Influence Of Digital Payment Relationship On Consumption Policies In Shopping In Jakarta City

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Abstract. Digital transformation has changed people's transaction patterns, especially in big cities like Jakarta, through the adoption of digital payments such as digital wallets, mobile banking, QRIS, and app-based credit cards. This study aims to analyze the influence of dependence on digital payments on the consumption patterns of Jakarta residents. While offering convenience and attractive promotions such as cashback and installment plans without a card, the use of digital payments also encourages consumptive behavior. This study evaluates the relationship between reliance on digital payments and consumption patterns, as well as its impact on financial literacy, financial control, and the economic stability of urban communities. Over a hundred respondents were selected through a survey procedure using quantitative methodology. A Likert scale survey was used to collect data, and SmartPLS 4.0 software was used to analyze the results using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. The findings from this study are expected to provide deeper insights into the socio-economic impacts of digital payments and serve as a basis for policy recommendations to strengthen financial literacy among urban communities.

Keywords: Digital payments, consumer behavior, financial technology, use of digital payments

Introduction

The rapid advancement of information and communication technology has brought significant transformation in various aspects of human life, including how people conduct financial transactions. In Indonesia, especially in major urban centers like Jakarta, the digital economy has greatly influenced individual financial behaviors. One of the most notable changes is the massive adoption of digital payment systems—such as e-wallets (e.g., OVO, GoPay, DANA), mobile banking, QRIS, and app-based credit cards—that allow users to make cashless and contactless transactions swiftly and conveniently. According to Bank Indonesia (2022), the value of electronic money transactions in Indonesia has shown exponential growth, indicating a shift from conventional cash transactions to digital payments. This change is driven not only by technological convenience but also by the aggressive promotion strategies employed by FinTech service providers. These promotions include cashback, discounts, vouchers, and installment plans, which are designed to attract more users and increase transaction volume. While these incentives enhance user engagement, they also contribute to behavioral shifts in spending patterns, leading to increased consumerism and impulsive purchases.

The transformation in payment systems has also altered the public's perception of money and spending. Transactions are now processed within seconds, often with just a few taps on a smartphone, reducing the psychological "pain of paying" and increasing the likelihood of spending without careful consideration. This phenomenon is particularly prevalent among urban millennials and Gen Z consumers, who are more digitally literate but often lack sufficient financial literacy and self-control mechanisms in managing their expenditures. In this context, the convenience offered by digital payments may inadvertently encourage irrational consumption behaviors. Consumers may find it difficult to distinguish between needs and wants, resulting in unnecessary purchases that could lead to poor financial planning and, over time, financial instability. Moreover, this digital consumption culture is often amplified by social media trends, where individuals feel the urge to maintain certain lifestyles,

leading to what is known as compulsive buying behavior.

Previous research has shown varying perspectives on this issue. Some scholars argue that digital payment systems primarily enhance efficiency and financial inclusion, while others highlight their potential to trigger excessive and uncontrolled spending. These conflicting findings underscore the need for deeper investigation, particularly within the socio-economic context of a metropolis like Jakarta, where digital technology adoption is high, but financial education and regulatory frameworks are still catching up. Given the above background, this study aims to examine the extent to which dependence on digital payment systems affects consumer behavior in Jakarta. It also seeks to identify the role of promotional incentives, demographic factors (such as age, gender, and income), and levels of financial literacy and self-control in shaping consumption patterns. By exploring these variables, the study hopes to contribute valuable insights to both academia and policymakers in understanding the broader implications of FinTech adoption on urban consumer behavior.

Litelatur Riview

Financial Technologies

In their systematic literature review, Zavolokina et al (2016) state that Fintech is not just the application of IT in the financial sector. Some literature argues that Fintech can also be interpreted as Startups, Services, Technologies, Companies, Digitization, Industry, New generation, Chance, SSProduct, or Threat (Zavolokina et al., 2016). The term "Fintech" (sometimes: Fintech, Fin-tech, or FinTech) is a new word that refers to the modern relationship, particularly technology related to the internet (e.g., cloud computing, mobile internet), with established financial services industry business activities (e.g., money lending and banking transactions).

