

## The Influence of Digital Payment on Generation Z Consumer Behavior in the Karang Taruna Community of the Jagakarsa Area, South Jakarta

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### **Abstract**

*Ideally, digital payment is utilized as an efficient, secure, and rational transaction instrument to support economic activities, particularly among Generation Z, who are widely recognized for their adaptability to digital technology. However, in practice, the ease and intensity of digital payment usage may influence consumer behavior, including increased transaction frequency and changes in consumers' decision-making patterns. This study aims to examine the effect of digital payment on the consumer behavior of Generation Z within the Karang Taruna community in the Jagakarsa area, South Jakarta. This study employs a field research design with a quantitative approach using a survey method. Primary data were collected through structured questionnaires distributed to 69 Generation Z respondents, while secondary data were obtained from relevant scholarly literature. Data analysis was conducted using validity and reliability tests, classical assumption tests, simple linear regression analysis, and t-tests. The findings indicate that digital payment has a positive and significant effect on the consumer behavior of Generation Z. These results suggest that digital payment functions not merely as a transactional tool but also as a factor that shapes consumption patterns and behavioral dynamics within a social community context.*

**Keywords:** Digital Payment, Consumer Behavior, Generation Z, Karang Taruna.

## Abstrak

Idealnya, *digital payment* dimanfaatkan sebagai instrumen transaksi yang efisien, aman, dan rasional dalam mendukung aktivitas ekonomi masyarakat, khususnya Generasi Z yang dikenal adaptif terhadap perkembangan teknologi *digital*. Namun, realitas menunjukkan bahwa kemudahan dan intensitas penggunaan *digital payment* berpotensi memengaruhi perilaku konsumsi, baik dalam bentuk peningkatan frekuensi transaksi maupun perubahan pola *decision making* konsumen. Penelitian ini bertujuan untuk menganalisis pengaruh *digital payment* terhadap perilaku konsumen Generasi Z pada Karang Taruna wilayah Jagakarsa, Jakarta Selatan. Penelitian ini merupakan penelitian lapangan dengan pendekatan *quantitative* menggunakan metode *survey*. Data primer diperoleh melalui penyebaran kuesioner kepada 69 responden Generasi Z, sedangkan data sekunder bersumber dari literatur ilmiah yang relevan. Analisis data dilakukan melalui uji validitas dan reliabilitas, uji asumsi klasik, serta analisis regresi linear sederhana dan *t-test*. Hasil penelitian menunjukkan bahwa *digital payment* berpengaruh positif dan signifikan terhadap perilaku konsumen Generasi Z. Temuan ini menegaskan bahwa *digital payment* tidak hanya berfungsi sebagai alat transaksi, tetapi juga berperan dalam membentuk pola dan dinamika perilaku konsumsi dalam konteks komunitas sosial.

**Kata kunci:** *digital payment*, perilaku konsumen, Generasi Z, Karang Taruna

## Introduction

The development of digital technology has brought fundamental changes to various aspects of human life, including the way economic transactions are conducted. Digital payment systems have emerged as one of the innovations experiencing significant growth along with the increasing penetration of the internet and the widespread use of mobile devices (Amanda, 2024). Digital payments not only offer convenience and transaction speed but also provide a more practical, efficient, and integrated consumption experience with various other digital services (Rizkiyah et al., 2021). This phenomenon has driven a shift from conventional payment methods toward cashless payment systems in everyday economic activities.

Amid this transformation, consumer behavior has become increasingly complex, influenced by technological, psychological, and social factors. Consumers no longer consider needs alone; they also take into account ease of access, digital promotions, and user experience when making consumption decisions (Fariduddin, 2025). Therefore, digital payment functions not merely as a transaction tool but also as a factor shaping consumption patterns and behaviors in modern society. Generation Z represents a cohort that was born and raised in an environment heavily influenced by digital technology (Azhar & Saraswati, 2023). This generation is characterized by a high level of adaptability to technological innovations, including the use of digital financial services such as e-wallets and electronic payment applications. In their daily lives, Generation Z utilizes digital

payments for various purposes, ranging from online shopping and transportation to lifestyle-related activities (Mursita et al., 2024).

At the community level, such as within Karang Taruna organizations, Generation Z plays a role not only as individuals but also as members of social groups who actively interact, organize, and form collective habits (Mursita et al., 2024). The Jagakarsa area in South Jakarta, as an urban region with relatively high access to technology, provides an interesting social setting to observe how digital payments influence the consumer behavior of Generation Z within a community context. Nevertheless, despite the increasing adoption of digital payment systems, the intensity and patterns of their use are not always uniform among community members, giving rise to diverse consumption behaviors.

Ideally, digital payments are used rationally as a transaction medium that enables consumers to meet their needs efficiently, securely, and in a controlled manner. Digital payment systems are expected to enhance financial inclusion, economic efficiency, and better personal financial management, particularly for Generation Z. However, empirical realities indicate that the use of digital payments is not always accompanied by rational consumption behavior. The ease of transactions, reduced psychological barriers to spending, and the massive exposure to digital promotions potentially encourage shifts in consumption behavior, including an increased tendency toward consumerism.

On the other hand, a segment of Generation Z remains reluctant to use digital payment systems due to concerns related to trust, data security, or preferences for conventional payment methods (Pradiatiningtyas et al., 2020). This gap between ideal expectations and empirical realities raises a fundamental question regarding the extent to which digital payments influence the consumer behavior of Generation Z, particularly within the social community context of Karang Taruna in the Jagakarsa area.

