

# The Impact of Digital Money on Lifestyle Patterns and Financial behavior among Residents of Dumai City

Chandra Utama Telaumbanua<sup>1</sup>, Adinda Agusti Ayu<sup>1</sup>, Diah Geraldin Simanjuntak<sup>1</sup>, Lili Suryani<sup>1</sup>, Hildawati<sup>1</sup>

<sup>1</sup> STIA Lancang Kuning Dumai, Indonesia

---

## ARTICLE INFO

### Keywords:

Digital Money;  
Lifestyle  
Financial Behavioral

---

### Article history:

Received 2026-03-15

Revised 2026-04-16

Accepted 2026-05-16

---

## ABSTRACT

This study aims to analyze the impact of digital money use on shaping lifestyle patterns and financial behavior among the residents of Dumai City. Employing a descriptive quantitative approach, data were collected via questionnaires distributed to 77 respondents from diverse educational, occupational, and age backgrounds. The analysis was carried out within the Technology Acceptance Model (TAM) framework, which includes perceived usefulness, perceived ease of use, attitude, and behavioral intention. The results show that the majority of respondents agreed or strongly agreed that digital money offers benefits and convenience and that it influences attitudes and intentions toward its use. These findings confirm that digital money plays a significant role in shaping the lifestyles of Dumai residents, particularly by improving transaction efficiency and altering financial behavior. Nevertheless, the adoption of digital money also requires financial awareness to avoid encouraging excessive consumerist behavior. This study is expected to provide both theoretical and practical contributions to understanding the role of digital money in shaping lifestyle patterns and financial behavior in society during the digital era.

*This is an open access article under the [CC BY](#) license.*



---

### Corresponding Author:

Chandra Utama Telaumbanua

STIA Lancang Kuning Dumai, Indonesia; [Chandrautama391@gmail](mailto:Chandrautama391@gmail)

---

## 1. INTRODUCTION

Penetration of information and communication technology has produced numerous breakthroughs that have brought about significant changes across many aspects of human life, including economic and financial domains. The digital transformation unfolding in Indonesia has gradually spurred a wide range of innovations intended to facilitate daily life, commonly referred to as digital money. In simple terms, digital money encompasses various forms and applications such as e-wallets, mobile banking, and other online payment platforms. Digital money has become an important instrument that adds value to modern economic activity; its presence not only simplifies digital transactions for the public but also changes how people interact with the financial system.

The role of digital money has become part of a rapidly growing trend across Indonesian cities. Correspondingly, Indonesians' lifestyles have undergone substantial change and development. This shift

is visible in everyday life: in the digital era, smartphones are widely used to meet social and familial needs and to improve quality of life, including for accessing digital money. Payment methods have likewise evolved; many people now use smartphones to conduct digital transactions via online payment methods.

Advances in information and communication technology have profoundly affected payment methods. Where people once relied on cash, they have increasingly shifted to non-cash or online payment methods that are more effective and efficient, conducted through smartphone applications without the need for physical cash or wallets. In Indonesia today, several types of digital money are officially in use and have been adopted by thousands or even tens of thousands of people. These take different forms: card-based digital money such as Flazz, E-Money, Brizzi, and TapCash; and server- or app-based digital money such as GoPay, LinkAja, Doku, Dana, OVO Cash, and ShopeePay.

Adoption of digital money in Indonesia has surged alongside the growth of the digital economy. Data processed by the Indonesian Payment System Association (ASPI) from Bank Indonesia indicate that the value of electronic money transactions reached IDR 262.08 trillion in Q3 2025, an increase of 63.9% year on year. This demonstrates that digital or electronic money is an irreversible development that must be properly managed to support continued national economic growth.

Related literature shows rapid progress in digital payments driven by technological development. As noted by (Tribudhi, 2019), providers of non-cash payment systems have actively promoted online payment adoption. Examples include transportation services such as Gojek, Grab, trains, buses, and other public transport that offer in-app payment options, eliminating the need for cash payments to drivers; users simply scan a provided QR code to complete a non-cash transaction. Similarly, many micro, small, and medium enterprises (MSMEs) offer digital payment options to simplify transactions and reduce the need to carry physical wallets.