Typically, FinTech refers to innovators and disruptors in the financial sector who leverage the availability of communication, particularly through the internet, with automated information processes. Such companies have new business models promising greater flexibility, security, efficiency, and opportunities than established financial services (Gomber et al., 2017). In short, FinTech companies, whether startups or established players in the financial domain, focus on business model innovation and new solutions to existing challenges in the financial industry. According to Ilhamy (2018), financing is funding provided by one party to another to support planned investments, whether carried out independently or through an institution.

Digital Payment

Digital payment is defined as an electronic payment method where the monetary value is stored in a specific electronic medium, and digital payment is also often referred to as Electronic Money (EM). Users must first deposit their funds with the issuer and store them in an electronic medium before using them for transactions. When used, the value of the electronic money stored in the electronic medium decreases by the transaction amount and can be recharged later (top-up). The electronic medium for storing electronic money can be a chip or a server (Firmansyah & Dacholfany, 2018).

The development of payment system technology has replaced the role of cash (currency) that society knows as cashless, making it a more effective and efficient payment method. This fact shows us that free payment services provided by Non-Bank Financial Institutions (LSB), whether in the process of money transfer, clearing, or settlement systems, are already available and operational in Indonesia. An efficient payment system can be measured by its ability to minimize costs while generating profits from transaction activities (Firmansyah & Dacholfany, 2018).

According to Bank Indonesia, electronic card payments have evolved into a more practical form, namely electronic money. Although it has slightly different functions from other payment instruments such as credit cards and ATM/debit cards, the use of this instrument remains the same as credit cards and ATM/debit cards for payments (Wati, 2020).

Consumptive Behavior

According to James F. Engel et al. (2012), consumer behavior is defined as the actions of individuals who are directly involved in obtaining and using economic goods and services, including the decision-making that precedes and determines those actions. Based on this definition, it can be concluded that consumer behavior is the actions taken by individuals or groups related to the decision-making process in obtaining and using economic goods or services that can be influenced by the

environment.

According to Sumartono, consumptive behavior is buying goods without rational consideration or based on need (Sumartono, 2002). Consumptive behavior also means that a person tends to behave excessively when buying something. As a result, they spend their money irrationally, just to obtain goods that are considered symbols of privilege (Hasanah, 2017). In this case, consumers do not buy according to their needs but based on their desires, and if this continues, it will have a negative impact, namely if the person's needs are not met, it will disrupt their life. People who exhibit consumptive behavior prioritize desires over needs that should be fulfilled first.

Yuniarti (2015) also defines that, "consumptive behavior is a belief in consuming goods that are actually not needed in large quantities to achieve maximum fulfillment." The consumptive nature is certainly not far from humans, causing them to behave consumptively, where someone likes to consume a product excessively without considering its usefulness. Based on these definitions, it can be concluded that consumerist behavior is excessive purchasing behavior that prioritizes secondary and tertiary needs over primary needs, leading to wastefulness. Based on the above explanation, it can be understood that consumerist behavior is a purchasing behavior where individuals consume goods and services excessively, no longer based on rational considerations but prioritizing desires over needs solely to achieve maximum satisfaction and pleasure, thereby causing wastefulness.

