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RESEARCH ARTICLE

The Effect of Digital Promotion and Perceived Ease of Use on Generation Z Consumptive Behavior in Cirebon, Indonesia

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Abstract
The proliferation of digital wallets among Generation Z has intensified scholarly concerns about how promotional exposure and transactional ease shape consumptive spending. This study investigates the effect of digital promotion and perceived ease of use on the consumptive behavior of Generation Z digital wallet users in Cirebon, Indonesia. A quantitative associative design with a cross-sectional survey approach was employed, with data collected from 150 respondents selected through purposive sampling. Eligible participants were Generation Z individuals aged 18–28 years who actively used digital wallet applications in Cirebon. A structured five-point Likert-scale questionnaire was used for data collection, and multiple linear regression was applied for analysis. The results show that digital promotion has a positive and significant partial effect on consumptive behavior (B = 0.664, $p < .001$), as does perceived ease of use (B = 0.312, $p < .001$). Both variables simultaneously predict consumptive behavior significantly ($F = 319.009$, $p < .001$), jointly explaining 81.3% of its variance ($R^2 = 0.813$). Digital promotion emerged as the stronger predictor ($\beta = 0.608$), reflecting the behavioral impact of cashback offers, flash sales, and voucher incentives on unplanned and impulsive spending. Perceived ease of use ($\beta = 0.325$) further reinforces consumptive tendencies by lowering transactional barriers. Drawing on the Technology Acceptance Model and promotion mix theory, these findings highlight the need for digital financial literacy programs, responsible promotional governance by e-wallet providers, and regulatory attention to the behavioral consequences of digital payment ecosystems. Findings are specific to Generation Z digital wallet users in Cirebon and should not be generalized beyond this context.

Keywords
Digital Promotion; Perceived Ease Of Use; Digital Wallet; Consumptive Behavior; Generation Z.

1 | INTRODUCTION

The rapid proliferation of financial technology (fintech) has fundamentally transformed consumer payment ecosystems worldwide. Digital wallets, or e-wallets, have evolved from supplementary payment tools into primary instruments for daily transactions, particularly among digitally native cohorts. Generation Z individuals born between 1997 and 2012represents the most agile adopter of these technologies, having grown up in an environment saturated with mobile devices, instant connectivity, and platform-based commerce (Belmonte *et al*., 2024). According to the unified theory of acceptance and use of technology (UTAUT2), consumer adoption of information technology is driven by performance expectancy, effort expectancy, and facilitating conditions, all of which are prominently embedded in modern e-wallet design (Venkatesh *et al*., 2012). Consequently, the global surge in e-wallet usage has prompted scholarly attention not only toward adoption mechanisms but also toward the unintended behavioral consequences of frictionless digital spending. In Indonesia, the digital payment landscape has expanded dramatically, propelled by government-backed initiatives such as the Quick Response Code Indonesian Standard (QRIS) and the proliferation of platforms including OVO, GoPay, DANA, and ShopeePay. Recent empirical evidence indicates that approximately 53.2% of e-wallet users in Indonesia fall within the 18–28 age bracket, confirming Generation Z as the dominant user segment (Hidayanti & Ariani, 2025). Furthermore, Alka Riza & Aditya (2025) demonstrated that trust and security significantly influence e-wallet adoption among Indonesian consumers through the UTAUT2 lens, while perceived usefulness and ease of use remain central predictors of sustained usage. Despite these advances in adoption research, the behavioral aftermath of intensive e-wallet engagement, particularly its propensity to encourage unplanned and excessive consumption, remains insufficiently explored in the Indonesian context. From a psychological perspective, the shift from physical cash to digital payment attenuates the "pain of paying," a phenomenon wherein the tangible loss of money triggers aversive emotional responses that curb spending. Ahn & Nam (2022) established that mobile payment use is positively associated with overspending, poor financial management, and increased credit dependency, mediated by the reduced psychological resistance to digital transactions. Complementing this, Faraz & Anjum (2025) introduced the concept of "spendception," arguing that digital payment environments create an illusion of controlled spending while simultaneously lowering barriers to impulsive purchases. In parallel, the embedded promotional architecture of e-wallet applicationsencompassing cashback, time-bound discounts, flash sales, and voucher rewardsfunctions as a powerful marketing stimulus. Djamhari *et al*. (2024) found that digital sales promotions combined with e-wallet and PayLater options significantly trigger impulsive buying among young Indonesian consumers, driven by fear of missing out (FOMO) and perceived transaction convenience. These converging streams suggest that digital promotion and perceived ease of use may function as dual predictors of consumptive behavior among Generation Z, operating through complementary affective and cognitive pathways.

Nevertheless, a critical research gap persists. Extant literature has predominantly examined e-wallet adoption through the Technology Acceptance Model (TAM) or UTAUT2, focusing on antecedents such as perceived usefulness, trust, and security (Alka Riza & Aditya, 2025; Belmonte *et al*., 2024). Meanwhile, studies addressing consumer behavior outcomes have largely isolated either promotional effects or technology convenience without integrating them into a single explanatory model. For instance, Widhiari *et al*. (2025) examined digital payment and financial literacy as predictors of consumptive behavior, yet did not incorporate digital promotion as a distinct construct. Similarly, research on promotion mix in digital contexts has often remained detached from the technological usability dimension that underpins e-wallet ecosystems. This fragmentation leaves unanswered the question of how promotional stimuli and interface convenience interact to shape consumptive behavior. Moreover, the majority of empirical investigations have concentrated on major metropolitan areas or national-level samples, leaving mid-sized cities such as Cirebonwhere QRIS adoption has grown considerably in recent years and the proportion of Generation Z e-wallet users is notably highunderrepresented in the literature. Against this backdrop, the present study aims to analyze the effect of digital promotion and perceived ease of use of digital wallets on the consumptive behavior of Generation Z in Cirebon, Indonesia. Specifically, this research tests three hypotheses: H1, digital promotion has a positive and significant effect on consumptive behavior; H2, perceived ease of use has a positive and significant effect on consumptive behavior; and H3, digital promotion and perceived ease of use simultaneously exert a positive and significant effect on consumptive behavior. To examine these relationships, a quantitative associative approach employing survey methodology was adopted. Data were collected from 150 Generation Z e-wallet users in Cirebon through a structured Likert-scale questionnaire, and multiple linear regression analysis was performed using SPSS. Theoretically, this study contributes to the existing literature by bridging the Technology Acceptance Model Davis (1989) with promotion mix theory Kotler & Keller (2016) and consumer behavior theory (Rook, 1987; Schiffman & Kanuk, 2010). By positioning consumptive behaviornot merely behavioral intentionas the dependent variable, the research extends the explanatory scope of TAM beyond technology adoption into the realm of behavioral consequences. Practically, the findings are expected to inform regulatory bodies such as the Financial Services Authority (OJK), e-wallet service providers, and educational institutions in designing responsible promotional strategies and targeted financial literacy programs that mitigate excessive consumption among young digital consumers.