Limitations of cash as a payment medium have become apparent, particularly due to high transaction costs and limited denominations. The demand for micro-payment applications emerged because traditional cash and other payment methods (credit cards, debit cards, etc.) can be inefficient. Electronic money was developed to address the need for fast, economical micro-payments. These instruments are stored and managed in a single place and designed for easy, convenient, and affordable offline access.

Since digital money has been officially introduced and widely used, including among young people in Dumai, it is expected to influence financial behavior within a society often characterized as highly consumptive. The digital era requires citizens—especially those in Dumai City—to be more discerning in leveraging the convenience and efficiency of digital interactions. This trend is reflected in digital innovations across economic sectors and indicates that the public participates in ongoing modernization. High reliance on cash imposes substantial management costs—from printing and distribution to processing and destruction—and creates transactional difficulties due to limited change availability. Cash transactions are also more susceptible to criminal misuse because they are harder to trace. Dominant cash usage complicates development planning because many transactions remain unrecorded in official statistics; electronic money is therefore expected to mitigate these issues.

Previous studies indicate that digital money exerts a significant influence on users. (Parera et al., 2024) report that electronic money has become increasingly widespread, as evidenced by rising non-cash transactions and the use of electronic payment methods such as credit cards, digital wallets, and electronic transfers. Adoption is driven by factors including convenience, efficiency, and security. (Wijaya & Mulyandi, 2021) emphasize that a key advantage of electronic money is ease of access: digital payment convenience benefits users by enabling faster transactions and reducing the need for change, thereby minimizing long queues.

Bank Indonesia defines electronic money as a payment instrument in electronic form where monetary value is stored in a specific electronic medium. Users must deposit funds with the issuer, which are then stored electronically before being used for transactions. Electronic money is an innovative payment instrument that makes economic transactions easier, faster, and safer; with an internet-connected smartphone, transactions can be completed quickly.

Given this background, the present study is important for analyzing how digital money shapes lifestyle patterns and financial behavior in the digital era. This research focuses on the analysis of questionnaires distributed to Dumai City residents to explain how digital money influences lifestyle and financial behavior in the digital age. The study aims to provide a more comprehensive understanding for readers of the role digital money plays in shaping lifestyles and financial conduct in Dumai City, and to serve as an evaluative resource for the author. Ultimately, the findings are expected to inform efforts to foster more independent and beneficial lifestyle and financial behavior.

## 2. METHODS

This study employed a descriptive quantitative approach, using statistical analysis techniques focused on questionnaire results deemed relevant to the impact of digital money on lifestyle patterns and financial behavior among the residents of Dumai City. Following (Creswell, 2014), quantitative research examines relationships among variables to test theoretical propositions. Measurement of relationships between variables was conducted using research instruments that collect numerical data for subsequent statistical analysis. According to (Hildawati et al., 2024), statistical analysis techniques constitute a branch of science concerned with the collection, analysis, interpretation, presentation, and organization of data. The primary objective of statistics is to present data in a clear and comprehensible manner to facilitate understanding and decision making. Statistics are applied across numerous fields, including the sciences, economics, medicine, and business.

This approach was chosen because it aligns with the study's analytical method and allows for an in-depth understanding of how digital money can effectively influence lifestyle patterns and financial behavior among the residents of Dumai City. The subject of this study is the role of digital money as the primary object of investigation, while the unit of analysis consists of data obtained from questionnaires, scholarly journals, scientific reports, academic articles, and both secondary and primary data collected independently that are relevant to the research topic. The data used in this study were derived from questionnaires distributed to Dumai City residents addressing the role of digital money in shaping lifestyle patterns and financial behavior in the digital era.

The writing of this study proceeded through several stages. First, data were collected and compiled through online and offline questionnaires distributed to residents of Dumai City, alongside relevant scholarly sources such as articles and journals. Second, the collected questionnaire data were analyzed using statistical techniques and content analysis to identify patterns, themes, and the influence or relationships between the theoretical role of digital money and prior research. Third, the analytical results were compared with several similar studies to identify similarities and differences, thereby enabling comprehensive conclusions regarding the role of digital money in shaping lifestyle patterns and financial behavior among the people of Dumai City.

