



The Influence of Digital Payment in Shaping The Consumption Behavior of Generation Z in Banjarmasin

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Abstract

This research aims to explore and describe the phenomenon of using digital payments and how this shapes consumption behavior among Generation Z in Banjarmasin City. Qualitative descriptive methods were used to describe this phenomenon, through interviews with 10 informants, each represented by 2 Generation Z in each sub-district in Banjarmasin City. The results of this research show that the use of digital payments not only has a practical impact in terms of ease of transactions, but also influences the mindset and consumption behavior of Generation Z by paying attention to factors such as security, comfort, time efficiency, as well as the ability to control impulse purchases, purchases irrationally, and wastefully. Overall, the use of digital payments is not only a means of transactions, but also forms a more modern and up-to-date consumption behavior pattern for Generation Z in Banjarmasin City.

Keywords: Digital payment, Consumption Behavior, Generation Z

Abstrak

Penelitian ini bertujuan untuk mendalami dan menggambarkan fenomena penggunaan *digital payment* serta bagaimana hal tersebut membentuk perilaku konsumsi pada Generasi Z di Kota Banjarmasin. Metode deskriptif kualitatif digunakan untuk menguraikan fenomena tersebut, melalui wawancara sebanyak 10 informan yang masing-masing diwakili 2 Generasi Z di setiap Kecamatan yang ada di Kota Banjarmasin. Hasil dari penelitian ini bahwa penggunaan *digital payment* tidak hanya memberikan dampak praktis dalam hal kemudahan bertransaksi, tetapi juga memengaruhi pola pikir dan perilaku konsumsi Generasi Z dengan memperhatikan faktor-faktor seperti keamanan, kenyamanan, efisiensi waktu, serta kemampuan untuk mengendalikan pembelian secara impulsif, pembelian secara tidak rasional, dan pemborosan. Secara keseluruhan, penggunaan *digital payment* bukan hanya menjadi sarana transaksi, tetapi juga membentuk pola perilaku konsumsi yang lebih modern dan terkini pada Generasi Z di Kota Banjarmasin.

Kata Kunci: Pembayaran Digital, Perilaku Konsumsi, Generasi Z

INTRODUCTION

The rapid development of technology has changed the way people live their lives, especially in terms of financial transactions. The development of technology that continues to innovate changes transactions from offline to online through the use of *digital payments*¹. One aspect of this change is cashless payments that involve the use of virtual money, starting with the advent of debit and credit cards². This phenomenon marks a significant change in the payment system, with the emergence of various cashless payment applications that facilitate transactions digitally. This epochal development has opened up new opportunities in a more inclusive and diverse payments ecosystem. Services such as m-banking and e-money enable access to banking services without having to go directly to a bank or ATM machine, especially for people living in remote areas. In addition, e-money is becoming a popular alternative for those who do not have access to formal bank accounts.

Generation Z, which has grown up alongside the digital revolution, is tech-savvy³. They are attracted to digital payment services because they enable the purchase and payment of products through mobile devices, with features that offer flexibility and security. Digital payments also offer a quick and easy transaction process, allowing Generation Z to transact anytime and anywhere. However, this development also brings negative impacts, especially in terms of overconsumption and impulse buying. This phenomenon is often triggered by trends and advertisements that encourage Generation Z to buy things they may not really need. In addition, the COVID-19 pandemic has also accelerated changes in the way transactions are conducted, with the emergence of

¹ Dian Dinata Houston, "Adopsi Penerimaan Digital Payment Pada Kalangan Milenial," *Medium* 7, no. 2 (2019): 55–67, [https://doi.org/10.25299/medium.2019.vol7\(2\).4094](https://doi.org/10.25299/medium.2019.vol7(2).4094).

² Nada Diva Rizki Rembulan dan Egi Arvian Firmansyah, "Perilaku Konsumen Muslim Generasi-Z Dalam Pengadopsian Dompot Digital," *Valid: Jurnal Ilmiah* 17, no. 2 (13 Oktober 2020): 111–28.

