

Consumptive Lifestyle and Digital Wallet Usage: Their Effect on Purchase Decisions

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ABSTRACT

This study aims to examine the influence of a consumptive lifestyle and the use of digital wallets on purchasing decisions of Generation Z students in Malang City. The research method used is a descriptive quantitative approach, data were collected from 377 respondents aged 18–26 years through an online survey. The analysis was carried out using multiple linear regression and classical assumption tests. The results showed that a consumptive lifestyle did not have a significant effect on purchasing decisions, while the use of digital wallets had a positive effect due to its convenience, cashback promos, and practicality. These findings indicate that digital wallets play an important role in shaping the behavior of young consumers, and emphasize the importance of financial literacy so that the younger generation can make more rational financial decisions in the digital economy era.

INTRODUCTION

The rapid development of digital technology in Indonesia has brought significant changes in the way people transact and manage their personal finances (Danuri, 2019). One of the most striking innovations is the emergence of digital wallets (e-wallets), which have changed people's consumption patterns, especially among the younger generation (Maulidiya & Khusnudin, 2025). Digital wallets not only function as a financial transaction tool, but also become an important part of digital financial literacy that influences consumer behavior and decision-making (Maulana & Zoraya, 2024). Malang City, as one of the leading educational centers in Indonesia, is an interesting context to study this phenomenon. With around 330,000 active students from various regions (BPS, 2023), Malang is a meeting place for various cultures and consumption habits, making it suitable as a research location related to the adoption of digital wallets by Generation Z.

Generation Z, known as digital natives, is highly dependent on technology and is quick to adopt digital financial services such as digital wallets (Fitriyadi et al., 2023; Hasanah & Khusnudin, 2024; Oktaviani et al., 2023). Their consumption behavior is highly influenced by media exposure, peer recommendations, and attractive features such as cashback and discounts offered through digital platforms (Wibowo & Ayuningtyas, 2024). However, behind this convenience, concerns arise about increasing consumptive and impulsive behavior. Research shows that the ease of access and interactive features of digital wallets can encourage impulsive purchases that are not based on real needs (Kurnia et al., 2023; Hasanah et al., 2023). In addition, the presence of social media and e-commerce worsens the situation by triggering social pressure and the urge to continue following consumption trends (Rumbik et al., 2024; Khairat et al., 2018).

The use of digital wallets has increased rapidly in recent years. This refers to the Bank Indonesia report in 2023 regarding the value of electronic money transactions experiencing a significant increase, this increase can be seen from the Bank Indonesia report graph below:

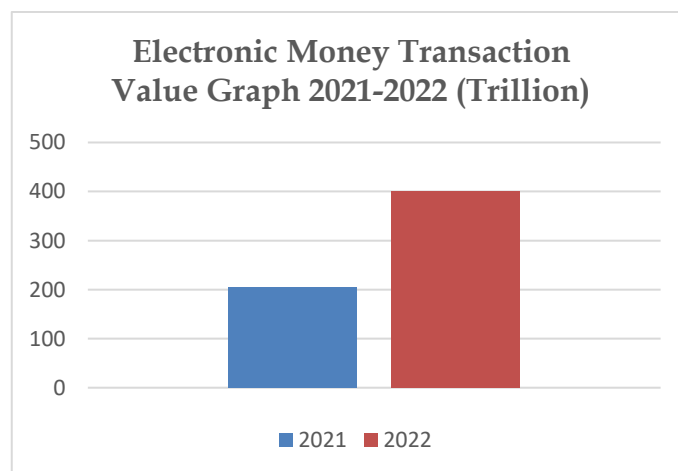


Figure 1. Electronic Money Transactions Graph 2021-2022

Source: Bank Indonesia (2023)

The phenomenon of increasing use of digital wallets in Malang City reflects the complex interaction between technology, consumer lifestyle, and financial literacy. Digital wallets offer convenience and speed in transactions, which are very much in line with the practical lifestyle of the younger generation. Hidayat *et al* (2020) emphasized that the existence of digital wallets allows consumers to make transactions efficiently without having to rely on cash, which in turn encourages increased consumption.

