

## The Impact of Digital Payments on Shopping Culture in the Community of Bengkulu City

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### ABSTRACT

This research aims to delve into the impact of digital payment usage on the shopping patterns of the community in Bengkulu City. The research methodology involves comprehensive surveys and meticulous data analysis to identify changes in shopping behavior associated with the adoption of digital payment technology. The results indicate that the significant implementation of digital payments modifies the shopping habits of the community, stimulates efficiency in transactions, and provides a higher level of convenience. The study not only provides an understanding of the shift in shopping practices but also offers a profound insight into the cultural transformation of shopping triggered by financial technological changes

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## **INTRODUCTION**

The advancement of technology has significantly impacted human life, including the methods of payment used by consumers when shopping. Nowadays, consumers enjoy the convenience of shopping without having to visit physical stores, as they can easily make transactions through applications such as websites, marketplaces, or even WhatsApp. Technological changes not only affect buying and selling activities but also extend to transformations in payment systems.

One form of technological advancement in payments is the use of digital wallets. This is an integral part of technological development, where consumers are introduced to a lifestyle of conducting transactions without using physical cash. People no longer need to carry physical money directly when making payments, as they can rely on digital financial systems. This concept provides ease, efficiency, and convenience in using digital payment systems (Bintarto, 2018.)

Introduction to digital wallets in Indonesia began with Telkomsel's release of T-cash in 2007, followed by Dompetku from Indosat the following year, and XL Tunai from XL Axiata in 2012. E-wallets are electronic services designed to store payment instrument data using cards or electronic money, allowing fund storage and payments. In general, e-wallet transactions include issuance and value loading (top-up), payment transactions (transfer or cash withdrawal), and deposit/collection of electronic money value back to the issuer. The emergence of e-wallets as a non-cash payment method brings convenience to users since wallets are server-based and can be applied using users' smartphones. According to a survey by IPSOS, e-wallets have become a daily life trend, with 68% of respondents using e-wallets at least once a week.

Bank Indonesia's data reveals the presence of 38 e-wallets licensed and distributed across Indonesia. Research by iPrice and App Annie identifies Go-Pay, OVO, Dana, LinkAja, and Jenius as the top five e-wallets recognized by the Indonesian public. Most users utilize e-wallet applications for purposes such as ordering food online, booking online transportation, and online shopping. Transactions like these are popular among Indonesian consumers, especially among the millennial generation, where millennials are tech-savvy and accustomed to utilizing technology and internet networks in their daily lives. (Yepi, 2021).

Culture is the habitual or lifestyle practices present in a specific group that are consistently carried out by the community, forming communication patterns for individuals and groups. Routine occurrences have the potential to become ingrained habits. Shopping is an activity undertaken by individuals and groups alike to fulfill basic and secondary needs. Presently, the younger generation has shifted from being initiators to executors in shaping changes in their social groups' shopping behaviors. The younger generation introduces new traditions and cultures in shopping, shaping the future for young individuals (Noor, 2013). This transformation is facilitated by the rapid development of technology.

The proliferation of technological advancements creates phenomena within shopping cultures. Millennials, inseparable from gadgets, live in a world deeply influenced by information technology. This aspect has the power to alter the daily activity patterns of the current generation (Sulistyawati, Santosa, & Wahyudi, 2019).

As mentioned by Haryani and Herwanto (2015:7), consumptive behavior involves purchasing a product without rational consideration, such as buying an item because of the offered reward or because many people use it. Factors like social-cultural influences and psychological factors play a crucial role in influencing consumptive behavior, where satisfaction becomes the primary motivation without rational consideration.

The use of electronic wallets or e-wallets also contributes to the consumptive behavior of society. Impulsive buying is one of its consequences, where consumers are tempted to shop without clear consideration of their needs. In this context, Megadewandanu, Suyoto, & Pranowo (2016:20) define e-wallet as a digital currency that facilitates shopping without the need for physical money, accommodating other activities.

Despite the popularity of non-cash payment systems due to their speed and efficiency, the use of e-wallets can lead to addiction and dependence. As stated by Davis, as cited by Pratama and Dewa (2019:931), interest in using e-wallet applications is defined as the level of one's strong urge to use the application. The inclination towards extravagance arises from the lack of individual control over consumptive habits, ultimately worsening financial conditions. Bank BRI KCP Unit Lingkar Timur Kota Bengkulu has successfully multiplied its digital banking transactions throughout 2021.

