

Article

Behavioral Accounting Aspects in Purchasing Decisions Gender Perspective as Implementation of SDGs No. 5

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Abstract: This research aims to determine the influence of mobile self-efficacy, self-esteem and spending habits on purchasing decisions moderated by gender. The sampling technique in this research was probability cluster sampling and the total subjects were 162 respondents. The data collection technique uses a questionnaire with a Likert scale which is arranged based on aspects of the indicators for each variable. The analysis technique used is multiple linear regression with moderated regression analysis. The data in this research was processed with the help of the SPSS 16 program. The research results show that mobile self-efficacy, self-esteem, and spending habits have a significant influence on purchasing decisions. Gender does not moderate the influence of mobile self-efficacy and spending habits on purchasing decisions, however, gender moderates the influence of self-esteem on purchasing decisions. This research resulted in the fulfillment of gender equality in the use of technology.

Keywords: Mobile Self Efficacy, Self Esteem, Spending Habits, Buying Decision, Gender

1. Introduction

Technological advances have a significant impact on a person's behavior in achieving their desires, so it is impossible to separate human activities from the use of technology. Thus, the internet influences people's behavior to support purchasing decisions in e-commerce [1]. This behavior is influenced by a combination of internal (thoughts, feelings and motivation) and external (environment and experience) elements that influence human behavior. This is stated in Psychological theory, which is the basic theory of behavioral accounting. Sociology, social psychology, and psychology have all made significant contributions to behavioral science. Despite having different opinions about the state of humanity as a whole, all three take on the task of trying to understand and interpret human behavior [2].

This behavior is expressed in the theory of attitude and behavior as a method of analysis. Behavior and attitude theories are expressions of a person's desires or interests which are influenced by attitudes, social rules, habits and existing consequences. Social rules are a person's form of thinking about what they want to do. Habits relate to the routines that a person usually carries out. Attitude is a description of a person's desire to do something. A more comprehensive model of interpersonal behavior that social factors, feelings, and perceived consequences can influence behavioral goals and will subsequently influence a person's behavior [3,4].

The factor that influences behavior in making purchasing decisions is mobile self-efficacy. The ability and trust in the attitude of using smartphones to fulfill all human activities along with the development of internet technology and this is known as mobile self-efficacy. Mobile self-efficacy itself is how confident you are in using a cellphone to fulfill all internet activities. In this situation, self-efficacy will ensure that one's work using a cell phone is of the highest possible quality. Because cell phones can access the internet

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and carry out tasks anywhere and at any time, people rarely use computers nowadays [5,6].

Another aspect that influences self-esteem and spending habits which can influence purchasing decisions. The level of self-esteem in viewing oneself will have an impact on shopping activities if the efforts made to purchase products are successful in maintaining or increasing self-esteem, then the buying habit will become stronger and lead to repeat purchases, which will later develop into a habit. compulsive buying [7].

Spending habits are a person's actions in spending money which are known as spending habits. This kind of shopping pattern will lead to excessive consumption and have a negative impact on financial management. This shopping habit or consumptive behavior is the result of a person's uncontrolled and impulsive consumption [8,9].

Taking direct action to buy, consume and produce goods or services for consumers is called a purchasing decision. Several aspects influence purchasing decisions in online shopping, including search efficiency, value, and interactivity. In this case, speed, usability, and easy search effort are factors of search efficiency. E-commerce offers adequate features that save customers time and effort by making it easier to find vendors, browse products, and submit offers are other factors in purchasing decision behavior [10, 11, 12].

Gender refers to the real differences in behavior and values between men and women. Gender can be defined as a cultural construct that is intended to provide differences between men and women in emotions, roles, behavior and mentality felt by society. Gender is seen in the real differences between the physical appearance of men and women as shown by a person's behavior. The idea of gender is utilized to provide differences between men and women based on factors other than their physical characteristics, such as social, emotional, and psychological traits [13, 14].

Online shopping is very popular in various circles of society so that it can be used as a bridge to spend money to meet needs or even outside needs. One of the online shopping applications that is popular with the public is the Shopee market place. Reported on [15]. The largest e-commerce in Indonesia, including :

Table 1. Source : [15]

<i>Market Place</i>	Number Of Visitors
Tokopedia	158,34
Shopee	131,29
Lazada	26,64
Bukalapak	21,30
Bibli	19,73
Orami	16,17
Ralali	10,83
Zalora	2,99

Many people use Shopee to shop online so the Shopee platform doesn't want to be left behind by other online goods buying and selling sites. Shopee makes it easier for people with features such as topping up electricity tokens, even e-tickets, all of which can be accessed with Shopee. Other features include COD services, games, coupons and coins. Another available feature is a guarantee that confirms that the goods have been received with the customer's money deposited. Many Shopee events include 9.9 sales, 10 thousand item prices, flash offers, free shipping, cashback, ShopeePay options, and Shopee PayLater [16, 17].

Shopee excels in providing goods at lower prices than other platforms, thus creating compulsive buying. Even items we don't need appear on the homepage with an attractive or eye-catching appearance, making Shopee visitors want to shop without thinking.