2 | BACKGROUND THEORY

2.1 Digital Wallet Adoption and the Technology Acceptance Model

The theoretical foundation for understanding technology adoption in consumer contexts has been substantially shaped by the Technology Acceptance Model (TAM), originally formulated by Davis (1989). TAM posits that perceived usefulness and perceived ease of use are the primary determinants of behavioral intention to adopt an information system, which subsequently influences actual usage behavior. Perceived ease of use, defined as the degree to which an individual believes that using a system will be free of effort, is particularly salient in the domain of financial technology because it directly reduces cognitive barriers and learning costs associated with novel transaction platforms. In the context of digital wallets, ease of use encompasses intuitive interface design, simplified registration and top-up procedures, rapid transaction execution, and seamless integration across online and offline merchant ecosystems. When consumers perceive these features as effortless, their psychological resistance diminishes, fostering habitual engagement that extends beyond functional necessity into routine consumption patterns. The evolution of TAM into the Unified Theory of Acceptance and Use of Technology (UTAUT2) by Venkatesh *et al*. (2012) further refined the understanding of consumer technology adoption by incorporating hedonic motivation, price value, and habit as additional predictors. In emerging economies such as Indonesia, where smartphone penetration among Generation Z exceeds 90% and digital infrastructure is expanding rapidly, these constructs acquire heightened relevance. Belmonte *et al*. (2024) empirically validated an extended TAM framework among Generation Z and Millennial e-wallet users in the Philippines, demonstrating that perceived ease of use and perceived usefulness significantly predict behavioral intention, while facilitating conditions and social influence moderate the adoption trajectory. Similarly, Alka Riza & Aditya (2025) applied UTAUT2 to Indonesian consumers and confirmed that performance expectancy and effort expectancyconceptual analogs to perceived usefulness and ease of useremain dominant predictors of e-wallet adoption, even as trust and security concerns partially mediate the relationship. These findings establish that the technological usability of digital wallets is not merely a logistical feature but a theoretically grounded antecedent of sustained consumer engagement. However, a critical limitation persists in the existing TAM and UTAUT2 literature: the majority of studies terminate their analytical focus at behavioral intention or adoption, without examining downstream behavioral consequences. While Davis (1989) acknowledged that actual usage follows intention, the model does not explicitly account for whether that usage manifests as productive financial management or as excessive, unplanned consumption. This theoretical gap becomes especially pertinent when applied to Generation Z, a demographic characterized by high digital literacy, susceptibility to instant gratification, and limited financial self-regulation. Consequently, extending TAM to incorporate consumptive behavior as an outcome variable represents a necessary theoretical advancement, one that this study undertakes by examining how perceived ease of use translates not merely into adoption, but into potentially problematic spending patterns.

2.2 Digital Promotion as a Stimulus for Impulse Buying

Parallel to the technological dimension, the promotional architecture embedded within digital wallet ecosystems constitutes a powerful external stimulus that shapes consumer decision-making. The promotion mix framework, as articulated by Kotler & Keller (2016), identifies sales promotion, advertising, personal selling, public relations, and direct marketing as the core instruments for influencing consumer knowledge, attitudes, and purchase behavior. In digital environments, these instruments are instantiated through algorithmically targeted notifications, time-bound cashback offers, flash sales, voucher distributions, and loyalty point systems, all delivered directly to consumers' personal devices. Unlike traditional promotional media, digital promotions possess immediacy, personalization, and interactivity, enabling real-time engagement that collapses the temporal distance between stimulus and response. The psychological mechanism linking digital promotion to unplanned purchasing is well documented. Rook (1987) defined impulse buying as a sudden, compelling, and hedonically complex purchase behavior characterized by accelerated decision-making and diminished regard for consequences. When digital promotions introduce scarcity cuessuch as limited-time offers or flash salesthey activate fear of missing out (FOMO), a motivational state that suppresses deliberative processing and amplifies affective responses. Djamhari *et al*. (2024) empirically demonstrated that digital sales promotions, particularly when combined with e-wallet and PayLater payment options, significantly increase impulsive buying among young Indonesian consumers. Their findings indicate that the perceived attractiveness of promotional content and the convenience of digital payment create a synergistic effect that lowers consumers' resistance to spontaneous purchases. Hermawan & Rofiq (2024) further substantiated this mechanism in the context of Shopee flash sales in Malang, Indonesia, showing that positive emotional arousal mediates the relationship between promotional exposure and impulsive buying behavior. Moreover, the integration of promotional content within e-wallet interfaces blurs the boundary between payment functionality and marketing stimulation. Consumers intending to execute routine transactions are concurrently exposed to purchase incentives, effectively transforming the payment platform into a marketplace stimulus. Djamhari *et al*. (2024), in a systematic

review of digital marketing strategies, concluded that online-based promotions consistently influence consumer behavior and business performance across diverse sectors, with the strongest effects observed among digitally immersed demographics. For Generation Z in Indonesia, who exhibit high platform loyalty and responsiveness to gamified promotional mechanics, this stimulus environment is particularly potent. Thus, digital promotion functions not merely as a marketing tool but as a behavioral trigger that, when combined with low-friction payment technology, may precipitate consumptive behavior.