Based on these issues, this study aims to analyze the influence of digital payments on the consumer behavior of Generation Z within Karang Taruna organizations in Jagakarsa, South Jakarta. Specifically, this research seeks to identify the direction and magnitude of the impact of digital payment usage on the consumption behavior of Generation Z in a social community setting. The contribution of this study is expected to enrich the theoretical discourse on consumer behavior in the digital era, particularly in understanding the role of payment technology in shaping the consumption behavior of Generation Z. Practically, the findings may serve as a reference for digital payment service providers, business actors, and local communities in designing educational strategies and digital payment utilization frameworks that are more inclusive, sustainable, and oriented toward healthy consumption behavior

## **Literature Review**

The development of digital payment systems has transformed the way individuals interact with everyday consumption activities. Digital payment is no longer merely a transaction tool but has become an integral part of modern lifestyles, particularly for Generation Z, who have grown up within a digital ecosystem. Therefore, studies examining the influence of digital payment on

consumer behavior cannot be considered entirely novel. Numerous scholars have addressed this topic using various approaches, including perspectives from management, consumer behavior, and financial technology. Nevertheless, differences in social contexts, user characteristics, and digital interaction spaces continue to create opportunities for more contextualized and in-depth research.

Khoyatu Rizkiyah, in her study entitled; *"The Influence of Digital Payment on Consumer Behavior in the Era of the Industrial Revolution 4.0 (A Case Study of OVO Digital Payment Platform Users)"*, sought to explain how payment technology transformation affects consumer behavior amid digital acceleration. Employing a quantitative approach, the study identified transaction convenience, digital promotions, and usage intensity as key factors driving changes in consumer behavior. The findings indicate that digital payment has a positive and significant effect on consumer behavior, particularly in increasing consumption frequency and transaction value (Rizkiyah et al., 2021). The similarity between this study and the present research lies in the focus on the influence of digital payment on consumer behavior and the use of a quantitative approach. The difference lies in the research context: Rizkiyah et al. focused on users of a single digital payment platform in general, whereas this study examines Generation Z within the social community context of Karang Taruna, which involves collective interaction dynamics.

Somantri, through her undergraduate thesis entitled "The Influence of Digital Wallet (E-Wallet) Usage on Consumptive Behavior among Generation Z in Bandung City", highlighted the relationship between e-wallet usage and consumptive tendencies among urban Generation Z. The study emphasized that ease of access, transaction speed, and various digital promotional incentives significantly influence the consumption patterns of young people (Somantri, 2024). The similarity between this research and the present study lies in the shared demographic focus on Generation Z and the examination of digital payment systems' influence on consumption behavior. However, Somantri's research places greater emphasis on consumptive behavior as the dependent variable, whereas the present study adopts a more holistic perspective by examining consumer behavior beyond consumption intensity, including decision-making rationality, service evaluation, and the sustainability of digital payment usage in daily life.

Somantri's research also reinforces the causal relationship between e-wallet usage and consumptive behavior among Generation Z. In this context, digital payment is understood as an external factor capable of shaping consumption-oriented lifestyles, particularly through transaction convenience and reduced psychological barriers to spending (Somantri, 2024). The similarity between this study and the present research lies in the generational focus and the primary variables examined. The distinction lies in the social context: Somantri positions Generation Z as individuals within an urban setting, whereas the present study views Generation Z as members of the Karang Taruna social community, where shared values, norms, and collective interaction patterns contribute to shaping consumption behavior.

Dewi, in her article entitled; *"The Effect of Digital Payment on Generation Z's Consumptive Behaviour"*, expands the study of digital payment into a broader and cross-cultural context. This research emphasizes the role of perceived usefulness,

perceived ease of use, and technological accessibility in encouraging consumptive behavior among Generation Z. The findings demonstrate that digital payment significantly contributes to increased consumption, primarily through convenience and transaction speed mechanisms that reduce self-control in purchasing decisions (Dewi, 2024). The similarity between this study and the present research lies in the generational focus and key variables analyzed. The difference is found in the social and geographical context, where Dewi's study adopts a more general scope, while the present research focuses on a local community with specific social characteristics.

Although previous studies have consistently confirmed that digital payment significantly influences the consumption behavior of Generation Z, most of these studies tend to focus on individuals as the unit of analysis and emphasize consumptive behavior as the primary outcome. This research offers a different perspective by positioning Generation Z within the social community of Karang Taruna, which functions not only as a space for social interaction but also as an arena for the formation of values, habits, and collective behavioral patterns. Furthermore, this study does not limit consumer behavior to consumptive dimensions alone but examines it more comprehensively, encompassing decision-making processes, evaluations of digital payment services, and the sustainability of usage. Accordingly, this research fills a gap in the existing literature that has received limited attention and contributes theoretically by broadening the understanding of Generation Z consumer behavior within an increasingly integrated digital payment ecosystem that is closely intertwined with their social lives.

## **Research Methodology**

This article is categorized as field research employing a quantitative approach, aimed at empirically examining the influence of digital payment on the consumer behavior of Generation Z within the Karang Taruna community in the Jagakarsa area, South Jakarta. The research adopts a survey method, with data collected through the distribution of structured questionnaires to respondents who meet the criteria of belonging to Generation Z and being active members of Karang Taruna. Primary data were obtained directly from respondents through online questionnaires, while secondary data were derived from scientific literature, including national and international journals, undergraduate theses, and other supporting documents relevant to digital payment and consumer behavior.