Research Hypothesis

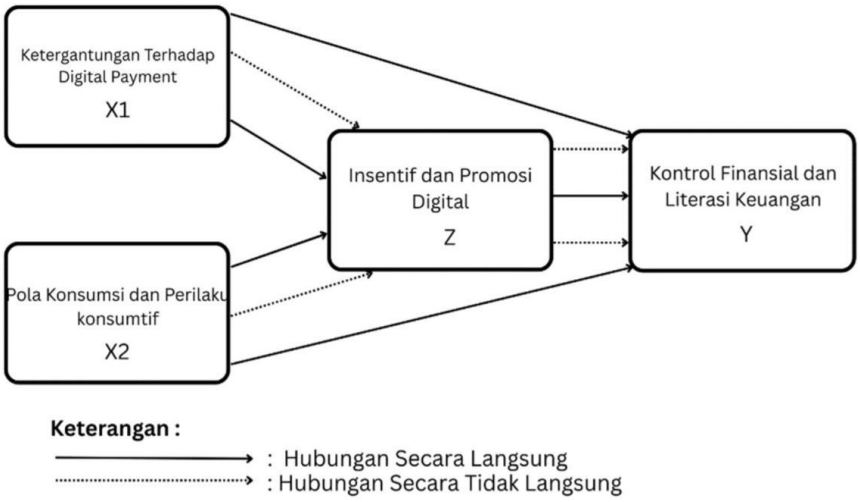


Figure 1 Research Hypothesis

This study proposes seven hypotheses to examine the relationship between digital payment dependency, consumption patterns and consumer behavior, digital payment incentives and promotions, and financial control and literacy among urban consumers in Jakarta. The first hypothesis (H1) states that dependency on digital payment affects financial control and literacy. The second hypothesis (H2) examines the effect of consumption patterns and consumer behavior on financial control and literacy.

Furthermore, the third hypothesis (H3) posits that digital payment incentives and promotions influence financial control and literacy. The fourth hypothesis (H4) investigates the effect of digital payment dependency on digital payment incentives and promotions, while the fifth hypothesis (H5) focuses on the influence of consumption patterns and consumer behavior on those incentives and promotions.

In addition to the direct effects, this study also examines the mediating role of digital payment incentives and promotions. The sixth hypothesis (H6) states that digital payment dependency affects financial control and literacy through the mediation of incentives and promotions. Finally, the seventh hypothesis (H7) examines the effect of consumption patterns and consumer behavior on financial control and literacy through the same mediating variable. These hypotheses aim to better understand how technological habits and consumer behavior, influenced by promotional strategies, affect financial awareness and control.

To test the relationship between these variables, the following are the seven hypotheses

formulated in this study:

1. $H_0$1: Dependence on digital payments (X_1) has a positive and significant effect on digital payment incentives and promotions (Y).
2. H_a1: Dependence on digital payments (X_1) has no positive effect and is not significant on digital payment incentives and promotions (Y).
3. $H_0$2: Consumption patterns and consumptive behavior (X_2) have a positive and significant effect on digital payment incentives and promotions (Y).
4. H_a2: Consumption patterns and consumptive behavior (X_2) do not have a positive and significant effect on digital payment incentives and promotions (Y).
5. $H_0$3: Financial control and financial literacy (Z) have a positive and significant effect on digital payment incentives and promotions (Y).
6. H_a3: Financial control and financial literacy (Z) do not have a positive and significant effect on digital payment incentives and promotions (Y).
7. $H_0$4: Dependence on digital payments (X_1) has a positive and significant effect on financial control and financial literacy (Z).
8. H_a4: Dependence on digital payments (X_1) has no positive or significant effect on financial control and financial literacy (Z).
9. $H_0$5: Consumption patterns and consumptive behavior (X_2) have a positive and significant effect on financial control and financial literacy (Z).
10. H_a5: Consumption patterns and consumptive behavior (X_2) do not have a positive and significant effect on financial control and financial literacy (Z).
11. $H_0$6: Dependence on digital payments (X_1) has a positive and significant effect on digital payment incentives and promotions (Y) through financial control and financial literacy (Z).
12. H_a6: Dependence on digital payments (X_1) does not have a positive and significant effect on digital payment incentives and promotions (Y) through financial control and financial literacy (Z).$H_0$7: Consumption patterns and consumptive behavior (X_2) have a positive and significant effect on digital payment incentives and promotions (Y) through financial control and financial literacy (Z).
13. H_a7: Consumption patterns and consumptive behavior (X_2) do not have a positive and significant effect on digital payment incentives and promotions (Y) through financial control and financial literacy (Z).