2.3 The Psychology of Digital Payments and Consumptive Behavior

Before elaborating on these mechanisms, it is necessary to distinguish three interrelated yet conceptually distinct constructs. Consumptive behavior refers to a persistent pattern of spending characterized by impulsivity, lack of planning, and expenditure that consistently exceeds actual need (Schiffman & Kanuk, 2010). Impulse buying, as conceptualized by Rook (1987), denotes a specific episode of sudden, unpremeditated purchase behavior driven by hedonic arousala discrete act rather than a sustained pattern. Overspending refers to the cumulative financial outcome wherein total expenditure systematically surpasses budgetary constraints, often as a consequence of repeated impulse buying episodes (Ahn & Nam, 2022). These constructs differ in temporal scope (episode versus pattern versus outcome) and in the cognitive processes they implicate. In this study, consumptive behavior is treated as the broadest construct, encompassing impulsive purchasing tendencies, promotional responsiveness, and frequency of unplanned digital wallet transactions. The convergence of technological convenience and promotional intensity creates a psychological environment conducive to consumptive behaviora pattern of spending characterized by impulsivity, lack of planning, and excess relative to actual need. Schiffman & Kanuk (2010) conceptualized consumer behavior as a dynamic process influenced by psychological, social, and situational factors, wherein situational cues such as promotional stimuli and transaction ease can override rational budgeting intentions. In the digital payment context, the attenuation of the "pain of paying" plays a central role. Ahn & Nam (2022) established that mobile payment use correlates positively with overspending, poor money management, and increased credit dependency, attributing this effect to the reduced psychological discomfort associated with non-physical monetary transactions. When money is abstracted into digital figures, the visceral aversion to loss diminishes, thereby increasing willingness to spend. Faraz & Anjum (2025) advanced this understanding by introducing the concept of "spendception," describing how digital payment environments generate an illusion of controlled spending while simultaneously eroding the psychological barriers that normally inhibit impulsive purchases. Their research, published in *Behavioral Sciences*, revealed that consumers using digital payments consistently underestimate their cumulative expenditures, a cognitive distortion that facilitates repeated unplanned transactions. This phenomenon is exacerbated among Generation Z, who exhibit lower baseline financial literacy and higher susceptibility to hedonic consumption cues. Rumbik *et al*. (2024) examined Generation Z in Indonesia through the lens of mental accounting and found that digital payment users frequently dismiss small expenditures as insignificant, only to accumulate substantial total spending over timea pattern directly indicative of consumptive behavior. The synthesis of these theoretical streams suggests a dual-pathway model. First, the technological pathway, grounded in TAM, proposes that perceived ease of use reduces transaction friction and cognitive load, thereby increasing transaction frequency and normalizing spending as a low-effort activity. Second, the promotional pathway, grounded in promotion mix theory and impulse buying research, proposes that digital promotions trigger emotional and motivational states that bypass rational evaluation. When these pathways operate simultaneouslyas they do within integrated e-wallet ecosystemsthe likelihood of consumptive behavior intensifies. Mufidah *et al*. (2023) found that e-wallet promotions significantly influence consumptive behavior among students at Institut Teknologi Sepuluh Nopember, while Febrianty & Saleh (2023) reported that the convenience and speed of digital wallet applications contribute to excessive spending among young consumers. These empirical precedents, however, have typically examined either the technological or promotional dimension in isolation, leaving the interaction between the two under-theorized.

2.4 Synthesis and Hypothesis Development

The preceding theoretical review reveals a convergent yet fragmented literature. On one hand, TAM and its extensions provide robust explanations for why consumers adopt digital wallets, emphasizing the role of perceived ease of use. On the other hand, marketing and consumer psychology literatures explain how promotional stimuli and digital payment abstraction trigger impulsive and excessive spending. What remains insufficiently addressed is the simultaneous examination of these dimensions within a unified empirical framework, particularly in the context of mid-sized Indonesian cities where digital payment penetration is high but research coverage is limited. Table 1 presents a synthesis matrix comparing the focal constructs, contexts, and outcome variables of recent empirical studies. The comparison illustrates that while prior research has examined adoption determinants (Alka Riza & Aditya, 2025; Belmonte *et al*., 2024), promotional effects (Djamhari *et al*., 2024; Hermawan & Rofiq (2024), or financial behavior outcomes (Rumbik *et al*., 2024; Widhiari *et al*., 2025), none have integrated perceived ease of use

and digital promotion as simultaneous predictors of consumptive behavior among Generation Z in a specific regional context.

Table 1. Synthesis of Recent Empirical Studies on Digital Payments and Consumer Behavior

Study	Context	Focal Predictors	Outcome Variable	Key Finding
(Alka Riza & Aditya, 2025)	Indonesia	Trust, security (UTAUT2)	E-wallet adoption	Trust and security significantly predict adoption
Belmonte *et al*. (2024)	Philippines	Perceived ease of use, usefulness (TAM)	Behavioral intention	TAM constructs strongly predict intention
Djamhari *et al*. (2024)	Indonesia	Sales promotion, FOMO, digital payment	Impulsive buying	Digital promotions trigger impulse purchases
Hermawan & Rofiq (2024)	Indonesia	Flash sale, positive emotion	Impulsive buying	Emotion mediates promotional effects
Ahn & Nam (2022)	International	Mobile payment use	Overspending	Digital payment reduces pain of paying
Faraz & Anjum (2025)	International	Digital payment environment	Spendception	Illusion of control facilitates overspending
Widhiari *et al*. (2025)	Indonesia	Financial literacy, digital payment	Consumptive behavior	Digital payment increases consumption; literacy moderates
Rumbik *et al*. (2024)	Indonesia	Digital payment, financial literacy	Consumptive behavior	Mental accounting distortions increase spending
Mufidah *et al*. (2023)	Indonesia	E-wallet promotion	Consumptive behavior	Promotions significantly affect student spending
Febrianty & Saleh (2023)	Indonesia	Digital wallet application use	Consumptive behavior	Convenience drives excessive consumption

Based on this theoretical synthesis and the identified empirical gap, the following hypotheses are formulated:

1) *H1: Digital promotion has a positive and significant effect on the consumptive behavior of Generation Z in Cirebon, Indonesia.*
2) *H2: Perceived ease of use of digital wallets has a positive and significant effect on the consumptive behavior of Generation Z in Cirebon, Indonesia.*
3) *H3: Digital promotion and perceived ease of use simultaneously exert a positive and significant effect on the consumptive behavior of Generation Z in Cirebon, Indonesia.*

The rationale for H1 derives from promotion mix theory and the empirical evidence that digitally delivered incentivesthrough their immediacy, personalization, and scarcity cuesare strongly associated with impulsive buying tendencies among young consumers. The rationale for H2 is grounded in TAM, which posits that reduced effort expectancy increases system engagement; when applied to financial transactions, this engagement manifests as increased transaction frequency and diminished deliberation, thereby fostering consumptive patterns. H3 integrates these pathways, proposing that the co-occurrence of promotional stimuli and low-friction technology creates a synergistic environment in which consumptive behavior is most likely to emerge. The following section details the methodological procedures employed to test these hypotheses.

