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CASHLESS PAYMENT ADOPTION AND GENERATION Z CONSUMPTION BEHAVIOUR: THE ROLES OF IMPULSIVE BEHAVIOUR AND SOCIAL INFLUENCE IN PALEMBANG, INDONESIA

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Abstract

The rapid diffusion of cashless payment technologies has changed the way consumers complete everyday transactions. This study examines the relationships among cashless payment adoption, impulsive behaviour, social influence, and consumption behaviour among Generation Z in Palembang, Indonesia. A quantitative cross-sectional survey was conducted with 450 respondents, and the proposed relationships were analysed using partial least squares structural equation modelling (PLS-SEM). The reported measurement results indicate that the four constructs meet the study's stated thresholds for internal consistency and convergent validity; the reported heterotrait–monotrait ratios are also below .90. In the structural model, cashless payment adoption is positively associated with impulsive behaviour ($\beta = .608$, $t = 18.085$, $p < .001$), social influence ($\beta = .457$, $t = 8.438$, $p < .001$), and consumption behaviour ($\beta = .344$, $t = 5.241$, $p < .001$). Impulsive behaviour is positively associated with social influence ($\beta = .425$, $t = 7.462$, $p < .001$) and consumption behaviour ($\beta = .257$, $t = 3.008$, $p = .003$). The path from social influence to consumption behaviour is positive but does not reach the conventional .05 significance level ($\beta = .189$, $t = 1.906$, $p = .057$). The findings suggest that the association between cashless payment adoption and consumption behaviour is more consistently reflected in the psychological pathway represented by impulsive behaviour than in the direct social-influence pathway. Because indirect effects were not reported, the study does not establish mediation. The results should be interpreted in light of the cross-sectional design and the need to reconcile inconsistencies in the source demographic narrative.

Keywords: cashless payments; Generation Z; impulsive behaviour; social influence; consumption behaviour

Introduction

Digital payment technologies have become embedded in everyday retail and service transactions. Mobile banking, electronic wallets, contactless cards, and QR-code payments reduce the time and effort required to complete purchases and can alter the psychological experience of

spending. The transition from physical cash to electronic payment is therefore not only a technological change; it may also influence consumers' attention to expenditure, spending self-monitoring, and responses to marketing stimuli. Recent meta-analytic evidence indicates that cashless payment methods are associated with a small average increase in consumer spending, although the magnitude varies across consumption contexts and has weakened over time (Broekhoff & van der Cruijsen, 2024). Earlier experimental and conceptual studies similarly suggest that payment mechanisms can shape spending through payment salience, immediacy, and the psychological cost of parting with money (Feinberg, 1986; Prelec & Loewenstein, 1998; Soman, 2001).

These issues are relevant to Generation Z, whose everyday consumption increasingly takes place in digitally mediated environments. Digital payment adoption is influenced by perceived usefulness, ease of use, facilitating conditions, and social influence (Oliveira et al., 2016; Slade et al., 2015; Venkatesh et al., 2003). However, the adoption of a payment technology and the behavioural consequences of using it are analytically distinct. A consumer may adopt an e-wallet because it is convenient, while the same convenience may reduce the friction associated with purchase decisions. The technology-acceptance literature explains adoption, whereas consumer-behaviour research is needed to explain how payment mechanisms may relate to spending patterns.

Impulsive buying is a plausible psychological mechanism in this relationship. It refers to purchasing that occurs with limited prior planning and a strong immediate urge, often accompanied by affective and cognitive responses (Rook, 1987; Verplanken & Herabadi, 2001). Digital environments may intensify such tendencies by combining rapid payment, personalised promotions, social recommendations, and persistent access to shopping platforms. A meta-analysis found that impulsive buying is associated with multiple internal and external determinants, including affective states and marketing stimuli (Iyer et al., 2020). Payment methods can also influence spending by changing how consumers experience and recall the act of payment (Soman, 2001; See-To & Ngai, 2019).

