

Research Article

The Effect of Digital Payment on Consumptive Behavior at Indomaret in Pematangraya City

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Abstract. The rapid development of digital payment technology has transformed consumer transaction patterns by providing faster, more convenient, and secure payment methods. The increasing use of digital payment systems in modern retail has raised concerns regarding their potential influence on consumers' purchasing behavior, particularly consumptive behavior. This study aims to examine the effect of Digital Payment on Consumptive Behavior among consumers shopping at Indomaret in Pematangraya City, Indonesia. A quantitative research approach with an associative design was employed using purposive sampling. Primary data were collected through structured questionnaires from 96 respondents who had experience using digital payment during shopping transactions. The collected data were analyzed using descriptive statistics, validity and reliability tests, Pearson Product-Moment correlation analysis, and hypothesis testing through the t-test with the assistance of IBM SPSS Statistics 26. The findings reveal that Digital Payment has a significant positive influence on Consumptive Behavior. The convenience, transaction speed, security, and promotional benefits offered by digital payment systems encourage consumers to conduct transactions more frequently and increase the likelihood of impulsive purchasing. The statistical analysis confirms that the proposed hypothesis is accepted, indicating a significant relationship between Digital Payment and Consumptive Behavior. This study contributes empirical evidence regarding digital payment adoption in a regional retail environment and provides practical implications for retailers, digital payment providers, and policymakers in promoting responsible digital financial services and consumer spending behavior.

Keywords: Consumptive Behavior; Digital Payment Adoption; Digital Payment; Financial Technology; Retail Industry.

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1. Introduction

The rapid advancement of digital technology has transformed various aspects of human life, particularly financial transactions. One of the most significant innovations is the emergence of digital payment systems, which enable cashless transactions through electronic devices such as smartphones, QR-code applications, and electronic money. The increasing adoption of digital payment services has accelerated the development of the digital economy and has fundamentally changed consumer purchasing behavior. In Indonesia, the implementation of digital payment has grown significantly due to government support for financial inclusion, the expansion of financial technology (FinTech), and the widespread adoption of QRIS, e-wallets, and mobile banking services. This transformation has encouraged consumers to perform transactions more efficiently, conveniently, and securely.

Digital payment has become an essential payment method in modern retail businesses, including convenience stores such as Indomaret. Various payment platforms, including OVO, DANA, LinkAja, ShopeePay, TapCash BNI, and Mandiri e-Money, are now integrated

into retail transactions, providing consumers with faster and more flexible payment alternatives. While these technologies improve transaction efficiency and customer convenience, they may also influence purchasing decisions by reducing the psychological barriers associated with cash spending. Consequently, consumers may become more likely to make impulsive purchases, thereby increasing consumptive behavior.

Previous studies have extensively investigated the relationship between digital payment and consumer behavior. Rizkiyah et al. (2021) reported that digital payment positively influences consumer purchasing behavior by increasing transaction convenience and accessibility. Rahayu and Mulyadi (2023) found that digital payment contributes approximately 68.6% to consumptive behavior, indicating that payment convenience significantly encourages unnecessary purchases. Likewise, Puspitasari and Indrarini (2021) demonstrated that digital payment significantly affected consumer purchasing patterns during the COVID-19 pandemic through the increased use of e-commerce platforms. Hayati et al. (2023) further revealed that digital payment and promotional activities simultaneously increase consumptive behavior among university students. Other researchers, including Azhar et al. (2023), Mora and Sidiq (2024), Listia and Sihotang (2024), and Mursalim et al. (2024), also confirmed that factors such as perceived usefulness, ease of use, financial literacy, lifestyle, social influence, and promotional incentives contribute to consumers' intention to use digital payment systems.

Although these studies consistently demonstrate the significant influence of digital payment on consumer behavior, several limitations remain. First, most previous research has focused on large metropolitan areas such as Jakarta, Surabaya, Medan, Karawang, and Makassar, where digital infrastructure and technology adoption are relatively advanced. Second, many studies concentrated on specific respondent groups, particularly university students or Generation Z consumers, limiting the generalizability of their findings to broader community populations. Third, several studies incorporated additional mediating variables such as customer satisfaction, loyalty, promotion, financial literacy, and lifestyle, making it difficult to isolate the direct effect of digital payment on consumptive behavior. Consequently, empirical evidence regarding consumers in smaller developing cities and retail environments remains limited.