3 | METHOD

This study employed a quantitative associative research design with a cross-sectional survey methodology. The associative approach was selected because the research problem required an examination of predictive relationships between independent and dependent variablesspecifically, the extent to which digital promotion and perceived ease of use predict consumptive behavior (Sugiyono, 2019). A survey method was deemed appropriate for capturing the perceptions, attitudes, and self-reported behaviors of a large sample of Generation Z digital wallet users within a defined geographical and temporal boundary. The cross-sectional design, while precluding longitudinal causal inference, provides

an efficient and robust snapshot of variable relationships at a single point in time, which is sufficient for theory-building in emerging behavioral contexts (Ghozali, 2021). The target population comprised Generation Z individuals (aged 18–28 years) residing in Cirebon, Indonesia, who had used at least one digital wallet application (e.g., OVO, GoPay, DANA, ShopeePay) within the three months preceding data collection. Given the absence of a comprehensive sampling frame for this specific demographic-technographic segment, non-probability sampling was applied using a purposive technique. Respondents were selected according to three explicit criteria: (1) age between 18 and 28 years, inclusive; (2) domicile or primary activity in Cirebon; and (3) active use of a digital wallet for a minimum of one transaction within the last three months. Sample size was determined using two complementary criteria appropriate for multiple linear regression. First, the formula proposed by Green (1991) stipulates a minimum of $n \geq 50 + 8k$, where k is the number of predictors; with two predictors this yields $n \geq 66$. A more conservative application, $n \geq 104 + k$, produces a minimum of 106 respondents. Both criteria are comfortably satisfied by the study's sample of 150 participants. As a supplementary benchmark, Hair *et al*. (2017) recommend 5 to 10 observations per scale indicator; with 15 indicators across three constructs, the upper-bound calculation of 10 × 15 independently supports a target of 150 respondents. The convergence of these two approaches provides robust justification for the selected sample size. Data were collected using a structured questionnaire consisting of demographic items and three sets of Likert-scale statements measuring the research variables. All construct items were adapted from established instruments in the literature and contextualized for the Indonesian e-wallet environment. Responses were recorded on a 5-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

Digital promotion (X1) was operationalized through five indicators: frequency of promotional exposure, attractiveness of promotional content, variety of promotional formats, clarity of promotional information, and tendency to utilize promotions. These items were adapted from the digital sales promotion and FOMO scales employed by Djamhari *et al*. (2024) and the systematic review framework of Djamhari *et al*. (2024). Perceived ease of use (X2) was measured using five indicators reflecting the TAM construct: ease of learning, ease of operation, clarity of application interface, flexibility of use across contexts, and speed of skill acquisition. These items were adapted from Davis (1989) and Belmonte *et al*. (2024), translated and modified to reflect the specific functionalities of Indonesian e-wallet applications. Consumptive behavior (Y) was operationalized through five indicators: impulse buying, unplanned purchasing, purchasing beyond actual need, promotional sensitivity, and frequency of using digital wallets for consumptive expenditures. These items were derived from the impulse buying conceptualization of Rook (1987) and the overspending indicators validated by Ahn & Nam (2022). Instrument validity was assessed using Corrected Item-Total Correlation. All 15 items exceeded the critical r-table value of 0.160 (df = 148; $\alpha = 0.05$), with coefficients ranging from 0.434 to 0.619, confirming that each item measured its intended construct. Reliability was evaluated using Cronbach's Alpha. All three constructs exceeded the conventional threshold of 0.70: digital promotion ($\alpha = 0.749$), perceived ease of use ($\alpha = 0.785$), and consumptive behavior ($\alpha = 0.763$), indicating satisfactory internal consistency. Primary data were collected over a four-week period in early 2026 through a combination of online and offline distribution channels. Online questionnaires were disseminated via Google Forms through social media groups and campus networks affiliated with higher education institutions in Cirebon. Offline distribution was conducted at commercial centers, cafes, and campus areas where Generation Z congregates, using printed questionnaires administered by trained enumerators. Each participant received a brief explanation of the research purpose, was assured of anonymity and confidentiality, and provided informed consent prior to participation. No identifying information was collected, and all responses were stored in encrypted files accessible only to the research team. Data analysis was performed using IBM SPSS Statistics. The analytical procedure consisted of four sequential stages. First, descriptive statistics (mean, standard deviation, minimum, and maximum) were computed to characterize the sample and variable distributions. Second, instrument validity and reliability were reconfirmed through Corrected Item-Total Correlation and Cronbach's Alpha. Third, classical assumption tests for multiple linear regression were conducted: the Kolmogorov–Smirnov test for normality of residuals, tolerance and variance inflation factor (VIF) for multicollinearity, and the Glejser test for heteroskedasticity. Fourth, hypothesis testing was executed through multiple linear regression (MLR), which is appropriate for examining the simultaneous and partial effects of two or more independent variables on a single continuous dependent variable (Ghozali, 2021). The regression model was specified as:

$$\boldsymbol{Y=\beta 0+\beta 1X1+\beta 2X2+\varepsilon}$$

Where Y is consumptive behavior, β_0 is the constant, β_1 and β_2 are unstandardized regression coefficients for digital promotion and perceived ease of use, respectively, X_1 and X_2 are the independent variables, and ε is the error term. Hypothesis testing proceeded through three specific tests: (1) the t-test for partial effects of individual independent variables; (2) the F-test for simultaneous effects of all independent variables; and (3) the coefficient of determination (R^2) to assess the explanatory power of the model. This study adhered to ethical principles governing research involving human subjects. Informed consent was obtained from all participants through a statement embedded at the beginning of the questionnaire, clarifying that participation was voluntary, anonymous, and without compensation. Participants were informed of their right to withdraw at any time. No deceptive practices were employed, and all data were aggregated for analytical purposes to prevent individual identification. The study did not involve sensitive personal data, financial

records, or behavioral tracking beyond self-reported perceptions. To mitigate the potential influence of common method bias arising from single-source, single-occasion data collection, several procedural remedies were implemented at the design stage (Podsakoff *et al*., 2003). The questionnaire was structured so that items measuring the independent variables and the dependent variable appeared in clearly separated, sequentially ordered sections. Instructional text at each section emphasized that there were no correct or incorrect responses and that all answers were strictly anonymous, thereby reducing social desirability pressure. Prior to full-scale distribution, the questionnaire underwent content review by two academic experts in management and consumer behavior at Swadaya Gunung Jati University to verify construct alignment and linguistic clarity. Minor wording adjustments were made based on expert feedback before the instrument was finalized. While these procedural measures cannot fully eliminate common method variance, they represent standard practice for minimizing its influence in cross-sectional survey research. Several methodological limitations should be acknowledged. First, the cross-sectional design captures data at a single point in time, precluding causal inferences about the temporal sequence between digital wallet use and the development of consumptive behavior. Second, the reliance on self-reported questionnaires introduces potential common method bias and social desirability effects, particularly for a sensitive construct such as consumptive behavior. Third, the purposive sampling technique and exclusive focus on Cirebon limit the generalizability of findings to other Indonesian cities with differing socioeconomic profiles or digital infrastructure maturity. Fourth, the study did not control for moderating variables such as financial literacy, self-control, or income level, which may influence the strength of the observed relationships. These limitations are addressed as opportunities for future research in the concluding section.

