



ENHANCING PRODUCTIVITY THROUGH PSYCHOLOGICAL PERSPECTIVES IN THE ERA OF GLOBAL TRANSFORMATION

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Digital Payments and Consumptive Behavior in Indonesian Society

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Abstract: The implementation of digital payments such as QRIS and e-wallets has changed transaction and consumption patterns among Indonesians, especially among students and the younger generation. The purpose of this article is to examine the influence of digital payments (QRIS and e-wallets) on consumer behavior among Indonesians. The method used in this article is descriptive narrative. The findings indicate that the ease of access and various promotional features influence increased consumer behavior, particularly in impulsive purchases and reduced self-control in managing digital finances. Psychological factors such as low self-control, hedonistic motivation, and social influence are mentioned as the main triggers, while digital financial literacy also influences consumptive behavior. Therefore, strengthening financial literacy and emotional and self-control is very important to maximize the use of digital technology while reducing the risk of consumptive behavior in the current digital era.

Keywords: Consumptive Behavior, Digital Payment, E-wallet, QRIS.

Introduction

The development of fintech (Financial Technology) has grown rapidly in line with the digital revolution. This has driven the transformation of the financial system from cash transactions to a cashless payment system (Cashless Society), which makes transactions easier. The synergy between Bank Indonesia (BI) and the financial technology and banking industries has driven this transformation by introducing various digital payment services such as QRIS (Quick Response Code Indonesia Standard), e-wallets (DANA, OVO, GoPay, ShopeePay), mobile banking, and other application-based digital wallets. The implementation of QRIS as the national QR code standard, coupled with the increasing use of digital wallets, shows a shift in people's behavior in choosing faster, safer, and more practical transaction methods (Siregar et al., 2025). In addition, the ease and speed of transaction processes through digital wallets such as DANA, OVO, GoPay, and ShopeePay have encouraged the public to more widely adopt modern payment systems (Tanjung et al., 2024). Bank Indonesia (BI) noted that in 2023, the value of electronic money (EM)

transactions increased by 43.45 percent to reach IDR 835.84 trillion, and the nominal value of transactions was also recorded at 130.01 percent, reaching IDR 229.96 trillion.

The use of digital wallets such as e-wallets and QRIS also continues to increase, especially among Generation Z who are actively involved in digital activities. This shows that financial transactions are becoming more accessible, without space and time limitations, creating high efficiency in economic activities (Fahlevi et al., 2025; Sihotang & Nasution, 2025). This change in transaction patterns is an integral part of the national digital transformation agenda, which aims to strengthen Indonesia's economic competitiveness. Advances in financial technology have also influenced the way people view money as a digital and instant tool (Rachman et al., 2024). This shift in values shows that money is no longer considered merely a measure of value, but also a symbol of convenience and social status. As a result, people's economic behavior has become faster, more practical, and technology-based. Innovations in the financial sector show that digitization is not merely a technical process, but also shapes a new transaction culture that requires adaptation or behavioral adjustments. Thus, the development of financial technology and the era of the cashless society in Indonesia reflect an economic transformation that is not only efficient in terms of the system, but also changes the way people transact and think about money.

The use of digital wallets for payments has caused significant changes in people's consumption patterns, mainly due to the ease of access and speed of transactions provided by various platforms such as QRIS, DANA, OVO, GoPay, and ShopeePay. This convenience tempts or encourages people to make more frequent purchases without careful planning, as transactions can be completed in a matter of seconds. Research conducted by Fatimah (2025) shows that promotions such as cashback from digital payment service providers also encourage consumptive behavior, where individuals are driven to buy not because of need, but because of attractive offers and the fear of missing out on those offers. Additionally, digital transactions also create a false perception of purchasing power, as individuals no longer see money physically, thereby reducing their awareness of the actual value of their expenditures (Rif'ah, 2019). This shows that digital payments are not only a modern payment method but also trigger increasingly rapid, impulsive, and technology-driven consumption behavior among the Indonesian public.

The use of QRIS and e-wallets is believed to speed up the transaction process, which can reduce psychological barriers to shopping, encourage impulsive purchases, and normalize a consumptive lifestyle in society. This effect is reflected in the frequency of purchases and a more emotional approach to spending (Zahra et al., 2023). Parluhutan et al (2025) found that the ease of using QRIS can change payment preferences and increase consumptive behavior tendencies. This contributes to the spread of a fast-paced culture of consumption and influences social interaction patterns, especially among students and the younger generation. Psychologically, this results in a shift in behavior towards impulsive purchases driven by emotions, which ultimately leads to stress or anxiety about financial management due to a lack of digital financial literacy. The study also emphasizes the importance of financial education in strengthening self-control and encouraging the wise and responsible use of digital applications to avoid unhealthy consumption patterns and maintain personal financial stability. Therefore, the use of QRIS and e-wallets must be balanced or accompanied by financial education and emotional management to prevent consumptive behavior that is socially and psychologically detrimental.

Literature Review

The development of financial technology (fintech) has brought significant changes to people's consumption patterns and financial behavior, particularly through the use of digital payments such as QRIS and e-wallets. Numerous studies confirm that ease of access, transaction speed, and promotional features on digital platforms are key factors driving increased consumer behavior among various groups, particularly the younger generation. Preliminary research on digital wallets indicates that digital payments provide a more efficient and convenient transaction experience than conventional methods.

Overall, the literature review shows that the use of QRIS and e-wallets is strongly linked to increased consumer behavior. The convenience of technological features, promotional incentives, social influence, and low self-control and financial literacy are key factors reinforcing impulsive consumption patterns in the digital era. Thus, the literature emphasizes the need to strengthen financial literacy and self-control to encourage the wise and responsible use of financial technology.