Data analysis was conducted using descriptive and inferential statistical techniques with the assistance of statistical data processing software. The analytical procedures included validity and reliability testing of the research instruments, classical assumption tests (normality, linearity, and homoscedasticity), as well as simple linear regression analysis and t-tests to examine the proposed research hypotheses. Data validation and reliability were ensured through statistical testing that met the criteria of significance and internal consistency of the instruments. The manuscript was systematically structured in accordance with scientific writing conventions, comprising an introduction,

literature review, research methodology, results and discussion, followed by conclusions and recommendations.

### **The Influence of Digital Payment on Generation Z Consumer Behavior in the Karang Taruna Community of Jagakarsa, South Jakarta**

The development of digital technology has driven a significant transformation in payment systems, shifting from cash-based transactions toward the increasingly widespread use of digital payments (Yulianti, 2025). This transformation not only enhances transaction efficiency and convenience but also has implications for changes in economic behavior, particularly in how individuals make consumption decisions. Payment digitalization has become an integral part of the modern economic ecosystem, indirectly shaping users' preferences, consumption intensity, and spending patterns (Pangestu et al., 2021).

Within this context, Generation Z occupies a strategic position as a cohort that was born and raised in a digital technological environment. Their close interaction with digital devices and electronic financial services makes Generation Z the most adaptive group in adopting digital payment systems (Ratnawulan, 2024). This condition opens analytical space to examine how ease of access, transaction speed, and various incentives embedded in digital payments influence their consumption behavior, both rationally and impulsively.

This study specifically aims to examine and assess the extent to which digital payment usage influences the consumer behavior of Generation Z who are members of the Karang Taruna community in the Jagakarsa area, South Jakarta. Karang Taruna was selected as the research locus because it represents an active and dynamic social community with intensive economic interactions, making it a relevant setting for observing technology-based consumption behavior dynamics.

Furthermore, this study assumes that consumer behavior is influenced not only by individual factors but also by social contexts and the community environment in which individuals interact. The use of digital payments within the Karang Taruna community has the potential to establish new transactional norms, reinforce instant consumption culture, and collectively influence financial management patterns among young people. This research not only contributes to strengthening empirical studies on digital payments and Generation Z consumer behavior but also provides a more comprehensive understanding of the social implications of payment system digitalization within youth communities. The findings are expected to serve as both an academic reference and a consideration for policymakers and youth organizations in responding to the development of the digital economy in a more prudent and sustainable manner.

Prior to conducting further data analysis, the research instruments were tested to ensure their feasibility and reliability. This testing aimed to evaluate the extent to which the questionnaire items were able to measure the research variables accurately and consistently. Therefore, validity and reliability tests were conducted as preliminary steps to ensure that the collected data were suitable for subsequent analytical procedures.

## 1. Validity and Reliability Testing

Validity Test: Based on this test, questionnaire items are considered valid if the calculated correlation coefficient ( $r_{\text{calculated}}$ ) is greater than the critical value ( $r_{\text{table}}$ ). Conversely, if  $r_{\text{calculated}}$  is lower than  $r_{\text{table}}$ , the item is deemed invalid. This study involved a total sample size (N) of 69 respondents. Accordingly, the critical value of the correlation coefficient ( $r_{\text{table}}$ ) was set at 0.233. The results of the validity test for each questionnaire item are presented as follows:

Item	R Calculated	R Table	Description
<i>Variabel X (digital payment)</i>			
X.1	0.339	0.233	Valid
X.2	0.660	0.233	Valid
X.3	0.530	0.233	Valid
X.4	0.311	0.233	Valid
X.5	0.314	0.233	Valid
X.6	0.347	0.233	Valid
X.7	0.303	0.233	Valid
X.8	0.537	0.233	Valid
X.9	0.603	0.233	Valid
X.10	0.609	0.233	Valid
X.11	0.531	0.233	Valid
X.12	0.333	0.233	Valid
X.13	0.307	0.233	Valid
X.14	0.323	0.233	Valid
X.15	0.421	0.233	Valid
X.16	0.350	0.233	Valid
X.17	0.412	0.233	Valid
X.18	0.629	0.233	Valid
X.19	0.332	0.233	Valid
X.20	0.592	0.233	Valid
X.21	0.523	0.233	Valid
X.22	0.339	0.233	Valid
X.23	0.475	0.233	Valid
<i>Variable Y (Consumer Behavior)</i>			
Y.1	0.514	0.233	Valid
Y.2	0.562	0.233	Valid
Y.3	0.556	0.233	Valid
Y.4	0.343	0.233	Valid
Y.5	0.363	0.233	Valid
Y.6	0.360	0.233	Valid
Y.7	0.329	0.233	Valid
Y.8	0.314	0.233	Valid

Y.9	0.401	0.233	Valid
Y.10	0.355	0.233	Valid
Y.11	0.324	0.233	Valid
Y.12	0.431	0.233	Valid
Y.13	0.326	0.233	Valid
Y.14	0.359	0.233	Valid
Y.15	0.356	0.233	Valid
Y.16	0.306	0.233	Valid
Y.17	0.385	0.233	Valid
Y.18	0.307	0.233	Valid
Y.19	0.319	0.233	Valid
Y.20	0.294	0.233	Valid
Y.21	0.552	0.233	Valid
Y.22	0.350	0.233	Valid
Y.23	0.397	0.233	Valid
Y.24	0.330	0.233	Valid
Y.25	0.365	0.233	Valid
Y.26	0.306	0.233	Valid

*Table 03. Variable Validity Test*  
*Source: Data processed by the authors (2025)*

Based on the analyzed data, all questionnaire items show calculated correlation coefficients ( $r_{\text{calculated}}$ ) greater than the critical value ( $r_{\text{table}}$ ). Therefore, all research variables are considered valid. Accordingly, the entire set of research variables is declared valid and capable of accurately representing the constructs being measured. The validity of the instrument indicates that each questionnaire item has a significant correlation with the variables under investigation, thus making the instrument appropriate for use as a data collection tool in this study.