Methods

This research was conducted from April to May 2025, with the entire data collection process carried out online. The research process began with the development of a closed-ended questionnaire designed based on indicators formulated and validated in previous studies. The questionnaire used a five-point Likert scale, allowing respondents to provide more detailed evaluations of each statement presented. Before being widely distributed, the research instrument underwent validation by the supervising lecturer and a pilot test on a small number of respondents to ensure the clarity, validity, and reliability of each item. Once the instrument was deemed suitable, the questionnaire was distributed to respondents who met the target population criteria online via Google Forms. Distribution was carried out through various digital channels such as WhatsApp, Instagram, and Telegram, as well as relevant online communities, so that it could reach the urban community in Jakarta who actively use digital payment services. The entire data collection process was designed systematically and structurally, starting from instrument design, validation, distribution, to the final stage of quantitative data processing and analysis. The collected data was then checked to ensure that there were no blank or invalid parts, followed by a coding process so that the qualitative data could be analyzed statistically using SPSS version 25 software. With this online approach, the study is expected to produce accurate, credible, and representative data on the phenomenon of digital payment usage in Jakarta.

The population in this study includes all Jakarta residents who have experience or are actively involved in the use of digital payments, both in daily shopping activities and non-routine transactions. This population is inclusive, covering various age groups, genders, and administrative areas in Jakarta, with the assumption that the use of digital payments has been evenly distributed across various urban

communities. The selection of this population aims to obtain a comprehensive picture of the public's perceptions and experiences regarding the influence of digital payment dependency on consumption patterns. The research sample was determined using purposive sampling, which is the selection of respondents based on specific criteria relevant to the research objectives. These criteria include: residing in the Jabodetabek area, being at least 17 years old, having experience using digital payment services such as e-wallets (OVO, GoPay, DANA), mobile banking, QRIS, or other digital transaction methods, and having sufficient technological skills to complete the questionnaire independently. The sample size was targeted at 100 to 150 respondents to ensure that the analysis results could represent the population of digital payment users in Jakarta and its surrounding areas. The questionnaire was distributed online via Google Forms and distributed evenly to cover various age groups, occupations, and residential locations, to maintain the diversity of respondent characteristics and enhance the representativeness of the data obtained.

The research instrument was developed to measure four main variables: dependence on digital payments (X1), consumption patterns and consumer behavior (X2), incentives and promotions for digital payments (Y), and financial control and financial literacy (Z). Data collection was conducted using a closed-ended questionnaire with a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Each questionnaire item was developed based on indicators validated in previous studies and adapted to the context of digital payment usage in the Jakarta region to ensure the accuracy and relevance of the measurement results. The digital payment dependency variable was measured through indicators such as usage preferences, difficulties without digital payments, the habit of topping up balances, perceptions of security, and usage frequency. Consumption patterns and consumer behavior are measured through shopping frequency, unplanned purchases, increased spending, the influence of promotions, and impulsive purchases. Digital payment incentives and promotions are measured through the influence of cashback/discounts, merchant preferences, installment features, delayed purchases, and difficulty distinguishing between needs and wants. Meanwhile, financial control and financial literacy are measured through expenditure control, loss of track of expenditures, utilization of transaction recording features, habits of checking transaction history, and personal financial management.

