

## Use of Cashless Payment and Its Implications for Impulsive Buying: Examining Consumer Behavior Patterns in the Digital Era in E- Commerce

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### ABSTRACT

This research aims to determine consumer behavior patterns in using non-cash payments and the implications for impulsive purchases in e-commerce. This research uses qualitative methods to gain in-depth insight from each informant, so the Unified Theory of Acceptance and Use of Technology (UTAUT2) approach was chosen to determine this pattern. The research results reveal that the convenience offered by non-cash payments accelerates a person's decision making when shopping, which encourages impulsive buying behavior where shopping decisions are taken quickly without planning. The implication of this research is that the development of cashless payments not only provides practical benefits in daily transaction activities, but also creates new shopping patterns that combine convenience and psychological encouragement through promotional offers. This shows how digitalization in payment methods is not just a means of payment but also a means of influencing consumer behavior in the current digital era.

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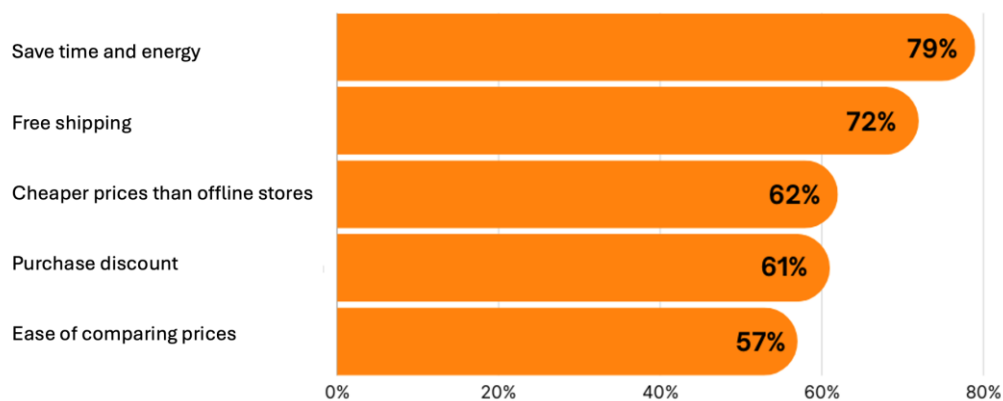
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## Introduction

Consumers are starting to feel comfortable using technology in their daily activities

such as shopping via e-commerce and making cashless transactions. This situation brings consumers to a condition where they carry out transactions without using cash or what is known as a cashless society [1]. Apart from offering practicality in transactions, giving rewards to cashless users also adds to the user's comfort [2]. The practicality and rewards promised by cashless payments go hand in hand with the ease with which people can access and shop online in today's e-commerce. Technological advances and the use of cashless payments provide many conveniences, especially for those who prioritize efficiency and comfort in modern life, such as services that can be accessed easily and payments that can be made quickly via smartphone [3]. E-commerce is increasingly becoming a favorite destination for consumers looking for a fun and satisfying shopping experience. One of the advantages is the availability of goods at more affordable prices. Customers seek a shopping environment where their desire to satisfy hedonic needs is met, making it a fun and exciting place to visit[4]. The results of the Populix survey in July 2023 show that 82% of Indonesian people prefer to use e-commerce to buy electronic products, household necessities and health, compared to only 13% who choose social media, and 6% who choose offline methods [5].