Although the research instrument has met the validity criteria, further testing is required to ensure the consistency and stability of the measurements. In quantitative research, validity and reliability are two complementary aspects; a valid instrument is not necessarily reliable if it fails to produce consistent data. Therefore, a reliability test was conducted as a subsequent step to assess the extent to which the research instrument is capable of generating stable and dependable results when applied under similar conditions.

**Reliability Test:** Based on this test, a dataset is considered reliable if the Cronbach's alpha value exceeds 0.70. Conversely, a measurement instrument is deemed unreliable if the Cronbach's alpha value does not reach the threshold of 0.70. The results of the reliability test are presented as follows:



Variabel	Cronbach's Alpha	Description
X	0.824	Reliabel
Y	0.745	Reliabel

*Table 04. Variable Reliability Test*  
*Source: Data processed by the authors (2025)*

Based on the results presented in the table above, the reliability test shows that the Cronbach's Alpha values are greater than 0.70. The output indicates an alpha value of 0.824 for variable X and 0.745 for variable Y. Since both values exceed the threshold of 0.70, the research instruments are considered reliable and demonstrate high internal consistency.

From a theoretical perspective, the high reliability values indicate that the research instruments are capable of measuring the constructs of digital payment and consumer behavior in a stable and consistent manner. Good internal consistency reflects that each indicator within the research variables is intercorrelated and works coherently in representing the investigated concepts.

In the context of quantitative research methodology, this condition strengthens the legitimacy of the empirical data generated, thereby allowing the research findings to be interpreted more accurately and accounted for scientifically. Consequently, reliable instruments serve as an essential foundation for examining the causal relationship between the use of digital payment and Generation Z consumer behavior, particularly within social community contexts such as Karang Taruna, which exhibit distinctive economic interaction dynamics.

## 2. Classical Assumption Tests

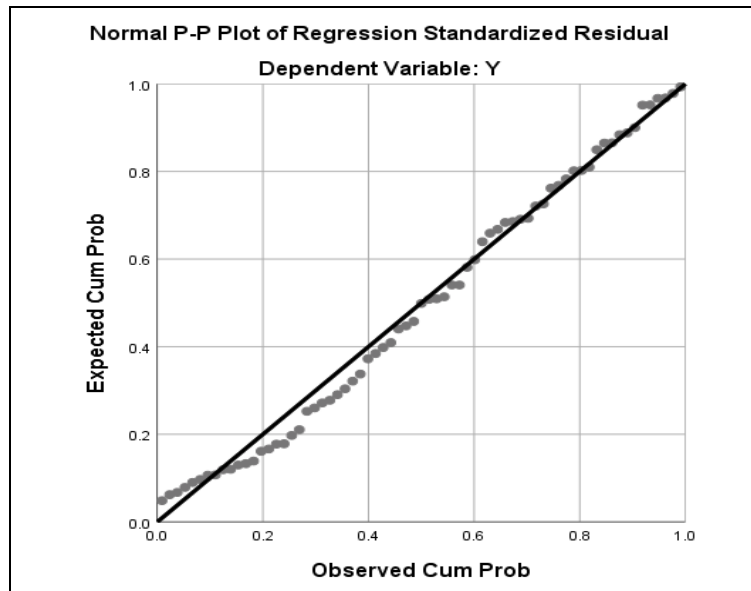
Classical assumption testing constitutes a crucial stage in regression analysis, aiming to ensure that the regression model employed satisfies the required statistical assumptions so as to produce unbiased and reliable estimates. The fulfillment of classical assumptions is a prerequisite for the valid interpretation of causal relationships among variables and for strengthening the explanatory power of the regression results. Therefore, prior to hypothesis testing, this study conducts a series of classical assumption tests as a fundamental basis for assessing the feasibility and robustness of the proposed model.

The primary objective of these tests is to obtain a reliable regression model that meets the criteria of the Best Linear Unbiased Estimator (BLUE). Accordingly, the classical assumption tests applied in this study include the normality test, multicollinearity test, and heteroskedasticity test, each of which is explained in the following sections.

- a) **Normality Test:** This test aims to determine whether the data distribution of the research variables follows a normal distribution or not.