Table 2. Source : [18]

<i>Market Place</i>	Female	Male
Shopee	77%	52%
Tokopedia	9%	22%
Lazada	10%	14%
Bukalapak	2%	9%

The table above shows that 66% of 1000 respondents chose Shopee as the most popular online shopping platform (Top of Mind). Purchasing patterns among women are quite complicated. There are several factors you need to pay attention to, such as looking for the cheapest item even if the price difference is only one silver, reading several product reviews from other customers, and continuing to watch Shopee live broadcasts to find out more about the product you want to buy [18].

In conclusion, the research on the influence of social influence and self-efficacy on the intention to use the mobile payment system among e-wallet users has resulted in a significant impact on social and self-efficacy in using e-mobile. Meanwhile, other research on the relationship between the level of awareness of internet security and self-efficacy towards the internet resulted in the conclusion that men have more confidence in their ability to use the internet than women. Compared to women, men utilize the internet with greater hope, confidence, and trust. Men are known to have strong self-efficacy in using computers, not only online. This is most likely because they really enjoy the struggle of computing and their impression of masculinity, which makes them more patient when solving problems on the computer [19, 20].

In other research, namely Pengaruh Konformitas dan Harga Diri Terhadap Perilaku Pembelian Kompulsif Aitem Fashion with results that say self-esteem has an influence on compulsive buying decisions. In other research, the influence of purchasing motivation and self-esteem on compulsive buying behavior of fashion products with research results that self-esteem has a low influence on purchasing decisions [21]

In other research related to Pengaruh Perbedaan Jenis Kelamin Dan Kontrol Diri Terhadap Keputusan Pembelian Impulsif Produk Parfum It was concluded that self-control has a significant impact on impulse buying, and female consumers are more likely to make impulsive purchases than male consumers. Another research entitled Exploring the main factors that influence impulse buying behavior states that gender, shopping area, sales tactics, individualism and price have no effect on impulsive shopping activities [22, 23].

The aim of this research is to determine the influence of behavioral accounting aspects on purchasing decisions by gender in e-commerce, especially Shopee. Current technological sophistication can influence individual activities and genders have different attitudes or behavior, thus impacting their money spending habits. This difference is the basis for this research to determine gender equality in operating current technology. This is stated in SDGs no. 5, namely gender equality which aims to empower women in the use of technology to overcome the gender gap in the use of technology.

This research is a development of previous research which discussed the influence of mobile self-efficacy and spending habits in purchasing decisions using Shopee PayLater with financial literacy. The newest thing in this research is the addition of a self-esteem variable which is rarely used by other research and this variable can support knowing gender differences and support knowing how confident an individual is in themselves in responding to shopping needs and expertise in technology.

Different conclusions were obtained from previous research which discussed the assessments made when making purchases through Shopee. Although using Shopee to make purchases based on gender is known to have an impact on consumer behavior, it is different from the results of other research on gender-based purchasing behavior which has minimal influence on these choices and the results that women have low efficacy in using technology. The difference in results with previous research shows that there is a gender gap in research. This research is to determine the extent of gender associations in purchasing policies towards Shopee based on this research gap. Based on the formulation of this problem, it is in accordance with the Sustainable Development Goals (SDGs).

SDGs Concept

The Sustainable Development Goals, or SDGs, are international efforts that seek to improve human life in all social, economic, and environmental areas. Sustainable Development Goals (SDGs) are an international agreement among members of the United Nations (UN) to achieve the Millennium Development Goals (MDGs) to achieve equitable and sustainable development [24, 25]. In the SDGs there are seventeen goals, with this one goal being the focus of this research, namely :

1. Gender Equality (No. 5 SDGs)

With the aim of equalizing gender and utilizing adequate technology, especially information and communication technology in order to provide increased empowerment of women.

On the basis of the description above, the researcher wants to find out the magnitude of the influence of behavioral accounting aspects on purchasing decisions with technological knowledge and gender based on SDGs, so the researcher summarizes it in a research title, namely "Behavioral Accounting Aspects in Purchasing Decisions Gender Perspective as Implementation of SDGs No.5"

Relationship Between Variables

Attitude and behavior used in this research because this theory explains attitudes and behavior as the basis for individuals in taking behavioral actions. So that individuals have an attitude that reflects a person's desire to do something. As well as a person's desires or interests which are influenced by attitudes, social rules, habits and existing consequences.

Behavioral purchasing decisions or direct actions to purchase, consume, and produce goods or services for consumers. Shopee here has the second best-selling e-commerce position based on the number of visitors and is in first place when viewed based on gender.

Self efficacy dan self esteem has a similar concept between self-confidence and feelings of self-worth [26]. So there is cause and effect based on attitudes, feelings and actions taken in spending money to get something you want by making purchasing decisions on Shopee.

2. Materials and Methods

The research method is an action to produce accurate data results by conducting respondent tests to obtain accurate data results [27]. Quantitative methods are used in this research by using numbers as material in the research approach and then examined using statistical data [28]. In this research, the results of respondents were taken using Google Form as a data collection medium.