3 | RESULTS AND DISCUSSION

4.1.1 Respondent Demographics

Table 2 presents the demographic profile of the 150 respondents. The sample exhibited a slight female majority (52.0%, n = 78), with males comprising 48.0% (n = 72). In terms of age distribution, the largest cohort fell within the 22–25 years bracket (40.0%, n = 60), followed by 18–21 years (35.3%, n = 53) and 26–28 years (24.7%, n = 37). This distribution confirms that the sample captured Generation Z at a life stage characterized by increasing economic independence and heightened digital platform engagement. Occupational data revealed that students constituted the dominant group (48.7%, n = 73), with entrepreneurs (28.7%, n = 43), employees (20.0%, n = 30), and pupils (2.7%, n = 4) comprising the remainder. The predominance of students and young professionals aligns with the typical user base of e-wallet applications in Indonesia, where campus-based digital ecosystems and gig-economy participation drive intensive adoption of cashless payment infrastructure.

Table 2. Demographic Characteristics of Respondents (N = 150)

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	72	48.0
	Female	78	52.0
Age	18–21 years	53	35.3
	22–25 years	60	40.0
	26–28 years	37	24.7
Occupation	Student	73	48.7
	Entrepreneur	43	28.7
	Employee	30	20.0
	Pupil	4	2.7

4.1.2 Descriptive Statistics

Table 3 summarizes the descriptive statistics for the three research variables. Digital promotion (X1) exhibited a mean score of 20.24 (SD = 3.45) on a scale of 5 to 25, indicating that respondents generally perceived themselves as frequently exposed to attractive and varied promotional content through their digital wallets. Perceived ease of use (X2) yielded a mean of 19.96 (SD = 3.92), suggesting that the sample found e-wallet applications to be largely intuitive and effortless to operate. Consumptive behavior (Y) recorded a mean of 20.04 (SD = 3.77), reflecting a moderate-to-high tendency toward impulsive, unplanned, and promotion-driven purchasing. The relatively tight standard deviations across all variables indicate homogeneous response patterns, while the minimum and maximum values (ranging from 6–7 to 25) confirm that the full spectrum of the Likert scale was utilized. The mean values all exceeded the scale midpoint (15), suggesting that the typical respondent in this sample experienced above-average levels of promotional exposure, interface convenience, and consumptive tendency.

Table 3. Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Digital Promotion (X1)	150	7.00	25.00	20.24	3.45
Perceived Ease of Use (X2)	150	6.00	25.00	19.96	3.92
Consumptive Behavior (Y)	150	7.00	25.00	20.04	3.77

4.1.3 Validity and Reliability

Prior to hypothesis testing, the measurement instruments were subjected to validity and reliability analyses. Validity was assessed using Corrected Item-Total Correlation, with the critical value set at r-table = 0.160 (df = 148; $\alpha = 0.05$). As shown in Table 4, all 15 items across the three constructs exceeded this threshold. For digital promotion (X1), item-total correlations ranged from 0.445 to 0.572, indicating that each item contributed meaningfully to its intended construct. Perceived ease of use (X2) exhibited correlations between 0.475 and 0.619, while consumptive behavior (Y) displayed a range of 0.434 to 0.585. These results confirm that no item was spurious or misaligned with its latent construct, thereby satisfying the validity requirement for subsequent regression analysis.

Table 4. Validity Test Results (Corrected Item-Total Correlation)

Variable	Item	r-hitung	r-tabel	Decision
Digital Promotion (X1)	X1.1	0.572	0.160	Valid
	X1.2	0.562	0.160	Valid
	X1.3	0.538	0.160	Valid
	X1.4	0.460	0.160	Valid
	X1.5	0.445	0.160	Valid
Perceived Ease of Use (X2)	X2.1	0.619	0.160	Valid
	X2.2	0.527	0.160	Valid
	X2.3	0.475	0.160	Valid
	X2.4	0.587	0.160	Valid
	X2.5	0.605	0.160	Valid
Consumptive Behavior (Y)	Y.1	0.539	0.160	Valid
	Y.2	0.534	0.160	Valid
	Y.3	0.434	0.160	Valid
	Y.4	0.584	0.160	Valid
	Y.5	0.585	0.160	Valid

Reliability was evaluated using Cronbach's Alpha. As presented in Table 4, all constructs surpassed the conventional minimum threshold of 0.70. Digital promotion achieved $\alpha = 0.749$, perceived ease of use reached $\alpha = 0.785$, and consumptive behavior attained $\alpha = 0.763$. These coefficients indicate satisfactory internal consistency, meaning that the items within each scale measured the same underlying construct in a stable and coherent manner. The reliability results, combined with the validity evidence, establish that the questionnaire was psychometrically sound and appropriate for inferential statistical testing.

Table 5. Reliability Test Results (Cronbach's Alpha)

Variable	Cronbach's Alpha	Number of Items	Decision
Digital Promotion (X1)	0.749	5	Reliable
Perceived Ease of Use (X2)	0.785	5	Reliable
Consumptive Behavior (Y)	0.763	5	Reliable

4.1.4 Classical Assumption Tests

Before estimating the multiple linear regression model, three classical assumptions were tested to ensure that the ordinary least squares (OLS) estimators remained unbiased, efficient, and consistent. These tests encompassed normality of residuals, multicollinearity among independent variables, and heteroskedasticity of error terms.

4.1.5 Normality Test

The Kolmogorov–Smirnov (K–S) test was applied to examine whether the regression residuals followed a normal distribution. As reported in Table 6, the asymptotic significance (2-tailed) was 0.000, which is below the conventional alpha level of 0.05. Strictly interpreted, this result indicates that the residuals deviated from normality. Supplementary diagnostic evidence provides further context. Examination of the regression residuals revealed skewness of −1.137 and excess kurtosis of 4.789, confirming moderate departures from strict normality. However, with N = 150 exceeding the widely applied threshold of N = 100, the Central Limit Theorem guarantees that sampling distributions of the regression coefficients

converge toward normality, ensuring that t-tests and the F-test remain asymptotically valid regardless of residual distribution shape (Field, 2018; Ghozali, 2021). The K–S test is well-documented to be oversensitive in samples of N ≥ 100, frequently rejecting normality for trivial distributional imperfections that carry no practical consequence for regression inference. The regression point estimates reported herein are therefore considered consistent and asymptotically unbiased.

Table 6. Normality Test Results (Kolmogorov–Smirnov)

Statistic	Value
N	150
Asymp. Sig. (2-tailed)	0.000

4.1.6 Multicollinearity Test

Multicollinearity was assessed through tolerance values and variance inflation factors (VIF). As shown in Table 7, both independent variables exhibited tolerance values of 0.269, well above the minimum threshold of 0.10, and VIF values of 3.721, substantially below the maximum acceptable limit of 10. These statistics confirm that digital promotion and perceived ease of use were not highly correlated with each other, thereby eliminating the risk of inflated standard errors or unstable coefficient estimates. The absence of multicollinearity ensures that the regression model could reliably disentangle the unique contributions of each predictor to consumptive behavior.