### Graphical Visualization (using Normal P-P Plot and Histogram)

The Normal P-P Plot illustrates the observed data values against the expected values under a normal distribution and serves to identify potential deviations from normality. According to this criterion, the data distribution is considered normal when the plotted points closely follow and align with the diagonal reference line. The following figure presents the results of the normality test conducted in this study using the P-P Plot method:

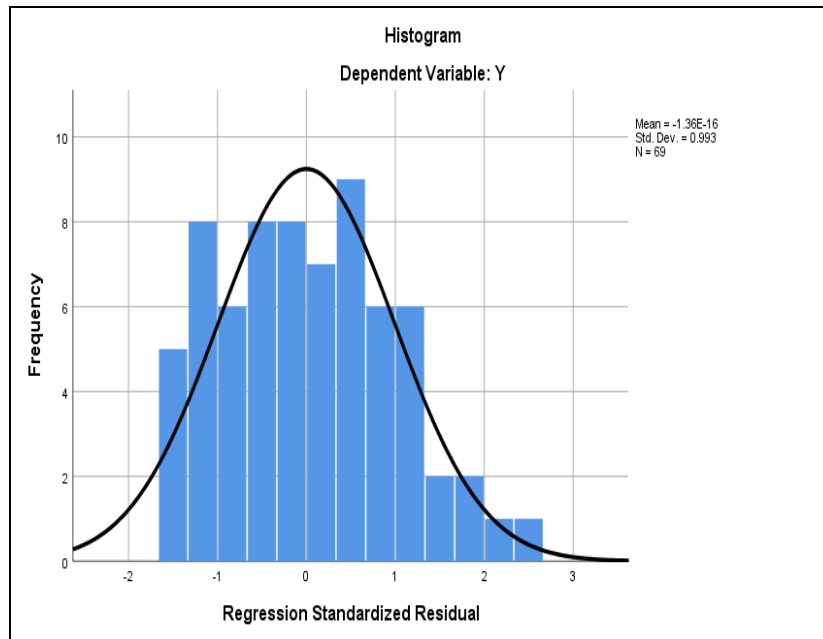


*Figure 02. P-P Plot of the Normality Test*  
*Source: Data processed by the authors (2025)*

The data points in the figure above indicate that the overall distribution closely follows the diagonal line. This condition suggests that the residuals in the regression model are normally distributed, thereby confirming that the normality assumption—one of the key prerequisites of regression analysis—has been satisfied. Residual normality is essential, as it directly affects the accuracy of parameter estimation and the statistical validity of hypothesis testing.

From a theoretical perspective, a normal distribution of residuals reflects the ability of the regression model to represent the relationship between the independent and dependent variables proportionally, without the presence of extreme deviations (outliers). The fulfillment of this assumption strengthens the reliability of the model in explaining variations in consumer behavior influenced by the use of digital payment, while also ensuring that the results of significance testing can be interpreted objectively and scientifically.

In addition to the Normal P-P Plot, the normality assessment is further supported by visual analysis using a histogram. The histogram serves to visualize the shape of the residual distribution, allowing observation of whether the distribution pattern approximates a normal curve. The following figure presents the results of the normality test using a histogram:



*Figure 03. Histogram Chart*  
*Source: Data processed by the authors (2025)*

Based on the figure above, it can be observed that the distribution of data in the histogram (Figure 2) forms a bell-shaped pattern, indicating that the residual data are normally distributed. This distribution pattern suggests that the residuals are symmetrically dispersed around the mean value and do not exhibit extreme skewness. Therefore, the normality assumption, as one of the main prerequisites in linear regression analysis, has been satisfied.

From a theoretical standpoint, the fulfillment of the residual normality assumption has important implications for the validity of the regression model. Ghozali (2018) emphasizes that a normal distribution of residuals constitutes the basis for accurate estimation of regression coefficients as well as the validity of parametric statistical tests, such as the t-test and F-test. A similar view is also expressed by Hair et al. (2019), who argue that residual normality contributes to model stability and enhances the reliability of interpreting causal relationships among variables in quantitative research. Accordingly, the normality of the data in this study strengthens the legitimacy of the analysis of the effect of digital payment on Generation Z consumer behavior.

In addition to visual approaches, the normality test is further reinforced by the Kolmogorov–Smirnov statistical test. The Kolmogorov–Smirnov test is used to determine whether the unstandardized residual data follow a normal distribution. According to Field (2024), if the significance value (Asymp. Sig.) exceeds the significance level (alpha) of 0.05, the residual data can be considered normally distributed. Thus, the application of the Kolmogorov–Smirnov test in this study serves as empirical reinforcement of the visual normality test results. The results of the Kolmogorov–Smirnov test in this study are presented as follows:

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		69
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	7.86978284
Most Extreme Differences	Absolute	.070
	Positive	.070
	Negative	-.047
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

*Table 05. Kolmogorov–Smirnov Test*  
*Source: Data processed by the authors (2025)*

The table indicates that the significance value of the Kolmogorov–Smirnov test is 0.200, which exceeds the significance threshold of 0.05. Therefore, it can be concluded that the normality assumption in the regression model has been fulfilled, and the distribution of residual data in this study can be considered normal. The fulfillment of this assumption indicates that the regression model employed is appropriate for further analysis, without distortion arising from deviations in data distribution.

From a theoretical perspective, the fulfillment of the normality assumption constitutes a fundamental prerequisite in classical linear regression analysis. According to Ghozali (2018), residual normality functions to ensure that regression parameter estimates are unbiased and efficient, thereby allowing hypothesis testing results to be statistically reliable. This view is consistent with Field (2024), who emphasizes that violations of the normality assumption may lead to errors in drawing conclusions, particularly in studies employing inferential quantitative approaches.