Integrating QRIS (Quick Response Code Indonesian Standard) as a national digital payment system has accelerated the adoption of digital wallets in various economic sectors, including informal markets in Malang City (Farhan & Shifa, 2023). QRIS enables interoperability between platforms such as OVO, Gopay, Dana, and ShopeePay, thus providing convenience and expanding the use of digital wallets (Zulmi *et al.*, 2025). According to the Bank Indonesia report (2023), the QRIS adoption rate in Malang is among the highest in East Java, showing the community's readiness and acceptance, especially the younger generation, towards the digital payment ecosystem. This opens up opportunities to analyze more deeply the impact of digital wallet use on consumption behavior among Generation Z in Malang.

Although various studies have discussed the role of digital wallets in encouraging cashless transactions and financial inclusion (Hidayat *et al.*, 2020; Srieikaningsih, 2020), there are still few studies that highlight the psychological and financial impacts of digital wallet use on the younger generation in secondary cities such as Malang. In addition, many studies have not integrated aspects of consumer lifestyle as a factor influencing digital financial behavior. This study aims to fill this gap by exploring how consumer lifestyle and digital wallet use together influence Generation Z purchasing decisions in Malang City. The contribution of this study lies in its contextual approach, focusing on a unique population that has not been widely explored, namely Generation Z students in Malang City. In addition to enriching the theoretical framework of digital financial behavior, this study also provides practical implications for digital wallet service providers, policymakers, and the younger generation themselves. By examining behavioral and technological dimensions simultaneously, this study is expected to provide a deeper understanding of how digital financial tools shape the consumption patterns of the digital generation, as well as their impact on financial well-being and Indonesia's digital economy more broadly.

LITERATURE REVIEW

Consumptive lifestyle theory

A consumptive lifestyle refers to an individual's behavioral pattern characterized by a tendency to consume goods and services excessively, often without rational consideration (Ulum & Solekah, 2024). According to Abdullah *et al* (2022) consumptive behavior is the act of buying goods that is based more on desire than need. This lifestyle is often related to the search for status and social recognition, where individuals feel the need to have certain items to show prestige or success. Generation Z, who live in the digital era, are more easily influenced by promotions on social media, influencer reviews, and discounts

offered on e-commerce platforms. According to research by Savitri et al. (2023), buying decisions are significantly impacted by a consumptive lifestyle, where individuals with a consumptive lifestyle tend to make impulsive purchases without careful consideration. Similar findings were also confirmed by Ariria et al (2025), who stated that the higher a person's level of consumptiveness, the greater their tendency to buy products based on desire rather than need. Therefore, the hypothesis proposed is:

H0: Consumptive lifestyle does not affect purchasing decisions.

H1: Consumptive lifestyle influences purchasing decisions

TAM Theory

According to the Technology Acceptance Model (TAM), perceived utility and perceived ease of use have an impact on whether new technologies, like digital wallets, are adopted (Ardianto et al., 2021). The use of digital wallets not only simplifies the payment process but can also encourage consumer behavior by providing consumers with quick access to make purchases. Users who feel that digital wallets suit their needs tend to use them more often for transactions, which ultimately encourages impulsive buying behavior. Digital wallets have become the main payment tool for Generation Z because they offer easy transactions, promotional features, and flexibility in various online and offline shopping platforms. Fikri (2021) found that the use of digital wallets encourages student consumer behavior, especially because of quick access to payments without having to carry cash. This is reinforced by research by Sopiyan and Budiman (2023) which shows that digital wallets significantly influence purchasing decisions, especially in the retail and fast food sectors. Thus, the hypothesis proposed is:

H0: The use of digital wallets has no effect on purchasing decisions.

H2: The use of digital wallets influences purchasing decisions.

Purchase Decision Theory

Purchase Decision Theory explains the process consumers go through in making decisions to purchase a product (Saroya et al., 2024). According to Pangestu et al (2023) purchasing decisions are influenced by various factors, including needs, wants, product information, and social situations. In the context of using digital wallets, ease of access and promotions offered through the platform can influence consumer purchasing decisions. A consumptive lifestyle and the use of digital wallets have a close relationship in influencing purchasing decisions. Individuals with a consumptive lifestyle tend to use digital wallets more often because of the ease of making transactions. A study by Henriawan and Puspasari (2023) showed that the combination of consumptive factors and ease of digital transactions can increase the frequency of purchases, especially among Generation Z. Therefore, the hypothesis proposed is:

H0: Consumptive lifestyle and simultaneous use of digital wallets do not affect purchasing decisions.

H3: Consumptive lifestyle and simultaneous use of digital wallets affect purchasing decisions.