Table 7. Multicollinearity Test Results

Variable	Tolerance	VIF	Decision
Digital Promotion (X1)	0.269	3.721	No multicollinearity
Perceived Ease of Use (X2)	0.269	3.721	No multicollinearity

4.1.7 Heteroskedasticity Test

Heteroskedasticity was examined using the Glejser test, which regresses the absolute residuals on the independent variables. As presented in Table 8, the significance values for digital promotion (X1) and perceived ease of use (X2) were 0.847 and 0.726, respectively. Both values exceed the 0.05 threshold, indicating that the error variance remained constant across all levels of the independent variables. The absence of heteroskedasticity implies that the OLS estimators retained their property of being the best linear unbiased estimators (BLUE), and that the standard errors reported in the regression output were valid for hypothesis testing.

Table 8. Heteroskedasticity Test Results (Glejser)

Variable	Significance	Decision
Digital Promotion (X1)	0.847	No heteroskedasticity
Perceived Ease of Use (X2)	0.726	No heteroskedasticity

4.1.8 Common Method Bias Assessment

Given that all data were collected through a single self-report questionnaire at one time point, a Harman's single-factor test was conducted to assess the potential influence of common method bias (Podsakoff *et al*., 2003). An exploratory factor analysis constraining all 15 items to a single factor was performed using principal axis factoring on the complete item pool. The single factor accounted for 47.30% of the total variancebelow the conservative threshold of 50% that is commonly interpreted as indicative of a dominant common method problem. This result provides reasonable assurance that common method bias does not substantially distort the observed relationships among the study variables, though the borderline proximity to the threshold reinforces the importance of the procedural remedies described in the Methods section.

4.1.9 Multiple Regression Analysis and Hypothesis Testing

Having satisfied the classical assumptions, multiple linear regression was estimated to evaluate the simultaneous and partial effects of digital promotion and perceived ease of use on consumptive behavior. The regression equation was specified as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Where Y is consumptive behavior, β_0 is the constant, β_1 and β_2 are unstandardized regression coefficients, X_1 is digital promotion, X_2 is perceived ease of use, and ε is the error term.

4.1.10 Model Fit and Coefficient of Determination

Table 9 presents the model summary. The multiple correlation coefficient (R) was 0.902, indicating a very strong linear association between the combined predictors and consumptive behavior. The coefficient of determination (R^2) was 0.813, meaning that 81.3% of the variance in consumptive behavior among Generation Z in Cirebon was explained by digital

promotion and perceived ease of use. The adjusted R^2 of 0.810 confirms that this explanatory power remains robust even after accounting for the number of predictors and sample size. The remaining 18.7% of variance is attributable to other factors not included in this model, such as financial literacy, self-control, income level, social influence, and lifestyle differences.

Table 9. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.902	0.813	0.810	1.642

4.1.11 Simultaneous Effect (F-Test)

The analysis of variance (ANOVA) for the regression model is reported in Table 10. The F-statistic was 319.009 with a significance value of 0.000 ($p < .001$), leading to the rejection of the null hypothesis that all regression coefficients are simultaneously equal to zero. This result provides strong statistical evidence that digital promotion and perceived ease of use, taken together, exert a significant linear effect on consumptive behavior. The magnitude of the F-value indicates that the model possesses exceptionally high explanatory validity, and the joint predictive power of the two independent variables is far beyond what would be expected by chance. Consequently, Hypothesis 3 (H3) is accepted: digital promotion and perceived ease of use simultaneously have a positive and significant effect on the consumptive behavior of Generation Z in Cirebon.

Table 10. ANOVA Results (Simultaneous Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1,719.842	2	859.921	319.009	0.000
Residual	395.758	147	2.692		
Total	2,115.600	149			

4.1.12 Partial Effects (t-Test)

Table 11 displays the partial regression coefficients for each independent variable. Digital promotion (X1) yielded an unstandardized coefficient (B) of 0.664 with a standard error of 0.075 and a significance value of 0.000 ($p < .001$). This positive coefficient indicates that, holding perceived ease of use constant, a one-unit increase in digital promotion is associated with a 0.664-unit increase in consumptive behavior. The t-value associated with this coefficient was approximately 8.85, which is well beyond the critical t-value for $\alpha = 0.05$ (two-tailed) at df = 148. Therefore, Hypothesis 1 (H1) is accepted: digital promotion has a positive and significant partial effect on consumptive behavior. The magnitude of this coefficient suggests that promotional exposure is the dominant predictor among the two variables tested, accounting for a larger share of the explained variance in consumptive behavior. Perceived ease of use (X2) produced an unstandardized coefficient (B) of 0.312 with a standard error of 0.066 and a significance value of 0.000 ($p < .001$). The associated t-value was approximately 4.73, again exceeding the critical threshold. Thus, Hypothesis 2 (H2) is accepted: perceived ease of use has a positive and significant partial effect on consumptive behavior. Although the coefficient for X2 is smaller than that of X1, its statistical significance and positive direction confirm that interface convenience and transactional frictionlessness independently contribute to consumptive tendencies, even after controlling for promotional intensity. The standardized coefficients confirm this: digital promotion produced $\beta = 0.608$, compared with $\beta = 0.325$ for perceived ease of use, reinforcing the primacy of promotional stimuli as the dominant behavioral predictor in this context.

Table 11. Coefficients Results (Partial Test)

Variable	B	Std. Error	t	Sig.	Decision
(Constant)	1.847	0.892	2.071	0.040	
Digital Promotion (X1)	0.664	0.075	8.853	0.000	H1 Accepted
Perceived Ease of Use (X2)	0.312	0.066	4.727	0.000	H2 Accepted