Social influence is another relevant construct. Subjective norms and perceived expectations from important others can shape behavioural intentions (Ajzen, 1991), while digital platforms expose consumers to peer recommendations, influencers, and visible consumption practices. Research on social media has shown that online environments have become important settings for consumer communication and marketing influence (Appel et al., 2020). Nevertheless, social influence may not translate directly into consumption behaviour in every context; individual needs, financial constraints, and self-regulation may weaken that relationship. Research on impulsive buying also indicates that normative evaluations can condition whether an impulsive tendency is expressed as purchasing behaviour (Rook & Fisher, 1995).

The present study examines the reported relationships among cashless payment adoption, impulsive behaviour, social influence, and consumption behaviour among Generation Z respondents in Palembang. The study contributes context-specific evidence from an Indonesian urban setting and considers both psychological and social correlates of consumption. The model is treated as a set of direct structural relationships. Although the original manuscript describes

impulsive behaviour and social influence as mediating variables in places, the available results do not include bootstrapped indirect effects; consequently, mediation is not claimed in this revised version.

Theoretical Framework

Cashless payment adoption and impulsive behaviour

Payment mechanisms can influence spending by changing the salience and timing of payment. When payment is less tangible or less immediately experienced, consumers may be less attentive to the monetary outflow. The literature on the cashless effect and payment-related spending supports the possibility that electronic payment can reduce payment friction, although the effect is not universal and depends on contextual conditions (Broekhoff & van der Cruijsen, 2024; Prelec & Loewenstein, 1998; Soman, 2001). The immediacy and convenience of digital transactions may therefore be associated with stronger impulsive responses.

H5: Cashless payment adoption is positively associated with impulsive behaviour.

Cashless payment adoption and social influence

Digital payment use takes place within social and technological environments in which peers, family members, merchants, and online communities can normalise particular payment practices. Social influence is a core determinant in technology-adoption frameworks, including UTAUT (Venkatesh et al., 2003). Mobile-payment studies likewise identify social and contextual factors as relevant to adoption decisions (Oliveira et al., 2016; Slade et al., 2015).

H1: Cashless payment adoption is positively associated with social influence.

Cashless payment adoption and consumption behaviour

Cashless payment systems can lower transaction effort and facilitate purchases across online and offline settings. Prior research has documented relationships between payment methods and spending outcomes, while also noting that effect sizes are context-dependent (Broekhoff & van der Cruijsen, 2024; Feinberg, 1986; See-To & Ngai, 2019).

H3: Cashless payment adoption is positively associated with consumption behaviour.

Impulsive behaviour and social influence

Consumers who are more responsive to immediate purchase cues may also be more attentive to social recommendations, trends, and consumption signals. Impulse-buying research identifies both internal dispositions and external stimuli as relevant correlates (Iyer et al., 2020; Rook, 1987). This study tests the direction specified in its original structural model without implying that the relationship is necessarily reciprocal.

H4: Impulsive behaviour is positively associated with social influence.

Impulsive behaviour and consumption behaviour

Impulsive buying is characterised by spontaneous purchase urges and reduced deliberation. The literature links impulsive tendencies to purchase frequency and spending outcomes, although the strength of the relationship may depend on consumer characteristics and situational conditions (Beatty & Ferrell, 1998; Iyer et al., 2020; Verplanken & Herabadi, 2001).

H6: Impulsive behaviour is positively associated with consumption behaviour.

Social influence and consumption behaviour

Social norms, peer recommendations, and digital content can shape consumption preferences and purchase decisions. However, normative pressure does not necessarily translate into actual consumption when personal resources, preferences, and self-control intervene (Ajzen, 1991; Rook & Fisher, 1995).

H2: Social influence is positively associated with consumption behaviour.