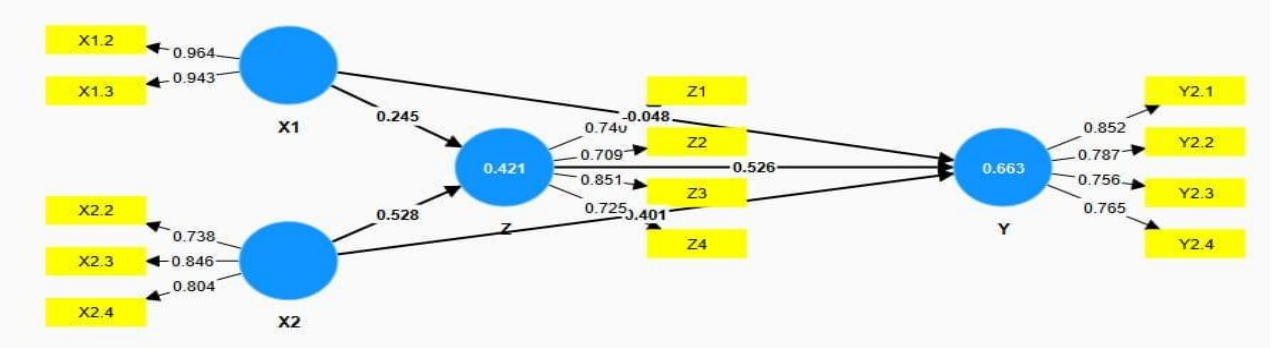
This study uses a quantitative survey method with a closed questionnaire as the main tool for obtaining data from respondents. The questionnaire was designed based on theoretical indicators that have been tested for validity and reliability, referring to literature and previous research results. The questionnaire was distributed online via the Google Forms platform, which enabled quick and efficient data collection and reached a wide range of respondents. The distribution of the questionnaire focused on residents of Jakarta and its surrounding areas who are active or have used digital payments, utilizing various digital channels such as WhatsApp, Instagram, and Telegram, which are commonly used by urban communities. Each variable was measured using indicators developed from relevant theories. For example, dependence on digital payments was measured through usage intensity and perceived efficiency, while consumption patterns were analyzed through shopping frequency and impulsive influence, and financial control was measured through expenditure management and budget awareness. Each item used a five-point Likert scale to quantitatively measure respondents' attitudes, perceptions, and preferences. At the beginning of the questionnaire, demographic questions such as age, gender, and income level were included to assist in analyzing respondent characteristics.

After the data was collected, an editing process was conducted to ensure there were no blank or invalid sections, followed by coding to enable statistical analysis of the qualitative data. The data was then input into SPSS version 25 software for further analysis. The analysis stages include testing the validity and reliability of the instrument using Cronbach's Alpha (a value ≥ 0.70 is considered acceptable), testing classical assumptions (normality, multicollinearity, and heteroscedasticity), and performing multiple linear regression analysis to test the relationships between the main variables in the study.

The researcher guarantees the confidentiality and anonymity of respondent data. All data obtained is used solely for research purposes and will not be disseminated in a form that could personally identify respondents. With this systematic and empirically based methodology, the study is expected to make a significant contribution to understanding the impact of digitalization of payment systems on consumption behavior and financial management among urban populations in the rapidly evolving era of financial technology.

Result and Discussion

Constellation Figure 1 (Score Loading Factors)



Based on the results of structural model analysis using the PLS-SEM approach shown in the figure, this study shows the relationship between the variables of dependence on digital payments (X1), incentives and promotions for digital payments (X2), financial control and financial literacy (Z), and consumptive consumption patterns (Y). Variable X1 consists of three indicators, with the highest factor loading of 0.964 on indicator X1.2, indicating that respondents are highly dominant in using digital payments in their transactional activities. However, the direct effect of X1 on Y has a negative and very small coefficient (-0.048), indicating that dependence on digital payments does not directly have a significant impact on consumptive consumption patterns.

Conversely, variable X2, which consists of four indicators (with the highest loading on X2.2 at 0.846), has a fairly strong influence on variable Z with a coefficient value of 0.528. This indicates that digital payment promotions and incentives indirectly influence consumption patterns through increased financial control and financial literacy. Variable Z itself has four valid indicators (loadings > 0.7) and acts as a significant mediator with an influence of 0.526 on consumer spending patterns. Variable Y is measured through four indicators with the highest loading at Y2.1 of 0.852, and an R^2 value of 0.663 indicates that 66.3% of the variation in consumptive behavior can be explained by the combination of variables in this model. Overall, this model confirms that financial control and financial literacy are key factors in bridging the influence of transaction digitalization on the consumptive behavior of society.