Based on these research gaps, this study addresses the following research problem: To what extent does digital payment influence consumptive behavior among consumers shopping at Indomaret in Pematangraya City? Unlike previous studies, this research focuses on consumers in a developing regional city where digital financial adoption is increasing but has not been extensively investigated. This context provides an opportunity to understand whether digital payment affects consumer behavior differently from urban metropolitan settings.

To address this problem, the present study employs a quantitative associative research design using a survey method. Data were collected through structured questionnaires distributed to 96 consumers of Indomaret in Pematangraya City. Digital payment is treated as the independent variable, while consumptive behavior serves as the dependent variable. Statistical analyses include validity and reliability testing, Pearson Product-Moment correlation analysis, and hypothesis testing using the t-test to examine the significance of the relationship between the variables.

The major contributions of this study are summarized as follows:

This study extends existing digital payment research by investigating consumers in Pematangraya City, an area that has received limited academic attention.

It examines the direct influence of digital payment on consumptive behavior without introducing additional mediating variables, allowing clearer interpretation of causal relationships.

The study provides empirical evidence from the context of modern retail (Indomaret), complementing previous research predominantly conducted in e-commerce environments or university settings.

The findings contribute to the literature on consumer behavior, financial technology adoption, and digital financial inclusion while offering practical insights for retailers and policymakers in developing regional economies.

The remainder of this paper is organized as follows. Section 2 reviews the relevant literature concerning digital payment systems and consumptive behavior and develops the research hypotheses. Section 3 describes the research methodology, including research design, sampling procedures, measurement instruments, and data analysis techniques. Section 4 presents the empirical findings and discusses the research results in relation to previous studies.

Finally, Section 5 concludes the study by summarizing the main findings, discussing theoretical and practical implications, identifying research limitations, and providing recommendations for future research.

2. Preliminaries or Related Work or Literature Review

Digital Payment

Digital payment refers to an electronic payment system that enables financial transactions without using physical cash. The system utilizes digital technologies, including mobile applications, internet networks, electronic money, QR codes, and banking platforms to facilitate secure, efficient, and convenient transactions. The rapid development of Financial Technology (FinTech) has accelerated the adoption of digital payment systems worldwide and has significantly transformed consumer purchasing behavior.

According to Bank Indonesia (2024), digital payment is an electronic payment instrument that stores monetary value digitally and allows users to conduct transactions through servers or electronic chips. The implementation of QRIS, mobile banking, and electronic wallets has strengthened Indonesia's digital financial ecosystem while supporting financial inclusion. Similarly, Rizkiyah et al. (2021) define digital payment as one of the most important FinTech innovations that simplifies financial transactions by reducing transaction time and increasing payment accessibility. Popular digital payment platforms in Indonesia include OVO, DANA, ShopeePay, LinkAja, TapCash BNI, and Mandiri e-Money, all of which are widely accepted in modern retail businesses such as Indomaret.

Several dimensions are commonly used to evaluate digital payment adoption, including ease of use, transaction speed, security, convenience, frequency of use, and perceived benefits. Ease of use reflects how easily consumers can learn and operate the payment application. Transaction speed measures how quickly payments are completed compared to conventional cash transactions. Security represents consumers' confidence regarding transaction protection and privacy. Convenience indicates the flexibility of conducting transactions anytime and anywhere. Frequency of use demonstrates the intensity of digital payment adoption, while perceived benefits include promotional discounts, cashback, reward points, and transaction monitoring features. These dimensions collectively determine consumers' willingness to adopt digital payment systems and influence their purchasing decisions.

Consumptive Behavior

Consumptive behavior describes purchasing activities driven primarily by desires rather than actual needs. Consumers exhibiting consumptive behavior tend to purchase products impulsively, emotionally, or excessively without carefully evaluating the necessity of their purchases. Engel et al. (1994) define consumer behavior as activities related to obtaining, consuming, and disposing of products and services, including the decision-making processes before and after purchasing.

According to Sumartono, consumptive behavior can be identified through three major indicators: impulsive buying, irrational purchasing, and excessive spending. Impulsive buying refers to spontaneous purchasing decisions made without prior planning. Irrational purchasing occurs when consumers prioritize emotions, prestige, or social influence instead of functional needs. Excessive spending reflects purchasing beyond actual necessity, often resulting in inefficient financial management. The increasing use of digital payment systems may intensify these behaviors because consumers no longer directly perceive physical cash expenditures, thereby reducing psychological spending constraints.

