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The Influence of E-Wallet Use on Students Shopping Behavior

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Abstract

This study aims to analyze the influence of e-wallet usage on students' shopping behavior at Bengkalis State Polytechnic. A total of 80 respondents participated, consisting of active users of ShopeePay, DANA, GoPay, OVO, and LinkAja. The research employed a quantitative approach using a simple linear regression analysis. The results revealed that e-wallet usage has a positive and significant effect on students' shopping behavior, with a regression coefficient (β) of 0.726 and a significance value of 0.000 (<0.05). The coefficient of determination (R^2) was 0.68, indicating that 68% of the variation in students' shopping behavior can be explained by e-wallet usage, while the remaining 32% is influenced by other factors such as lifestyle, social environment, and financial literacy. The findings suggest that digital payment platforms, particularly ShopeePay, encourage more frequent spending among students through convenience, cashback, and discount features. This study highlights the growing adoption of cashless transactions and their impact on students' consumption patterns.

Keywords : e-wallet, student behavior, digital payment, consumptive behavior, cashless society

1. INTRODUCTION

The development of information and communication technology has brought about major changes in various aspects of human life, including financial transaction systems. One of the innovations in the financial sector that is now widely used by the public is the digital wallet (e-wallet). E-wallets are part of financial technology (fintech) services that allow users to make electronic transactions without having to use cash. According to Bank Indonesia (2024), the number of e-wallet transactions in Indonesia has increased significantly in the last five years, indicating a shift in people's behavior from conventional payment systems to more practical and efficient digital payment systems.

For students, the use of e-wallets has become an integral part of their daily activities. As part of the digital generation (digital natives), students tend to be adaptive to technology and have a dynamic lifestyle. Through e-wallets, they can carry out various transactions such as paying for food, online shopping, buying phone credit, and paying for transportation quickly and easily. Research by Khofifah and Kardiyem (2024) shows that ease of access, transaction speed, and numerous cashback promotions are the main reasons students choose e-wallets as their primary payment method. This shows that e-wallets have become a symbol of convenience and efficiency in the lifestyle of today's students.

However, this convenience also has a downside. Frequent use of e-wallets can encourage consumptive behavior and increase unplanned spending. Ihsan and Nikensari (2023) found that the use of e-wallets and a hedonistic lifestyle have a positive effect on students' consumptive behavior, while economic literacy has a negative effect. This means that the higher the use of e-wallets without the ability to manage finances, the higher the tendency for students to shop impulsively. This phenomenon was also observed by Wardani, Nasution, and Sundari (2023), who explained that the convenience and promotional features of e-wallets, such as cashback and discounts, can lead to excessive consumption among the younger generation.

In addition to convenience, lifestyle and social environment also play an important role in shaping student shopping behavior. Anggaretta, Kardoyo, and Kusumantoro (2025) argue that the simultaneous use of social media and e-wallets can increase student consumptive behavior through a hedonistic lifestyle. Social media, which is filled with shopping trends and

product advertisements, makes it easier for students to be tempted to make purchases, especially when transactions can be done with just a few taps on a mobile phone screen. Pratami and Yudantara (2023) also found that shopping lifestyle has a positive influence on students' impulsive buying behavior, where the use of e-wallets is a major supporting factor because it provides a sense of security and convenience in transactions.

Several other studies highlight psychological factors such as self-control and financial literacy as important variables in controlling consumptive behavior resulting from the use of e-wallets. Romansyah et al. (2023) explain that students with high self-control tend to be able to use e-wallets wisely and are not easily tempted by promotions or discounts offered. Conversely, students with low self-control are more prone to excessive shopping behavior. Additionally, Simorangkir and Sari (2023) add that perceived usefulness and perceived ease of use of e-wallets are dominant factors that drive impulsive purchasing behavior among students.

Recent research also confirms the significant influence of e-wallet use on the consumptive behavior of students. Keyzha and Azzahra (2024) found that elements such as self-efficacy, trust, and ease of use have an influence of up to 82.2% on the consumptive behavior of students in Bandung. Similar results were reported by Silitonga et al. (2025), who stated that the use of e-wallets increases the frequency of transactions and influences the purchasing decisions of students at the State University of Medan. This shows that e-wallets have changed students' consumption patterns, from rational shopping behavior to consumptive behavior that tends to be emotional and unplanned.

This phenomenon shows that e-wallets have two conflicting sides. On the one hand, the presence of e-wallets makes it easier for students to make transactions and improves financial efficiency. However, on the other hand, the convenience and excessive promotions offered can actually encourage consumptive behavior if not balanced with good financial literacy and self-control. Therefore, it is important to conduct in-depth research on the impact of e-wallet use on student shopping behavior, in order to understand the extent to which this financial technology influences the consumption habits of the younger generation and how to develop appropriate strategies to encourage healthy and wise consumption behavior in the digital age.

