



## Analysis of Digital Consumption Patterns of Digital Wallet Transaction Users in Indonesian Big Cities

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### Abstract

This research aims to analyze how consumption patterns and transaction utilization have changed for young people when using e-wallet transactions. The research conducted by the author used a qualitative approach. In this research, the samples obtained by researchers used a purposive sampling method with a sample size of 100. This research used data collection techniques, including interviews, documentation, and a literature study. The raw data has been collected using interview and documentation data collection techniques, which the author then processes and analyzes. Based on research results, it was found that urban youth have currently experienced evolution or changes in the essence of consumption patterns. Consumption, which is actually a common life phenomenon that will never be replaced, has begun to shift in essence from the motivation of consumption to survive and fulfill needs to consumption to satisfy desires and lifestyle. The presence of digital transactions is here to meet these changes in consumption patterns. In a way, both of them have a mutual influence between consumption patterns, which are increasing in purchasing primary and secondary goods, and the high use of e-wallets, which is proven by the high circulation of money from year to year.

**Keywords:** Consumption Pattern, E-Wallet, Lifestyle.

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### 1. Introduction

As a living creature, consumption is something that can never be replaced. Every group in society has consumed items that are essential and secondary needs since the beginning of time. This is a living phenomenon that will continue. This recurring phenomenon ultimately led to the creation of many changes to make it easier for humans to carry out the consumption process [1]. One of the changes that has occurred is the development of technology to support the consumption process. The technological trend is fintech (financial technology), an economic-based technology that, according to Bank Indonesia, is the result of a combination of financial services and technology, which can ultimately change the business model from conventional to moderate [2]. The development of this technology is directly proportional to changes in people's lifestyle patterns, especially consumption patterns. Humans, without being lured by labels from society, who, where, and whenever will need consumption [3] [4]. Now we see that the development of financial technology is starting to spread massively, comprehensively, and easily. One derivative of the development of financial technology is the presence of digital wallets (e-wallets) [5]. With just enough capital to own a smartphone and internet credit, people are able to access and use this e-wallet in their daily lives. E-wallets have become a new trend in Indonesia since their legalization in 2016 [6] [7].

E-wallet is an application-based (server-based) electronic service located on a smartphone. The amount of electronic money in circulation continues to increase from year to year [8]. In 2011, the nominal transaction value for e-wallets and e-money instruments reached IDR 980 billion. In 2017, the amount reached IDR 12 trillion. The transaction number more than doubled in the following year, namely 2018, reaching IDR 42 trillion [9]. Until the figure increased again in mid-2019, the nominal transaction reached more than IDR 56 trillion [10]. In Indonesia alone, there are more than 30 e-wallet services officially launched by the government. Smartphone ownership has also reached more than 60 million citizens, and other data states that 65% of internet users [11] [12]. The availability of dozens of digital wallet services, the high number of device owners, and the high number of internet users provide a high opportunity for e-wallet users to grow well over time. Go-Pay, OVO, and DANA are the top three favorite digital wallets of the Indonesian people [13] [14]. GoPay excels in various GO-JEK service facilities,

starting from public transportation, food delivery, cinema ticket purchases, goods delivery, e-commerce payments, logistics service payments, P2P (peer to peer), credit top-ups, payments at restaurants and dining places, monthly bill payments, and cash withdrawals [15]. Meanwhile, OVO, which collaborates with Grab, excels in public transportation services, food delivery, buying cinema tickets, topping up credit, delivering goods, and paying at restaurants and eating places [16]. Excellent funds for paying monthly bills, topping up credit, paying for gaming applications, and paying at restaurants and dining places. This assessment is based on research from DailySocial, which examined 600 respondents who gave the results of active Go-Pay users at 83%, OVO at 81%, and DANA at 68% [17].

Public consumption, from primary to secondary matters, can be fulfilled very well by e-wallets [18]. People use digital wallet services based on the principles of trust in the product (82%), need (72%), being considered full of benefits (73%), being easy to use (68%), and saving time (66%). In particular, discounts, cashback, convenience, comfort, recording of shopping transactions, and security in the accessibility of e-wallets are allegedly some of the strong reasons why people use them [19]. Based on what one respondent told the author, the presence of an e-wallet allows him to easily carry money anywhere without fear of it being lost, damaged, or left behind. Especially for urban residents, who never go out without carrying a smartphone, e-wallets stored in smartphones are easy to use [20] [21]. Apart from that, people's food and drink activities, which are usually done by cooking, are starting to shift to people preferring to order food via online applications [22] [23]. Likewise, in ordering transportation for daily mobilization needs. Growth in electronic money transactions increased to 220% (year on year) in the fourth quarter of 2018 compared to the same period in the previous year [24] [25].