Research Methods

The method used in writing this article is a literature review, by searching through a number of previous studies related to this topic with the keywords "The Effect of Qris on Consumptive Behavior" and "The Effect of E-Wallets on Consumptive Behavior." A literature review is an activity of searching for and collecting various written sources of information such as books, journals, archives, magazines, and other documents that are directly related to the topic being studied. The data collection process was carried out by searching for sources on the Google Scholar platform, while the Mendeley application was used as a tool for reference and citation management.

Result and Discussion

Digital media plays a significant role in driving consumption through visualizations designed to trigger emotional reactions in users (Fadillah et al., 2022). Fast and engaging content accelerates users' attention spans, making it easier for them to be exposed to products quickly (Septiana, n.d.). Brand strategies that combine storytelling and influencer endorsements create positive associations between products and certain lifestyles, encouraging users to imitate the narrative presented (Pradhana & Saputro, 2025). Visual influence also leads consumers to develop preferences subconsciously, as repeated exposure can form impressions without critical evaluation. Strong visualizations build an imagination of an ideal lifestyle, which then encourages users to purchase to build a self-image that aligns with that digital representation (Pratiwi et al., 2024).

Personal content accelerates the transition from interest to consumption without a reflective process. Users are also more easily persuaded to purchase when visuals are designed with positive emotional elements such as color aesthetics, influencer expressions, or product ambiance (Hilmansyach, 2024). In many cases, visual content creates an illusion of urgency that reinforces the desire to buy impulsively. All of this demonstrates that digital media has significant power in shaping consumption patterns through visual design and attention mechanisms. (Tryanti & Primasari, 2022). In addition to social and emotional factors, consumption is also influenced by cognitive processes involving the perception, interpretation, and subjective evaluation of product information. Younger generations often rely on quick, heuristic-based judgments when evaluating products they see online (Fadillah et al., 2022).

This causes them to be more influenced by attractive packaging, short reviews, or automatically generated ratings (Alkatiri & Aprianty, 2024). This cognitive influence is even stronger when users face a high information load, leading them to prefer following popular recommendations rather than conducting in-depth evaluations (Anjani & Mubarak, 2025). Younger consumers also show a tendency to judge product quality based on social perceptions rather than direct evidence (Meylovsky et al., 2025). Persuasive narratives in digital content lead users to perceive products as solutions to personal needs, even if these claims are not always objective. In other cases, cognitive biases such as FOMO encourage them to purchase to avoid missing out (Dwidienawati et al., 2025). These cognitive mechanisms show that purchasing decisions often occur not because of rational needs, but because of quick interpretations influenced by digital design (Sahanaya, 2025).

This Generation Z consumption cannot be separated from mental processes influenced by psychological perceptions and biases. The consumer behavior of the younger generation is shaped by the interaction between psychological needs, social pressures, and the mutually reinforcing influence of digital media (Junita & Putra, 2024).

The desire to fulfill emotional needs such as self-validation is often triggered by lifestyle representations constructed through digital media (Evita et al., 2023). At the same time, online group norms make consumers feel the need to follow trends to remain part of the community (Meylovsky et al., 2025). This pressure is reinforced by brands' visual strategies, which lead users to associate products with their ideal self-image. Meanwhile, cognitive processes such as heuristics and social biases create Consumers judge products based on popularity, not objective evaluation (Anjani & Mubarak, 2025). This phenomenon is further clarified by the finding that perceptions of quality are often shaped by digital narratives, rather than direct experience (Junita & Putra, 2024). As a result, consumption becomes a spontaneous act born from the interaction between emotional urges and visual stimuli. Younger generations also demonstrate a heightened sensitivity to status symbols created through digital communities, making consumption a symbol of identity (Ayu et al., 2022). Ultimately, these findings confirm that Generation Z's consumer behavior is shaped by a complex configuration of technological, social, and psychological factors (Somantri et al., 2025).

Conclusion

Based on the analysis of various previous studies above, it shows that the use of QRIS and e-wallets has become an integral part of transactions among Indonesians, especially students and the younger generation. The intensity of e-wallet usage is driven by ease of access, fast transactions, and attractive special offers to users, accelerating the shift in consumption behavior from conventional methods to more impulsive digital habits that often occur without planning. The consumption patterns and purchasing behavior of students have changed from spending based on prime needs to lifestyle needs, triggered by practical features, cashback, gamification, and the convenience of various digital services. From a consumer psychology perspective, the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) explain that perceived usefulness, perceived ease of use, social influence, and hedonic motivation are the main factors in the acceptance of consumptive patterns with digital payments.

The implication of this convenience is an increase in consumptive behavior and a decrease in self-control among users, as they often do not take advantage of the expense tracking features provided in digital payment applications. A cashless lifestyle, social support,

and a tendency to follow trends and promotions reinforce consumptive patterns that have become a new culture among students, who prioritize their desires over their needs. Financial literacy continues to be a problem, due to a lack of understanding of digital financial management, which increases the risk of wastefulness and difficulty in distinguishing between needs and wants. However, digital payments such as QRIS and e-wallets are not the main cause of consumptive behavior, but rather a means to accelerate the consumption or transaction process. Consumptive behavior is more strongly influenced by low self-control, high hedonistic motivation, and social influences in the campus and city environments. Therefore, changes in consumption behavior due to digitalization require strengthening financial literacy, emotional management, and self-control in order to optimize the benefits of financial technology and minimize the risks of consumptive behavior.

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