2. REVIEW OF LITERATURE

The development of fintech and the penetration of digital payment services (e-wallets) have changed the transaction patterns of society, especially among students who are digital natives. Empirical studies show that e-wallets increase the ease and speed of transactions, making them the preferred payment method for students for various daily needs and online shopping (Khofifah & Kardiyem, 2024; Lidya & Fadjar, 2024). Beyond technical aspects, e-wallet marketing features—such as cashback, vouchers, and time-limited promotions—play a significant role in driving transaction frequency and purchasing decisions, thereby contributing to increased consumer behavior (Keyzha & Azzahra, 2024; Putri Kesuma Wardani et al., 2023).

Many quantitative studies have examined the direct relationship between e-wallet use and consumptive or impulsive behavior among college students. The results are consistent: the intensity of e-wallet use and positive perceptions (perceived usefulness, perceived ease of use, trust) are positively correlated with impulsive and consumptive purchasing behavior (Mahdiyah et al., 2024; Pranata & Alif, 2025; Simorangkir & Sari, 2023). Studies using path analysis, SEM, or regression techniques show that e-wallet technical variables explain a large proportion of the variance in consumptive behavior—for example, Keyzha & Azzahra (2024) reported a variable contribution of up to ~82% in their study.

The literature also highlights the role of psychosocial mediation and moderation. A hedonistic lifestyle or shopping lifestyle often acts as a mediator linking e-wallet use with consumptive behavior; that is, e-wallets encourage a consumptive lifestyle, which then increases impulsive purchasing (Ihsan et al., 2023; Pratami & Yudantara, 2023). On the other

hand, financial literacy and self-control function as moderators or protective factors that can reduce the negative influence of e-wallets on consumptive behavior (Romansyah Sahabuddin et al., 2023; Ihsan et al., 2023). These findings confirm that the effects of e-wallets are not solely due to technology, but rather the result of interactions between application features and individual user characteristics.

The role of social media also often appears in studies as a reinforcing factor; exposure to advertisements, social proof, and online trends increase shopping desires, while e-wallets facilitate the instant realization of these purchases (Anggaretta et al., 2025; Keyzha & Azzahra, 2024). The combination of social media and e-wallets creates a powerful ecosystem of impulsive behavior among Generation Z—where visual stimuli and ease of payment work simultaneously.

Methodologically, most studies use a quantitative survey approach with a sample of students (cross-sectional). Popular methods include multiple regression, SEM/PLS, path analysis, and quantile regression to examine the heterogeneity of effects on behavioral distribution (Mahdiyah et al., 2024; Khofifah & Kardiyem, 2024). The advantage of this approach is its ability to test the relationship between variables in large samples; however, its limitation is the relative scarcity of longitudinal and experimental studies that can assess the long-term cause-and-effect relationship between e-wallet use and shopping habits.

In practical terms, these findings imply several implications: the development of financial literacy programs that focus on impulse management and budget planning for students; regulation of e-wallet promotions that take into account the risk of overconsumption; and the design of e-wallet features (e.g., cooling-off periods, budget notifications) that support rational decision-making. By understanding the technical, social, and psychological factors that mediate the relationship between e-wallets and shopping behavior, stakeholders (universities, application developers, regulators) can design more targeted interventions to reduce consumptive impacts without eliminating the benefits of digital transaction efficiency.

3. METHOD

a. Research Type

This research is generally quantitative in nature, using an associative causal approach to examine the effect of electronic wallet use on student shopping or consumption behavior. Data collection is generally conducted through questionnaires (surveys) targeted at a sample of students. Statistical analysis is performed using software such as Excel for hypothesis testing (e.g., correlation, regression analysis) to measure the significant impact of electronic wallet use on shopping patterns.

b. Research Location and Time

The research was conducted on campus and in student environments, and could be adapted to locations where students actively use e-wallets, such as certain universities or districts such as Bengkalis for local contexts. Data was collected in areas such as campuses, cafes, shopping centers, and locations where transactions are common among students.

c. Equipment and Materials

1. A questionnaire designed to collect data on the frequency of electronic wallet use, types of transactions, perceptions of convenience, and shopping behavior.
2. Data analysis software such as Excel for processing quantitative data.
3. Sometimes documentation and interviews supplement primary data.
4. Basic writing instruments and online data collection tools can also be used depending on the mode of questionnaire distribution (online or paper-based).

d. Procedure
   1. Population and Sampling: Determine the target population (students) and select a sample using simple random sampling or purposive sampling techniques, which generally range from 50 to 100 respondents.
   2. Data Collection: Distribute questionnaires to the selected sample to collect relevant data on the use of electronic wallets and shopping behavior.
   3. Data Processing: Use Excel or similar software to enter and analyze the data.
   4. Analysis: Conduct validity and reliability tests on the instruments, followed by hypothesis testing (t-test, correlation, regression) to determine the relationship and significance of e-wallet usage on consumer behavior.
   5. Interpretation: Interpret the results to conclude whether the use of electronic wallets significantly affects shopping behavior, with some studies noting effects on impulsive purchases or increased convenience leading to higher spending

4. RESULT & DISCUSSION

The results of this study were obtained from 80 respondents, one of which was a student at the Bengkalis State Polytechnic, who used the ShopeePay, DANA, GoPay, OVO, and LinkAja applications in their daily activities. This study aims to determine the extent to which the use of digital wallets influences student shopping behavior.