The various conveniences and benefits offered by e-wallets can be a factor in changing consumption patterns. Easy, efficient, and effective are things that young people pursue in every aspect [26]. Youth who are technologically literate, open to new things, and educated enough provide a great opportunity for the massive development of e-wallets in the country. Youth consumption patterns are starting to experience a transition from fulfilling life's needs to symbolic consumption [27] [28]. Youth no longer see consumption as merely fulfilling primary needs but instead consider social value, prestige, and satisfying their desires for consumption. We could say that the e-wallet, which is the favorite, can also be the fruit of *simalakama*. Extravagance and hedonism are two forms of it. Credit cards and other non-cash payments are dangerous because they have the potential to make consumers no longer feel the feeling of 'losing' when paying [29]. This condition is exacerbated by the lack of knowledge among young people about managing finances. 5000 respondents aged 22–35, only 22% had adequate financial management knowledge. This is supported by previous research, which shows a correlation between the increasing use of debit cards and electronic money among students due to the ease of transactions [30]. Students tend to buy easily without thinking twice and more often choose to meet existing lifestyle standards rather than adjust to their income. Not infrequently, these activities are carried out at close intervals. If we look further, this is also caused by the lack of financial literacy among the public. In fact, financial literacy is a provision for people to improve their welfare [31]. The low level of people's ability to manage finances is shown by the low level of savings and high levels of public consumption. This can be overcome with financial literacy education.

## **2. Research Methods**

The author's research took a qualitative approach, emphasizing the search for specific information on issues that arise in daily life. In this study, researchers used a purposive sampling technique to obtain the sample. Purposive sampling is a technique for sampling data sources with certain considerations. Participants in this study must meet certain requirements or considerations, with a sample size of 100. Qualitative research uses several data collection techniques that are usually carried out in natural settings, including interviews, documentation, and literature studies. The raw data has been collected using interview and documentation data collection techniques, which the author then processes and analyzes. The raw data will be classified through coding according to the research questions and objectives. Furthermore, the data is reported in the form of scientific work. In sequence, the data analysis technique in this research uses: Open coding (coding) is the classification of raw data from interviews. From here, 15 categories emerge. A data presentation is a description of classified information related to changes in consumption patterns that occur in e-wallet transactions among young people. Drawing conclusions is a presentation of the overall conclusions of the data obtained during the research.

## **3. Results and Discussion**

People, as consumers, need commodities and goods to fulfill their living needs and support their survival. Producers who provide these commodities will usually be capitalists, who have been criticized by many as saying that consumption is the core of today's economy, not production. The sign value and symbol value system are the basis of the consumption system mechanism. In simple terms, fulfilling people's living needs in the postmodern era has now shifted from use value and exchange value to sign and symbol value. Consumerist society no longer looks at the use and price of goods but rather at the symbols and signs offered for these goods and services. Consumerist society consumes the image and message conveyed by an item, not the use of the item. As previous

research stated, when buying a German car, BMW, they buy it not only as a means of transportation, but BMW also offers a certain image to consumers, namely luxury and high social status. The basic logic of consumption, which should only be linked to the need for primary goods, is starting to shift to the consumption of secondary and tertiary goods. Primary needs are needs that must be met by a person to ensure their survival. Clothing, food, and shelter are examples of the implications of primary needs. However, as time goes by, health and education are also among the primary needs that must be met.