More broadly, the proposed framework draws on established accounts of attitudes, norms, and behavioural intention (Ajzen, 1991, 2005; Fishbein & Ajzen, 1975), technology acceptance and post-adoption behaviour (Bhattacherjee, 2001; Davis, 1989; Venkatesh et al., 2003), and online consumer responses (Gefen et al., 2003; Koufaris, 2002). Research on payment salience and spending includes evidence from card-payment experiments and payment transparency (Feinberg, 1986; Prelec & Simester, 2001; Runnemark et al., 2015; Soman, 2001; Thomas et al., 2011), while impulse formation has been examined through situational, normative, and individual-difference perspectives (Badgaiyan & Verma, 2015; Beatty & Ferrell, 1998; Dholakia, 2000; Rook & Fisher, 1995; Verplanken & Herabadi, 2001). Digital transformation research provides a broader context for understanding how technologies reshape markets and consumer-facing processes (Verhoef et al., 2021; Vial, 2019; Zhang et al., 2016). These perspectives inform the conceptual rationale but do not substitute for direct tests of the specified paths in the present dataset.

Research Method

Research design and participants

The study used a quantitative, cross-sectional survey design and analysed the proposed relationships using PLS-SEM. The source manuscript reports a target population of 414,946 individuals aged 15–30 years in Palembang, based on 2025 municipal statistics. It states that the minimum sample was calculated using Slovin's formula with a 5% error tolerance and that the final sample comprised 450 respondents. The questionnaire was distributed to active university students who met the study criteria and used a seven-point Likert response scale. The manuscript does not provide the exact data-collection dates, sampling frame, recruitment channels, response rate, or detailed inclusion and exclusion criteria; these details should be supplied by the authors before submission.

The demographic table in the source manuscript reports 450 respondents: 212 men (47.1%) and 238 women (52.9%); 180 respondents younger than 20 years (40.0%) and 270 aged 20–30 years (60.0%); 85 high-school graduates (18.9%), 155 diploma holders (34.4%), and 210 bachelor's degree holders (46.6%); and 235 employees (52.2%), 85 students (18.9%), and 130 entrepreneurs (28.9%). The narrative paragraph in the source manuscript reports different subgroup counts and percentages. The table is reproduced here because its categories sum to the stated sample size; the authors must verify these figures against the original respondent-level records.

Characteristic	Category	n	%
Gender	Men	212	47.1
	Women	238	52.9

Age	Below 20 years	180	40.0
	20–30 years	270	60.0
Education	High school	85	18.9
	Diploma	155	34.4
	Bachelor's degree	210	46.6
Employment	Employee	235	52.2
	Student	85	18.9
	Entrepreneur	130	28.9

Measures and data collection

The source manuscript indicates that the constructs—cashless society, impulsive behaviour, consumption behaviour, and social influence—were measured using a structured questionnaire with seven-point Likert response options. It does not provide the complete questionnaire, item wording, item-source mapping, translation procedure, or evidence of content validation. These materials are necessary for reproducibility and should be appended or described in the final submission. The revised manuscript therefore does not attribute specific measurement scales to particular authors unless that attribution is documented by the research team. The seven-point response format is consistent with scale-design discussions such as Finstad (2010), although the original item-level instrument is needed to evaluate its implementation.

Data analysis

The analysis was conducted using PLS-SEM. The source manuscript reports assessment of internal consistency using Cronbach's alpha and composite reliability, convergent validity using average variance extracted (AVE), discriminant validity using the heterotrait–monotrait ratio (HTMT), and structural relationships using path coefficients, t statistics, and p values. PLS-SEM reporting should also identify the software and version, algorithm settings, missing-data treatment, bootstrapping subsamples and confidence-interval method, and the rationale for choosing PLS-SEM (Hair et al., 2022; Henseler et al., 2015; Sarstedt et al., 2022). These technical details were not available in the source manuscript and must be added from the original analysis output. Recommended reporting should also address construct validity and reliability transparently (Fornell & Larcker, 1981; Hair et al., 2018; MacKenzie et al., 2011; Nunnally & Bernstein, 1994), avoid relying on global fit indices as the sole assessment of PLS path models (Henseler & Sarstedt, 2013), and justify the use of the estimator in relation to the research objective and model characteristics (Chin, 1998; Cohen, 1988; Ringle et al., 2020).