Operational Data, Variable Identification, and Variable Indicator

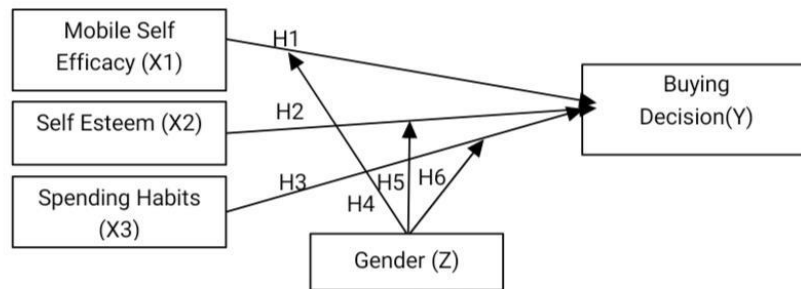


Figure 1. Regarding identification in this research

1. Independent Variable, namely variables that have a role in determining the presence or absence of additional variables. In this regard, the following independent factors are included :
 - a. Mobile self efficacy, is a person's level of confidence in using technology and the internet. Variable mobile self efficacy can be measured with indicators skill, belief, dan risk [29].
 - b. Self esteem, namely the level of self-esteem in viewing oneself. Variable self esteem can be measured with indicators social value, self liking, personal efficacy, dan self competence [30].
 - c. Spending habits, namely the individual's attitude in spending money, routine expenses, and individual savings ownership [31].
2. Dependent variable, is a variable that changes due to the presence of additional variables. In this regard, the following dependent factors are included :
 - a. Buying decision, namely activities or actions of direct involvement in obtaining, using and producing goods or services. Purchasing decision variables can be measured with indicators brand image, price, word of mouth, voucher discount, dan advertisement [32].
3. Moderating variables are variables that result from how the independent and dependent variables relate to each other. Accordingly, the following moderating variables were included :
 - a. Gender is the real difference between the physical appearance of men and women as shown by a person's behavior. Variable gender dapat diukur dengan indikator emotiaonal, consideration, find out, brand oriented, fixed target, dan time amount [33].

Table 3. Variable Indicator

Variable	Indicator
<i>Mobile Self Efficacy (X1)</i>	1. Skill 2. Belief 3. Risk
<i>Self Esteem (X2)</i>	4. Social Value 5. Self Liking 6. Personal Efficacy 7. Self Competence
<i>Spending Habits (X3)</i>	8. Individual attitude in spending money 9. Routine expenses 10. Ownership of savings
Buying decision (Y)	11. Brand Image 12. Price 13. Word of Mouth 14. Voucher Discount 15. Advertisement
<i>Gender (Z)</i>	16. Emotional 17. Consideration 18. Find Out 19. Brand Oriented 20. Fixed Target 21. Time Amount

Population and Sampel

In this study, the active student population of the Faculty of Business, Law and Social Sciences, Muhammadiyah University of Sidoarjo, Accounting study program with a total of 916 students was taken [34]. The sampling technique in this research uses probability cluster sampling. This technique is used to determine samples if the object to be studied or data source is broad [35]. The first stage involves determining sub-populations, then followed by selecting existing elements using a simple and systematic random method.

As the first sub-population, there are active students from the Faculty of Business, Law and Social Sciences, Muhammadiyah University of Sidoarjo, there are six study programs, namely Management, Accounting, Law, Communication Sciences, Public Administration and Digital Business. Of the six study programs, the Accounting study program was chosen because it understands aspects of accounting better than other study programs. The second sub-population is based on the class year of active students in the Accounting study program, there are seven classes, namely 2017, 2018, 2019, 2020, 2021, 2022 and 2023. Then a random sample was selected from the Class of 2020 with a total of 162 active students.

Data Collection Technique

In order to collect information that is in line with research objectives, data collection techniques are needed. The questionnaire or questionnaire given to respondents is the data collection method used in this research. A questionnaire is a series of questions used to obtain respondent information [36]. In another sense, a questionnaire is a series to obtain the necessary data, statements or questions by sending them to respondents directly or indirectly (via mail or intermediary).

The Likert test was chosen as the research tool for this investigation. The Likert scale is usually used to measure the attitudes, beliefs and perceptions of individuals or groups towards emerging social phenomena or symptoms. The questionnaire used in this investigation was equipped with Likert scale answer measurement criteria. Each answer question in this study was arranged into five choices with a five-range Likert scale, namely,

disagree, strongly disagree, neutral or unsure, agree, strongly agree. For each question, there is a score or scale value given to each respondent.

Score 1 = Strongly Disagree (STS)

Score 2 = Disagree (TS)

Score 3 = Neutral/Undecided (N/R)

Score 4 = Setuiu (S)

Score 5 = Strongly Agree (SS)

Analysis Techniques

1. Data Quality Test

With two tests to run, that is:

a. Validity test

Validity test is a tool used to determine the validity of a questionnaire.

b. Reliability Test

c. Determining the consistency of variable measurement results is the goal of reliability testing [37].

Hypothesis Testing

Researchers used multiple linear regression tests, moderated regression analysis (MRA), and t tests as data analysis tools in this research. Multiple Regression Test X_1 , X_2 , against Y is a Data Management Stage with Moderator Variables. Determine whether Z is a pure moderator, quasi moderator, or not. Evaluate hypotheses, interpret research findings, and observe positive or negative betas of variable interactions.