4.2 Discussion

The acceptance of Hypothesis 1 indicates that digital promotion is positively and significantly associated with the consumptive behavior of Generation Z in Cirebon. This finding aligns with and extends the theoretical predictions of the promotion mix framework Kotler & Keller (2016), which posits that sales promotions, advertising, and direct marketing instruments are designed to stimulate immediate consumer response. In the digital wallet ecosystem, these instruments are not merely broadcast through external channels but are embedded directly within the transactional interface, achieving unprecedented proximity between stimulus and action. The coefficient of 0.664 indicates that digital promotion is the strongest predictor in the model, underscoring its role as the primary behavioral trigger among the variables examined. This result corroborates the empirical evidence reported by Djamhari *et al.* (2024), who found that digital sales promotionsparticularly when combined with e-wallet and PayLater payment optionssignificantly increase impulsive

buying among young Indonesian consumers. The mechanism underlying this effect can be traced to the scarcity and urgency cues embedded in promotional formats such as flash sales, time-bound vouchers, and limited-quantity cashback. These cues activate fear of missing out (FOMO), a motivational state that suppresses deliberative cognitive processing and amplifies affective arousal, thereby accelerating the transition from exposure to purchase (Hermawan & Rofiq, 2024). For Generation Z, who exhibit high digital immersion and heightened sensitivity to social comparison and trend participation, FOMO is especially potent. The finding that 81.3% of consumptive behavior variance is explained by the modelwith digital promotion as the dominant componentsuggests that promotional stimuli in Cirebon appear deeply integrated into the daily digital experience of young consumers, functioning as normalized rather than exceptional purchasing triggers. Furthermore, the variety and clarity of promotional information, as measured by the X1 indicators, appear to enhance the perceived attractiveness and accessibility of these stimuli. When promotions are not only frequent but also visually engaging, multi-format (cashback, discount, voucher, free shipping), and transparent in their terms, consumers experience lower information processing costs and higher trust in the promotional offer, which further reduces hesitation. This observation is consistent with the systematic review findings of Djamhari *et al*. (2024), who demonstrated that digital sales promotionsparticularly when combined with digital payment optionssignificantly increase impulsive buying among young Indonesian consumers, driven by the perceived attractiveness of promotional content and the convenience of frictionless payment. In the specific context of Cirebon, a mid-sized city with notable QRIS adoption but relatively fewer offline entertainment alternatives compared to metropolitan Jakarta or Bandung, digital promotions may serve as a substitute leisure activity, where browsing and redeeming offers becomes a form of hedonic engagement in itself.

The acceptance of Hypothesis 2 establishes that perceived ease of use independently and significantly contributes to consumptive behavior, with a positive coefficient of 0.312. This finding extends the Technology Acceptance Model (TAM) beyond its traditional boundary of technology adoption intention into the realm of behavioral consequences, thereby addressing a long-standing theoretical gap identified by Davis (1989) and later researchers. While TAM and UTAUT2 have been extensively validated as predictors of adoption and usage intention (Belmonte *et al*., 2024; Venkatesh *et al*., 2012), their implications for the quality and quantity of post-adoption behaviorparticularly whether usage becomes productive or consumptivehave remained underexplored. The present study demonstrates that when a technology is perceived as effortless to learn, operate, and integrate into daily routines, it does not merely increase adoption rates; it also increases the frequency and spontaneity of transactions, thereby elevating the risk of consumptive behavior. The psychological mechanism linking ease of use to consumptive behavior can be understood through the lens of the 'pain of paying' phenomenon. Ahn & Nam (2022) demonstrated that mobile payment systems reduce the psychological discomfort associated with monetary loss because the transaction is abstracted into digital figures rather than physical cash. When this abstraction is combined with an interface that requires minimal cognitive effortsuch as one-tap payment, biometric authentication, and automatic top-upthe consumer's capacity for self-monitoring and impulse control is further compromised. The transaction becomes so frictionless that it bypasses the deliberative stage of the consumer decision-making process described by (Schiffman & Kanuk, 2010). In essence, the e-wallet interface transforms spending from a conscious, effortful act into a habitual, reflexive gesture. This interpretation is reinforced by the concept of 'spendception' articulated by Faraz & Anjum (2025), who argued that digital payment environments generate an illusion of controlled spending while simultaneously eroding the psychological barriers that normally inhibit impulsive purchases. The respondents in this sample, who reported high scores on the 'flexibility of use' and 'ease of operation' indicators, likely experienced this illusion acutely: the ability to pay anytime and anywhere created a perception of financial mastery, even as the cumulative volume of small, unplanned transactions accumulated into substantial consumptive expenditure. Febrianty & Saleh (2023) reported a similar pattern among Indonesian digital wallet users, noting that the convenience and speed of transactions were primary drivers of excessive consumption. The present study not only replicates this finding in a new geographical context but also positions it within a broader theoretical framework that connects TAM to consumer behavior theory.

The acceptance of Hypothesis 3, supported by an F-statistic of 319.009 ($p < .001$) and an R^2 of 0.813, reveals that digital promotion and perceived ease of do not operate in isolation but rather constitute a synergistic system that jointly amplifies consumptive behavior. This synergistic effect carries profound theoretical implications. First, it suggests that the explanatory power of TAM can be substantially enhanced by incorporating external marketing stimuli as complementary predictors. Traditional TAM formulations treat perceived ease of use and perceived usefulness as endogenous system characteristics, largely ignoring the extrinsic promotional environment in which the system is embedded. By demonstrating that promotional intensity and interface convenience interact to produce consumptive outcomes, this study argues for an 'extended TAM' that integrates marketing mix variables as boundary conditions affecting post-adoption behavior. Second, the findings contribute to the literature on impulse buying by identifying a 'dual-pathway' model in the digital wallet context. The promotional pathway operates through affective and motivational mechanisms (FOMO, scarcity, hedonic arousal), while the technological pathway operates through cognitive and procedural mechanisms (reduced effort, habituation, diminished pain of paying). When both pathways are activated simultaneouslyas they are in modern e-wallet ecosystems that combine in-app promotions with one-tap checkoutthe association between these predictors and consumptive behavior may be stronger in combination than each predictor operating independently.

Rook (1987) originally conceptualized impulse buying as a sudden, hedonically complex purchase behavior; the present study suggests that digital environments may have systematized and normalized this spontaneity into a persistent behavioral pattern rather than an occasional deviation. Third, the study enriches the promotion mix literature by demonstrating that the effectiveness of digital sales promotions is contingent upon the transactional infrastructure that delivers them. Kotler & Keller (2016) emphasized that promotional tools must be integrated with distribution and payment systems to maximize impact. The present findings empirically validate this principle: promotions delivered through cumbersome or unfamiliar platforms may generate awareness but not action, whereas promotions embedded in highly usable e-wallet interfaces convert awareness into expenditure with minimal friction. This integration of promotion mix theory with technology acceptance theory represents a novel theoretical synthesis that is especially relevant for fintech marketing in emerging economies. The 18.7% of variance in consumptive behavior not accounted for by the present model is theoretically meaningful. Financial literacy has been identified as a significant negative predictor of consumptive tendencies in digital payment contexts, with more financially literate consumers demonstrating greater resistance to promotional triggers (Widhiari *et al*., 2025). Self-control has been shown to mediate the relationship between e-wallet use and consumptive behavior, such that individuals with higher self-regulatory capacity are less susceptible to the promotional and convenience stimuli examined in this study (Mariana *et al*., 2025). Beyond psychological variables, income level may moderate the magnitude of promotional responsiveness, as lower-income users may be more susceptible to cashback and discount incentives as a form of perceived value maximization. Peer influence, lifestyle orientation, and prior online shopping experience constitute additional behavioral antecedents worthy of empirical examination in future research.

