The Influence of Ease of Use and Promotion of Digital Wallets on Consumption Patterns in Financial Management Among Students in Jakarta

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Abstract. This study investigates the influence of ease of use and promotional strategies of digital wallets on consumption patterns and personal financial management among university students in Jakarta. As digital wallet adoption increases among young consumers, understanding how its features affect financial behavior is essential. A quantitative research method was used, employing a structured online survey distributed to 106 students who actively use digital wallets. Data were analyzed using Structural Equation Modeling (SEM) via SmartPLS 4. The findings show that promotional strategies have a significant positive impact on both consumption patterns and financial management, whereas ease of use significantly affects financial management but not consumption. Interestingly, consumption patterns negatively influence financial management, suggesting that impulsive spending behaviors may weaken students' budgeting discipline. However, no significant indirect effect was found through consumption patterns, indicating that digital wallet features influence financial outcomes primarily through direct pathways. The results highlight the dual nature of digital wallets: while they promote ease and engagement, they may also foster impulsive financial behavior. This study underscores the importance of integrating financial literacy support into digital wallet platforms to encourage responsible use among students.

Keywords: Digital Wallets, Ease of Use, Promotion, Consumption Patterns, Financial Management

Introduction

Technology continues to evolve rapidly, and various aspects of human life have undergone substantial transformations, including the way people conduct financial transactions. One of the most significant innovations in this area is the use of digital wallets or e-wallets, which enable individuals to perform transactions seamlessly without the need for cash or physical cards. With only a smartphone and internet access, users can make payments anytime and anywhere, increasing both efficiency and convenience in daily financial activities. This technological advancement has led to a massive shift in transaction behavior, particularly among young adults, such as university students, who are highly adaptive to digital innovation. In metropolitan areas like Jakarta, where access to digital infrastructure is extensive, the use of digital wallets has become increasingly common. Students, as digital natives, are among the most active users of this technology due to their familiarity with mobile applications, fast-paced lifestyles, and openness to adopting new financial tools.

While digital wallets offer clear advantages, such as speed, simplicity, and mobility. Their convenience can also contribute to behavioral and financial consequences. On one hand, digital wallets eliminate the hassle of carrying cash and enable faster purchases, which is especially beneficial for students with busy academic and social schedules. On the other hand, the effortless nature of digital transactions can lead to increased consumerism. Many students are frequently exposed to promotional strategies such as cashback, discounts, loyalty points, and flash sales, which are designed to encourage frequent use. These promotions, while seemingly beneficial, often create a sense of urgency or perceived value that triggers impulsive purchases, even when such spending is unnecessary. As a result, students may develop spending habits that are less controlled and more emotionally driven.

This issue is particularly concerning considering that students are in a transitional phase from adolescence to adulthood, where they begin to learn about and apply the principles of personal financial management. The use of digital wallets may disrupt this learning process by encouraging excessive spending through subtle psychological cues, such as the lack of tangible money and one-click payments. For example, students may not realize how much they are spending when using digital wallets, since the transaction feels less real compared to using physical cash. Over time, this can result in poor financial awareness, reduced budgeting discipline, and difficulty in controlling expenditures. Many students find themselves spending more quickly than intended, especially when influenced by continuous promotions and peer spending trends through social media or lifestyle apps.

Supporting this concern, Bank Indonesia (2023) reported that over 70% of students in urban areas have used digital wallets for daily needs including food delivery, transportation, entertainment, and online shopping. Although this data reflects the success of digital wallet penetration in the youth segment, it also highlights the urgent need for financial awareness and responsible usage. Without proper education and self-regulation, the advantages of digital wallets may come at the cost of deteriorating spending control among young consumers.

Previous studies have emphasized the importance of certain factors in influencing digital wallet adoption. For instance, Alalwan (2020) found that perceived usefulness and ease of use, along with attractive promotions, strongly influence the intention to use mobile payment services. Similarly, Prasetyo et al. (2021) concluded that promotional campaigns such as cashback and discounts were among the most significant drivers of repeat usage among Millennials and Gen Z in Southeast Asia. These findings indicate that both the technological aspects (like user interface and transaction speed) and the marketing aspects (like incentives) play a critical role in shaping user behavior.