In the analysis phase, this study adopts the theoretical framework proposed by Fred D. Davis, which emphasizes several key variables relevant to the present research: perceived usefulness, perceived ease of use, attitude toward use, and behavioral intention. This framework is employed to analyze, using statistical methods, how the role of digital money as used by Dumai City residents can influence their lifestyle patterns and financial behavior. With the chosen approach, the study does not merely summarize findings from prior research but also interprets the specific role of digital money for Dumai's population in shaping lifestyle and financial conduct. The final results are expected to contribute both theoretically and practically to the development of research on digital money, particularly regarding its influence on lifestyle patterns and financial behavior among Dumai City residents.

## 3. FINDINGS AND DISCUSSIONS

This section presents the complete statistical analysis of the role of digital money in shaping lifestyle patterns and financial behavior among the residents of Dumai City, based on survey responses and a discussion grounded in relevant digital-money theory. The collected data indicate that digital

money plays a **significant role** in forming both lifestyle patterns and financial behavior within the Dumai community.

#### **A. Findings on The Impact of Digital Money in Shaping Lifestyle Patterns and Financial Behavior**

Referring to a review of various studies, digital money has been shown to shape lifestyle patterns and financial behavior among the residents of Dumai City, particularly in terms of perceived benefits, perceived ease of use, attitudes toward use, and intention to use. In this chapter, the survey results obtained via questionnaires will be presented and discussed in detail.

#### **Respondent Characteristics**

The respondent profile in this study covers several demographic factors and socioeconomic levels relevant to the research topic. Respondents represent all segments of Dumai City society, including youth and adults, business owners and employees. Age ranged from 10 to over 50 years, with a balanced representation of male and female participants. The majority of respondents were students, employees/workers, and entrepreneurs, and most demonstrated a basic understanding of digital money as a component of personal financial behavior. In terms of educational background, most respondents held senior secondary (SMA/SMK) or higher education degrees (S1, S2, S3). These respondent characteristics are important for subsequent analysis.

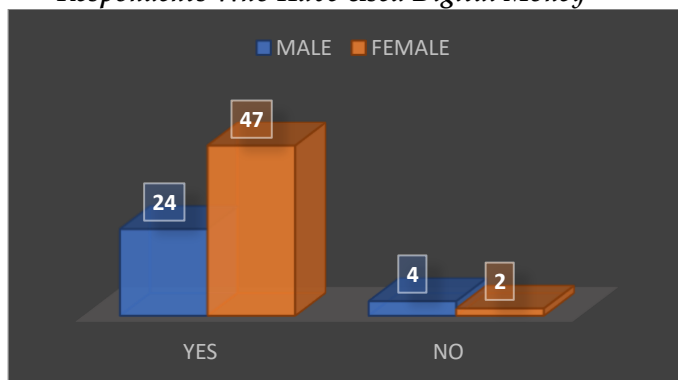
**Table 1.**  
**Respondent Characteristics**

No.	Respondent Identity	Category	Number (People)
1	Gender	Male	28
		Female	49
		<b>Total</b>	<b>77</b>
2	Status	Student (School/University)	48
		Private Employee / Civil Servant	15
		Entrepreneur / Self-employed	9
		Housewife	5
		<b>Total</b>	<b>77</b>
3	Educational Background	Elementary School (SD)	0
		Junior High School (SMP)	0
		Senior High School (SMA/SMK)	42
		Higher Education (S1, S2, S3)	35
		<b>Total</b>	<b>77</b>

Source: Processed Data, 2026

Based on the data above, it can be concluded that the majority of respondents by gender were female (49 respondents) and male (28 respondents). Furthermore, Table 1 shows that the largest groups by status were students (48 respondents), private employees / civil servants (15 respondents), entrepreneurs / self-employed (9 respondents), and housewives (5 respondents). Regarding educational background, most respondents held senior secondary / vocational education (SMA/SMK) (42 respondents), followed by higher education (S1, S2, S3) (35 respondents). The total sample size was 77 respondents.