**Figure 1.** Reasons why people choose to shop on e-commerce



Source: Populix, 2023

The data above shows several reasons why people prefer e-commerce for shopping compared to offline stores. Apart from the convenience that e-commerce offers, this is comparable to payment methods that make it easier for consumers to carry out cashless transactions. From 2018 to 2023 data from Bank Indonesia shows an increase of 880% and throughout August 2023 the value of transactions by people using electronic money nationally reached IDR 38.5 trillion [6]. Overall, Indonesian consumer demand patterns tend to be price elastic. This means that small changes in price can result in significant changes in the quantity demanded. Online sales platforms are becoming increasingly attractive to consumers due to easy availability and more affordable prices. Moreover, on this platform, there is support from the financial ecosystem that makes it easier for consumers to carry out transactions, such as technology-based financial services (fintech) to later payment services (paylater) which allow consumers to buy goods even if they don't have a current budget [7]. With the various conveniences offered both in terms of e-commerce and cashless payment methods, there has been an increase in consumers shopping online. Increasing consumer interest in online shopping also increases the tendency to make impulse purchases online. Consumers may not consider it seriously before buying the product they want, starting by just looking around and then deciding to shop without planning [8].

The explanation above then provides insight for researchers to examine more deeply the patterns of consumer behavior between the use of cashless payments and the implications for impulse purchases that occur in e-commerce. The problem formulation in this research will be answered using the Unified Theory of Acceptance and Use of Technology (UTAUT2) approach in further examining consumer behavior patterns in



utilizing cashless payments and the implications for impulsive purchases in e-commerce that focus on behavioral intention patterns. and Acceptance (use behavior). UTAUT2 aims to understand the acceptance and use of technology from a consumer perspective[9]. Previously, this theory was developed by Venkates (2012), in the UTAUT theory there are four main constructs which include expectations of performance, expectations of business, social influence, and facility conditions. However, later this theory developed into UTAUT2 with the addition of three new constructs, namely hedonic motivation, price considerations, and habits [10].

This research is expected to provide a new perspective by deeply understanding consumer behavior patterns between the use of cashless payments and their implications for impulse purchases in e-commerce. In addition, this research is expected to contribute to the development of UTAUT2 theory. The benefits of cashless for society are very diverse, one of which is reducing the shadow economy by increasing transparency and reducing transaction costs [11]. In addition, cashless payments offer more flexibility in terms of payment options, including the ability to split bills, set up recurring payments, and make international transactions without the hassle of currency conversion[12]. Impulse buying makes people feel good about the product and rarely show dissatisfaction. Consumers gain satisfaction through the impulse buying process and build trust with the company[13]. Then, impulse buying in e-commerce is further influenced by income level, changes in mood, and interest in discounts and promotions, with ready-to-eat products being the most frequently purchased items impulsively[14]. This research then offers a new perspective by looking for relationships between consumer behavior patterns in using cashless payments and their implications for impulsive purchases in e-commerce by focusing on patterns of intention (behavioral intention) and acceptance (use behavior) using an approach from the Unified Theory theory. of Acceptance and Use of Technology (UTAUT2).

## Method

This research uses qualitative methods to gain a deeper understanding of how a community or individual responds to existing issues [15] with a phenomenological approach, namely an approach that examines human consciousness from a first-person perspective [16]. The aim of phenomenology is to describe human experiences as they are experienced through their own thoughts, imagination, emotions and desires, as well as other elements involved in these subjective experiences [16]. This research was carried out at four loci, namely Makassar, Parepare, Maros and Gowa, which took place during the period April to October 2024.

**Table 1.** Locus and Informant data

No	Locus	Informant's Initials	Profession
1	Makassar	YAN	Employee
2	Parepare	MUC	Civil servant
3	Maros	RIN	Entrepreneur
4	Gowa	MIR	Lecturer

Source: Informan Interview, 2024

Determining the object uses a purposive sampling technique with predetermined resource criteria such as domicile according to the locus, actively using cashless payments in the last 1 year and active users of e-commerce and making transactions in the last 1 year. Researchers utilize various methods, such as interviews, observation, and recording in the data collection process. The interview process was carried out systematically by extracting information from informants that was relevant to the research, in order to achieve the stated research objectives. Observations are carried out by researchers by taking careful notes and documenting all relevant information. Furthermore, documentation is used to verify interview data through comparison with specific events that occurred during the data

collection process.