Next are secondary needs. Secondary needs are the second order of needs after primary human needs are fulfilled. Examples of secondary needs can be entertainment, personal vehicles, gadgets, traveling, watching concerts, and so on. Lastly, there are tertiary needs. Tertiary needs relate to luxury goods or prestigious needs, such as ownership of luxury jewelry, villas, private jets, and so on. Interesting things are happening in today's consumerist society. We see that there is a differentiation of meaning in society when defining primary and secondary needs. The value of primary and secondary goods has many relationships with each other, such as the amount of a person's income, personal and group identity, education, and experience, as well as considerations when buying goods or using services. As stated by respondents, their current primary need is skincare or skin care, whereas other respondents said they would dare to spend any amount of money to fulfill skincare. Not only skincare products, but this is usually followed by purchasing items that, according to him, even though they are not important but have attractive visuals, will tempt him to buy. Excessive consumption of certain goods is also inseparable among urban youth, who are the subjects of this research. Respondents admitted to having at least one item that they consumed excessively, which was paid for with e-wallet transactions.

Fulfilling secondary needs, which in this case are related to hobbies, is valid; however, if it is done continuously, especially in large quantities, it will certainly have a social impact, namely lifestyle. Lifestyle at the next stage will not only have an impact on the individual concerned but also on the social system that occurs in society. Fulfilling needs carried out irrationally and compulsively economically is the definition of consumer behavior. Consumptive behavior is an economically irrational and compulsive action that causes waste and cost inefficiency. The term consumptiveness is usually used to explain the desire to consume excessive amounts of goods that are actually less necessary to achieve maximum satisfaction. In carrying out consumption practices, both primary and secondary, consumerist society no longer views goods and services in terms of use value and exchange value, but the image that goods and services have as symbolic value and sign value is also imprinted. The process of symbolic consumption is an important sign of the formation of a lifestyle where the symbolic values of a product and practice have received much greater emphasis compared to utility and functional values. The shift in the consumption logic of consumerist society has also begun to give rise to doubt and confusion in defining life's needs and desires. Based on research results, when someone sees something good and attractive, the brain, with its stimulus, releases hormones so that we can imagine ourselves using it. The brain will reflexively give a happy signal there. Therefore, the strategy of saying we will buy the item later, not now, is something that needs to be done to trick our brains so that we don't get trapped into continuously consuming secondary goods. Consumerism is an attribute of society, more than just the act of consuming goods and services; often, the act of consumption is not intended to meet needs. This is reflected in the consumption of goods and services that are purchased not because of use value or exchange value but based on desire, social status, and prestige.

Lifestyle is how individuals spend their time (in activities), what they consider important in life (interests), and what they think about things around them. Lifestyles ranging from consuming goods such as following existing trends in fashion, body care, make-up, electronics, vehicles, subscribing to films and music online, to consuming services such as spending time outside eating, drinking, going to entertainment venues, and taking part in various social and travel experiences are types of consumerist lifestyles that mostly live in urban areas. This is very possible because the city is designed as a consumer space, which is expected to be able to satisfy the needs of the new middle class. The development of times accompanied by the development of technology means that people's lifestyles are also changing. One of them is the availability of a new payment feature, namely an e-wallet, a digital wallet that allows us to make transactions anywhere, anytime, and on any transaction. The rapid pace of technology means that there are almost no geographical, ethnic, political, or social boundaries between one community and another, especially in consumer lifestyles. The influence of globalization and modernization has caused vertical social mobility in society to grow. This happens because everyone can freely channel their income into various types of consumption. The consumption of goods and services whose image has radiated makes not only the upper class look at them and want to try them, but the middle class and even the lower class want to try them. So that the consumerist lifestyle is no longer owned by one group but also exists in every group of society. Consumerism has become the way of life. This is supported by developments in the new era of payments, namely e-wallets.

Modern society believes that the more consumption one does, the higher the social status group will be. Consumption is also determined by a set of desires to gain status, respect, prestige, and identity construction through signaling mechanisms. People are starting to believe that their consumption will have a big and long-lasting impact on their personal lives in the future. People are starting to always associate their own and other people's identities based on how much they consume of the goods they buy and the services they use. So this will

encourage people little by little to consume continuously and not be easily satisfied. From there, changes in a person's lifestyle begin to take shape. Respondents said that the condition of society is no longer to consume an object based on need or enjoyment but also to obtain a certain social status from the value of the sign given. The implication is that consumption becomes an active symbolic form of identity construction. Consumerist society is starting to reconstruct their identity by continuously consuming without looking at the negative impacts in the future, both psychologically and financially. Self-identity, which will have implications for social status, seems to be a determining factor in a person's comfortable and peaceful life. One of the reasons for the massive and high number of e-wallet users is based on the nominal transactions in mid-2019, which reached more than IDR 52 trillion. Apart from that, this is supported by the digitization of various payments, from primary to secondary, from payments at large shopping stores (malls) to roadside food stalls. Technology was essentially created to make human life easier and more advanced. Humans, as creators and owners of technology, are expected not to become slaves to their own creations. Just as consumption and production will continue to exist in human life, what differentiates us from God's other creations is our ability to control our desires and needs.