However, despite the growing body of research on digital wallets, there is still limited investigation into how ease of use and promotional strategies affect consumption patterns and personal financial management specifically among students in Indonesia, especially in major urban centers like Jakarta. Most existing studies tend to focus on adoption intention or user satisfaction, rather than exploring the behavioral consequences that follow frequent use. Given Jakarta's high concentration of students and advanced digital ecosystem, this context is highly relevant for assessing the deeper impacts of digital financial tools. Therefore, this study aims to fill that research gap by analyzing whether the convenience of digital wallet usage and the intensity of promotional exposure significantly influence students' consumption behavior and their ability to manage personal finances effectively.

Literature Review

Ease of Use

Ease of use or perceived ease of use is one of the important factors that influence a person's acceptance of new technology, including in the context of using digital wallets. This term was first introduced by Fred D. Davis (1989) in the Technology Acceptance Model (TAM) framework. Davis explained that there are two main constructs in TAM, namely perceived usefulness (perceived benefits) and perceived ease of use (perceived ease of use). In other words, the easier a system is to use, the higher the likelihood that it will be adopted and used consistently by its users. Students tend to avoid complex technologies and prefer applications that are intuitive, responsive, and lightweight on their devices. Therefore, digital wallets that are easy to use will be more quickly adopted and integrated into daily financial activities, such as paying for food, buying phone credit, making transfers, and online shopping.

Digital Wallet Promotion

Promotion is one of the key elements of the marketing mix used by companies to introduce products, persuade consumers, and shape and direct market perceptions of the value of the products offered. In the context of digital wallets, promotion plays a significant role in attracting the interest of young consumers, particularly students, who tend to be price-sensitive and have limited purchasing power. Digital wallet promotions are typically carried out through various strategies such as cashback offers, direct discounts, loyalty programs or reward points, free administrative fees, and referral programs that incentivize users to invite others (Kotler & Keller, 2016). Additionally, promotions are related to the Stimulus-Organism-Response (SOR) theory proposed by Mehrabian and Russell (1974). In this theory, promotions act as stimuli that evoke emotional responses in organisms (students as consumers), ultimately leading to a response in the form of a decision to purchase or make a transaction.

Digital Wallet or e-wallet

Digital wallets or e-wallets are a form of modern digital payment method, where the operational system uses server-based technology through applications. According to Wijaya (2018), e-wallets work with the support of an internet connection because all transactions are carried out through server-based applications. Meanwhile, Trihutama (2018) explains that digital wallets are a form of non-cash transactions conducted online, serving to store funds, make payments, and perform various other transactions digitally through internet-connected devices. Users simply access the application on their smartphones without needing to carry physical cards. According to Bank Indonesia Regulation No. 20/6/PBI/2018, a digital wallet is defined as an electronic service that enables the storage of funds and payment data online. Trihutama also added that digital wallets are a fast and efficient solution in the payment system, unlike e-money, which relies on physical chips for transactions. In Bank Indonesia Regulation No. 18/40/PBI/2016 article 1 paragraph 7, digital wallets are described as services that store financial information, function as a means of payment, a place to store funds, and a means of conducting other financial transactions.

Consumption Patterns

Consumption patterns are the ways or habits of consumers in using financial resources to meet their needs and desires. In the context of college students, consumption patterns reflect spending behavior that is influenced by economic, social, and cultural factors unique to this age group. According to Dewi and Yulianti (2019), student consumption patterns are significantly influenced by internal and external factors, such as income, social environment, and the influence of digital media, which alters their shopping habits. One relevant theory in explaining consumption patterns is Keynes (1936) Theory of Rational Consumption, which states that individuals will allocate their income for consumption rationally, considering both current and future income. However, in practice, many students do not consume rationally. This is influenced by emotional impulses, promotions, the ease of digital transactions, and a lack of experience in managing personal finances.

Financial Management

Personal financial management is the process of planning, organizing, and controlling an individual's financial activities to achieve specific financial goals. This includes managing income, expenses, savings, investments, and debt control wisely. According to Wibowo and Dewi (2020), personal financial management is a person's ability to manage and control their financial condition, including budgeting, spending, saving, and investing. In the context of students, personal financial management is important due to limited income and the high influence of lifestyle, digitalization, and consumerist promotions.