1. Multiple Linear Regression Test

To determine the size and direction of the relationship that develops in the dependent variables due to the existence of the independent variable, multiple linear regression is used. The regression equation in this research can be seen as follows :

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3$$

$$Y = \text{Forecasted value}$$

$$a = \text{Constant}$$

$$b_1 = \text{Regression coefficients for Mobile Self Efficacy}$$

$$b_2 = \text{Regression coefficient for Self Esteem}$$

$$b_3 = \text{Regression coefficient for Spending Habits}$$

$$X_1 = \text{Mobile Self Efficacy}$$

$$X_2 = \text{Self Esteem}$$

$$X_3 = \text{Spending Habits}$$

2. Moderate Regression Analysis (MRA)

Interaction test or what is called Moderated Regression Analysis (MRA) is a special use of multiple linear regression in which interaction elements are included in the regression equation.

$$Y = a + b_1 X_1 + b_2 X_2 + b_4 X_1 X_2$$

$$Y = a + b_1 X_1 + b_3 X_3 + b_4 X_1 X_3$$

Where:

$$Y = \text{Forecasted value}$$

$$a = \text{Constant}$$

$$b_1 = \text{Regression coefficients for Mobile Self Efficacy}$$

$$b_2 = \text{Regression coefficient for Self Esteem}$$

$$b_3 = \text{Regression coefficient for Spending Habits}$$

$$B_4 = \text{Gender}$$

$$X_1 = \text{Mobile Self Efficacy}$$

X₂ = Self Esteem
 X₃ = Spending Habits

3. T Test

The purpose of the partial test is to determine the effect of each variable on other variables. The significance test value used in this research is 0.05, meaning that an effect is considered partially significant if the value is less than 0.05 [38].

3. Results

1. Data Quality Test

a. Validity Test

Based on the questionnaire data obtained, researchers tested the quality of the data using data validity and reliability tests. Validity is the accuracy or accuracy of an instrument in measurement. Reliability testing is used to determine the consistency of the measuring instrument, whether the measuring instrument used is reliable and remains consistent if the measurement is repeated [39].

Table 4. Validity Test Results

Variable	Indicator	Correlation Coefficient	Sig. (2-Tailed)	Result
Mobile Self Efficacy (X1)	X1.1	0.649	0.000	Valid
	X1.2	0.690	0.000	Valid
	X1.3	0.650	0.000	Valid
	X1.4	0.639	0.000	Valid
	X1.5	0.633	0.000	Valid
Self Esteem (X2)	X2.1	0.709	0.000	Valid
	X2.2	0.758	0.000	Valid
	X2.3	0.727	0.000	Valid
	X2.4	0.639	0.000	Valid
	X2.5	0.646	0.000	Valid
Spending Habits (X3)	X3.1	0.722	0.000	Valid
	X3.2	0.694	0.000	Valid
	X3.3	0.750	0.000	Valid
	X3.4	0.730	0.000	Valid
	X3.5	0.703	0.000	Valid
Buying decision (Y)	Y1	0.803	0.000	Valid
	Y2	0.901	0.000	Valid
	Y3	0.858	0.000	Valid
	Y4	0.901	0.000	Valid
	Y5	0.877	0.000	Valid
	Y6	0.680	0.000	Valid
	Y7	0.830	0.000	Valid
	Y8	0.250	0.001	Valid
Gender (Z)	Z1	0.676	0.000	Valid
	Z2	0.786	0.000	Valid
	Z3	0.632	0.000	Valid
	Z4	0.473	0.000	Valid
	Z5	0.647	0.000	Valid
	Z6	0.650	0.000	Valid
	Z7	0.312	0.000	Valid
	Z8	0.724	0.000	Valid

The validity test results of all variable indicators in this study show value sig. (2-tailed) smaller than 0.05 and has a correlation coefficient value with r calculated $> r$ table 0.154 so that all question items in this research variable can be declared valid and can be used as a data collection tool in this research.

b. Reliability Test

Table 5. Reliability Test

Variable	Cronbach's Alpha	Result
<i>Mobile Self Efficacy (X1)</i>	0.659	Reliable
<i>Self Esteem (X2)</i>	0.735	Reliable
<i>Spending Habits (X3)</i>	0.766	Reliable
Buying decision (Y)	0.903	Reliable
<i>Gender (Z)</i>	0.764	Reliable

Based on table 5, it shows that Mobile Self Efficacy (X1) has a Cronbach's Alpha value of 0.659. Self Esteem (X2) has a Cronbach's Alpha value of 0.735. Spending Habits (X3) has a Cronbach's Alpha value of 0.766. Purchase Decision (Y) has a Cronbach's Alpha value of 0.903 and Gender (Z) has a Cronbach's Alpha value of 0.764. All variable items in this study have a Cronbach's Alpha value greater than 0.60, meaning that all variables in this study can be declared reliable or consistent in measuring variables. So it can be used as a data collection tool in this research.

2. Hypothesis Testing

Table 6. Correlation Coefficient and Simultaneous Determination Equation 1

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.828 ^a	.686	.680	3.445	.686	115.139	3	158	.000	1.379
a. Predictors: (Constant), X3, X2, X1										
b. Dependent Variable: Y										

The R-square in equation 1, namely the influence of the variables mobile self efficacy (X1), self esteem (X2) and spending habits (X3) on the purchasing decision variable (Y) is worth 0.680 or 68.0%. This can show that the influence of the variables mobile self efficacy (X1), self esteem (X2) and spending habits (X3) on the purchasing decision variable (Y) is 68.0%, while the remaining 32% is the contribution of other variables not discussed in the research This.