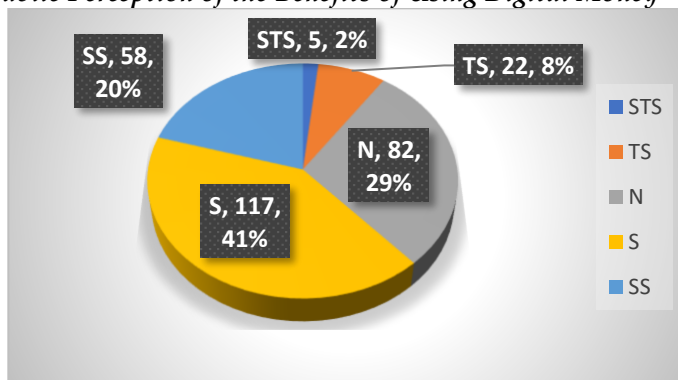
**Figure 1.**  
**Respondents Who Have Used Digital Money**



Source: Processed Data, 2026

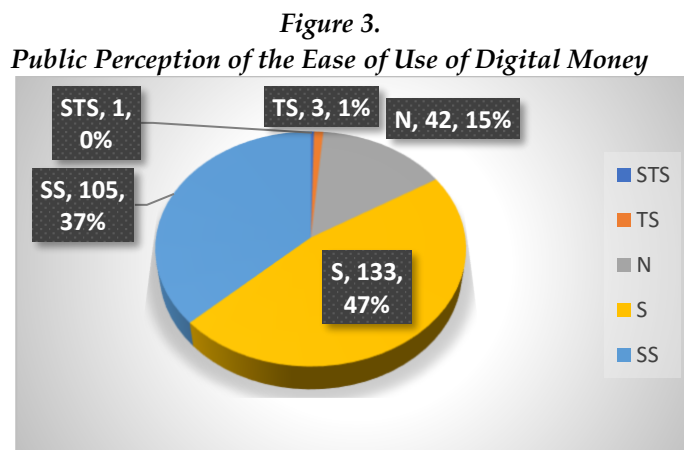
Based on the data presented in Figure 1, it can be concluded that the majority of respondents who have used digital money are female (47 respondents), compared with male (24 respondents). Figure 1 also indicates that among those who have never used digital money, 2 are female and 4 are male.

**Figure 2.**  
**Public Perception of the Benefits of Using Digital Money**



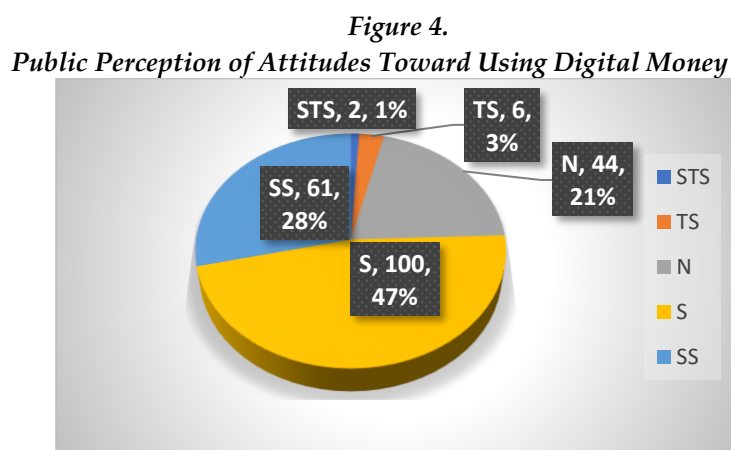
Source: Processed Data, 2026

Based on the data presented in Figure 2, public perception of the benefits of using digital money leans toward Agree (S) with 117 responses, and Strongly Agree (SS) with 58 responses. Nevertheless, the data also show 22 respondents who Disagree (TS) and 82 respondents who are Neutral (N). This means that a substantial portion of respondents agree that digital money provides benefits for lifestyle and financial behavior among Dumai City residents. It further indicates that digital money is indeed capable of shaping lifestyle patterns and financial behavior in Dumai City.