To ensure the validity of the data, triangulation techniques were used to compare data from observations, interview results, and relevant documents [17]. Source triangulation techniques were carried out to compare interview data from each source or research informant to find and explore the truth of the information that had been obtained [18]. Furthermore, the interactive analysis model used in this research follows the technique developed by Miles and Huberman. The data analysis stage consists of analysis consisting of three flows starting from data reduction which summarizes important and sensitive information and transforming raw data into information records, data presentation includes data arranged to produce conclusions and drawing conclusions/verification which includes testing meaning, regularity, patterns, and explanation of the information. Conclusions are in the form of descriptions or images that reveal causal or interactive relationships, hypotheses, or theories [19].

## Results and Discussion

This research involved 4 sources who were selected according to predetermined criteria. The following is data from the sources in this study:

**Table 2.** Informant data

No	Initials	Age	Profession	Income
1	YAN	30	Employee	7.000.000 – 10.000.000
2	MUC	31	Civil servant	1.000.000 – 3.000.000
3	RIN	36	Entrepreneur	5.000.000 – 7.000.000
4	MIR	29	Lecturer	>10.000.000

Source: Informan Interview, 2024

The informants in this research are in accordance with the criteria that have been



set to obtain the interview results needed in this research, namely active users of e-commerce and using cashless payments in transactions. Based on the results of the analysis using the Unified Theory of Acceptance and Use of Technology (UTAUT2) approach, the following findings were obtained:

### **Performance Expectancy**

Performance Expectancy is the level of confidence of someone who believes that using the system will help them to achieve benefits in improving performance [20]. The results of interviews with MIR sources stated that "I felt happy using cashless payments in transactions, but after that I felt regretful because this purchase was triggered by the ease of transactions." The source further added that "the ease of transactions using cashless can influence my speed in making shopping decisions." In line with the previous statement, YAN's source also stated that "I feel more satisfied and happy buying the items I want using cashless payment because it makes it easier for me to make shopping decisions, this can save me time to pay for things without me having to go to the ATM to withdraw cash".

From the results of the interview above, it can be interpreted that the Performance Expectancy felt by users helps them improve their performance. This is indicated by the ease of transactions felt by users. On the positive side, users can make transactions easily using cashless payments and can also make decisions quickly and save a lot of time. However, this also of course has a negative impact where due to the convenience offered by cashless payments and the speed of decision making, users are actually unaware and trapped in purchasing goods without prior planning. The ease and practicality of cashless payments in transactions apparently has an impact on the speed of decision making by consumers when making impulse purchases.

### **Effort Expectancy**

The concept of Effort Expectancy is explained as the level of ease associated with someone's use of the system [20]. Apart from that, Effort Expectancy has an impact on Performance Expectancy but does not have a significant impact on user usage behavior towards intentions to use QRIS [21]. The results of interviews with MIR sources stated that "generally there are no difficulties in using cashless payments, especially if it is connected to an e-commerce application". Furthermore, YAN's source added that "there are no complicated features apart from the advertisements that often appear in the application, QRIS is very easy to use using photos or scanning barcodes without needing to enter other information such as virtual accounts." In line with the next statement, the MUC source said, "I didn't find the features complicated, on the contrary, the QRIS feature is very easy to access without having to log in, which provides convenience and speeds up transactions that encourage impulse shopping."

Analysis of the interview results shows that cashless payments have been well received by the public thanks to the ease of implementation and no significant obstacles found. Ease of use and efficiency in the transaction process are the main factors driving the adoption of cashless payments. Apart from that, good integration with the e-commerce ecosystem further strengthens the position of cashless payments as a digital payment method. However, cashless payments still have several obstacles such as advertising interference which can hinder the user experience. These findings indicate the importance of continued efforts to improve cashless payment features and services to meet user needs and expectations in the future. In general, Effort Expectancy can be said to encourage impulsive consumer behavior in shopping due to its efficiency and integration with the e-commerce ecosystem.