Humans have also experienced evolution. Not in a biological sense, but in human orientation in consuming. In the beginning, consumption was done to survive and fulfill needs, but now consumption is done to satisfy desires and lifestyles. Consumption in the current era is shifting from conventional consumption to modern consumption, from saving money at home to saving in banks and cooperatives, from using cash to slowly using money stored on cards to finally saving money in the form of digital wallets (e-wallets). Society feels all these changes in each generation. The youth generation, commonly called generation Y, is the generation that is most adaptive and reactive to this change, namely the change from using cash to using digital wallets. Many changes have occurred, one of which is that we now know about online shopping. Online shopping is an offer of a new type of consumption designed by manufacturers to make it easier for consumers to consume. Online shopping is not only popular among the younger generation, but the older generation is also trying to follow this trend. This is very reasonable considering that online shopping has several advantages, such as the fact that consumers no longer need to leave the house to buy primary or secondary needs; they just order, transfer money, and wait for the package to arrive at their doorstep within a certain amount of time. Not only from a practical perspective, it can be seen from an economic perspective too. The prices offered are often cheaper than shopping centers, considering that there are no operational costs required for online stores. Currently, online shopping is not just a trend; it has entered the modern lifestyle stage because it saves money and time.

Lifestyle changes like this make business people look for new opportunities, namely by issuing digital wallets (e-wallets). E-wallet is everything related to the user's account to be paid to the seller in the form of a deduction from the balance in the user's account. Payments are made safely and comfortably, and the promotions, discounts, and cashback offered have created high interest in using e-wallets nowadays. The respondent said that he uses an e-wallet because it is practical, the e-wallet vendor's service quality is good, and their income and expenses are well recorded. Practical and simple, there are promotions, and the recording of every transaction makes it possible to use an e-wallet. The same thing was also expressed: for him, who often forgets the transactions he has made, recording each transaction is very helpful. Not having to carry cash, which can make your wallet fat, is also one of the advantages of using an e-wallet. The prices offered at shops where payment is made using an e-wallet provide many benefits, one of which is cashback. Another benefit felt by respondents is that the presence of an e-wallet means they don't have to worry about money getting lost or leaving it at home because the money is stored properly on their smartphone, which they always carry everywhere. This change on the transaction side does not only affect one line but also has an impact on several things. From the government's side, the presence of e-wallets is believed to be the main driver for our country towards a less cash society. This is seen based on the benefits of e-wallets, which not only have an impact on business owners and consumers who use them but also on the future of the country, which aims to become a modern, dignified country, keeping up with the times, and helping to develop the economy.

We cannot deny these changes, both in terms of good and bad. On the bright side, people are safe and comfortable carrying out transactions without having to leave the house to shop directly at the shop. People also no longer need to record expenses and income because everything has been neatly recorded in the e-wallet application. Various payments for household and family needs, such as payments for PAM, electricity, telephone, Wi-Fi, BPJS, and other insurance bills, can be made safely and on time because the e-wallet provides a reminder feature. From an economic perspective, online shopping and shopping with e-wallet transactions also often provide cheaper prices, so that in one month with the same nominal figure, people can buy several items compared to when shopping directly in a shop with cash. The next benefit is that gradually we will see a minimum of crime occurring, especially in embezzlement of money and theft of wallets and cash, because all the money has been safely deposited on cards and also in digital wallets. These good changes are accompanied by bad changes, such as the increasing number of hedonistic and consumerist societies, where they continue to carry out consumption activities without making any considerations first. We are facing an era of consumption without physically spending money, which makes us psychologically feel that we have not made a transaction so that the desire to consume again and again will

continue to occur and repeat itself. Crime also no longer occurs on the streets; crime begins to occur on social media with the help of the internet; fraud under the guise of family, friends, and so on often occurs on e-wallets. Of course, we can minimize these bad changes as sensible humans by continuing to learn and improve the existing system so that the burden of crime and other negative impacts can be reduced.

