

***IMPACT OF THE USE OF ELECTRONIC MONEY ON THE  
CONSUMPTION BEHAVIOR OF COMMERCIAL  
ADMINISTRATION STUDENTS AT BENGKALIS STATE  
POLYTECHNIC***

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**ABSTRACT**

*This study aims to determine the effect of using electronic money on student consumptive behavior at Bengkalis State Polytechnic Commerce Administration students. This study uses a quantitative approach with survey research methods. The population of this study were students of the Bengkalis State Polytechnic Commerce Administration grade 2019 and 2020, totaling 418 students with a total sample of 100 students. Sampling using purposive sampling technique. The results of the study prove that there is an effect of using electronic money on consumptive behavior in Bengkalis State Polytechnic Commerce Administration students. This is evidenced by the results of interviews conducted by researchers, where all informants stated that in transactions they always use electronic money, especially in online shopping.*

*Keywords: Electonic Money, Consumtive Behavior, Students*