## **Social Influence**



Social Influence is a concept where an individual considers other people important and believes he or she should use a new system [20]. Social Influence is the extent to which a person feels that other people's trust plays an important role in using a new system [22]. Furthermore, social influence can be interpreted as a condition in which a person's behavior is modified in response to social interactions and group pressure [23]. The results of interviews with RIN sources stated that "although I don't compare my shopping habits with other people, friends' opinions and trends in the work environment tend to influence my decision to use cashless". On the other hand, the interview with YAN stated that "I rarely compare my shopping habits with other people, I am more influenced by content from social media or influencers on social media. Regarding payments using cashless payments, they are mostly obtained from digital platforms and content, not from the surrounding environment."

The interpretation of the interview results above states that social influence is not only seen from the real environment around the user, but it needs to be considered that information technology in the form of social media has also influenced the user's habits in choosing transaction methods. A person feels that other people's trust plays an important role in the adoption of a new system. One of the sources, YAN, stated that he was more influenced by adopting a new system that he learned and saw from social media than from his surrounding environment. The influence of the surrounding environment and social media has a significant impact on the adoption of cashless payments which leads to impulse purchases, where consumers implement tutorials they get from the surrounding environment and social media to purchase goods without prior planning.

### **Facilitating Conditions**

Facilitating Conditions are individual perceptions regarding the completeness and



readiness of organizational and technical infrastructure to support system operations [20]. Facilitating Conditions refer to the extent to which individuals feel supported by the technical and organizational infrastructure in using a system [24]. Interviews conducted with MIR sources stated "easy access to cashless payments triggers a high frequency of impulsive purchases, especially if supported by the surrounding environment". Furthermore, in an interview from YAN, he stated, "Because of the very easy access to making cashless payments, I rarely use cash. Even the surrounding environment such as family and friends also support using cashless so I feel comfortable shopping without carrying cash". The interpretation of the interview results above states that the infrastructure clearly supports cashless payments as a method of transaction. The facilities in the cashless payment ecosystem are currently adequate so that consumers rarely carry cash and shop more often using cashless payments.

### **Hedonic Motivation**

Hedonic Motivation refers to the emotional drive that arises from the use of technology, where individuals seek enjoyable and entertaining experiences. These hedonic elements are the main drivers of consumer interest in adopting new technology [25]. The results of interviews with MUC sources stated "I feel happy about the practicality of cashless payment which encourages me to make purchases without planning, especially when there are promotions from the application, this makes me want to make purchases even more." The MIR source further said "using cashless payment gives satisfaction in itself and even tends to feel challenged in carrying out transactions because it is very easy and practical, in an instant my payment was successfully processed." Apart from that, YAN's source also said that "I feel satisfied using cashless payment because it is practical and efficient, especially when I don't have cash. Promotions from applications don't really



influence me to rush into shopping, I'm more likely to be triggered by a need or interest in a particular product." On the other hand, RIN's source stated "having a promo or flash sale makes me even more motivated to buy an item in e-commerce because the promo is rarely repeated, and if I feel the item is too expensive I can buy it with a pay later scheme as long as I get the item I want." want."

One thing that needs to be underlined is that there is an emotional drive stating that users tend to look for a pleasant and entertaining experience in using a system [25]. The practicality of cashless transactions makes consumers feel challenged because the payment process is so fast. This consumer experience makes him increasingly curious about cashless payment methods in shopping, which has an impact on impulse purchases. For the promo factor, there are different preferences, where there are consumers who are not influenced by promos because they focus on the interest of a product, but there are also consumers who are triggered by impulsive shopping to channel their pleasure and feel happy by taking advantage of the promos and paylater schemes available on e-commerce.