Results

Measurement model

The reported Cronbach's alpha values were .806 for cashless society, .897 for impulsive behaviour, .870 for consumption behaviour, and .754 for social influence. Composite reliability values were .811, .874, .898, and .898, respectively. The corresponding AVE values were .533, .565, .527, and .506. These values exceed the thresholds of .70 for internal consistency and .50 for convergent validity commonly used in PLS-SEM reporting (Hair et al., 2022).

Construct	Cronbach's α	Composite reliability	AVE
Cashless society	.806	.811	.533
Impulsive behaviour	.897	.874	.565
Consumption behaviour	.870	.898	.527
Social influence	.754	.898	.506

The reported HTMT values were .833 for cashless society–impulsive behaviour, .700 for cashless society–consumption behaviour, .766 for cashless society–social influence, .666 for impulsive behaviour–consumption behaviour, .675 for impulsive behaviour–social influence, and .535 for consumption behaviour–social influence. All values are below .90, which is consistent with the study's stated discriminant-validity criterion (Henseler et al., 2015).

Structural model and hypothesis testing

The source manuscript reports R^2 values of .569 for impulsive behaviour, .626 for social influence, and .489 for consumption behaviour. Thus, the model accounts for 56.9% of the variance in impulsive behaviour, 62.6% in social influence, and 48.9% in consumption behaviour. The source also reports a Q^2 value of .918, but does not identify the endogenous construct to which it applies or provide the blindfolding or prediction procedure. This value is therefore reproduced as a reported statistic but should not be interpreted as evidence of strong predictive performance until the original output and calculation are verified.

Hypothesis/path	β	t	p	Decision at α = .05
H5: Cashless society → Impulsive behaviour	.608	18.085	< .001	Supported
H1: Cashless society → Social influence	.457	8.438	< .001	Supported
H3: Cashless society → Consumption behaviour	.344	5.241	< .001	Supported
H4: Impulsive behaviour → Social influence	.425	7.462	< .001	Supported
H6: Impulsive behaviour → Consumption behaviour	.257	3.008	.003	Supported

H2: Social influence → Consumption behaviour	.189	1.906	.057	Not supported

Cashless society was positively associated with impulsive behaviour (β = .608, t = 18.085, p < .001), social influence (β = .457, t = 8.438, p < .001), and consumption behaviour (β = .344, t = 5.241, p < .001). Impulsive behaviour was positively associated with social influence (β = .425, t = 7.462, p < .001) and consumption behaviour (β = .257, t = 3.008, p = .003). The path from social influence to consumption behaviour was positive but did not reach statistical significance at the .05 level (β = .189, t = 1.906, p = .057). Accordingly, H6 is not supported under the conventional two-tailed .05 criterion. The original manuscript's description of this result as marginally significant at the 10% level should not be used to imply support at the prespecified .05 level.

The original manuscript describes impulsive behaviour and social influence as mediating variables. However, no specific indirect-effect estimates, bootstrapped confidence intervals, or mediation tests are reported. The available direct-path coefficients cannot establish mediation. A mediation claim should be added only after the authors provide the relevant specific indirect effects and bootstrap confidence intervals.

Discussion

Cashless payment adoption and impulsive behaviour

The positive association between cashless payment adoption and impulsive behaviour is consistent with the proposition that payment technologies can reduce transaction friction and alter consumers' experience of expenditure. Earlier work shows that payment instruments can function as spending cues and that the timing and salience of payment influence subsequent spending decisions (Feinberg, 1986; Soman, 2001). The more recent meta-analysis by Broekhoff and van der Cruijsen (2024), however, cautions that the average cashless effect is small and heterogeneous. The present result should therefore be interpreted as an association within the Palembang sample, not as evidence that every cashless transaction causes impulsive purchasing.

Cashless payment adoption and social influence

The positive association between cashless payment adoption and social influence is compatible with technology-adoption perspectives in which important referents and social expectations shape technology-related behaviour (Venkatesh et al., 2003). Digital payment practices may become socially normalised through peer use, merchant acceptance, and exposure to digital consumption environments. Nevertheless, the current analysis does not identify which social sources—family, peers, influencers, or online communities—are most influential. Future studies should distinguish these sources rather than treating social influence as a single undifferentiated construct.