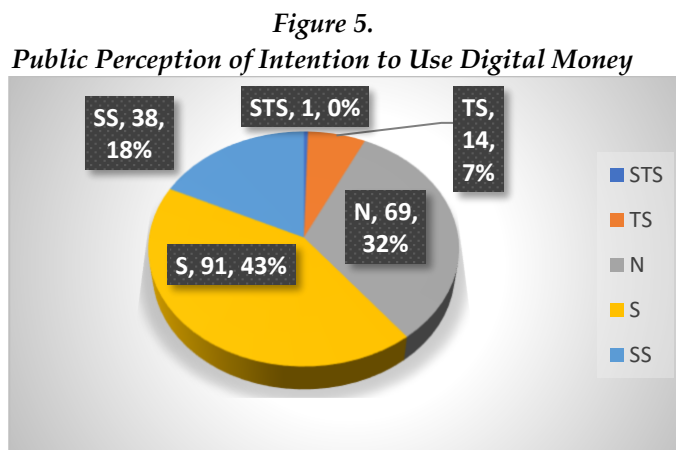
Source: Processed Data, 2026

Based on the data presented in Figure 3, the dominant responses were Agree (S) with 133 responses (37%) and Strongly Agree (SS) with 105 responses (47%). A small minority of respondents selected Disagree (TS) or Strongly Disagree (STS), accounting for 1%. These results indicate that the majority of respondents agree that the ease of using digital money contributes to shaping lifestyle patterns and financial behavior among the residents of Dumai City.



Source: Processed Data, 2026

Based on the data in Figure 4, the majority of responses were Agree (S) with 100 responses (47%) and Strongly Agree (SS) with 61 responses (28%). From this, it can be concluded that a substantial portion of respondents express a favorable attitude toward using digital money to shape the lifestyle and financial behavior of Dumai City residents. Although the data show Neutral (N) at 44 responses (21%) and Disagree (TS) at 6 responses (3%), these results indicate that the public generally holds a positive attitude toward the use of digital money for lifestyle and financial behavior.



Source: Processed Data, 2026

Based on the data in Figure 5, the majority of respondents selected Agree (S) with 91 responses (43%) and Strongly Agree (SS) with 38 responses (18%). Meanwhile, 69 respondents (32%) chose Neutral (N). The lowest ratings were Strongly Disagree (STS) at 1% and Disagree at 7%. Regarding public perception of the intention to use digital money, these results indicate that most residents of Dumai City tend to agree that the intention to use digital money can shape users' lifestyles and financial behavior.

### B. Theoretical Review

#### Digital Money

According to (Cristien, 2022), electronic money operates by a mechanism that differs from other electronic payment methods. The distinction lies in a prepaid system in which users must first deposit a sum of money into the electronic money account. That value is then stored digitally, enabling users to make payments for goods at any time in a convenient manner. (Insana & Johan, 2021) define digital money as an electronic form of payment whose monetary value is stored on a specific electronic medium. Bank Indonesia Regulation No. 20/6/PBI/2018 on Digital Money states that digital money is a payment instrument that meets the following elements: **a.** it is issued based on funds paid in advance to the issuer; **b.** its monetary value is stored electronically on a server or chip medium; and **c.** the value managed by the issuer is not a deposit as defined in the banking law. Digital money therefore refers to a monetary value stored electronically on a server or chip that can be transferred for payment transactions and/or fund transfers.

According to Usaman in (Rahmawati et al., 2023), electronic money is money that has no physical form and whose value originates from funds previously stored with the issuer; this value is then recorded on a chip card and used for cashless payments to merchants that cooperate with the electronic money issuer. Based on the foregoing, it can be concluded that electronic money may be used for purchases or payments to merchants partnered with the issuer, for example through shopping applications such as Shopee, DANA, OVO, Tokopedia, and many others. This development has a significant impact on students because these applications facilitate consumer activities for both university students and the wider community.