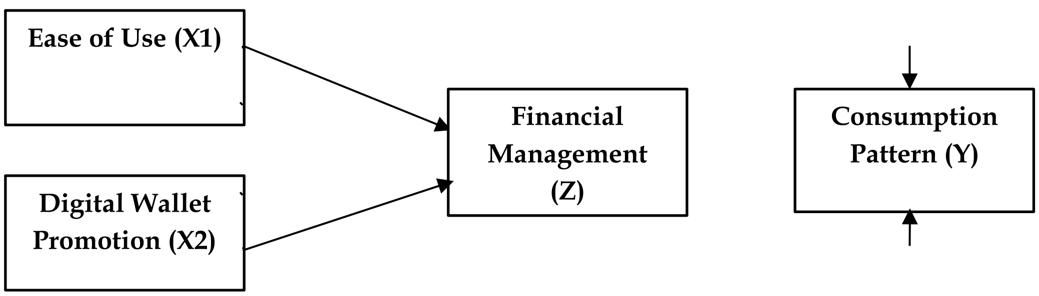

Figure 1. *Research Hypothesis*

Methods

This study seeks to explore the impact of digital wallet features, specifically ease of use and promotional activities.on students consumption behaviors, and how these behaviors relate to their personal financial management practices. A quantitative research approach was used in this study, as it allows researchers to assess the relationships between variables using structured, numerical data and objective statistical methods (Creswell, 2014). For sample, this study is using probability techniques with convenience sampling methods. This approach is particularly useful for testing hypotheses and identifying patterns that can be generalized to a broader population.

The research employed a survey method to collect primary data, using an online questionnaire via Google Forms as the main instrument. This tool was designed based on theoretical indicators that represented the four main constructs of the study: ease of use of digital wallets, digital wallet promotion, consumption patterns, and personal financial management. Each item was formulated carefully to ensure it could reflect the real experiences and perceptions of students regarding financial technology. The questionnaire used a five-point Likert scale, allowing respondents to indicate their level of agreement with each statement, from "strongly disagree" to "strongly agree." The use of online distribution was considered effective given the digital fluency of the target population.

The target group of this research consisted of university students in Jakarta who actively engage with digital wallet platforms in their daily lives. These students frequently use e-wallets for transactions such as paying for food deliveries, shopping, transportation, and even academic-related needs. A sample of 106 students was selected purposively, with the main criteria being their active use of digital wallets. This sample was considered sufficient and relevant to provide insights into the research problem.

After the data collection was completed, all responses were processed and analyzed using SmartPLS 4 software. The analysis involved Structural Equation Modeling (SEM), which enables simultaneous testing of multiple relationships between variables—both direct and indirect. SEM was chosen not only for its efficiency in analyzing complex models but also for its ability to test mediation effects, which is essential in this research. Before conducting hypothesis testing, the validity and reliability of the measurement instruments were evaluated to ensure the data were both accurate and consistent.

Result and Discussion

Based on the validity of the measurement model were assessed using Cronbach's alpha, composite reliability (rho_a and rho_c), and average variance extracted (AVE), all constructs met the reliability criteria. Cronbach's alpha values ranged from 0.784 (X2) to 0.874 (Y), indicating satisfactory internal consistency (Hair et al., 2019). Similarly, both composite reliability values (rho_a and rho_c) exceeded the recommended threshold of 0.7, further confirming internal consistency across all constructs. In addition, the Average Variance Extracted (AVE) values for all constructs were above the threshold of 0.5, ranging from 0.533 to 0.660, indicating adequate convergent validity (Fornell & Larcker, 1981). This implies that more than 50% of the variance in the observed variables is explained by their respective latent constructs. These results suggest that the indicators used in the constructs—Ease of Use (X1), Promotion (X2), Consumption Patterns (Y), and Financial Management (Z)—are both reliable and valid for use in further structural model analysis. Therefore, the measurement model can be considered robust enough to proceed with the hypothesis testing phase.

The results of the Fornell–Larcker criterion indicate acceptable discriminant validity among the constructs, as the square roots of the AVE (bolded diagonal values) are greater than the correlations between constructs. Specifically, the square root of AVE for X1 (0.759), X2 (0.730), Y (0.812), and Z (0.772) all exceed their respective inter-construct correlations, confirming that each construct is distinct and not overlapping conceptually with others. Interestingly, the correlation between Ease of Use (X1) and Financial Management (Z) was relatively moderate (0.417), suggesting that ease of use may encourage more frequent digital wallet usage, but its influence on disciplined financial behavior remains limited. The highest correlation was found between Promotion (X2) and Financial Management (Z) at 0.469, which may indicate that promotional strategies influence students' spending decisions more than usability factors. A noteworthy result is the negative correlation between Consumption Pattern (Y) and Financial Management (Z) at –0.034. Although small, this negative value suggests a possible trend: the more students engage in consumption behavior via digital wallets, the more their financial discipline may be compromised. This aligns with behavioral finance theories that highlight how incentives and frictionless payment tools can lead to impulsive financial decisions among young users.