### **Price Value**

Price value can be defined as the consumer's assessment of the proportion of benefits obtained relative to the costs incurred. When the perceived benefits are higher than the costs, consumers tend to be more willing to adopt the technology [10]. Furthermore, price value is an exchange between costs and benefits felt by users of a system [26]. The results of the research found that the MIR resource person said, "Even though cashless payment is practical, I still compare costs, including admin fees, I choose the cheapest one. That's one of the reasons I activated a digital bank that is connected to e-commerce because there is no admin at all, but apart from that I feel that the practicality offered by cashless when shopping is even more profitable than cash, in my experience when

shopping using cashless there are always promotions even to free shipping compared to cash purchases and I think even though there are admin fees in some e-commerce, I think this is reasonable and does not influence my shopping decisions." Another interview result from RIN sources stated "even though using cashless payment is easy, in some cases such as large shipping costs, it is one of the things that hinders my decision to shop, but again for purchases in large transactions I still believe in using cashless payment more".

From the results of the interview above, it can be interpreted that there are different opinions regarding price value. MIR speakers focused more on the non-monetary benefits obtained from using cashless payments when shopping, such as convenience and price discounts. Meanwhile, RIN's source said that the costs incurred from using the application still influence their shopping decisions, but when making large transactions, users tend to focus on the security and convenience offered by cashless payments when making transactions. From this it can be said that price value in impulsive purchases is not only limited to additional costs that must be incurred by consumers, but there are non-monetary factors, namely valuable experiences felt by consumers such as convenience, security and promotions and this has a big influence on shaping consumer perceptions. on the value of payments using cashless in e-commerce.

### **Habit**

Habits (Habit) reflect the degree to which users tend to adopt rapid and reflective technology use behavior, influenced by their past experiences of interaction with technology [27]. YAN's interview results stated that "before going to sleep, it has become a routine to check e-commerce applications, such as checking shopping that has been entered into the e-commerce basket or looking at new items on e-commerce before going to bed, in fact I usually make purchases at night. before bed on e-commerce. RIN's interviewee stated



"I usually only keep cash for 2-3 days which is used for cash payments such as refueling or paying for parking, the rest of the time I rarely carry cash, even when I shop at the market I can pay cashless." On the other hand, the MIR source stated that "cashless payments make me comfortable, but on the other hand, I am also afraid to see the remaining balance available in my account because of my habit of using cashless when shopping, so I rarely carry cash because I am comfortable using cashless".

The results of the interview interpretation above show a clear preference for the use of cashless payments in everyday life, although with different behavioral patterns. Consumers tend to use e-commerce applications at night before going to bed, which indicates that the habit of impulsive shopping via digital platforms increases at night because they get attractive offers from applications at night such as flash sales or other promos. Furthermore, consumers experienced a significant shift in behavior from cash to digital transactions, especially in everyday situations. In addition, consumers indicated that they felt comfortable with cashless payments, but still regularly checked their account balances to ensure there was no excess spending. This indicates that there is vigilance regarding personal financial management when using cashless payments. Overall, these findings show that although cashless payments provide convenience and convenience, consumers still strive to maintain control over their spending to prevent impulsive overconsumption.

## **Discussion**

This research reveals a significant shift in consumer behavior from cash transactions to non-cash transactions, which not only facilitates access to various products, but also overcomes many transaction barriers. The increasing adoption of non-cash payments which has become more widespread since the Covid-19 pandemic has had a



significant impact on changes in user behavior in making transactions after the pandemic ends [28]. Cashless payment is currently a method that is very popular with consumers because of its practicality. The existence of cashless payments which is increasingly integrated with many e-commerce sites enriches consumers' shopping experience with various benefits, including discounts, cashback and other promotions. This not only increases convenience, but also encourages impulse shopping behavior, where consumers tend to make spontaneous purchases because of attractive promotional offers. Based on the Jakpat 2022 report which conducted a survey of 3000 e-commerce users, 54% of respondents stated that their habit of shopping via e-commerce was between 6 pm and 9 pm, then 36% stated that they shopped on e-commerce from 9 pm to 12 am. days[29]. This shows that consumers transact via e-commerce after completing their activities that day.