The findings of this study carry actionable implications for multiple stakeholders. For regulatory bodies such as the Financial Services Authority (OJK) and Bank Indonesia, the results underscore the need for enhanced oversight of promotional practices within digital wallet ecosystems. While promotions are legitimate marketing instruments, their current intensitycharacterized by daily notifications, time-bound flash sales, and gamified cashback mechanicsmay constitute a systemic risk to consumer financial health, particularly among young users with limited income and nascent financial literacy. Regulatory frameworks could incorporate 'cooling-off' periods for high-frequency promotional notifications, mandatory spending limit reminders, or standardized warnings for promotional campaigns that target users below a certain age or income threshold. For e-wallet service providers and merchants, the findings present both an opportunity and an ethical responsibility. The strong coefficient for digital promotion (B = 0.664) confirms that promotional strategies are highly effective revenue drivers. However, the simultaneous finding that ease of use amplifies consumptive behavior suggests that providers should consider implementing 'friction-for-good' design elementssuch as optional transaction confirmation delays, spending category budgets, or monthly consumption summariesthat reintroduce a modicum of deliberation without compromising user experience. Such design choices could position providers as responsible innovators rather than passive enablers of overconsumption. For educational institutions and financial literacy programs in Cirebon and similar cities, the results highlight the urgency of integrating digital financial literacy into curricula. Current literacy initiatives often focus on traditional concepts such as saving and budgeting, while neglecting the specific cognitive and emotional vulnerabilities introduced by digital payment environments. Training modules should address the psychological mechanisms identified in this studyFOMO, pain of paying, spendception, and mental accounting distortionsto equip Generation Z with the metacognitive skills necessary to navigate promotional stimuli and frictionless interfaces without succumbing to consumptive patterns.

Several limitations must be acknowledged when interpreting the findings. First, the cross-sectional design precludes causal inference; while the regression coefficients indicate directional associations, they do not establish temporal precedence. It is theoretically possible that individuals with pre-existing consumptive tendencies selectively engage more intensively with e-wallet promotions and features, suggesting reverse causality or bidirectional relationships that cannot be disentangled with the current data structure. Longitudinal or experimental designs are required to confirm the causal pathways proposed herein. Second, the reliance on self-reported questionnaire data introduces potential common method bias and social desirability effects. Respondents may have underreported their consumptive behavior due to perceived stigma, or overreported their ease of use to align with digital competence norms. Although the Harman's single-factor test conducted in this study produced a borderline result (47.30% of variance explained by a single factor, below the 50% threshold), future studies should complement this ex-post check with multi-method approachessuch as transaction log analysis, behavioral experiments, or experience samplingto triangulate self-report data with objective behavioral measures. Third, the purposive sampling technique and exclusive focus on Cirebon limit generalizability. Cirebon's high QRIS penetration and distinct socioeconomic profilepositioned between metropolitan Jakarta and rural hinterlandsmay produce consumption patterns that differ from other Indonesian cities. Replication studies in Jakarta, Surabaya, Medan, and smaller regency towns would be necessary to assess the robustness of the findings across diverse urban contexts. Fourth, the model did not incorporate moderating or mediating variables that are known to influence consumptive behavior, such as financial literacy, self-control, income level, or social influence. Mariana *et al*. (2025) demonstrated that self-control significantly mediates the relationship between e-wallet use and consumptive behavior among Generation Z, while Widhiari *et al*. (2025) identified financial literacy as a negative predictor. The omission of these variables means that

the 18.7% unexplained variance in the model may contain theoretically meaningful predictors that could alter the magnitude or significance of the reported coefficients if included.

5 | CONCLUSIONS AND FUTURE WORK

This study examined the predictive roles of digital promotion and perceived ease of use in shaping consumptive behavior among Generation Z digital wallet users in Cirebon, Indonesia. Three principal conclusions emerge. First, digital promotion is the stronger positive predictor of consumptive behavior (B = 0.664, β = 0.608, p < .001), indicating that cashback offers, flash sales, and voucher incentives are significantly associated with increased impulsive and unplanned spending tendencies. Second, perceived ease of use independently and significantly predicts consumptive behavior (B = 0.312, β = 0.325, p < .001), demonstrating that interface frictionlessness extends beyond technology adoption into post-adoption behavioral consequences, including elevated transaction frequency and reduced deliberation. Third, both variables jointly account for 81.3% of the variance in consumptive behavior (R^2 = 0.813, F = 319.009, p < .001), indicating that promotional stimuli and low-friction technology create a synergistic environment that amplifies spending tendenciesparticularly among digitally immersed young consumers. Theoretically, this study bridges TAM, promotion mix theory, and consumer behavior theory within a unified framework. By positioning consumptive behavior as the outcome variable, the research extends TAM's explanatory scope from technology adoption into behavioral consequences and introduces a dual-pathway modelpromotional (affective) and technological (cognitive)that enriches impulse buying literature. Practically, regulatory bodies should consider promotional frequency caps and spending transparency requirements; service providers should integrate optional 'friction-for-good' design elements such as confirmation delays and category budgets; and educational institutions should embed digital financial literacy modules addressing FOMO, spendception, and mental accounting distortions.

These findings should be interpreted within several important constraints. The cross-sectional design precludes causal inference; the observed associations reflect predictive relationships but do not establish temporal or directional causality. Purposive sampling and the exclusive focus on Cirebon limit generalizability: these findings apply specifically to Generation Z digital wallet users in Cirebon and may not extend to other Indonesian cities with differing socioeconomic or digital infrastructure profiles. Self-reported data introduce potential common method bias, and while the Harman's test (47.30%) suggests this is not dominant, procedural measures alone cannot fully eliminate the concern. The absence of moderating variablesincluding financial literacy, self-control, income level, and social influencemeans the reported coefficients may be conditioned by factors not captured in the current model. Future research should employ longitudinal panel designs to track how consumptive behavior evolves with sustained e-wallet engagement. Incorporating financial literacy, self-control, income level, and social influence as moderating or mediating variables would substantially enrich the explanatory framework. Experimental or quasi-experimental designs isolating specific promotional formats (cashback versus flash sale versus loyalty points) would clarify which stimuli generate the strongest behavioral responses. Comparative studies across Indonesian citiesJakarta, Surabaya, Medan, Yogyakarta, and smaller regency townsare necessary to assess the geographical generalizability of the present findings.

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