Several factors influence consumptive behavior, including cultural background, social environment, psychological conditions, economic capability, technological development, and personal characteristics. The widespread availability of digital payment services and promotional incentives further encourages consumers to perform frequent purchases, particularly in modern retail environments.

Related Work

Numerous studies have investigated the relationship between digital payment and consumer behavior. Rizkiyah et al. (2021) examined digital payment users of the OVO platform and concluded that digital payment positively influences consumer purchasing behavior by increasing transaction convenience and accessibility. Similarly, Rahayu and Mulyadi (2023) reported that digital payment explains approximately 68.6% of consumers' consumptive behavior, indicating a substantial influence of payment convenience on purchasing decisions.

Puspitasari and Indrarini (2021) investigated digital payment adoption during the COVID-19 pandemic and found that electronic payment systems significantly influenced consumption patterns among Muslim communities in Surabaya. Hayati et al. (2023) further demonstrated that digital payment, combined with promotional strategies, significantly increases consumptive behavior among university students. Their findings indicate that promotional incentives provided through digital payment applications encourage consumers to perform more frequent purchases.

Other researchers have explored additional variables affecting digital payment adoption. Azhar et al. (2023) investigated customer satisfaction, loyalty, and digital payment usage among Generation Z consumers in Jakarta, while Mora and Sidiq (2024) emphasized the importance of perceived usefulness, ease of use, credibility, social influence, and behavioral intention. Mursalim et al. (2024) incorporated financial literacy and lifestyle variables and concluded that both variables significantly influence consumptive behavior associated with digital payment usage. Likewise, Listia and Sihotang (2024) analyzed the combined effects of digital payment and e-commerce on university students' consumptive behavior.

Although previous studies consistently demonstrate a significant relationship between digital payment and consumer behavior, several research limitations remain. Most previous investigations were conducted in large metropolitan cities such as Jakarta, Surabaya, Medan, Karawang, and Makassar, where digital infrastructure is relatively mature. Moreover, many studies focused primarily on university students or Generation Z consumers, limiting the applicability of their findings to the general population. Several researchers also incorporated additional mediating variables such as loyalty, customer satisfaction, financial literacy, lifestyle, and promotional activities, making it difficult to identify the direct contribution of digital payment itself.

The present study addresses these limitations by focusing on consumers shopping at Indomaret in Pematangraya City, a developing regional area that has received limited attention in previous digital payment research. Unlike earlier studies, this research investigates the direct influence of digital payment on consumptive behavior without introducing additional mediating variables. Therefore, this study contributes new empirical evidence regarding consumer behavior in regional retail environments and extends the understanding of digital payment adoption beyond metropolitan contexts.

3. Proposed Method

This study employed a quantitative research approach with an associative research design to examine the influence of digital payment on consumptive behavior among Indomaret consumers in Pematangraya City, Indonesia. The quantitative approach was selected because it enables objective measurement of relationships between variables using statistical analysis. The associative design aims to determine whether the independent variable, Digital Payment (X), significantly influences the dependent variable, Consumptive Behavior (Y).

Primary data were collected through a structured questionnaire distributed to consumers who had experience using digital payment while shopping at Indomaret. The sampling technique applied in this study was purposive sampling because respondents were selected based on predetermined criteria. According to the sample size calculation, the study involved 96 respondents. Before hypothesis testing, the questionnaire was examined through validity and reliability testing to ensure that every measurement item met acceptable research standards.

The research procedure consisted of several sequential stages beginning with problem identification, literature review, questionnaire development, data collection, statistical analysis, and interpretation of the research findings. The overall workflow is presented in Algorithm 1.

Algorithm 1. Research Procedure

INPUT : Questionnaire responses collected from 96 consumers using Digital Payment at Indomaret Pematangraya.

OUTPUT: Statistical relationship between Digital Payment and Consumptive Behavior.

- a. Identify the research problem.
- b. Conduct a literature review related to Digital Payment and Consumptive Behavior.
- c. Develop the conceptual framework and research hypotheses.
- d. Design the questionnaire based on research indicators.

- e. Determine respondents using purposive sampling.
- f. Distribute questionnaires to respondents.
- g. Collect and verify questionnaire responses.
- h. Perform validity and reliability testing.
- i. Conduct descriptive statistical analysis.
- j. Calculate the Pearson Product-Moment correlation coefficient.
- k. Perform hypothesis testing using the t-test.
- l. Interpret the statistical findings.
- m. Draw conclusions and formulate recommendations.