The value and volume of BRI's digital banking transactions grew by an impressive 249.5% year on year (yoy) in 2021. These transactions originated from various digital channels provided by BRI, including ATMs, BRILink, BRImo, Internet Banking, and others. The widespread appeal of non-cash payment systems among the general public can be attributed to the benefits they offer, such as faster and more efficient payment processes, as well as discounts received during usage. However, from a psychological perspective, reliance on digital wallets or e-wallets for shopping may lead to addiction and dependence, as noted by Davis in Pratama and Dewa (2019:931).

Shopping using e-wallets or digital wallets on mobile devices can also influence shopping trends towards consumerism. Even though payments are made indirectly, consumers do not feel like they are making transactions, leading to uncontrolled consumptive behavior. In line with Nonika's perspective (2020:20), the use of server-based e-wallets requiring a connection to their issuer can shape consumers' perceptions of shopping activities.

In conclusion, exploring the impact of digital payments on the shopping culture of the community in Kota Bengkulu provides valuable insights into the evolving dynamics between technology and consumer behavior. The surge in digital banking transactions, as exemplified by Bank BRI KCP Unit Lingkar Timur Kota Bengkulu, underscores the increasing reliance on non-cash payment systems. While these advancements offer convenience and efficiency,

it is essential to consider the potential consequences, such as the risk of addiction and uncontrolled consumptive behavior associated with the use of digital wallets

## **THEORETICAL REVIEW**

### ***Digital Wallets***

Digital wallets or e-wallets are one of the digital payment methods that have gained high popularity in Indonesian society. The advancement of technology, particularly in online transactions, has been a major driver of significant growth in the use of digital wallets. Compared to e-money, which uses a chip, digital wallets rely more on applications and require an internet connection when used" (Wijaya, 2018).

Bank Indonesia Regulation No. 18/40/PBI/2016 Article 1 Paragraph 7 states that a digital wallet or e-wallet is a digital service that encompasses financial information, a payment tool, a place to store funds, and a means for various financial transactions. The diversity of digital wallet types, such as Dana, Ovo, Gopay, Link Aja, Shopee Pay, and others, provides many options for people to choose according to their needs. By providing convenience in transactions that are not limited by location, digital wallets have successfully transformed shopping culture and financial transactions in the community, facilitating economic activities without geographical constraints. Thus, the role of digital wallets in supporting efficiency and convenience in the financial activities of the community in Bengkulu City and its surrounding areas is highly significant.

### ***Benefits***

Digital Wallet is an electronic financial application that has the function of storing, paying and other transactions carried out online and connected to the internet network. Digital wallet users are given the convenience of being able to carry out various transactions just by using an application on a smartphone without needing a physical card. Apart from that, there are also several benefits from Digital Wallets, namely:

1. Practical, easy and efficient
2. Faster transactions
3. Maintained security
4. There is a usage history
5. Can be used to carry out various transactions

### ***Trust***

Online payments are one of the people's favorites when they have to shop amidst the rise of online shops. The way they use to build trust, including for people who have never used a digital wallet, is risk management in the form of money being returned if the transaction goes wrong.

### ***Convenience***

Digital wallets tend to be safer for people to use, because the payment process is relatively fast. Users also don't need to bother preparing fractional

money to be used as change for transactions made, because it is automatically deducted from the balance. Transactions are also made easier by clicking on your smartphone screen. Apart from that, there are many promos offered by digital wallets which usually take the form of discounts and cashback for every transaction made. These promotions can help users save more on expenses. Every transaction made with a digital wallet can be tracked using history. So, you can easily monitor how much you spend on various transactions.

### *Hypothesis*

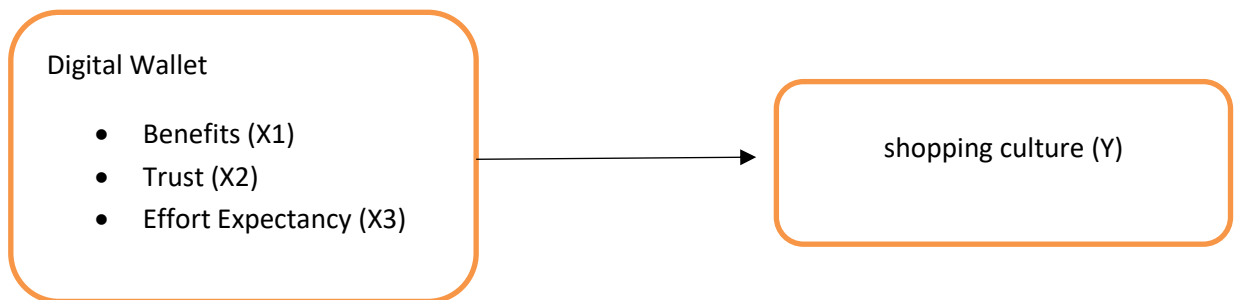
The hypotheses that can be assumed are as follows:

Hypothesis 1, H1 = Benefits have a positive effect on shopping culture

Hypothesis 2, H2 = Trust has a positive effect on shopping culture

Hypothesis 3, H3 = Convenience has a positive effect on shopping culture

Figure 1. conceptual framework



## **METHODOLOGY**

This research examines the impact of digital payments on the shopping culture of the people of Bengkulu City with a focus on the following variables: Benefits of Digital Payments (X1), Trust in Digital Payments (X2), and Convenience of Digital Payments (X3). The dependent variable is Shopping Culture (Y). This research covers the entire population of Bengkulu City residents who use Digital Wallets, with a sample size of 100 people. Data collection was carried out by distributing questionnaires to research samples to collect information related to certain variables. The data collected then in the context of this research will apply the SEM-PLS (Partial Least Square) method to analyze the data. PLS is a structural equation analysis approach based on variance, which allows testing measurement models and structural models simultaneously. In SEM-PLS there are two main aspects that need to be considered, namely evaluation of the measurement model (outer model) and structural model (inner model), digital payments on the shopping culture of the people of Bengkulu City.

## RESULTS

In this study the author used a questionnaire containing 4 questions for each the variables are Benefit (X1), Trust (X2), Convenience (X3) and Shopping Culture (Y). Questionnaire given to 100 respondents.

Table 1. scale measurements

Infomation	weight
strongly agree (SS)	4
agree (S)	3
don't agree (TS)	2
strongly disagree (STS)	1

### Deskripsi Responden

This research took a sample of consimers from the Bengkulu city community, starting from pupils, university students and the public in using this digital wallet. Sample selection this done by first verifying consumer samples.the following will given an overview of the characteristics of the respondents which are expressed in the form tabulation of respondent identities of 100 sample respondents. Presentation of data egarding respondent's identity to provide an overview of their personal situation rather than respondents.

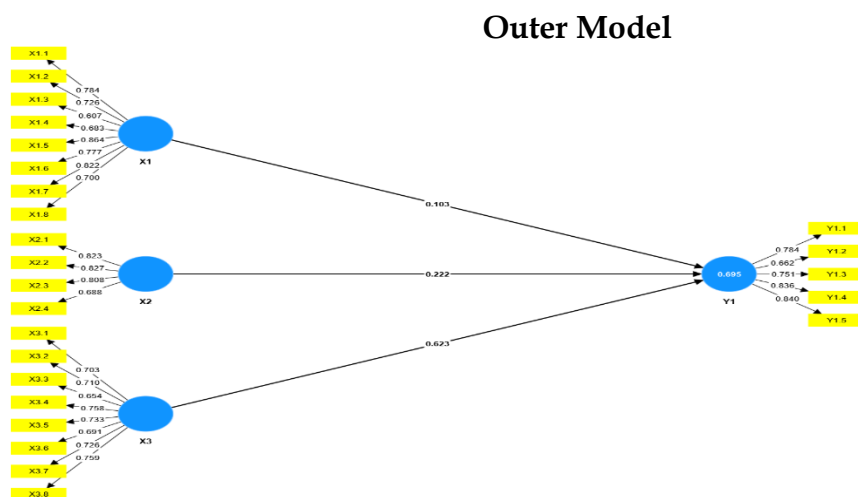


Figure 2. Outer model results  
Source: Primary data output processed in 2023

Table 2. Validity test results

Indicator Items	Convergent Validity		Discriminant Validity	status
	loading factor	AVE		
X1.1	0,784	0,674	0,784	valid
X1.2	0,726		0,726	valid
X1.3	0,607		0,607	invalid
X1.4	0,683		0,683	invalid
X1.5	0,864		0,864	valid
X1.6	0,777		0,777	valid
X1.7	0,822		0,822	valid
X1.8	0,700		0,700	invalid
X2.1	0,823	0,702	0,577	invalid
X2.2	0,827		0,434	invalid
X2.3	0,808		0,504	invalid
X2.4	0,688		0,368	invalid
X3.1	0,703	0,565	0,507	invalid
X3.2	0,710		0,372	invalid
X3.3	0,654		0,512	invalid
X3.4	0,758		0,440	invalid
X3.5	0,733		0,447	invalid
X3.6	0,691		0,498	invalid
X3.7	0,726		0,247	invalid
X3.8	0,759		0,335	invalid
Y1.1	0,784	0,673	0,550	invalid
Y1.2	0,662		0,415	invalid
Y1.3	0,751		0,399	invalid
Y1.4	0,836		0,432	invalid
Y1.5	0,840		0,537	invalid