1. Respondents' Characteristics

Table 1. Characteristics of Respondents

Category	Description	Number of Respondents	Percentage (%)
Gender	Male	34	42.5
	Female	46	57.5
Age	18–19 years	12	15.0
	–21 years	50	62.5
	22–23 years	18	22.5
Most Frequently Used E-Wallet	ShopeePay	36	45.0
	DANA	22	27.5
	GoPay	12	15.0
	OVO	8	10.0
	Others	2	2.5
Frequency of Use per Week	1–2 times	10	12.5
	3–4 times	38	47.5
	≥5 times	32	40.0

The data show that most respondents were aged **20–21 years**, with frequent use of e-wallets at least **three times per week**. **ShopeePay** was found to be the most popular e-wallet among students, mainly because of its **cashback and discount offers**.

2. Simple Linear Regression Analysis

Table 2. Simple Linear Regression Analysis Results

Variable	Regression Coefficient (β)	t-value	Sig. (p)	Description
E-Wallet Use (X)	0.726	7.94	0.000	Significant
Constant (a)	14.215	-	-	-
R^2	**0.68**			
N	**80**			

The analysis results show that the use of digital wallets (X) has a positive and significant effect on student shopping behavior (Y). This is indicated by a t-value of 7.94 with a significance level of $p = 0.000 < 0.05$, which means that the more often students use e-wallets, the more likely they are to shop.

The regression coefficient value ($\beta = 0.726$) indicates that every one-unit increase in the e-wallet usage variable will increase the shopping behavior score by 0.726 units, assuming other factors remain constant.

In addition, the coefficient of determination ($R^2 = 0.68$) shows that 68% of the variation in student shopping behavior can be explained by the variable of e-wallet usage, while the remaining 32% is influenced by other factors such as lifestyle, social environment, financial literacy, and peer influence.

The results of the relationship between e-wallet usage and student shopping behavior can be visually illustrated in Figure 1 below:

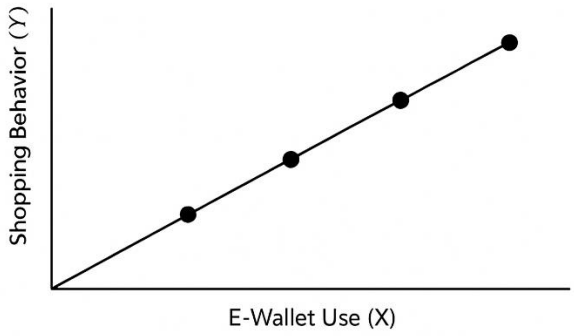


Figure 1. Relationship between E-Wallet Use and Students' Shopping Behavior

The figure shows a positive linear relationship between e-wallet usage and student shopping behavior. The higher the level of e-wallet usage, the more shopping behavior exhibited by respondents.

The results of this study show that the use of e-wallets plays an important role in shaping the consumption patterns of students at the Bengkalis State Polytechnic. This indicates a shift

towards a cashless lifestyle, which is becoming increasingly common among the younger generation.

ShopeePay is the most dominant platform because it has an easy-to-use interface, integration with e-commerce, and attractive promotions in the form of cashback and discounts that encourage increased shopping activity among students.

This positive and significant influence is in line with previous studies which state that the ease of digital transactions, security, speed, and promotional offers are factors that encourage the consumptive behavior of digital wallet users. Students tend to increase their shopping frequency due to the ease and convenience of cashless transactions.

Therefore, it can be concluded that the use of digital wallets has a significant influence on the shopping behavior of students at the Bengkalis State Polytechnic, both directly through the ease of transactions and indirectly through the psychological influence of promotions and the ease of transactions offered by e-wallet applications.

5. CONCLUSION

1. The use of digital wallets (e-wallets) has a positive and significant effect on the shopping behavior of students at the Bengkalis State Polytechnic. This shows that the more frequently and intensively students use e-wallets, the higher their tendency to shop.
2. The coefficient of determination (R^2) value of 0.68 confirms that 68% of changes in student shopping behavior are explained by the use of e-wallets, while the remaining 32% is influenced by factors outside the scope of this study, such as lifestyle, social environment, and financial literacy.
3. The research findings also show that ShopeePay is the most widely used e-wallet by students (45%) because it offers various promos and cashbacks that encourage consumptive behavior.
4. The relatively high frequency of e-wallet usage (an average of three to four times per week) indicates that students have become accustomed to cashless transactions and have made them part of their daily lifestyle.

Thus, it can be concluded that the use of e-wallets has a real influence in shaping student shopping behavior, both through the ease of transactions and the psychological encouragement of promotional programs and discounts offered by these digital service providers.

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