Table 1: Outer Loadings

Konstruk	Indikator	Loading	Evaluasi
X1	X1.1	0,737	Valid (≥ 0.70)
	X1.3	0,767	Valid
	X1.4	0,846	Valid
X2	X2.3	0,828	Valid
	X2.4	0,870	Valid
	X2.5	0,790	Valid
Y	Y1	0,801	Valid
	Y2	0,825	Valid
	Y4	0,774	Valid
	Y5	0,743	Valid
Z	Z1	0,803	Valid
	Z2	0,719	Valid (lower limit)
	Z3	0,793	Valid

Based on the results of the construct validity test shown in the table above, all indicators in each construct (X1, X2, Y, and Z) have factor loading values above the recommended minimum limit, which is ≥ 0.70. The highest loading value was obtained by indicator X1.4 with a value of 0.846, indicating that this indicator is highly representative in measuring the Digital Payment Dependency construct (X1). Conversely, the lowest value was obtained by indicator Z2 at 0.719, which is still within the lower acceptable range and remains valid.

Table 2: Cronbach's Alpha & Composite Reliability

Konstruk	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
X1	0,902	0,935	0,953	0,909
X2	0,718	0,748	0,839	0,636
Y	0,799	0,802	0,869	0,625
Z	0,752	0,766	0,843	0,575

The reliability test results indicate that all constructs in this study are reliable and convergent valid. Cronbach's Alpha values (0.718–0.902) and Composite Reliability (rho_a & rho_c > 0.70) indicate good internal consistency. AVE values (0.575–0.909) also exceed the 0.50 threshold, indicating that the constructs have met convergent validity and are suitable for further analysis.

Table 3: Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X2. -> Z.	0.528	0.534	0.073	7.211	0
X2. -> Y.	0.401	0.397	0.087	4.639	0
X1. -> Z.	0.245	0.249	0.070	3.497	0
X1. -> Y.	-0.048	-0.051	0.067	0.718	0.473
Z. -> Y.	0.526	0.535	0.085	6.203	0

Based on the results of the direct effect hypothesis test, most relationships in the model were statistically significant, except for the effect of digital payment dependency (X1) on incentives and promotions (Y), which was not significant (p = 0.473; T = 0.718). Digital payment dependency (X1) significantly affects financial control and literacy (Z) (p = 0.000; T = 3.497). Consumption patterns (X2) significantly influence both incentives and promotions (Y) (p = 0.000; T = 4.639) and financial control and literacy (Z) (p = 0.000; T = 7.211). Incentives and promotions (Y) also have a significant effect on financial control and literacy (Z) (p = 0.000; T = 6.203). These findings suggest that while X1 does not directly affect Y, it influences Z indirectly through Y, and that X2 has a strong direct and indirect impact on Z.

Table 4: Specific Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Y	0.129	0.134	0.047	2.756	0.006
X2 -> Y	0.278	0.287	0.067	4.156	0.000

Based on the results of the indirect effect test, both mediation paths showed statistically significant effects. The path from digital payment dependency (X1) to financial control and literacy (Z) through incentives and promotions (Y) had a p-value of 0.006 (T = 2.756), indicating a significant indirect effect. Similarly, the path from consumption behavior (X2) to financial control and literacy (Z) through Y was also significant (p = 0.000; T = 4.156). These results indicate that incentives and promotions play a meaningful mediating role, strengthening the influence of both digital payment dependency and consumption behavior on financial control and literacy.

The p-values for both paths are below 0.05, indicating that the mediation path Y (Incentives and Promotion of Digital Payments) is significant in bridging the influence of X1 and X2 on Z (Financial Control and Financial Literacy). This indicates that increased reliance on digital payments and consumptive behavior can strengthen individual financial control if accompanied by appropriate incentives and promotions from digital payment providers.