The variance inflation factor analysis reveals that multicollinearity does not pose a significant threat to the validity of this study's findings. When examining the independence of predictor variables in the structural equation model, all indicators demonstrate acceptable levels of distinctiveness from one another. The analysis shows that the ease of use construct maintains good separation among its five indicators, with values suggesting each item contributes unique information to the measurement of perceived usability. Similarly, the promotion construct indicators exhibit sufficient independence, indicating that the various promotional aspects being measured capture distinct dimensions of marketing influence rather than redundant information. The consumption pattern construct shows slightly higher interdependence among some of its indicators, particularly those measuring intensive spending behaviors, which is theoretically expected since these items assess related aspects of student purchasing habits. However, this overlap remains within statistically acceptable boundaries and does not compromise the model's integrity. The financial management indicators also demonstrate appropriate levels of independence, suggesting that the various aspects of financial control and planning being measured are sufficiently distinct from one another. These results provide strong evidence that the observed relationships between digital wallet features and student financial behaviors are genuine rather than artifacts of measurement redundancy. The analysis confirms that each construct is being measured by appropriately independent indicators, which strengthens confidence in the path coefficients and structural relationships identified in the model. This finding is particularly important given the study's focus on distinguishing between the effects of ease of use and promotional strategies, as it validates that these constructs are indeed measuring separate phenomena rather than overlapping concepts that might artificially inflate their relationships with consumption patterns and financial management outcomes.

Result of R-square values indicate the explanatory power of the independent variables on the dependent variables. The R-square for consumption patterns (Y) is 0.089, suggesting that ease of use and promotional factors explain only 8.9% of the variance in students' consumption behavior. This relatively low value implies that other external factors—such as peer influence, personal habits, or lifestyle—may have a stronger role in shaping consumption patterns than the digital wallet features examined in this study. In contrast, the R-square for financial management (Z) is 0.324, meaning that 32.4% of the variance in students' financial behavior is influenced by ease of use and promotion. This moderate explanatory power indicates that digital wallet features, particularly promotional incentives, may significantly affect how students manage or mismanage their finances. These findings suggest that while digital wallets may not strongly alter students' consumption frequency, they do have a noticeable impact on financial discipline and decision-making. It highlights a potential tension between marketing-driven spending behavior and the ability to maintain financial self-control. The F-square values, which indicate the effect size of the predictor variables, provide further insight into the strength of these relationships. The promotion variable (X2) shows a moderate effect size on financial management (Z) with a value of 0.207, suggesting that promotional offers significantly influence students' financial behavior. In contrast, ease of use (X1) contributes less (0.107) but still shows a small effect on financial management. Regarding consumption patterns (Y), both predictors exhibit very small effect sizes—with ease of use at 0.003 and promotion at 0.069. These findings reinforce earlier results, showing that while digital wallet features do influence how students manage their finances, they have limited impact on changing consumption behavior.

Table 1: Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Y	0.060	0.064	0.129	0.466	0.641
X1 -> Z	0.291	0.295	0.122	2.386	0.017
X2 -> Y	0.271	0.279	0.137	1.971	0.049
X2 -> Z	0.418	0.437	0.106	3.950	0.000
Y -> Z	-0.204	-0.200	0.075	2.706	0.007

The results of the path coefficient analysis reveal meaningful insights into the relationships between ease of use (X1), promotion of digital wallets (X2), consumption patterns (Y), and personal financial management (Z) among students. These relationships vary in strength and significance, providing an understanding of how digital wallet features influence students' financial behaviors. The relationship between ease of use and consumption patterns (X1 → Y) shows a low path coefficient of 0.060 and a p-value of 0.641, indicating a statistically non-significant effect. This suggests that although the user-friendliness of digital wallets may be appreciated by students, it does not directly alter their spending behavior. In other words, simply finding a digital wallet easy to use does not necessarily lead students to spend more or change their consumption habits. This finding implies that usability alone may not be a strong driver of impulsive or increased spending when isolated from other influencing factors.

On the other hand, the direct relationship between ease of use and personal financial management (X1 → Z) is significant, with a coefficient of 0.291 and a p-value of 0.017. This indicates that students who perceive digital wallets as easy to use are more likely to manage their finances effectively. The simplicity of financial tools may enhance students' ability to monitor transactions, track spending, and control their budget. The role of usability here appears to function more as a facilitator of control and clarity in financial management rather than as a motivator for increased spending.