Research Variables

The independent variable investigated in this study is Digital Payment, while the dependent variable is Consumptive Behavior.

Digital Payment is measured using six indicators:

- a. Ease of Use;
- b. Transaction Speed;
- c. Security;
- d. Convenience;
- e. Usage Frequency;
- f. Perceived Benefit.

Consumptive Behavior is measured using three indicators:

- a. Impulsive Buying;
- b. Irrational Buying;
- c. Excessive Spending.

All questionnaire items were evaluated using a five-point Likert Scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Research Workflow

The research workflow begins with identifying the research problem through observations of increasing digital payment usage in retail transactions. A comprehensive literature review was subsequently conducted to establish the theoretical foundation and identify research gaps. Based on the theoretical framework, research hypotheses and measurement indicators were developed.

After designing the questionnaire, data were collected from consumers who fulfilled the predetermined sampling criteria. The collected data were screened and processed before conducting validity and reliability testing. Once the research instrument met statistical requirements, descriptive analysis was performed to describe respondent characteristics and variable distributions. Inferential statistical analysis was then conducted using Pearson Product-Moment correlation and hypothesis testing through the t-test. Finally, the statistical findings were interpreted to determine the effect of Digital Payment on Consumptive Behavior.

Correlation Analysis

The relationship between Digital Payment and Consumptive Behavior was measured using the Pearson Product-Moment correlation coefficient. The coefficient is calculated using Eq. (1).

Eq. (1) determines both the strength and direction of the linear relationship between the independent and dependent variables. Correlation values range from -1 to $+1$, where positive values indicate a positive relationship between variables.

Hypothesis Testing

The significance of the correlation coefficient was examined using the t-test shown in Eq. (2).

Eq. (2) is employed to determine whether the observed correlation is statistically significant. The calculated t-value is compared with the critical t-value at a significance level of $\alpha = 0.05$. If the calculated value exceeds the critical value, the null hypothesis is rejected, indicating that Digital Payment significantly influences Consumptive Behavior.

Research Hypotheses

The hypotheses examined in this study are formulated as follows.

- a. H_0 : Digital Payment does not significantly influence Consumptive Behavior among Indomaret consumers in Pematangraya City.
- b. H_1 : Digital Payment significantly and positively influences Consumptive Behavior among Indomaret consumers in Pematangraya City.

The statistical analyses performed in this study provide empirical evidence regarding the relationship between digital payment adoption and consumptive behavior in the context of modern retailing. The findings are expected to contribute to the literature on financial technology adoption and consumer behavior while providing practical insights for retailers and policymakers in promoting responsible digital payment usage.

4. Results and Discussion

This section presents the research findings obtained from the statistical analysis of questionnaire data collected from Indomaret consumers in Pematangraya City. The discussion includes the software and hardware used, data source, respondent characteristics, instrument testing, hypothesis testing, and interpretation of the findings in relation to previous studies.

Hardware and Software

The research data were processed using a laptop equipped with an Intel Core i5 processor, 8 GB RAM, and Windows 11 operating system. Statistical analysis was performed using IBM SPSS Statistics Version 26, while Microsoft Excel 2021 was used for data coding, cleaning, and preliminary tabulation. Microsoft Word 2021 was utilized for documentation and manuscript preparation.

Dataset Description

The dataset used in this study consisted of primary data collected through structured questionnaires distributed to consumers shopping at Indomaret in Pematangraya City. Respondents were selected using purposive sampling based on the criterion that they had previously used at least one digital payment platform when making purchases at Indomaret.

A total of 96 valid questionnaires were obtained and analyzed. The questionnaire measured two research variables:

- a. Digital Payment (X) consisting of six indicators: Ease of Use, Transaction Speed, Security, Convenience, Usage Frequency, and Perceived Benefit.
- b. Consumptive Behavior (Y) consisting of three indicators: Impulsive Buying, Irrational Buying, and Excessive Spending.

All questionnaire items were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Initial Data Analysis

Before hypothesis testing, the questionnaire was evaluated through validity and reliability analysis. The validity test indicated that all questionnaire items had corrected item-total correlation coefficients greater than the critical value ($r\text{-table} = 0.2006$), indicating that every indicator successfully measured the intended construct.

Reliability testing using Cronbach's Alpha also demonstrated satisfactory internal consistency. The Digital Payment variable obtained a Cronbach's Alpha value above 0.70, while Consumptive Behavior also exceeded the recommended threshold of 0.70. Therefore, both research variables satisfied the reliability requirements for further statistical analysis.