Table 7. Correlation Coefficient and Simultaneous Determination Equation 2

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.927 ^a	.860	.856	2.308	.860	241.235	4	157	.000	2.079
a. Predictors: (Constant), Z, X1, X3, X2										
b. Dependent Variable: Y										

The R-square in equation 2, namely the influence of the variables mobile self efficacy (X1), self esteem (X2), spending habits (X3) and gender (Z) on the purchasing decision variable (Y) is worth 0.856 or 85.6%. This can show that purchasing decisions (Y) can be determined by the variables mobile self efficacy (X1), self esteem (X2), spending habits (X3) and gender (Z) amounting to 85.6%, or the contribution of the variable mobile self efficacy (X1), self-esteem (X2), spending habits (X3) and gender (Z) on the purchasing decision variable (Y) amounted to 85.6% while the remaining 14.4% was the contribution of other variables not discussed in this research.

Table 8. Correlation Coefficient and Simultaneous Determination Equation 3

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.938 ^a	.880	.874	2.161	.880	160.771	7	154	.000	2.113
a. Predictors: (Constant), Z, X3*Z, X1*Z, X2*Z										
b. Dependent Variable: Y										

R-square in equation 3, namely the influence of the variables mobile self efficacy (X1), self esteem (X2) and spending habits (X3) on the purchasing decision variable (Y) with the gender variable (Y) having a value of 0.874 or 87.4%. This can show the influence of the mobile self efficacy (X1), self esteem (X2) and spending habits (X3) variables on the purchasing decision variable (Y) with the gender variable (Z) amounting to 87.4%, or the contribution of the mobile self efficacy variable (X1), self-esteem (X2), spending habits (X3) on the purchasing decision variable (Y) with gender (Z) amounting to 87.4% while the remaining 12.6% is the contribution of other variables not discussed in this research.

3. Partial Hypothesis Testing

Table 9. Partial Hypothesis Test Equation 1

Model	Coefficients ^a										
	Unstandardized Coefficients			Standardized Coefficients			Correlations			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	Tolerance	VIF	
1 (Constant)	53.496	3.330		16.063	.000						
X1	-1.559	.101	-.706	-15.478	.000	-.685	-.776	-.690	.955	1.047	
X2	.911	.130	.317	6.983	.000	.178	.486	.311	.966	1.035	
X3	-.589	.075	-.350	-7.812	.000	-.418	-.528	-.348	.988	1.012	

a. Dependent Variable: Y

Based on table 9 in the coefficient results of equation 1, the first regression model can be formulated as follows :

$$Y = 53.496 - 1.559 X1 + 0.911 X2 - 0.589 X3 + e$$

- a. Partial hypothesis test between the mobile self efficacy variable (X1) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the mobile self efficacy variable (X1) against the purchasing decision variable (Y) produced a t test statistic of -15,478 with a probability of 0.000. These results show a probability <level of significance (a=5%). This means that there is an influence of the mobile self efficacy variable (X1) on the purchasing decision variable (Y).

- b. Test the partial hypothesis between the self-esteem variable (X2) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the self-esteem variable (X2) against the purchasing decision variable (Y) produced a t test statistic of 6,983 with a probability of 0,000. These results show a probability <level of significance (a=5%). This means that there is an influence of the self-esteem variable (X2) on the purchasing decision variable (Y).

- c. Partial hypothesis test between the spending habits variable (X3) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the spending habits variable (X3) against the purchasing decision variable (Y) produced a t test statistic of -7.812 with a probability of 0.000. These results show a probability <level of significance (a=5%). This means that there is an influence of the spending habits variable (X3) on the purchasing decision variable (Y).

Table 10. Partial Hypothesis Test Equation 2

Model	Coefficients ^a										
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta				order	Partial	Part	Tolerance	VIF
	Zero-										
1 (Constant)	67.689	2.451			27.613	.000					
X1	-1.675	.068	-.758		-24.633	.000	-.685	-.891	-.735	.941	1.063
X2	1.109	.089	.385		12.521	.000	.178	.707	.374	.941	1.062
X3	-.620	.051	-.368		-12.254	.000	-.418	-.699	-.366	.987	1.014
Z	-.553	.040	-.425		-13.969	.000	-.279	-.744	-.417	.964	1.038

a. Dependent Variable: Y

Based on table 10 of the coefficient results of equation 2, the first regression model can be formulated as follows :

$$Y = 67.689 - 1.675 X1 + 1.109 X2 - 0.620 X3 - 0.553 Z + e$$

a. Partial hypothesis test between the mobile self efficacy variable (X1) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the mobile self efficacy variable (X1) against the purchasing decision variable (Y) produced a t test statistic of -24,633 with a probability of 0.000. These results show a probability <level of significance (a=5%). This means that there is an influence of the mobile self efficacy variable (X1) on the purchasing decision variable (Y).

b. Test the partial hypothesis between the self-esteem variable (X2) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the self-esteem variable (X2) against the purchasing decision variable (Y) produced a t test statistic of 12,521 with a probability of 0.000. These results show a probability <level of significance (a=5%). This means that there is an influence of the self-esteem variable (X2) on the purchasing decision variable (Y).

c. Partial hypothesis test between the spending habits variable (X3) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the spending habits variable (X3) against the purchasing decision variable (Y) produced a t test statistic of -12,254 with a probability of 0.000. These results show a probability <level of significance (a=5%). This means that there is an influence of the spending habits variable (X3) on the purchasing decision variable (Y).

d. Test the partial hypothesis between the gender variable (Z) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the gender variable (Z) against the purchasing decision variable (Y) produced a t test statistic of -13,969 with a probability of 0.000. These results show a probability <level of significance (a=5%). This means that there is an influence of the gender variable (Z) on the purchasing decision variable (Y).