Several previous studies have shown that a consumptive lifestyle and the use of digital wallets play an important role in influencing purchasing decisions, especially among the younger generation. Savitri *et al.* (2023) highlighted that a consumptive lifestyle encourages individuals to make purchases without rational considerations, while Fikri (2021) found that the use of digital wallets such as ShopeePay increases consumptive behavior due to easy access and attractive promotions. Research by Sopi yana dan Budiman (2023) also confirmed that digital wallets have a significant impact on purchasing decisions, especially in the fast food sector. However, different findings were expressed by Ankin Nadella dan Khasanah (2023), who stated that the influence of digital wallets on purchasing decisions is not always significant and depends on additional factors such as halal labeling and free shipping. These differences in findings indicate variations in the impact of digital wallet use and consumptive lifestyle, which may be influenced by social context, consumer characteristics, or the type of product purchased. Therefore, further research is needed that not only tests the direct influence, but also explores the interaction between variables in more depth, especially in the context of generation Z in Malang. Based on the formulated hypothesis, the following framework can be used to describe the relationship and influence between the variables studied:

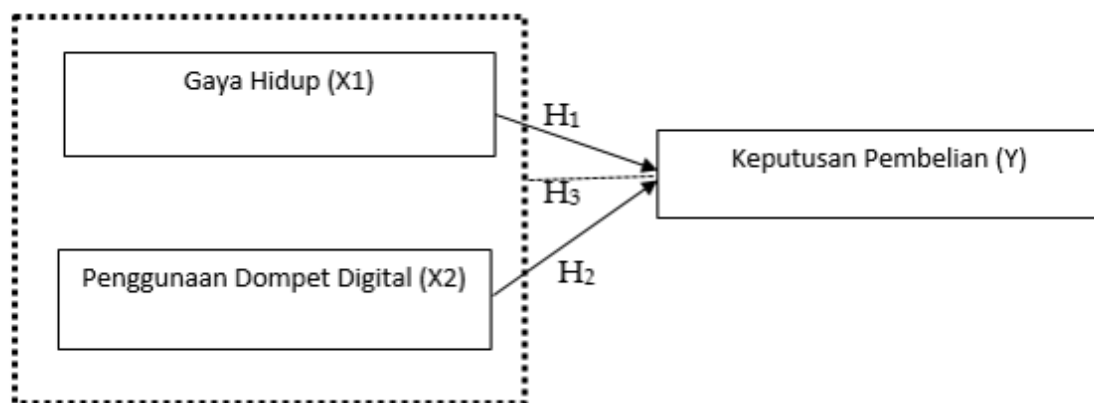


Figure 2. Conceptual Framework

METHODOLOGY

This study examines the impact of a consumptive lifestyle and digital wallet use on Generation Z's purchase habits in Malang City using a quantitative methodology and a descriptive method. The location of the study was chosen because Malang City has a large Generation Z population, especially students from various universities. The study population was Generation Z aged 18–26 years, domiciled in Malang City, students, and actively using digital wallets. A sample of 377 respondents was obtained using the Slovin formula and purposive sampling technique, through online questionnaire distribution via WhatsApp and Instagram. Primary data were collected through a Likert-scale questionnaire survey, while secondary data were obtained from BPS, Bank Indonesia, and relevant literature. Among the methods used to analyze data are tests for validity and reliability, descriptive analysis, multiple linear regression analysis, the t-test

and F-test for evaluating hypotheses, and the traditional assumption tests. The results were analyzed based on the regression coefficient, significance value, and determination coefficient (R^2).

RESEARCH RESULT

This research was conducted through several stages of statistical analysis to ensure the accuracy and feasibility of the model used, including:

Validity Test

A validity test is a method used to assess a questionnaire's reliability. In this validity test, the statement is deemed legitimate if the r count value is more than the r table, and it is deemed invalid if the r count value is less than the r table. The R table and R count values serve as the foundation for choices about validity tests; if the validity test's R count value is larger than 0.101, each statement item is deemed invalid. The R table is significant at 5%, or 0.101. The following validity test findings are displayed by the data used in this investigation using SPSS:

Table 1. Data Validity Test Results

Variable	Item	R hitung	R tabel	Information
Lifestyle	X1.1	0.796	0.101	Valid
	X1.2	0.756	0.101	Valid
	X1.3	0.794	0.101	Valid
	X1.4	0.726	0.101	Valid
	X1.5	0.725	0.101	Valid
	X1.6	0.793	0.101	Valid
	X1.7	0.788	0.101	Valid
Use of Digital Wallet	X2.1	0.678	0.101	Valid
	X2.2	0.643	0.101	Valid
	X2.3	0.685	0.101	Valid
	X2.4	0.585	0.101	Valid
	X2.5	0.617	0.101	Valid
	X2.6	0.616	0.101	Valid
	X2.7	0.614	0.101	Valid
Purchase Decisions	Y1.1	0.452	0.101	Valid
	Y1.2	0.429	0.101	Valid
	Y1.3	0.503	0.101	Valid
	Y1.4	0.417	0.101	Valid
	Y1.5	0.467	0.101	Valid
	Y1.6	0.485	0.101	Valid
	Y1.7	0.526	0.101	Valid

Source: SPSS output, processed 2025

Validity testing can be done by comparing each value in each indicator with the t-table. In the validity test table above, it can be seen that all variables, namely lifestyle (X1) and use of digital wallets (X2) are said to be valid. This is based on the calculated r value which is greater than the r table with a value of

0.195. It can be concluded that the variables in this study can be measured accurately and validly with each existing indicator.

Reliability test

A reliability test is a test to determine whether data can be said to be reliable or not. The way to find out is by looking at the Cronbach's alpha value > 0.60 . But if the Cronbach's alpha value < 0.60 then the results are declared unreliable. The results of data processing using SPSS in this study, with the reliability test show the following results:

Table 2. Reliability Test Results

Variabel	Cronch's Alpha	N of Item	Information
X1	0.883	7	Reliabel
X2	0.751	7	Reliabel
Y	0.708	7	Reliabel

Source: SPSS output, processed 2025

From the reliability test results table above, it can be seen that the variables used in this study, namely lifestyle (X1) and use of digital wallets (X2), are said to be reliable.

Normality Test

The purpose of the normality test is to ascertain whether or not the independent and dependent variables in a regression model utilized in this study are regularly distributed. Only the points can be used to determine if the results of the normalcy test are normally distributed; the Kolmogorov-Smirnov Test can also be used to determine this. According to the reference or basis, a data set can be considered regularly distributed if the Kolmogorov-Smirnov test values are larger than 0.05. On the other hand, the data is said to be non-normally distributed if the Kolmogorov-Smirnov Test scores are less than 0.05. The results of data processing from the normality test using SPSS in this study are as follows:

Table 3. Normality Test Results

Kolmogorov-Smirnov Test	
N	377
Test Statistic	0.044
Asymp.Sig (2 - tailed)	0.072

Source: SPSS output, processed 2025

Normality test using Kolmogorov Smirnov test is based on looking at the asymp. Sig. (2-tailed) value, if the results obtained are more than 5% or 0.05 then it is stated that the data assumes normality. From the results of the Kolmogorov Smirnov test above, it can be seen that the Asymp. Sig. (2-tailed) The value is 0.054. This means that in this study, the assumption of normality has been met.

Multicollinearity Test

The multicollinearity test is a test used to determine whether the regression model correlates with independent variables. A regression model is said to be good if there is no correlation between independent variables or no multicollinearity (Ghozali, 2011). In this test, it can be seen through the results of tolerance and VIF that the reference value of tolerance must be higher than 0.1 and VIF less than 10. The results of the multicollinearity test data processing in this study using SPSS are as follows:

Table 4. Multicollinearity Test Results

Variabel	Tolerance	VIF	Information
Lifestyle (X1)	0,681	1,469	There is no multicollinearity
Use of digital wallets (X2)	0,681	1,748	There is no multicollinearity

Source: SPSS output, processed 2025

The results in the multicollinearity test table above show that the value obtained at tolerance is more than 0.1 and the VIF value is less than 10. This means that the lifestyle variables (X1) and the use of digital wallets (X2) do not experience multicollinearity or are stated to have no correlation.

Heteroscedasticity Test

Heteroscedasticity Test is a test used to determine whether a model contains residual variation or not. The way to find out is to see if the sig value is > 0.05 then it is stated that there is no heteroscedasticity and if sig. < 0.05 then it is stated that there are symptoms of heteroscedasticity. The results of data processing from the heteroscedasticity test using SPSS in this study are as follows:

Table 5. Heteroscedasticity Test Results

Variabel	B	Std. Error	Sig
Lifestyle (X1)	-.010	.014	.014
Use of digital wallets (X2)	-.086	.023	.023

Source: SPSS output, processed 2025

The table of heteroscedasticity test results shows that the variables used, lifestyle (X1) and use of digital wallets (X2), have a sig value of more than 0.05, so there is no heteroscedasticity.