Source: Primary data output processed in 2023

The results of convergent validity testing on outer loading can be seen in table 1, which includes all variables Benefits (X1), Trust (X2), Convenience (X3), and Shopping Culture (Y). According to (Hair et al, 2021), the value of individual reflection is considered high if the correlation is more than 0.70. In this research variable there are several loading factors that are greater than 0.70, indicating that only some of them are valid. The average value of Average Variance Extracted (AVE) must be at least 0.50. THEN the construct is considered valid, the results of discriminant validity testing show that the AVE value for each variable is greater than 0.50. Therefore, it can be concluded that the items used in this construct are valid and meet the convergent validity criteria well.

**Reliability Test**

Tabel 3. Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	status
X1	0,887	0,896	Reliable
X2	0,797	0,812	Reliable
X3	0,865	0,867	Reliable
Y1	0,834	0,839	Reliable

Source: Primary data output processed in 2023

A measurement is considered reliable when it has a Composite Reliability value > 0.7 and Cronbach's alpha > 0.70 (Hair et al, 2021). For the four variables mentioned, the Cronbach's alpha and Composite Reliability values exceed 0.70. Therefore, it can be concluded that the constructs in this research have proven to be reliable.

**Inner Model**

Table 4. R-Square Test

Variabel	R-Square
Shopping culture	0,685

Source: Primary data output processed in 2023

R-Square is used to evaluate the extent to which endogenous variables can be explained by exogenous variables. In the Shopping Culture variable, the R-Square value is 0.685. From these results, it can be concluded that shopping culture is good or sufficient for these exogenous variables, including benefits, trust and convenience.

**Hypothesis Testing (Significance)**

*Direct Effect*

Table 4. Direct effect hypothesis test results (direct influence)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	description
X1. Benefit -> Y1.Shopping Culture	0.103	0.107	0.074	1.385	0.169	Insignificant
X2. Trust -> Y1. Shopping Culture	0.222	0.238	0.056	3.977	0.000	Significant



X3.Effort Expectancy - > Y1. Shopping Culture	0.623	0.619	0.069	8.979	0.000	Significant
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Source: Primary data output processed in 2023

Before outlining the results of hypothesis testing, it is important to note that in The significance level is 5% or 0.05, the statistical T value is 1.960. If the statistical T value is greater of 1.960, then the effect is considered significant. Hypothesis testing process for each variables can be explained as follows:

*Benefits (X1) to Shopping Culture (Y)*

Based on the data contained in the direct effect hypothesis testing table, the statistical t value for the variable Benefit (X1) on Shopping Culture (Y) is 1,385 > 1,960 which is usually used at a significance level of 5%. Apart from that, the p-value is 0.000, <0.05. Therefore, it can be concluded that H1 is not accepted in this research. This means that the product quality variable (X1) does not significantly influence Shopping Culture (Y) in this research.

In this research, the benefits are not significant for shopping culture, even though there are lots of features to make it easier for them to shop online, there are also many things they don't know about using these features.

*Trust (X2) to Shopping Culture (Y)*

Based on the results in the direct effect t statistical hypothesis test table for the Trust variable (X2) on the Shopping Culture variable (Y), it is 3,977 > 1.960 and the p value is 0.001 < 0.05. With this it can be concluded that H2 is accepted. This means that in this study the Trust variable (X2) has a significant effect on shopping culture (Y).

In this research, trust has been received by respondents because, in the shopping culture, many online shops provide guarantees or return goods if they do not match what they want, this can build trust in respondents.

*Effort Expectancy (X3) to Shopping Culture (Y)*

Based on the results in the direct effect t statistical hypothesis test table for the Effort Expectancy variable (X3) on the Shopping Culture variable (Y) which is 8,979 > 1.960 and the value p value of 0.000 < 0.05. With this it can be concluded that H3 is accepted. It means on In this research, the Effort Expectancy variable (X3) has a significant effect on Shopping Culture (Y).