Cashless payment adoption and consumption behaviour

The positive direct association between cashless payment adoption and consumption behaviour suggests that payment convenience may be related to greater consumption intensity in

the studied sample. This interpretation is consistent with research on payment mechanisms and consumer spending (Broekhoff & van der Cruijsen, 2024; See-To & Ngai, 2019). Because the study uses self-reported questionnaire data, however, the outcome should be described as reported consumption behaviour rather than objectively observed expenditure. Transaction records or expenditure diaries would strengthen future tests.

Impulsive behaviour and social influence

The positive association between impulsive behaviour and social influence indicates that respondents reporting stronger impulsive tendencies also reported stronger social influence. This relationship may reflect the co-occurrence of personal responsiveness to purchase cues and exposure to social consumption environments. The cross-sectional design does not establish temporal direction, and the path specified in the model should not be described as a reciprocal causal relationship.

Impulsive behaviour and consumption behaviour

Impulsive behaviour was positively associated with consumption behaviour. This result is consistent with conceptualisations of impulse buying as a spontaneous, affectively charged purchasing response (Rook, 1987; Verplanken & Herabadi, 2001) and with evidence synthesised in the meta-analysis by Iyer et al. (2020). The result highlights the relevance of consumer self-regulation and spending awareness in digital-payment environments.

Social influence and consumption behaviour

The path from social influence to consumption behaviour was positive but statistically non-significant at $\alpha = .05$. This finding does not demonstrate that social influence is irrelevant; rather, the available sample and model do not provide sufficient evidence for a non-zero direct association at the conventional threshold. The result may reflect the distinction between social influence on technology adoption and its direct association with consumption outcomes. Future work could test more specific social mechanisms and potential conditional effects, while avoiding post hoc claims that the path is supported.

Implications

The findings contribute to the literature by examining payment adoption, impulsive behaviour, social influence, and consumption behaviour in a single structural model within an Indonesian urban context. The results are most consistent for the paths involving cashless payment adoption and impulsive behaviour. They also indicate that social influence should not automatically be assumed to have a significant direct association with consumption behaviour. For digital-payment providers, consumer-protection communication could include spending summaries, transaction notifications, configurable budgets, and friction options for repeated purchases. For universities and financial-literacy programmes, practical interventions may focus on expenditure monitoring, distinguishing needs from wants, and reflective decision-making before purchase. These implications are recommendations derived from the pattern of associations, not interventions tested by this study.

Conclusion

This study examined the relationships among cashless payment adoption, impulsive behaviour, social influence, and consumption behaviour among Generation Z respondents in Palembang. The reported results show positive and statistically significant associations between cashless payment adoption and impulsive behaviour, social influence, and consumption behaviour. Impulsive behaviour is also positively associated with social influence and consumption behaviour. In contrast, the direct association between social influence and consumption behaviour does not reach statistical significance at the .05 level. The results point to the relevance of psychological responses to cashless payment use, while the direct contribution of social influence to consumption behaviour remains uncertain in this sample.

The study is limited by its cross-sectional and self-reported design, incomplete reporting of the sampling and measurement procedures, and inconsistencies between the demographic narrative and the demographic table in the source manuscript. The reported Q^2 statistic also requires verification, and mediation cannot be concluded without indirect-effect tests. Future research should use transparent sampling procedures, validated and fully documented measures, objective or diary-based spending indicators, longitudinal or experimental designs, and explicit bootstrapped mediation analysis.

CRediT authorship contribution statement

Author contributions to this research. **Faradila Meirisa**: Conceptualization; Methodology; Investigation; Data curation; Formal analysis; Writing – original draft. **Devita Maharani**: Conceptualization; Methodology; Validation; Supervision; Writing – review & editing.

Declarations

Ethics approval: The source manuscript does not include an ethics approval number or a formal decision from an institution.

Informed consent: Not applicable to the analysis of publicly accessible online reviews, while adhering to the ethical requirements of the relevant institution and journal.

Data availability: The dataset of reviews can be obtained by contacting the author via the provided email address.

Conflict of interest: The author declares no conflict of interest in this research.

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