Multiple Linear Regression Test

Multiple linear regression analysis in this study serves to determine how lifestyle (X1) and the use of digital wallets (X2) influence purchasing decisions (Y) in Malang City. In addition, to determine the value of the dependent variable whether there is a change in the independent variable. The results of multiple regression data processing in this study using SPSS are as follows:

Table 6. Multiple Linear Regression Test

Variable	B	Std. Error	t	Sig
Lifestyle (X1)	.029	.023	1.273	.204
Use of digital wallets (X2)	.229	.037	6.219	.000

Source: SPSS output, processed 2025

From the table of multiple linear regression test results above, the multiple linear equation in the Unstandardized Coefficients table has a constant number of 22,780 and the number of coefficients X1 of 0.029 and X2 of 0.229. So the regression equation is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2$$

$$Y = 22.780 + 0.029X_1 + 0.229X_2 + e$$

The conclusion from the multiple regression test results equation above is as follows:

- The constant value of 22,780 means that the value of X1 (lifestyle), the use of digital wallets (X2) is considered non-existent or 0 when its value is not influenced by the independent variable. Therefore, the interest in investing is 22,780
- The lifestyle variable (X1) has a coefficient value of 0.029. This means that if the lifestyle variable increases by one unit, the purchasing decision will increase by 0.029.
- The variable for the use of digital wallets (X2) has a coefficient value of 0.229. This means that if the variable for the use of digital wallets increases by one unit, the purchasing decision will increase by 0.229.

Coefficient of Determination (R²) Test

The coefficient of determination test is a test used to determine the ability of a model to explain independent variables to dependent variables. The results of the data processing of the coefficient of determination (R²) test in this study using SPSS are as follows:

Table 7. Results of the Determination Coefficient Test (R²)

Model Summary	R	R Square	Adjusted R Square
1	.403	.162	0.158

Source: SPSS output, processed 2025

In the table of determination coefficient test results above, it can be seen that the R square in this study is 0.162 or 20%. It can be said that the influence of the independent variable (lifestyle, use of digital wallets) on the dependent variable (purchase decision) of 0.162 can explain 20% of the dependent variable. The remaining 80% is explained by variables other than the independent variable.

Simultaneous Test (F Test)

The simultaneous F test is a test used to determine the effect of independent variables (lifestyle, use of digital wallets) on dependent variables

(purchasing decisions) together or simultaneously. The results of the simultaneous test data processing in this study using SPSS are as follows:

Table 8. Simultaneous Test Results

ANOVA	Sum of Squares	Mean Square	F	Sig
Regression	337.852	168.926	36.176	.000 ^b

Source: SPSS output, processed 2025

In the simultaneous test table above, it can be seen that the significant value of the independent variables X1 and X2 simultaneously or simultaneously on the dependent variable (Y) is $0.000 < 0.05$ so that H4 is accepted. The conclusion is that X1 (lifestyle), the use of digital wallets (X2) have a simultaneous effect on Y (purchasing decisions).

Partial Test (T-Test)

Partial test or T-test is a test used to determine the effect of independent variables (lifestyle, use of digital wallets) individually or partially on the dependent variable (purchasing decisions). The results of processing partial test data or T-test in this study with SPSS are:

Table 9. Partial Test Results (T-Test)

Variable	B	Std. Error	t	Sig
Lifestyle (X1)	.029	.023	1.273	.204
Use of digital wallets (X2)	.229	.037	6.219	.000

Source: SPSS output, processed 2025

Based on the partial test results table or T-test above, the results are as follows:

Hypothesis 1

Sig value = $0.204 > 0.05$ on the lifestyle variable, then H0 is accepted and H1 is rejected. The conclusion is that lifestyle does not have a significant effect on purchasing decisions (Y).

Hypothesis 2

Sig value = $0.000 < 0.05$ on the digital wallet usage variable, then H0 is rejected and H1 is accepted. The conclusion is that the use of digital wallets has a significant effect on purchasing decisions (Y).