Descriptive statistics further revealed that respondents generally perceived digital payment as easy to use, secure, practical, and beneficial for daily transactions. However, respondents also acknowledged that the convenience of digital payment frequently encouraged unplanned purchases.

Correlation Analysis

The relationship between Digital Payment and Consumptive Behavior was analyzed using Pearson Product-Moment Correlation.

The correlation coefficient is calculated using Eq. (3).

The statistical analysis produced a positive correlation coefficient, indicating that increasing utilization of digital payment is associated with increasing consumptive behavior. Based on the interpretation of the correlation coefficient, the relationship between the two variables falls within the strong positive correlation category.

Table 1. Pearson Correlation Analysis.

Variable	Correlation (r)	Significance
Digital Payment→Consumptive Behavior	0.781	0.000

The significance value ($p < 0.05$) indicates that the relationship between Digital Payment and Consumptive Behavior is statistically significant.

Hypothesis Testing

The significance of the correlation coefficient was evaluated using the t-test shown in Eq. (4). The hypothesis testing produced a calculated t-value substantially higher than the critical t-value at $\alpha = 0.05$. Consequently, the null hypothesis (H_0) was rejected, while the alternative hypothesis (H_1) was accepted. These findings demonstrate that Digital Payment has a statistically significant positive influence on Consumptive Behavior among Indomaret consumers in Pematangraya City.

Discussion

The findings indicate that digital payment significantly influences consumers' purchasing behavior. The convenience provided by electronic payment systems enables consumers to complete transactions rapidly without using physical cash. As a result, consumers experience fewer psychological constraints during purchasing decisions, increasing the likelihood of impulsive buying.

Ease of use was identified as one of the strongest contributing factors. Consumers reported that digital payment applications are simple to operate and require minimal transaction time. The integration of QRIS, electronic wallets, and mobile banking has further improved transaction efficiency, encouraging consumers to rely increasingly on cashless payment systems.

Perceived benefits also contributed considerably to digital payment adoption. Promotional incentives such as cashback, discounts, reward points, and loyalty programs motivate consumers to perform repeated purchases. Although these incentives improve customer satisfaction, they simultaneously encourage higher purchasing frequency, which may eventually increase consumptive behavior.

Security was another important determinant. Most respondents expressed confidence in using digital payment because of authentication mechanisms such as PIN verification, OTP, and biometric identification. This confidence increases consumers' willingness to perform digital transactions for both planned and spontaneous purchases.

The findings of this study are consistent with previous research conducted by Rizkiyah et al. (2021), who reported that digital payment improves purchasing convenience and increases transaction frequency. Similarly, Rahayu and Mulyadi (2023) found that digital payment significantly contributes to consumptive behavior through enhanced transaction convenience. The present findings also support Puspitasari and Indrarini (2021), who demonstrated that electronic payment adoption encourages greater purchasing activity due to reduced transaction barriers.

Unlike previous studies that focused primarily on university students or consumers living in metropolitan areas, this study demonstrates that similar behavioral patterns are also observed among consumers in Pematangraya City. This finding suggests that the influence of digital payment extends beyond major urban centers and has become increasingly relevant in developing regional economies.

Overall, the empirical evidence confirms the proposed hypothesis that Digital Payment significantly influences Consumptive Behavior. While digital payment successfully improves transaction efficiency and financial inclusion, consumers should remain aware of potential impulsive purchasing behavior resulting from the convenience and promotional features offered by digital payment platforms.

5. Comparison

The findings of this study are generally consistent with previous research concerning the relationship between digital payment and consumer behavior. Earlier studies have consistently reported that the increasing adoption of digital payment systems positively influences purchasing behavior by providing greater convenience, faster transaction processing, and easier access to cashless payment services.

The results obtained in this study support the findings reported by Rizkiyah et al. (2021), who concluded that digital payment encourages consumers to conduct transactions more frequently because of its ease of use and accessibility. Likewise, the present findings are consistent with Rahayu and Mulyadi (2023), who demonstrated that digital payment has a significant positive effect on consumptive behavior. Consumers tend to spend more when payment processes become simpler and require less effort than conventional cash transactions.

This study also agrees with the work of Puspitasari and Indrarini (2021), which reported that digital payment significantly influenced consumption patterns during the COVID-19 pandemic. Although their research was conducted in a different context and focused on Islamic consumption behavior, both studies indicate that digital payment reduces transaction barriers and encourages higher purchasing activity.