According to (Hendriyawan et al., 2020), the use of cashless payments in Indonesia has been steadily increasing, as shown by the growing number of people who no longer carry large amounts of cash when they are away from home. This trend is driven by factors such as the desire to avoid criminal incidents, the inconvenience of carrying substantial sums of physical money, and the greater speed of e-money transactions, which simply deduct the transaction amount from the electronic balance without the need to count banknotes. According to (Putri, 2022), the use of electronic money is regarded as more **hygienic** than cash, particularly banknotes, which frequently carry bacteria due to repeated handling. The transition to non-cash payment methods accelerated markedly during the COVID-19 pandemic,

when the public was advised to minimize physical contact and interpersonal interactions. In response, the government promoted an innovation in the payment system—cashless transactions—which were expected to reduce the risk of viral transmission via money as a fomite.

### Lifestyle

Mowen and Minor, as cited in (Pulungan, 2021), explain that *lifestyle* refers to the manner in which people live their lives, often driven by pursuits that expend both time and money. Thus, lifestyle can be understood as an individual's pattern of living, represented by their activities, interests, habits, and the allocation of time and financial resources. Consequently, this perspective allows us to observe how people from diverse economic backgrounds may adopt consumerist lifestyles. Additionally, (Rahmawati et al., 2023), in their study *The Influence of Economic Literacy, Digital Money Use, and Lifestyle on Consumptive Behavior in Indonesia*, report that economic literacy has a negative and statistically significant effect (-15.9%) on consumptive behavior and on the use of digital money. The use of digital money was found to have positive and significant effects of 15.9%, 21.9%, and 0.6% on consumptive behavior. Finally, lifestyle exhibited a positive and significant effect of 45% on consumptive behavior. These findings suggest that while greater economic literacy tends to reduce consumptive tendencies, both digital money use and lifestyle factors contribute positively to consumptive behavior among Indonesian consumers. According to (Suyanto, 2023), digital money can influence students' consumptive behavior due to the ease of access and transactional convenience that the technology provides. With digital money, students can make online payments more readily for daily necessities and other purchases. Moreover, digital payment platforms can help students control expenditures and manage their finances by providing features such as transaction histories and spending reports.

According to Johan, the use of digital money can also lead students to become more spendthrift because transactions are easier and there is less sense of losing physical cash. Students may be tempted to make impulsive purchases due to the convenience of digital payments. Overall, the relationship between digital money use and students' consumptive behavior can vary depending on each individual's financial awareness and management. The adoption of non-cash payment methods can drive increased consumer spending among students, as more students embrace digital money for its convenience and speed. Therefore, digital money can influence students' consumptive behavior, and it is important for students to exercise greater prudence when using digital payment tools to avoid falling into unhealthy consumption patterns.

### Financial Behavior

(Choerudin et al., 2023) define financial behavior as the manner in which an individual or a group manages their finances in everyday life, encompassing expenditures, income management, saving, and investment. (Siskawati et al., 2022) further characterize financial behavior as the decision-making processes involved in managing personal finances in a productive and efficient way to meet long-term needs. (Sari et al., 2024) explain that financial behavior relates to how a person treats, manages, and utilizes the financial resources available to them. Individuals who demonstrate responsible financial behavior tend to use their money effectively by creating budgets, saving, controlling spending, investing, and meeting obligations on time.

## 4. CONCLUSION

This study analyzed the impact of digital money use on lifestyle and financial behavior among residents of Dumai City. The findings indicate that digital money significantly influences perceived usefulness, ease of use, attitudes toward use, and intention to use, thereby shaping both lifestyle patterns and financial behaviors across the population. Despite these positive effects, adoption is constrained by limited financial literacy among segments of the community, particularly older adults in certain areas. Addressing these limitations is essential to ensure that the benefits of digital money are fully realized by all demographic groups, including students and the general public.

Based on this study's findings, users of digital money are advised to continuously monitor and regulate their financial behavior so that digital payment tools are used effectively and do not encourage consumptive lifestyles. The author recommends that Dumai residents strengthen their financial literacy to broaden their understanding of money usage, financial management, and strategies for resisting unhealthy consumption patterns.