DISCUSSION

Influence of Lifestyle on Purchasing Decisions

Table 9 shows that the results of the hypothesis are that lifestyle does not have a significant effect on the purchasing decisions of Generation Z in Malang City. This is indicated by a significance value of $0.204 > 0.05$, so H0 is accepted and H1 is rejected. This means that lifestyle does not have a significant effect on purchasing decisions. In other words, the purchasing decisions of Generation Z in Malang City are not always determined by their lifestyle. Generation Z tends to be more rational in making purchasing decisions and considering other aspects

such as price, product reviews, or digital promos, rather than following consumption patterns based on lifestyle alone. These results contradict several previous studies, such as those conducted by Savitri et al. (2023), Rachmawati et al (2019), and Aini et al (2020), which state that a consumptive lifestyle has a positive and significant effect on purchasing decisions. Nurmalia et al (2024) findings also confirm that a consumptive lifestyle has an effect on purchasing decisions, although reference groups such as beauty vloggers have no effect. This means that, in a broader context, lifestyle is often an important factor in influencing purchasing decisions. However, the results of this study are more in line with research by Ankin Nadella and Khasanah (2023) which found that several digital factors such as payments via e-wallet do not always have a significant effect on purchasing decisions. Therefore, it can be concluded that Generation Z in Malang City may consider rational digital factors such as convenience, price, and reviews more than simply following a consumer lifestyle.

The Influence of Digital Wallet Usage on Purchasing Decisions

Table 9 shows that the results of the hypothesis are that the use of digital wallets has a significant effect on purchasing decisions of Generation Z in Malang City. This is evidenced by a significance value of $0.000 < 0.05$, so H_0 is rejected and H_1 is accepted. This means that the use of digital wallets has a significant effect on purchasing decisions. In other words, the higher the intensity of digital wallet use, the greater the likelihood of someone making a purchasing decision. This is due to the ease of transactions, various cashback promos, and the practicality offered by digital wallets which are very much in line with the current dynamic lifestyle of Generation Z. These results are in line with research conducted by Sopiyan and Budiman (2023) and Khotimah and Syafwandi (2024) which state that digital wallets have a significant effect on purchasing decisions. Likewise with research from Pusporini et al. (2023), which found that digital wallets and sales promotions partially have a positive and significant effect on purchasing decisions. Research by Henriawan et al (2023) also supports these results, with the finding that digital wallets significantly influence purchasing decisions. In addition, Fikri (2021) also stated that the use of Shopeepay has an impact on students' consumer behavior, which of course has an impact on purchasing decision making. However, this result is different from research by Ankin Nadella and Khasanah (2023) which stated that payments via digital wallets did not have a significant effect on food purchasing decisions. This difference may be due to differences in the context of the research object, where the type of product purchased can affect the influence of digital wallets on purchasing decisions

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the discussion above, it can be concluded that a consumptive lifestyle has no influence on the purchasing decisions of Generation Z students in Malang City. This is because Generation Z tends to be more rational in determining purchasing choices by considering aspects such as price, product reviews, and digital promos, rather than simply following a consumptive lifestyle. Meanwhile, the use of digital wallets has been shown to influence

students' purchasing decisions. Ease of transactions, cashback promos, and practicality offered by digital wallets are the main driving factors for increasing purchasing intensity among Generation Z who have a fast-paced and dynamic lifestyle. The implications of this study indicate that in the increasingly developing digital era, the presence of technology such as digital wallets plays an important role in influencing purchasing decisions, especially among Generation Z. This finding provides an overview that business actors and digital service providers need to continue to innovate in presenting practical features and attractive promos to attract the interest of young consumers. On the other hand, these results are also a reminder to the public and educational institutions about the importance of increasing financial literacy among the younger generation. That way, they can make purchasing decisions that are not only based on ease of transactions, but also by considering mature financial conditions.

ADVANCED RESEARCH

Every study has limitations, and this study is no different. The main limitation lies in the scope of the population which only includes Generation Z students in Malang City, so the results cannot be generalized to Generation Z in other areas or community groups with different backgrounds. In addition, the independent variables used are limited to consumer lifestyles and the use of digital wallets, whereas there are many other factors that may influence purchasing decisions, such as the influence of social media, the role of influencers, psychological factors, or local consumption culture. Therefore, further research is recommended to expand the scope of the population, both geographically and demographically, and consider the addition of other relevant variables to make the analysis more comprehensive.

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