Table 11. Partial Hypothesis Test Equation 3

Model	Coefficients ^a									
	Unstandardized Coefficients		Standardized Coefficients		Correlations			Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	5.282	14.334		.369	.713					
X1	-.575	.466	-.260	-1.234	.219	-.685	-.099	-.034	.018	56.901
X2	2.966	.457	1.031	6.483	.000	.178	.463	.181	.031	32.339
X3	-.620	.256	-.369	-2.424	.017	-.418	-.192	-.068	.034	29.582
Z	1.771	.522	1.360	3.390	.001	-.279	.263	.095	.005	205.942
X1*Z	-.038	.017	-.755	-2.286	.024	-.667	-.181	-.064	.007	139.524
X2*Z	-.072	.017	-1.403	-4.095	.000	-.169	-.313	-.114	.007	150.193
X3*Z	.000	.009	-.004	-.019	.985	-.493	-.002	.000	.019	52.976

a. Dependent Variable: Y

Based on table 11 of the coefficient results of equation 3, the first regression model can be formulated as follows :

a. Partial hypothesis test between the mobile self efficacy variable (X1) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the mobile self efficacy variable (X1) against the purchasing decision variable (Y) produced a t test statistic of -1.234 with a probability of 0.219. These results show probability > level of significance ($\alpha=5\%$). This means that there is no influence of the mobile self efficacy variable (X1) on the purchasing decision variable (Y).

b. Test the partial hypothesis between the self-esteem variable (X2) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the self-esteem variable (X2) against the purchasing decision variable (Y) produced a t test statistic of 6,483 with a probability of 0,000. These results show a probability <level of significance ($\alpha=5\%$). This means that there is an influence of the self-esteem variable (X2) on the purchasing decision variable (Y).

c. Partial hypothesis test between the spending habits variable (X3) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the spending habits variable (X3) against the purchasing decision variable (Y) produced a t test statistic of -2.424 with a probability of 0.017. These results show a probability <level of significance ($\alpha=5\%$). This means that there is an influence of the spending habits variable (X3) on the purchasing decision variable (Y).

d. Test the partial hypothesis between the gender variable (Z) and the purchasing decision variable (Y)

The results of partial hypothesis testing for the gender variable (Z) against the purchasing decision variable (Y) produced a t test statistic of 3,390 with a probability of 0.001. These results show a probability <level of significance ($\alpha=5\%$). This means that there is an influence of the gender variable (Z) on the purchasing decision variable (Y).

e. Testing the Moderating Effect

Moderation testing is used to determine the effect of the moderating variable on the effect of the independent variable on the dependent variable. The criteria in the test state that if the t test statistic \geq t table or probability \leq significance level (α) then the moderating variable is able to moderate the influence of the independent variable on the dependent variable.

1. Testing the moderating hypothesis of the gender variable (Z) on the influence of the purchasing decision variable (Y) on the mobile self-efficacy variable (X1).

Testing the interaction of mobile self efficacy (X1) with gender (Z) on purchasing decisions (Y) produces a t test statistic of -2.286 with a probability of 0.024. The test results show a probability value < level of significance ($\alpha = 5\%$). This means that gender (Z) moderates the influence of mobile self-efficacy (X1) on purchasing decisions (Y).

2. Testing the moderating hypothesis of the gender variable (Z) on the influence of the purchasing decision variable (Y) on the self-esteem variable (X2).

Testing the interaction of self-esteem (X2) with gender (Z) on purchasing decisions (Y) produces a t test statistic of -4.095 with a probability of 0.000. The test results show a probability value < level of significance ($\alpha = 5\%$). This means that gender (Z) moderates the influence of mobile self-esteem (X2) on purchasing decisions (Y).

3. Testing the moderating hypothesis of the gender variable (Z) on the influence of the purchasing decision variable (Y) on the spending habits variable (X3).

Testing the interaction of spending habits (X3) with gender (Z) on purchasing decisions (Y) produces a t test statistic of -0.019 with a probability of 0.985. The test results show the probability value > level of significance ($\alpha = 5\%$). This means that gender (Z) does not moderate the influence of spending habits (X3) on purchasing decisions (Y).