In the context of this study, the satisfaction of the normality assumption strengthens the legitimacy of the analysis examining the effect of digital payment on Generation Z consumer behavior within the Karang Taruna community in the Jagakarsa area, South Jakarta. With a regression model that fulfills classical assumptions, subsequent analyses—such as linearity testing, heteroskedasticity testing, and hypothesis testing—can be interpreted more accurately and can be scientifically justified

### b) Linearity Test:

The purpose of this test is to verify whether a linear relationship exists between the independent variable and the dependent variable. In this test, if the resulting significance value is less than 0.05, the two variables are considered to have a linear relationship. The results of the linearity test in this study are as follows:

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Y * X	Between Groups	(Combined)	4854.478	31	156.596	3.634	.000
		Linearity	2237.335	1	2237.335	51.922	.000
		Deviation from Linearity	2617.143	30	87.238	2.025	.021
	Within Groups		1594.333	37	43.090		
	Total		6448.812	68			

Table 06. ANOVA Linearity Test  
Source: Data processed by the authors (2025)

Based on the data presented in the table above, the significance value in the linearity test is 0.00, which is less than 0.05. This result indicates that the effect of variable X on variable Y is linear.

### c) Homoscedasticity Test:

The homoscedasticity test was conducted to examine whether the regression model satisfies the assumption that the residuals have constant variance (homoscedasticity). This test was performed using a scatterplot of the predicted values against the residuals. The results of the scatterplot analysis in this study are presented as follows:

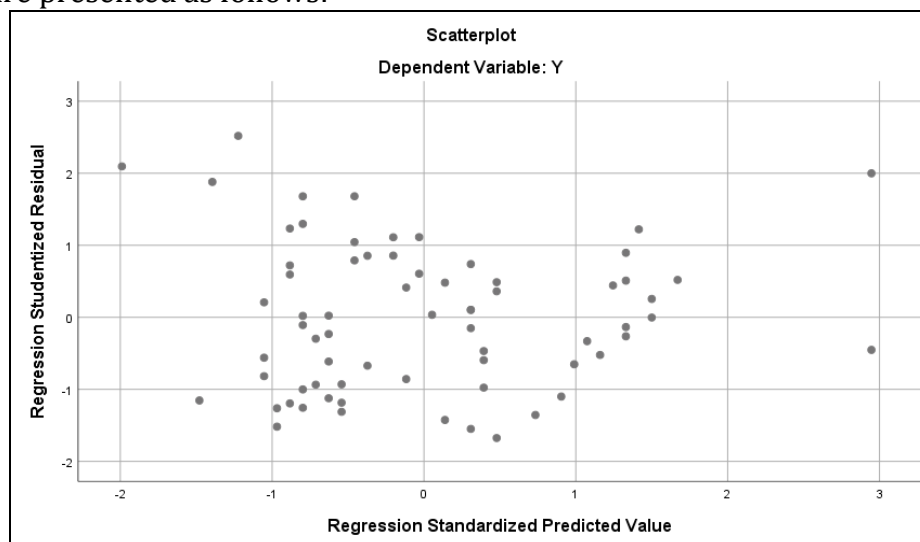


Figure 04. Scatterplot Graph in the Homoscedasticity Test  
Source: Data processed by the authors (2025)

Based on the scatterplot graph, it is clearly observed that the residual points are randomly distributed and do not follow any specific pattern. The variance of the residuals appears to be constant across all predicted values, as indicated by the even dispersion of points around the horizontal zero line. Therefore, it can be concluded that the regression model satisfies the assumption of homoscedasticity. This finding indicates that the regression model is appropriate for use, as it does not exhibit any indication of heteroscedasticity.

### 3. Hypothesis Testing

#### a) Simple Linear Regression Test

A regression model that includes only one independent variable is referred to as simple linear regression. To determine the direction and magnitude of the influence of the independent variable on the dependent variable, a simple linear regression analysis was conducted. The output of the simple linear regression analysis in this study is as follows:

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	59.182	6.646		8.905	.000
	X	.488	.082	.589	5.966	.000
a. Dependent Variable: Y						

*Table 07. Simple Linear Regression Test*  
*Source: Data processed by the authors (2025)*

The following linear regression equation can be formulated based on the results of the linear regression analysis presented in the previous table:

$$Y' = 59,182 + 0,488 X$$

The following explanation can be derived from the regression equation above:

- The constant value of 59.182 indicates that the dependent variable (Y) will be equal to 59.182 when the independent variable (X) is equal to zero.
- With a regression coefficient of 0.488 for variable X, the value of Y increases by 0.488 units for every one-unit increase in X, assuming that other variables remain constant.

This finding implies that when the use of digital payment (X) is zero, the consumer behavior score (Y) is 59.182. The regression coefficient of 0.488 indicates that each one-unit increase in the use of digital payment leads to an increase of 0.488 points in consumer behavior. This relationship is positive. To

examine the statistical significance of this effect, a t-test (partial test) was subsequently conducted.

#### b) t-Test

The influence of independent factors on the dependent variable in this study was evaluated using a partial significance test (t-test). The reference level of significance (Sig.) was set at 0.05. The results of the t-test in this study are presented as follows.:

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	59.182	6.646		8.905	.000
	X	.488	.082	.589	5.966	.000
a. Dependent Variable: Y						

*Table 08. Partial t-Test*  
*Source: Data processed by the authors (2025)*

Based on the data presented in the table above, the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted. This conclusion is drawn from the significance value of variable X, which is 0.000 and thus lower than the threshold of 0.05. The positive t-value indicates a positive correlation between variables X and Y. In addition, the calculated t-value for this variable, amounting to 5.966, exceeds the critical t-table value of 1.986. Therefore, H1 is accepted and H0 is rejected. These results indicate that digital payment has a strong positive effect on consumer behavior, or in other words, variable X exerts a significant positive influence on variable Y.