The variable digital wallet promotion (X2) exhibits a statistically significant effect on both consumption patterns and financial management. The path coefficient from X2 to Y is 0.271 ($p = 0.049$), and from X2 to Z is 0.418 ($p = 0.000$), making this variable the most influential in the model. These results underscore the strong persuasive power of promotional campaigns such as cashback, discounts, and rewards in encouraging students to engage in spending. Promotions often create perceived value or urgency, which can trigger impulsive buying behavior. Furthermore, the significant relationship with financial management may suggest that students exposed to promotional content either attempt to manage their budgets to accommodate such offers or face challenges in doing so, depending on their level of financial literacy.

Interestingly, the relationship between consumption patterns and personal financial management (Y → Z) is negative and statistically significant, with a coefficient of –0.204 and a p-value of 0.007. This finding highlights an important behavioral dynamic: students who exhibit more frequent or impulsive consumption tendencies are less likely to maintain good financial control. It reflects the idea that uncontrolled consumption, often facilitated by the ease and appeal of digital transactions, may lead to poor budgeting, unplanned expenses, and financial stress. This relationship is crucial because it suggests that financial management is not only influenced by external factors (such as promotions or usability) but also by internal behaviors like spending discipline and awareness.

From a broader perspective, the findings demonstrate that promotional strategies have the strongest overall influence in the model, affecting both consumption behavior and financial management significantly. In contrast, ease of use, while less impactful on consumption, plays a constructive role in enabling students to manage finances better. The dual role of promotions—both as a motivator of spending and a disruptor of financial control—emerges as a key concern for financial educators and fintech designers. Additionally, the negative link between consumption and financial management suggests the potential mediating or moderating role of financial awareness. Although not directly tested in this model, it opens a direction for future research to examine whether the presence of budgeting skills, digital literacy, or financial education can buffer the negative effects of consumption on financial stability.

Table 2: Specific Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Z	-0.012	-0.014	0.028	0.441	0.659
X2 -> Z	-0.055	-0.057	0.037	1.481	0.139

The analysis of indirect effects focuses on evaluating whether the influence of ease of use (X1) and promotion (X2) on personal financial management (Z) is mediated through consumption patterns (Y). The results show that neither of the indirect paths is statistically significant. For the indirect relationship between X1 and Z, the path coefficient is –0.012 with a t-statistic of 0.441 and a p-value of 0.659. This indicates that the effect of ease of use on personal financial management through consumption patterns is not significant. In other words, consumption patterns do not mediate the relationship between ease of use and financial outcomes. This is consistent with earlier findings that ease of use does not have a significant effect on consumption, thereby weakening any potential indirect effect. Similarly, the indirect effect from X2 to Z also shows a non-significant result, with a path coefficient of –0.055, a t-statistic of 1.481, and a p-value of 0.139. While promotion significantly influences consumption patterns and has a direct effect on financial management, its indirect path through consumption does not reach statistical significance. This suggests that the pathway from promotion to financial outcomes is more direct and does not rely heavily on consumption as an intermediary.

These results highlight that the influence of digital wallet features on financial management occurs primarily through direct relationships rather than mediated effects. The role of consumption as a mediator appears weak in this model. Therefore, efforts to promote better financial outcomes through digital wallet features should focus more on direct strategies rather than relying solely on behavioral shifts in spending.

Conclusion

This study explored the influence of digital wallet features, specifically ease of use and promotional strategies, on students' consumption patterns and personal financial management in Jakarta. The results indicated that promotional offers have a significant impact on both consumption behavior and financial outcomes, while ease of use contributes more to financial control than to spending habits. Moreover, consumption patterns were shown to have a negative relationship with financial management, suggesting that increased spending may reduce students' ability to manage their finances effectively. The analysis also found that the indirect effects of digital wallet features on financial outcomes through consumption patterns were not statistically significant, implying that the most meaningful influences occur through direct relationships. These findings highlight the potential risks and benefits of digital wallet use among students. While these platforms provide convenience and encourage usage, they can also lead to impulsive spending behaviors, especially when driven by persistent promotional campaigns. As a result, it is important for financial technology developers, educators, and institutions to integrate features that support financial awareness and budgeting skills. This study offers insights into how digital financial tools affect behavior and underscores the need for responsible design that supports better financial decisions among young users.

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