Table 12. Summary of Hypothesis Results

Hypothesis	Result	Hypothesis Results	
		Accepted	Rejected
H ₁	Mobile self efficacy (X1) influences purchasing decisions (Y)		√
H ₂	Self-esteem (X2) influences purchasing decisions (Y)	√	
H ₃	Spending habits (X3) influence purchasing decisions (Y)	√	
H ₄	Gender (Z) moderates the influence of mobile self-efficacy (X1) on purchasing decisions (Y)	√	
H ₅	Gender (Z) moderates the influence of self-esteem (X2) on purchasing decisions (Y)	√	
H ₆	Gender (Z) moderates the influence of spending habits (X3) on purchasing decisions (Y)		√

4. Discussion

Mobile Self Efficacy (X1) Has No Influence on Purchasing Decisions (Y)

Regarding the results of statistical testing on the first hypothesis (H1), the results were significant at 0.219. This value is more than 5% or greater than 0.05, indicating that mobile self-efficacy has no influence on purchasing decisions. The mobile self efficacy variable is a person's level of confidence in using technology and the internet [17]. In this case, self-efficacy will ensure that a person's behavior in using cellphones and the internet is of high quality. Self-efficacy is one aspect that influences daily life. Self-efficacy can also have a big influence on behavior. However, in this study, the mobile self-efficacy aspect of accounting students did not show skill and confidence in operating cellphones and using information applications to meet technology needs, as well as the risks that would occur. So this research has results that are in line with other research which states that mobile self-efficacy has no effect on purchasing decisions and there are other influencing factors that were not examined in this research [40, 41, 42]. So the results of this study are not the same

as other studies, which state that efficacy has a positive effect on purchasing decisions [43]. This is because the results of this research show that skills and level of confidence do not influence the purchasing decisions they will make. Even though understanding the risks that will occur in the future does not influence purchasing decisions.

Self Esteem (X2) Influences Purchasing Decisions (Y)

Regarding the results of statistical testing on the second hypothesis (H2), the results were significant at 0.000. This value is less than 5% or smaller than 0.05, indicating that self-esteem influences purchasing decisions. The self-esteem variable is a person's level of self-esteem in viewing himself [44]. Self-esteem is an affective or evaluative component of the self. This means that a person's assessment of himself can be positive, making his self-esteem high, whereas if his self-evaluation is negative, this will make his self-esteem low [45]. In the aspect of self-esteem, accounting students show their social values and can differentiate between good and bad behavior. The results are the same as other research which states that self-esteem has a positive effect on purchasing decisions [46, 47, 48]. In this research, students also showed aspects of self-liking by liking themselves and having confidence in their abilities and a high level of self-esteem. Students who have a high level of self-confidence and confidence in achieving a level of self-esteem with their own abilities will be able to make positive and useful decisions, thereby reducing compulsive purchasing habits. So these results are not in line with other research which shows that there is a negative relationship between self-esteem and purchasing decisions [49]. This is caused by low self-confidence resulting in compulsive shopping activities because they want to increase their self-esteem.

Spending Habits (X3) Influence Purchase Decisions (Y)

Regarding the results of statistical testing on the third hypothesis (H3), a significant result of 0.017 was obtained, this value is less than 5% or smaller than 0.05, indicating that spending habits influence purchasing decisions. Spending habits are a person's actions in spending money which are known as spending habits. Spending habits are a method or form of approach used by individuals in carrying out activities of searching for, buying and consuming products and services, and can be seen through their needs [50]. In the aspect of spending habits, accounting students have a positive impact on online shopping and show an individual's attitude in spending money by prioritizing basic needs and making selections before buying, having a list of routine expenses and having enough savings for one month's needs, so that they don't end up in debt. Brand image and the existence of various online shopping events have a positive influence on students' purchasing decisions. The results are the same as other research, namely the results of this study prove that students who have good shopping skills, are able to manage finances and expenses, and also have sufficient savings will be able to determine purchasing decisions according to their needs with moderate consumption levels so as to reduce negative impacts. what will happen in the future [51,52]. These results are not the same as other studies which state that spending habits have a negative influence and trigger compulsive buying due to other factors not explained in this study [53, 54]. This is because the management of spending money can be controlled well.

Gender (Z) Can Moderate Mobile Self Efficacy (X1) on Purchasing Decisions (Y)

Regarding the results of statistical testing on the fourth hypothesis (H4), a significant result of 0.024 was obtained, this value was less than 5% or smaller than 0.05, indicating that gender moderates the influence of mobile self-efficacy on purchasing decisions. Each individual male and female accounting student has a different way of operating a cellphone and has a different level of ability and self-confidence, so that gender influences students' mobile self-efficacy regarding purchasing decisions. Because self-efficacy has a big influence on behavior. Apart from gender, another influence on purchasing decisions is students' self-efficacy. Because self-efficacy will ensure that the behavior of each male and female student in using cellphones and the internet has different qualities. These results are in line with other research that purchasing decisions can be seen from gender

and level of self-efficacy. The results of this research show that the average value of mobile self-efficacy for men is higher than for women. Therefore, male and female students have different levels of mobile self-efficacy in their ability and confidence to use cellphones and the internet. With a high level of mobile self-efficacy, men can control their attitudes and emotions well by understanding the impact and shrewdness in using technology and when it comes to shopping. Even with high self-efficacy, men can control their attitudes, behavior and emotions in determining shopping to meet their needs [55]. Therefore, these results are not in line with other research which shows that women's self-efficacy has a stronger correlation than men and they have more expertise in online shopping [56]. That is gender can moderate the influence of accounting students' mobile self-efficacy on purchasing decisions.