#### 4. Coefficient of Determination

The degree of influence of the independent variable on the dependent variable is indicated by the coefficient of determination. The results of the coefficient of determination test are as follows:

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.589 <sup>a</sup>	.347	.337	7.928
a. Predictors: (Constant), X				
b. Dependent Variable: Y				

*Table 09. Coefficient of Determination*  
*Source: Data processed by the authors (2025)*

Based on the table data, the coefficient of determination as indicated by the R Square ( $R^2$ ) value is 0.347. This finding shows that variable X contributes an influence of 0.347 or 34.7% on variable Y. Meanwhile, other variables not examined in this study account for 65.3% of the influence on Y. The value of 65.3% is obtained by subtracting the  $R^2$  value of 34.7% from 100%. This result indicates that digital payment contributes 34.7% to consumer behavior. Accordingly, the  $R^2$  value can be categorized as moderate.

Furthermore, this moderate  $R^2$  value is consistent with the characteristics of Generation Z, who are highly adaptive to technology, yet whose consumption behavior is not solely determined by digital convenience and accessibility. This phenomenon reflects the heterogeneity of consumer behavior within the same age group, where some individuals still rely on conventional payment methods or place greater consideration on security and comfort in conducting transactions. From a theoretical perspective, these findings support the view of Laudon and Traver, as cited in Fariduddin (2025), that the adoption of financial technology is complex and influenced by a combination of individual, technological, and social factors. Therefore, although digital payment exerts a significant influence, holistic interventions and service development strategies remain necessary to maximize positive consumer behavior.

### **Contextual Interpretation**

The findings of this study indicate that the use of digital payment has a significant influence on the consumer behavior of Generation Z. In general, this generation is widely recognized for its strong affinity with digital technology, as reflected in the adoption of e-wallets such as OVO, DANA, GoPay, and ShopeePay as part of daily activities, including shopping, transportation, and lifestyle-related consumption. These findings confirm that digital transformation has become a determining factor in the consumption patterns of young people, where accessibility and transaction convenience play a central role in shaping consumer habits.

More specifically, this study demonstrates that digital payment influences not only consumptive behavior but also consumer decision-making processes, evaluations of received services, and the sustainability of digital service usage. These results are consistent with previous studies by Rizkiyah et al. (2021) and Somantri (2024), which found that the adoption of digital wallets positively affects Generation Z's consumptive behavior. However, the present study extends this perspective by highlighting the social context of an active community such as Karang Taruna, allowing consumer behavior to be analyzed through the lens of social interaction and organizational dynamics. This approach differs from the more normative perspective adopted by Amanda (2024) within the framework of Islamic economics.

Interestingly, this study also reveals that a portion of respondents rarely utilize digital payment services. This phenomenon may be attributed to several factors, including low levels of trust in data security, a preference for conventional payment methods, and uneven digital literacy among Generation Z. These findings



indicate the presence of heterogeneity in consumption behavior, even within a demographic group that is generally perceived as highly adaptive to technology (Virma, 2025). This reinforces the importance of understanding consumer behavior not solely from a technological perspective, but also through psychological, social, and cultural dimensions (Davila, 2025).

Furthermore, from the perspective of the Technology Acceptance Model (TAM), perceived ease of use and perceived usefulness emerge as key determinants in digital payment adoption decisions. Generation Z tends to adopt digital services that offer efficiency, convenience, and security (Pradiatiningtyas et al., 2020). However, barriers such as data security risks, feature complexity, or limited understanding of applications may reduce usage intensity, which in turn affects consumptive behavior and user loyalty (Dewi, 2024).

Additionally, the social community context, such as Karang Taruna, provides an added dimension to the analysis of consumer behavior. Peer-to-peer interactions, peer recommendations, and organizational activities integrated with digital technology can strengthen or moderate the influence of digital payment on consumption behavior. This perspective broadens the understanding that financial technology adoption is not driven solely by individual factors, but is also shaped by social interactions and cultural environments. Although digital payment demonstrates a significant positive influence on consumption behavior, digital education interventions, enhanced financial literacy, and community-based communication strategies remain essential to optimize the benefits of digital services, strengthen trust, and promote responsible consumption behavior among Generation Z.

### **Managerial Implications**

The findings of this study have significant implications for companies and digital financial service providers in designing effective business strategies. In general, Generation Z represents a technologically adaptive consumer segment; therefore, the utilization of digital payment systems constitutes a key approach to enhancing the attractiveness and engagement of young consumers. Small and medium enterprises (SMEs), retail stores, and service providers in the Jagakarsa area, for instance, may leverage the integration of digital payment services with innovative promotional strategies to foster user convenience and loyalty. Such strategies not only increase transaction volumes but also strengthen perceived value and customer satisfaction, which, according to Customer Value and Relationship Marketing theories, are key drivers of long-term loyalty (Hair, 2009; Hair et al., 2019).

More specifically, collaboration with local communities such as Karang Taruna can serve as an effective managerial strategy to expand market penetration. Through digital financial education programs and training on digital wallet usage, service providers can enhance digital literacy, build trust, and strengthen social relationships between providers and consumers. This community-based approach aligns with the social influence perspective in consumer behavior, which emphasizes that peer-to-peer interactions and social

recommendations play a crucial role in shaping technology adoption decisions (Pradiatiningtyas et al., 2020).

