daily accounting treatment and focus group discussion. Based on the results of the wilcoxon signed rank test analysis it can be known that in the post-test of daily accounting research and focus group discussion it is seen that the value of  $p = 0.000$  ( $p < 0.05$ ) then  $H_0$  is rejected, so  $H_1$  is accepted which means there is a difference between daily accounting treatment and focus group discussion in reduce Consumptive behavior in millennials. While in the follow-up of daily accounting research and focus group discussion it was seen that the value of  $p = 0.694$  ( $p > 0.05$ ) then  $H_0$  was accepted, so  $H_1$  was rejected which means there is no difference in subjects in follow-up daily accounting treatment and focus group discussion in reducing consumptive behavior in millennials.

Based on the results of interviews that have been conducted by MS subjects, he revealed that he felt a decrease in consumptive behavior. This is because he was surprised when he saw the amount of expenses that had been recorded turned out to be too much. MS subjects use the OVO app to order food through grab. In addition, the subject also often goes to the mall for a walk then sees various food stands get cashback if using the OVO application. MS subjects often do this. But when he had seen the amount of his expenses for 7 days he realized and began to reduce the use of the OVO application. In the end the subject decided to record spending on a prolonged basis because he thought this was an effective way to reduce consumptive behavior.

One method that can be applied to reduce consumptive behavior is by providing daily accounting treatment and focus group discussion. Daily accounting is a method of recording the expenses of financial transactions every day in a note. In principle, daily accounting is used to be able to see how much spending and transactions are carried out so that individuals can evaluate in controlling these expenses.

In addition to daily accounting treatment, another treatment used in this study to lower stress levels was through the provision of focus group discussion treatment. Irwanto (2006) defines Focus Group Discussion as a process of collecting systematic data and information about a very specific problem process through group discussions. According Mack et al., (2005) states that the FGD method is appropriately used to identify and solicit opinions about the norms of a community group and find variations in a population. Through FGD techniques can be known services, concepts or ideas and allow the conduct of a need study or evaluation of programs that cannot be implemented if using other data collection techniques.

In the results of interviews that have been conducted on MYP subjects, it was found that the subject could not do the treatment to the maximum because it often forgets to record his expenses. Characterized by the results of subjects experiencing an increase on the follow-up scale. Subjects often use fund applications to make transactions. The subject of coincidence of people who have the pleasure of watching the cinema feels benefited by the fund app from getting a discount when using the fund app.

According to the subject, the treatment given will be effective if done with a longer period. In carrying out research, of course, there are obstacles that will be encountered from various aspects of the implementation stages. In this study, the first obstacle that appeared was on the search for the research subject. The difficulty of getting a research subject with criteria for consumptive behavior and active users of e-money makes researchers spend more effort to find the subject by spreading the scale of research and contacting people who based on the researcher's observations are consumptive.

Then the next obstacle is to determine the schedule of treatment implementation where the researchers try to set a treatment schedule but do not interfere with the schedule of the study subjects. When the schedule is set, many obstacles such as there is a sudden schedule

on one or two research subjects, so we try to communicate again to each subject via chat group to set a proper schedule.

The timing of treatment application in this study also affected the effectiveness of treatment. The longer the treatment period, the more effective the treatment given. In addition to recording expenses can be done counseling in the form of Cognitive Behavior Therapy (CBT) as research has been done previously by (Palupi et al., 2018). Counseling using cognitive behavior therapy (CBT) approach can help individuals make the wrong thoughts about shopping for needs instead of based on passion (Palupi et al., 2018).

#### IV. Conclusion

Based on the research that has been done, it can be concluded that there is a significant difference in this case there is a decrease in the consumptive level of e-money use in Mulawarman University students after being given daily accounting treatment and focus group discussion. However, at the time of re-measurement using follow-up credits conducted 10 days after the post-test did not decrease the consumptive level of e-money use in Mulawarman University Students.

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