E-wallet through various promotions and advertisements displayed in various places, from smartphones, the internet, mass media, social media, to TV and billboards, with persuasive language as well as eye-catching images and colors that make anyone feel bewitched to buy it. Youth have finally found a way to continue carrying out transaction activities both offline and online through online shopping. This will also have an impact on youth's confusion with the definition of their 'wants' and 'needs' in life. Advertisements, which were actually created to market products, are now starting to contain certain signs and images for people to use. Signs and images that they will remember if they consume the object entice people. Especially for urban youth who actively follow the times, it's not cool if you don't keep up with the times. Prestige and style are taken into consideration. The logic of youth consumption is finally starting to shift from buying goods because of use and exchange value to sign and symbolic value.

This shift is clearly experienced from changes in the value of primary goods and secondary goods. It feels like all the goods that exist are commodities that support the means of life. Consumption is no longer a reason for young people to leave the house to buy goods and consume services because of their utility and price, but consumption has become a symbolic interaction for young people to seek and discover their self-identity and social status through the marking and assessment given by society to these commodities. The concept of economic thought, which indicates use value and exchange value as the main drivers of market existence, starts to fade and finds two new objects, namely sign value and symbolic value. The term consumerist society is starting to stick to those who use consumption as a marker of one's existence. The more and more varied consumption one uses, the higher the social status in society will be. It doesn't just stop at social status; the identity of oneself and others is also starting to be linked to the amount of consumption that has been done. Young people begin to see their identity and the identity of others based on how much goods and services they consume. This shift in social values did not happen suddenly. The consumption process is becoming easier in the modern world along with the advancement of technology. New-era payments that bring security, comfort, sophistication, efficiency, and economic benefits mean that young people cannot turn a blind eye to not using these payments.

The new era of payments, namely payments using digital wallets, has more or less played a role in the changes in consumption patterns that have occurred. Changes in consumption patterns in digital transactions have indeed occurred, even before e-wallets occurred, specifically with the presence of e-money and ATM cards. In a way, this change in consumption patterns means that urban communities are starting to make digital transactions their daily lifestyle. Through ease of payment, economy, and the efficiency of recording expenses and income, digital wallets mean that millennial people are starting to change the essence of their consumption. This is supported by the existence of payment offers on several marketplaces that are directly integrated with e-wallets. So e-wallets have a variety of payment features, from paying for household needs to paying for secondary needs, such as marketplace payments for purchasing hobby and enjoyment tools. The consumption we do today is sign consumption. Consuming signs that aim to increase social status and self-esteem (prestige). Knowing this reality, we as a modern, forward-thinking, and educated society should not be trapped in this kind of consumption delusion. Our consumption should be based on our needs and our ability to pay for it, not to increase our prestige or be seduced by advertising and other motivations. If many people do these things continuously, they will form a consumerist society that prefers to be consumers rather than producers. In addition, a consumerist society can be mentally unhealthy because it forces people to define their own identities in terms of objects that are external to them, such as objects attached to their bodies. Paying attention to the priority scale of needs, not being wasteful, and not being tempted by advertising are the right steps to take.

#### **4. Conclusion**

Currently, urban youth have experienced an evolution or change in the essence of their consumption patterns. Consumption, which is actually a common life phenomenon that will never be replaced, is starting to shift in essence from the motivation of consumption to survive and fulfill needs to consumption to satisfy desires and lifestyle. The presence of digital transactions is here to meet these changes in consumption patterns. In a way, both of them have a mutual influence between consumption patterns, which are increasing in the purchase of primary and secondary goods, and the high use of e-wallets, which is proven by the high circulation of money from year to year. The government and other interested parties are, of course, expected to look at the social impact of consumption, not just the development of economic figures. Consumption must continue at a stable economic level, but having the highest consumption level in Indonesia for some time also needs to be considered. Does this happen because the level of people's prosperity is increasing or because there are other social elements that people use in carrying out consumption activities? Finally, future researchers can conduct research with the same theme in different locations. This research can be carried out well because it sees the city of Jakarta as a buffer capital

that has a high level of social welfare, good education, a population of average productive age, and so on. Researchers hope that further research can be carried out in other locations by considering existing criteria. In particular, further research can also differentiate in terms of research questions, study focus, research subjects and locations, and research methods.

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