In this case, convenience is significant for shopping culture, because digital wallets provide convenience in shopping where we don't need to carry denominations or meet sellers in person.

Indirect Effect

Table 6. effect size test

	f-square	description
X1 -> Y1	0,019	Insignificant
X2 -> Y1	0,096	Insignificant
X3 -> Y1	0,785	Significant

Source: Primary data output processed in 2023

A variable will be declared significant or influential if the effect size value is 0.35 (strong), 0.15 (moderate), and 0.02 (weak).

*Benefits (X1) to Shopping Culture (Y)*

Benefits has no effect on shopping culture, because the predictor is weak at the structural level.

*Trust (X2) to Shopping Culture (Y)*

Trust has no effect on shopping culture, because the predictor is weak at the structural level

*Effort Expectancy (X3) to Shopping Culture (Y)*

Convenience influences shopping culture, because it is a strong predictor at the structural level

## RESULT AND DISSCUSION

According to Maria Kristina's theory (2021), she believes that consumer behavior influences the decision to use digital wallets as a means of payment. This theory is in line with the research I researched, namely that it has a significant influence because the ease of using this digital wallet can be felt, because it has many features. which makes it easier for us to make transactions.

According to (Aulia, 2020), according to the results of research that has been carried out, it is known that the use of electronic money in digital wallets has a significant influence on students' consumptive behavior. Digital wallets as a means of non-cash (cashless) payments, which are much easier, safer, more efficient and innovative, make it easier for students to spend money, especially for retail transactions, namely online transportation, ordering food at collaborating vendors and e-commerce transactions. Compared to my research, there is significant use of digital wallets and some are not, because people do not know the benefits of digital wallets and still use cash for transactions.

According to (Sulistiyowati et al., 2020) The results of this research also show that the majority of respondents often use digital wallets. The level of intensity of use is subjective according to the respondent's answer. Judging from the characteristics of user respondents, the intensity of digital wallet use increases as the level of education increases. In line with my research, respondents often use digital wallets as an easier and more practical transaction tool.

According to the government regarding the existence of a digital wallet where Bank Indonesia has created a payment system, this will create new rules for non-cash payment transactions via electronic wallets (e-wallets) in e-commerce. Bank Indonesia also applies several conditions for companies wishing to set up e-wallets. Among other things, the company must be an Indonesian legal entity, the mechanism is easy and safe, and the owner's status is not in trouble. "This rule applies to new and unlicensed e-wallets. "Meanwhile, those who have permission can continue as usual," Bank Indonesia also allows digital wallets with the aim of protecting consumers who want to make transactions in e-commerce. Digital wallets or commonly called e-wallets help people make payments more practically and quickly. This technological innovation allows users to make transactions without having to go to a bank or ATM to withdraw cash.

#### ***Benefits (X1) to shopping culture (Y)***

From several previous studies that have been researched, many have had a significant effect, while the research I researched has not had a significant effect because many respondents from the people of Bengkulu City doubt the benefits of having a digital wallet when making transactions or doing online shopping and so on.

#### ***Trust (X2) to Shopping Culture (Y)***

This research is in line with the results of previous research by (Silalahi et al., 2022) with the title "The Influence of Digital Wallets on Individual Shopping Culture in Medan City". Iya stated that he stated that trust in this variable is the level of consumer confidence in using digital wallets when making shopping transactions.

#### ***Effort Expectancy (X3) to Shopping Culture (Y)***

This research is in line with the results of previous research by (Silalahi et al., 2022) with the title "The Influence of Digital Wallets on Individual Shopping Culture in Medan City". Convenience has a significant influence.

### **CONCLUSIONS AND RECOMMENDATIONS**

Based on the results of research examining the influence of digital wallets on shopping culture, namely, benefits are not significant for shopping culture, even though there are lots of features to make it easier for them to shop online, there are also many things they don't know about using these features.

Trust has been received by respondents because, in the shopping culture, many online shops provide guarantees or return goods if they do not match what they want, this can build trust in respondents. Convenience is significant for shopping culture because digital wallets provide convenience in shopping where we don't need to carry denominations or meet sellers in person.

### **FURTHER STUDY**

The suggestion for future research is to conduct a thorough literature review to understand the previous impacts of digital payments on shopping

culture in various communities and identify relevant theories and concepts that can provide a stronger foundation for this research.

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