## REFERENCES

- Choerudin, Achmad, Zulfachry, Widyaswati, Warpindyastuti, R., Diana, Lady, Khasanah, Nor, J. S., Harto, Budi, Oktaviani, Fauziah, N., Sohilauw, Nugroho, Irfai, M., Lucky, Suharsono, Judi, Paramita, & Santi, V. (2023). *Literasi Keuangan*. Global Eksekutif Teknologi.
- Creswell, J. W. (2014). *Research Design: Pendekatan Metode Kualitatif, Kuantitatif, dan Campuran*. Pustaka Belajar.
- Cristien, P. (2022). Influence of the Non-Cash Payment System on the Money Supply in Indonesia. *Journal Magister Ilmu Ekonomi Universitas Palangka Raya: GROWTH*, 7(1), 62–79. <https://doi.org/10.52300/grow.v7i1.4514>
- Hendriyawan, Nenandha, N., & Mayangsari, S. (2020). Pengaruh Persepsi Kebermanfaatan, Kemudahan, Dan Risiko Terhadap Minat Penggunaan Layanan Pembayaran Digital Pada Mahasiswa Akuntansi. *Jurnal Ekonomi Trisakti*, 2(2), 611–676. <https://doi.org/10.25105/jet.v2i2.14635>
- Hildawati, Suhirman, L., Prisuna, B. F., Husnita, L., Mardikawati, B., Isnaini, Dr. S., Wakhyudin, Setiawan, H., Hadiyat, Y., Sroyer, A. M., & Saktisyahputra. (2024). *Buku Ajar Metodologi Penelitian Kuantitatif & Aplikasi Pengolahan Analisa Data Statistik* (Efitra, Ed.; 1st ed.). PT. Sonpedia Publishing Indonesia.
- Insana, D. R. M., & Johan, R. S. (2021). Analisis Pengaruh Penggunaan Uang Elektronik Terhadap Perilaku Konsumtif Mahasiswa. *RELASI: JURNAL EKONOMI*, 17(2), 413–434. <https://doi.org/10.31967/relasi.v17i2.494>
- Parera, D., Linawati, Syafaah, A. R., & Asyari, P. L. (2024). Tren Penggunaan Uang Elektronik Terhadap Era Digital: Implikasi Dan Perspekti Dalam Islam. *IQTISODINA: Jurnal Ekonomi Syariah Dan Hukum Islam*, 7(1), 224–234.
- Pulungan, D. R. (2021). Pengaruh Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Riset Sains Manajemen*, 2(3), 103–110. <https://doi.org/https://doi.org/10.5281/zenodo.1410873>
- Putri, I. S. (2022). Analisis Kepercayaan Pengguna E-Money (Study Masyarakat di Wilayah Bandung Raya). *Jurnal Riset Bisnis Dan Investasi*, 8(1).
- Rahmawati, T., Nurjanah, S., & Sariwulan, Rd. T. (2023). Pengaruh Economic Literacy, Penggunaan Uang Elektronik, Dan Lifestyle Terhadap Perilaku Konsumtif Masyarakat Indonesia (Kasus Anggota Kelompok Berburu Sale Pada Telegram). *TRANSEKONOMIKA: AKUNTANSI, BISNIS DAN KEUANGAN*, 3(1), 248–257. <https://doi.org/10.55047/transekonomika.v3i1.373>
- Sari, R. P., Wibawa, G., & Sumaryana, F. D. (2024). Analisis Penerapan Uang Elektronik Pada BPRS HIK Parahyangan Di Tinjau Dari Fatwa DSN MUI/XI/2017. *Spectrum: Multidisciplinary Journal*, 1(21), 54–61.
- Siskawati, Nabila, E., Ningtyas, & Noerman, M. (2022). Financial Literature, Financial Technology and Student Financial Behavior. *DIALEKTA: Jurnal Ekonomi Dan Ilmu Sosial*, 7(2), 102–113.
- Suyanto. (2023). *Mengenal Dompot Digital Di Indonesia*.
- Tribudhi, A. (2019). *Determinasi Transaksi Dengan Menggunakan Uang Elektronik Di Indonesia*.
- Wijaya, E., & Mulyandi, M. R. (2021). Tren Penggunaan Uang Elektronik Terhadap Generasi Milenial. *Jurnal Manajemen Bisnis*, 18(1), 43–52. <https://doi.org/10.38043/jmb.v18i1.2775>