³ Ni Komang Lia Apsari Dewi, Agus Mahardika, dan S. E. I A Rayhita Santhi, "Pentingnya Pendidikan Karakter Bagi Generasi Z pada Era Society 5.0," *Prosiding Pekan Ilmiah Pelajar (PILAR)* 2 (25 Juli 2022): 247–55.

innovative solutions such as QRIS to facilitate transactions without physical contact⁴. With the growth of pervasive and accessible digital payment systems, and the acceleration in digital banking transformation, increasingly sophisticated and inclusive payment systems can be a key driver in accelerating economic growth and improving overall well-being.

METHODS

Field research is a direct method to collect specific and realistic data about the use of digital payment in shaping consumption behavior in Banjarmasin City⁵. This research uses descriptive qualitative research which aims to provide an in-depth understanding of the phenomenon. The subject of this research is generation Z with the object of research is the use of digital payment in shaping consumption behavior in generation z in Banjarmasin city.

RESULTS AND DISCUSSIONS

The Influence of Digital Payment in Shaping The Consumption Behavior of Generation Z in Banjarmasin

A. Digital Payment

The ease of using digital payments shows that some of Generation Z experience a high level of comfort in using digital payment platforms. Generation Z can make transactions freely anytime and anywhere without being bound by time constraints or specific locations. The fast and efficient transaction process is the main focus in perceived ease of use. However, generation z has certain preferences or habits in making payments, which may not always involve one digital payment platform to access various needs. Some of the benefits that generation z also feels such as convenience, time efficiency, and security in transacting through digital payment applications provide

⁴ Rohana Faridah dkk., "Positive Attitudes Towards Digital Wallets in Banjarmasin, Indonesia," dalam *International Conference on Intellectuals' Global Responsibility (ICIGR 2022)* (Atlantis Press, 2023), 379–88, <https://www.atlantis-press.com/proceedings/icigr-22/125987012>.

⁵ Saifuddin Azwar, *Metode Penelitian*, Cet. 9 (Yogyakarta: Pustaka Pelajar, 2009).

an adequate level of security against fraud or theft. Balance monitoring and transaction history can be easily accessed to provide a better understanding of the financial status of generation z. Other benefits include more effective money management such as reduced reliance on cash by reducing excessive cash carrying. Generation z acknowledges being influenced by content they encounter on social media and recommendations from friends, but are also aware of the importance of considering other factors in their purchases, including personal values and social impact. Thus, it can be concluded that social influence does not affect generation z's propensity to use digital payments.

B. Consumption Behavior

Some of Generation Z stated that special offers on digital platforms can encourage impulse purchases. They are attracted to promotions with discounts or attractive offers without considering long-term needs. Some of them also think that the ease of transactions through digital payments reinforces impulsive behavior. However, in Banjarmasin City, Generation Z tends to be wise in managing finances because the majority of the population in the city practice Islam fervently, which teaches simple values and the avoidance of extravagance. The role of ulama is very influential in the economic activities of the community. Generation Z in Banjarmasin City is influenced by the social environment and religious teachings in managing their finances and consumption behavior. There are differences in individual perspectives and values as some of Generation Z tend to consider the needs and long-term benefits of purchases. With personal experiences influencing the way they shop, Generation Z who are more aware of the importance of managing finances tend to make more rational purchases. Thus, it can be concluded that irrational purchases do not shape the consumption behavior of Generation Z in Banjarmasin City. This is also supported by impulse buying which does not apply in Banjarmasin City because the majority of people strongly uphold the value of religiosity. Generation Z in Banjarmasin City has high self-control

because they can control themselves to buy or consume something in moderation even though Generation Z often has a desire to shop.

CONCLUSION

The majority of informants recognized the ease, convenience and efficiency of transactions. Despite realizing the risk of waste and impulse buying, the majority of informants are also able to control themselves and use their finances responsibly. Digital payments not only facilitate practical transactions, but also influence Generation Z's consumption behavior patterns by considering aspects of safety, convenience, efficiency, and control of impulsivity and waste. This reflects modern consumption behavior patterns and is in line with the trends of Generation Z in Banjarmasin City, where they tend to be flexible in transactions, pay attention to convenience and efficiency, and are open to the use of technology in consumption aspects. The informants also actively follow the development of new payment technologies, reflecting their adaptation to changing consumption trends and technology.

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