Gender (Z) Can Moderate Self Esteem (X2) on Purchasing Decisions (Y)

Regarding the results of statistical testing on the fifth hypothesis (H5), a significant result of 0.000 was obtained, this value was less than 5% or smaller than 0.05, indicating that gender moderates the influence of self-esteem on purchasing decisions. Purchasing decisions can be influenced by the student's level of self-esteem in assessing himself and his level of self-confidence. Gender has a role in determining the level of self-esteem and self-confidence of accounting students. So that it influences purchasing decisions which are closely related to shopping activities. In this study women had a lower average score compared to men. So women will tend to shop excessively to increase self-esteem. So the results are the same as other studies that the lower a person's self-esteem, the more they will try to increase their self-esteem by shopping in an effort to increase their self-confidence. So the level of self-esteem in viewing oneself will have an impact on repeat purchases. In everyday life, shopping activities are very closely related to women, who sometimes shop without thinking, which can have negative impacts in the future [57, 58, 59]. This result is not the same as other research which states that there is no difference between men's and women's self-esteem in making purchasing decisions [60]. A purchasing process carried out with self-confidence and high self-worth will result in positive and beneficial purchasing decisions. So gender is one of the factors that can influence self-esteem on purchasing decisions.

Gender (Z) Cannot Moderate Spending Habits (X3) on Purchasing Decisions (Y)

Regarding the results of statistical testing on the sixth hypothesis (H6), a significant result of 0.985 was obtained, this value is more than 5% or greater than 0.05, indicating that gender does not moderate the influence of spending habits on purchasing decisions. In the gender context, both men and women, when dealing with spending money and managing savings, certainly make selections before making purchasing decisions and using money for shopping. So that neither men nor women experience a significant impact from high levels of consumption. The results of this research are the same as other research that men and women who are able to control their emotions and refrain from carrying out the bad habit of excessive shopping will be able to make good purchasing decisions. By looking at existing financial conditions and having a target in purchasing goods, purchasing decisions will be considered carefully based on other factors, namely price, quality, other people's experience, and promotions. So that men and women are able to determine shopping efficiency. Because apart from gender, what can influence purchasing decisions is shopping habits [61, 62]. The research results are not in line with other research which states that women are more sensitive to feelings of femininity, which has an impact on spending money and overspending [63]. So in this study, gender cannot moderate purchasing decisions, whether men or women have good habits, the purchasing decisions determined will have a positive impact.

Behavioral Accounting Aspects Influence Purchasing Decisions Based on SDGs No.5

One of the SDGs is gender equality, one of the seventeen Sustainable Development Goals by equalizing gender in the use of sustainable technology to empower women. Based on the results of this research, it shows that several aspects of behavioral accounting

in this research can influence a person's actions in fulfilling individual activities in purchasing decisions by using technology as a medium to meet daily needs [64].

The aspect that influences purchasing decisions based on technological knowledge is mobile self-efficacy with results showing differences in behavior in operating cellphones and having different levels of self-confidence between men and women. That men have higher self-confidence than women in operating technology [65, 66, 67]. Another aspect is self-esteem with results showing that women have low self-esteem. So they do more shopping than men. So this shows that women can operate their cellphones well and their self-confidence increases in using their cellphones to meet their level of self-esteem through online shopping which is supported by advanced technology [68].

Spending habits are also one of the behavioral accounting aspects taken in this research, but the activity of spending money does not prove that there are differences between men and women. So that in this technology-based shopping activity, men and women have similarities in meeting their needs [69]. It can be interpreted that there is no difference in the use of technology for shopping, so women and men are equally skilled at shopping by understanding the various risks involved [70].

Technology is increasingly sophisticated and easier, especially information and communication technology, women have the same knowledge as men. Even though women have less confidence in using technology, women can make adequate use of technology in fulfilling technology-based shopping activities. So this is quite good in providing increased empowerment of women to fulfill the Millennium Development Goals (MDGs) to achieve fair and sustainable development so that Gender Equality SDGs No.5 can be fulfilled [71].

5. Conclusion

Based on the research results and discussion explained above, it can be concluded that based on the results of statistical testing of the first hypothesis (H1) it shows that mobile self-efficacy has no effect on purchasing decisions. In contrast to the results of statistical testing of the second hypothesis (H2), it shows that self-esteem influences purchasing decisions. Likewise, the results of statistical testing on the third hypothesis (H3) show that spending habits influence purchasing decisions. Based on the results of statistical testing on the gender moderating variable, it can be concluded that the fourth hypothesis (H4) shows that gender moderates the influence of mobile self-efficacy on purchasing decisions. These results are the same as the results of statistical testing of the fifth hypothesis (H5) showing that gender moderates the influence of self-esteem on purchasing decisions. In contrast to the results of statistical testing of the sixth hypothesis (H6), it shows that gender does not moderate the influence of spending habits on purchasing decisions. From the results of these various aspects, gender cannot prove that there is a technological gap between men and women. The goal of gender equality SDGs No.5 can be said to be that women can make adequate use of technology so that they can overcome the gender gap regarding technology.

Every research certainly has limitations in the things studied, the limitation of the research in this research is that the research was only conducted at one university, namely Muhammadiyah University of Sidoarjo and this research only discusses the variables of mobile self-efficacy, self-esteem and spending habits on purchasing decisions with gender as a variable. moderation. There are several suggestions that researchers can provide in this research for future researchers who will conduct research in the future. The next researcher will expand the research subject so that it can produce more general research results. The next researcher will add data collection methods to obtain more detailed data and research results. Future researchers will add other variables that are not in this research, because there are many other aspects that can influence purchasing decisions.

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