This research then identified and indicated the emergence of a new habit pattern which we call the "Night Owl Shopper" (NOS). This situation describes consumers who spend their evenings shopping online via e-commerce before they sleep. In this routine, consumers look at the items they want, observe discount offers, and take part in Flash Sales to get the best prices. Night Owl Shoppers don't just search for products, many of them then carry out transactions directly using the cashless payment method, taking advantage of the convenience provided to shop without time limits. Effectiveness and efficiency are the two main characteristics of the Night Owl Shopper behavior pattern. The effectiveness can be seen from the fast purchasing process, where consumers can immediately determine the items they want and no longer need to visit a physical store, because the goods will be delivered directly by courier to their location. Efficiency results from the use of cashless payments which offer convenience as well as financial benefits through various promotions and discounts, enabling consumers to obtain goods at more competitive prices.



Increased impulsive behavior due to the ease of cashless transactions and the many promotions provided by e-commerce affects consumers' financial situation. The availability of discounts, rewards and online payment methods to digital marketing during prime time from 6 pm to 9 pm can be utilized by entrepreneurs to market their products with various promotional programs via e-commerce, but this of course has the impact of weakening consumer control and making them shop impulsively. The habit of shopping at night before bed or Night Owl Shoppers can also reduce consumers' ability to self-reflect, thereby increasing the risk of impulsive purchases that do not meet their needs. Several mitigation strategies can be used to reduce this negative impact, namely consumers can use shopping notes so they don't get stuck on items they don't need, increase their financial literacy to better understand the financial risks associated with impulse purchases. From the provider side, e-commerce and payment service providers can also provide options for daily or weekly shopping limits, provide the option to review products according to needs before consumers make transactions and personalize notifications that only provide promotions according to consumer needs. In this way, consumers can get the benefits of using cashless payments and e-commerce applications. Thus, the development of cashless payments not only provides practical benefits in daily transaction activities, but also forms new shopping patterns that combine convenience and psychological encouragement through promotional offers. This shows how digitalization in payment methods is not just a means of payment but also a means of influencing consumer behavior in the current digital era.

## **Conclusion**

This research shows that the increasing use of cashless payment systems since the COVID-19 pandemic has contributed to significant changes in consumer behavior. In the context of using cashless payments for impulse purchases, factors such as Performance



Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions play an important role in forming Behavioral Intention. Users feel that cashless payments simplify transactions and speed up decision making, which increases efficiency and performance. However, this convenience also has the potential to encourage impulse buying behavior, where shopping decisions are made quickly without careful planning.

Other factors such as Hedonic Motivation, Price Value and Habit play a significant role in changing consumers' impulsive shopping habits. The integration of cashless payments with e-commerce platforms not only makes it easier for customers to make transactions, but also increases customer satisfaction and adds to the enjoyable experience they feel. Apart from that, using cashless payments often results in various attractive offers and promotions, such as discounts and cashback, which often encourage impulse purchases. This then triggers a new consumer behavior pattern called the "Night Owl Shopper" (NOS) where consumers use their free time at night to shop online, this is influenced by the various product offerings available on e-commerce, resulting in more impulsive purchasing habits.

Although the use of cashless payment methods and the growth of e-commerce offer many benefits due to their effectiveness and efficiency, this research also highlights the negative impact of impulse purchases on consumers' financial situations. Accessibility, price potential, and flexibility in transaction times are factors that make consumers unable to control themselves when shopping. Various mitigation strategies are needed to reduce this impact, both from the consumer side such as increasing financial literacy and identifying their needs or from e-commerce service providers, such as offering shopping limit options, personalized notifications according to consumer needs, and the option to check the status of goods before committing. transaction. Therefore, digitalization of payments has more benefits than just increasing business efficiency, but it also contributes



to shifting consumer shopping behavior patterns in the digital era.

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