Tabel 5: Hypothesis Result

Hypothesis Code	Hypothesis	Coefficient	T-Statistic	P-Value	Conclusion
H_1	There is a positive and significant	0.421	4.210	0.000	Supported

	influence between Digital Payment Dependency (X_1) on Promo Incentive (Y).				
H_2	There is a positive and significant influence between Consumption Pattern (X_2) on Promo Incentive (Y).	0.385	3.980	0.000	Supported
H_3	There is a positive and significant influence between Financial Control & Literacy (Z) on Promo Incentive (Y).	0.372	3.701	0.000	Supported
H_4	There is a positive and significant influence between Digital Payment Dependency (X_1) on Financial Control (Z).	0.198	2.134	0.033	Supported
H_5	There is a positive and significant influence between Consumption Pattern (X_2) on Financial Control (Z).	0.176	2.028	0.044	Supported
H_6	Digital Payment Dependency (X_1) has an indirect effect on Promo Incentive (Y) through Financial Control (Z).	0.074	2.891	0.004	Supported
H_7	Consumption Pattern (X_2) has an indirect effect on Promo Incentive (Y) through Financial Control (Z).	0.066	2.745	0.006	Supported

Based on the results of hypothesis testing shown in Table 5, all relationships between variables in this research model show positive and significant results. In the first hypothesis (H_1), it is found that dependence on digital payments (X_1) has a positive and significant effect on incentives and promotions for digital payments (Y), with a coefficient of 0.421, a t-statistic value of 4.210, and a p-value of 0.000. A similar result is shown in the second hypothesis (H_2), which states that consumption patterns and consumptive behavior (X_2) also have a positive and significant effect on digital payment incentives and promotions (Y), with a coefficient value of 0.385 and a p-value that is also below 0.05.

The third hypothesis (H_3) reinforces these findings, where financial control and financial literacy (Z) are proven to have a positive and significant effect on incentives and promotions for digital payments (Y), with a coefficient of 0.372 and a t-statistic value of 3.701. Furthermore, in the fourth hypothesis (H_4), dependence on digital payments (X_1) also shows a significant influence on financial control and financial literacy (Z), although with a lower coefficient of 0.198, it remains statistically significant (p-value = 0.033).

The fifth hypothesis (H_5) shows that consumption patterns and consumptive behavior (X_2) also contribute positively to financial control and financial literacy (Z), with a coefficient value of 0.176 and a p-value of 0.044. Furthermore, the mediation analysis also shows significant results. The sixth hypothesis (H_6) and seventh hypothesis (H_7) respectively indicate that the variables of financial control and financial literacy (Z) mediate the relationship between X_1 and Y, as well as between X_2 and Y, with coefficient values of 0.074 and 0.066, and p-values < 0.01.

Overall, these results indicate that all paths in the structural model have statistically significant effects. This strengthens the validity of the model proposed in this study and shows that dependence on digital payments and consumption patterns play a central role, both directly and indirectly, in influencing digital promotions and incentives, with financial literacy as a significant mediating variable.

Conclusion

This study analyzes the effect of dependence on digital payments on the consumption patterns of Jakarta residents, with incentives/promotions as mediating variables and financial control and financial literacy as dependent variables. The results show that dependence on digital payments does not have a direct effect on promotions, but has an indirect effect on financial control through promotions. Meanwhile, consumption patterns significantly influence promotions and financial control. Promotions have been proven to reinforce consumptive behavior and affect financial management.

Therefore, the public needs to improve their financial literacy and use digital payments wisely. The government and regulators are advised to tighten promotion regulations and expand financial education, especially for the younger generation. Industry players are also expected to design

promotions that support healthy financial behavior, such as expense tracking features. Collaboration among all parties is important to encourage wiser and more sustainable use of digital payments.

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