Furthermore, community-based strategies and digital education initiatives can help reduce resistance to technology, including concerns related to data security and limited understanding of application features. Consequently, service providers not only increase digital payment adoption but also encourage sustainable and responsible usage behavior. This is particularly important given that Generation Z, despite being digital natives, exhibits heterogeneity in consumption patterns and levels of digital literacy. Therefore, holistic interventions are required to maximize service effectiveness.

From a theoretical standpoint, this managerial approach underscores that the success of digital payment services depends not only on technological innovation but also on companies' ability to manage social relationships, build trust, and facilitate consumer digital literacy. Accordingly, firms that successfully integrate digital marketing strategies with community-based interventions are more likely to enhance consumer loyalty, satisfaction, and engagement, while simultaneously strengthening their competitive position in an increasingly dynamic digital economy.

### **Research Limitations**

Although this study provides important findings regarding the influence of digital payment on Generation Z consumer behavior, several limitations should be noted to ensure the validity and proper interpretation of the results. In general, these limitations are related to the scope of the sample, data collection methods, and the analytical model employed, all of which may affect the generalizability of the findings to a broader population.

First, the sample size of this study is relatively limited, consisting of 69 respondents from a single area, namely RW 05, Srengseng Sawah, South Jakarta. This condition restricts the ability to generalize the findings to the entire Generation Z population in South Jakarta. This limitation highlights the need for future studies with broader geographic coverage and a more representative number of respondents in order to obtain a more comprehensive understanding of digital consumer behavior across diverse social contexts.

Second, the use of online questionnaires as the primary data collection instrument may introduce response bias. Respondents may provide less accurate answers due to inattention, limited understanding of the questionnaire items, or a tendency to give socially desirable responses. This issue is consistent with the literature on the challenges of online surveys, which emphasizes that data quality is highly dependent on participants' digital literacy and motivation (Dewi, 2024).

Third, the analytical model employed in this study is relatively simple, namely single linear regression analysis. While this model is capable of demonstrating a direct relationship between digital payment usage and consumer behavior, it does not account for potential mediating or moderating variables, such as digital financial literacy, peer influence, or perceived risk. This is particularly important given the complex and multidimensional nature of young consumers' behavior. Therefore, the application of multivariate analytical approaches or

structural equation modeling (SEM) may offer a more comprehensive understanding of the mechanisms through which technology influences consumptive behavior (Saraswati et al., 2024).

Accordingly, although the findings of this study are relevant and contribute to the literature on digital payment adoption, readers and future researchers should consider these limitations when interpreting the results. Moreover, these limitations underscore the importance of conducting further research with broader scope, more advanced methodological approaches, and deeper contextual analysis.

### **Directions for Future Research**

Based on the identified limitations, future research should focus on several aspects that may broaden the understanding of the influence of digital payment on Generation Z consumer behavior. In general, subsequent studies are recommended to expand the scope of the population and research locations so that the findings become more representative and generalizable to broader contexts. This recommendation aligns with quantitative research principles that emphasize the importance of sample size and respondent diversity in enhancing the external validity of research outcomes. More specifically, future studies may adopt a mixed-methods approach by integrating quantitative and qualitative analyses to obtain deeper insights into the social, psychological, and cultural factors influencing digital payment adoption. This approach allows researchers not only to statistically evaluate variable relationships but also to explore the motivations, perceptions, and barriers experienced by Generation Z in using digital payment services (Sandhi, 2020).

In addition, more sophisticated analytical models, such as multiple regression analysis or structural equation modeling (SEM), may be employed to examine the mediating and moderating effects of additional variables, including digital financial literacy, perceived risk, peer influence, and exposure to digital promotions. Such approaches would provide a more holistic understanding of the mechanisms through which digital payment exerts its influence, while emphasizing the interconnections among technological, individual, and social factors in shaping consumer behavior (Hair et al., 2019). By considering these research directions, future studies are expected to make more substantial theoretical and practical contributions, particularly in the development of managerial strategies, digital financial education, and payment service innovations that are responsive to the characteristics of Generation Z. This approach not only strengthens the literature on digital consumer behavior but also provides an empirical basis for more inclusive and sustainable community-based policies and practices.

### **Conclusion**

The findings of this study confirm that digital payment plays a significant role in shaping the consumer behavior of Generation Z within the Karang Taruna community in the Jagakarsa area, South Jakarta. Ease of access, transaction speed, and the integration of digital payment into various daily activities have positioned

this technology not merely as a payment instrument, but as an integral component of Generation Z's lifestyle and consumption decision-making processes. These findings reinforce consumer behavior theories that emphasize technology as a key determinant of changes in consumer preferences and consumption habits, while also demonstrating that digital interactions within social communities strengthen the internalization of digital payment usage.

Nevertheless, this study also reveals a tension between the ideal expectations and the empirical realities of digital payment usage. On the one hand, digital payment systems are expected to promote efficiency and rational consumption; on the other hand, the convenience and high intensity of use may affect consumption control and foster more impulsive behavioral tendencies. Furthermore, the diversity of attitudes toward digital payment among Generation Z indicates that technology adoption is not homogeneous, but rather influenced by factors such as trust, digital literacy, and personal preferences. Accordingly, this study underscores that the utilization of digital payment should be accompanied by the strengthening of digital financial literacy to ensure that such technology contributes constructively to sustainable consumption behavior.

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