Compared with more recent studies, such as those conducted by Azhar et al. (2023) and Mora and Sidiq (2024), several differences can be identified. Previous studies mainly emphasized technology acceptance variables, including perceived usefulness, customer satisfaction, loyalty, behavioral intention, and ease of use. In contrast, the present study focuses directly on the influence of digital payment on consumptive behavior without introducing additional mediating or moderating variables. This approach provides a clearer understanding of the direct relationship between digital payment usage and consumers' purchasing behavior.

Another important distinction lies in the research setting. Most previous studies were conducted in large metropolitan cities or among university students and Generation Z consumers. In contrast, this study investigates consumers shopping at Indomaret in Pematangraya City, representing a developing regional area where digital payment adoption has increased substantially in recent years. The findings demonstrate that the influence of digital payment is not limited to metropolitan areas but is also evident in smaller cities experiencing rapid digital transformation.

The results also strengthen the existing literature by confirming that the convenience, speed, security, and promotional benefits provided by digital payment systems contribute to higher transaction frequency and increase the likelihood of impulsive purchasing. Consequently, digital payment not only functions as a financial technology innovation but also influences consumer decision-making and purchasing patterns.

Overall, this study extends previous research by providing empirical evidence from a regional retail environment while emphasizing the direct relationship between Digital Payment and Consumptive Behavior. The findings contribute to the growing body of knowledge on financial technology adoption and provide practical implications for retailers, financial service providers, and policymakers seeking to promote digital payment systems while encouraging responsible consumer spending.

6. Conclusions

This study examined the influence of Digital Payment on Consumptive Behavior among consumers shopping at Indomaret in Pematangraya City using a quantitative research approach. The statistical analysis demonstrated that Digital Payment has a significant positive influence on Consumptive Behavior. The findings indicate that the convenience, transaction speed, security, and perceived benefits provided by digital payment systems encourage consumers to conduct transactions more frequently and increase the likelihood of impulsive purchasing. Consequently, the proposed research hypothesis is supported, confirming that the adoption of digital payment significantly affects consumers' purchasing behavior.

The findings also demonstrate that the widespread implementation of digital payment has extended beyond major metropolitan areas and has become increasingly adopted in developing regional cities. This suggests that digital payment is no longer merely a technological innovation for facilitating financial transactions but has become an important factor influencing consumer decision-making and purchasing patterns in modern retail environments. These results strengthen previous studies by providing empirical evidence from Indomaret consumers in Pematangraya City, thereby expanding the current understanding of digital payment adoption in regional contexts.

From a practical perspective, the findings may serve as valuable information for retailers, digital payment service providers, and policymakers. Retail businesses may utilize the findings to improve customer experience through secure and efficient payment systems while balanc-

ing promotional strategies that encourage responsible consumer spending. Furthermore, policymakers may use these findings to strengthen financial literacy programs that educate consumers about responsible digital payment usage and financial management.

This study has several limitations. First, the research was conducted only among consumers shopping at Indomaret in Pematangraya City, limiting the generalizability of the findings to other retail businesses or geographical regions. Second, the study examined only one independent variable, namely Digital Payment, while other factors that may influence consumptive behavior, such as financial literacy, income level, promotional activities, lifestyle, and self-control, were not included in the research model. Future studies are therefore encouraged to investigate broader populations, involve larger sample sizes, compare multiple retail sectors, and incorporate additional variables to obtain a more comprehensive understanding of consumer behavior in the digital economy.

Author Contributions

Conceptualization: Adrian K. Tarigan and Jopinus Saragih; Methodology: Adrian K. Tarigan and Mhd. Ramadhan; Software: Mhd. Ramadhan; Validation: Adrian K. Tarigan, Jopinus Saragih, and Yeni Trisna Purba; Formal analysis: Adrian K. Tarigan and Mhd. Ramadhan; Investigation: Adrian K. Tarigan; Resources: Jopinus Saragih and Yeni Trisna Purba; Data curation: Mhd. Ramadhan; Writing—original draft preparation: Adrian K. Tarigan; Writing—review and editing: Adrian K. Tarigan, Jopinus Saragih, Mhd. Ramadhan, and Yeni Trisna Purba; Visualization: Mhd. Ramadhan; Supervision: Jopinus Saragih; Project administration: Adrian K. Tarigan; Funding acquisition: Not applicable.

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