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Effect of Digital Payments on Consumer Behavior Mediated by Trust among Jombang High School Students

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Abstract

The increasing use of digital payment systems among senior high school and vocational school students has raised concerns about their potential influence on consumptive behaviour through convenience, accessibility, and transaction efficiency. This study aims to analyze the effect of digital payment usage on consumptive behaviour among students in Jombang and examine the mediating role of trust in usage. A quantitative explanatory approach was employed, involving 362 respondents selected through purposive sampling. Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The findings reveal that digital payment usage significantly affects trust in usage but does not directly influence consumptive behaviour. Meanwhile, trust in usage significantly influences consumptive behaviour and mediates the relationship between digital payment usage and consumptive behaviour. These findings indicate that digital payment usage shapes students' consumptive behaviour indirectly through the formation of trust in digital payment systems. The study contributes to digital financial behaviour literature by demonstrating the mediating role of trust in explaining how digital payment adoption may influence adolescent spending tendencies. The practical implications emphasize the importance of strengthening digital financial

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literacy, responsible spending awareness, and critical understanding of digital transaction risks among students to promote healthier financial behaviour in the digital economy.

Keywords: Digital Payment; Consumptive Behaviour; Trust in Usage; Students; Digital Financial Literacy.

INTRODUCTION

The rapid expansion of digital technology has transformed patterns of social interaction, economic activities, and consumer behavior across societies worldwide. In Indonesia, digital transformation has significantly reshaped the way individuals conduct financial transactions, shifting consumption patterns from conventional cash-based systems toward technology-mediated payment practices. This transformation has not only increased efficiency in economic exchanges but has also altered behavioral tendencies related to spending and purchasing decisions. The widespread penetration of internet access, the acceleration of financial technology (fintech), and the increasing integration of digital platforms into everyday life have contributed to changes in how individuals perceive convenience, accessibility, and consumption in the digital era (APJII, 2023). As digital payment systems become embedded in daily routines, concerns regarding their influence on purchasing behavior and consumer psychology have become increasingly relevant in contemporary academic discussions (Salsabila, 2022). The growing integration of digital payment systems into economic life reflects a broader transformation toward a cashless society, in which financial transactions are increasingly mediated through digital platforms, including mobile banking applications, electronic wallets, QR-based payment systems, and integrated financial technologies (Purwanto et al., 2020). In Indonesia, digital payment mechanisms have experienced significant growth due to technological advancement, increased smartphone penetration, and the availability of internet-based financial services designed to facilitate practical and efficient transactions (Bank Indonesia, 2023). This condition reflects a structural shift in financial behavior, where convenience and speed become dominant considerations in individual purchasing activities. Consequently, financial technology is no longer viewed merely as an instrument for transaction efficiency but also as an influential factor shaping behavioral tendencies related to consumption (Mathagu, 2024).

The increasing prevalence of digital payment systems has generated both opportunities and challenges. On one hand, digital payment technologies simplify financial transactions, reduce transaction costs, improve accessibility, and enhance financial inclusion within society (Aguilar et al., 2024). On the other hand, the convenience offered by such systems potentially encourages excessive spending patterns, impulsive purchasing decisions, and irrational consumer behavior, particularly among younger users who are more adaptive to technological innovation (Septiyani et al., 2025). The ability to conduct transactions instantly without physical cash often reduces psychological barriers associated with spending, creating a behavioral environment in which purchasing activities become more spontaneous and less controlled (Sofian et al., 2023). Consumptive behavior, in this context, has emerged as a significant issue requiring scholarly attention because it represents a pattern of excessive consumption driven primarily by emotional motives, social influences, and temporary desires rather than actual needs (Andrian et al., 2022). Modern consumer culture increasingly emphasizes symbolic consumption, social recognition, and lifestyle orientation, which frequently shift purchasing decisions away from rational economic considerations (Lestarina et al., 2017). In digitally connected environments, exposure to advertisements, online promotions, influencer recommendations, and personalized marketing strategies further intensifies individuals' tendencies toward impulsive consumption (Nadhifah et al., 2024). Consequently, consumer behavior in the digital era reflects not merely economic decision-making but also psychological and social responses to technological stimuli. Among various demographic groups, adolescents represent one of the most vulnerable populations in relation to consumptive tendencies. Adolescence is a developmental period characterized by emotional instability, identity exploration, susceptibility to peer influence, and heightened responsiveness to environmental stimulation (Lestarina et al., 2017). At this stage, purchasing decisions are often influenced by emotional satisfaction, social trends, peer expectations, and symbolic self-expression rather than long-term financial considerations (Anastasya Amanda Putri et al., 2025). As a result, digital payment systems may amplify adolescents' vulnerability toward impulsive and excessive spending because transactions can be completed quickly without substantial procedural obstacles.

In Indonesia, senior high school and vocational school students increasingly rely on digital payment systems in their daily activities. Mobile banking services, QRIS payments, electronic wallets such as OVO, DANA, GoPay, ShopeePay, and LinkAja, as well as

PayLater facilities, have become common instruments used for food purchases, transportation, entertainment, online shopping, and lifestyle-related expenditures (Shindi Nirmalasari, 2025). The practical features offered by these systems—including cashback, discounts, reward points, and instant payment mechanisms—contribute to higher levels of engagement among young consumers and potentially encourage repetitive purchasing behavior (Fatmawati & Yunarti, 2025).The increasing use of digital payment systems among students has also intensified concerns regarding financial literacy and responsible consumption. Although digital transactions provide convenience and flexibility, the absence of adequate self-regulation may lead to irrational financial decisions and poor money management habits (Sianturi et al., 2024). Adolescents frequently experience difficulties distinguishing between actual needs and temporary desires, especially when digital promotions stimulate emotional purchasing motivations (Agust & Irman, 2024). Under such circumstances, digital payment systems may unintentionally facilitate consumptive lifestyles by minimizing transactional friction and increasing accessibility to goods and services.

Several empirical studies have investigated the relationship between digital payment systems and consumptive behavior. Research conducted by Agust and Irman (2024) demonstrated that digital payment facilities positively influence students' consumptive tendencies due to transaction convenience, promotional incentives, and rapid accessibility. Their findings indicate that practical payment methods encourage repeated purchasing behaviors and strengthen impulsive consumption patterns among young users. Similar findings were reported by Sofian et al. (2023), who argued that digital payment systems reduce psychological resistance toward spending because transactions occur instantly and involve fewer tangible spending cues compared with cash-based purchases. Likewise, Bagas et al. (2025) found that increased exposure to digital payment technology significantly contributes to impulsive buying behavior among younger generations. Digital transaction systems facilitate seamless purchasing experiences, thereby reducing opportunities for reflective decision-making before expenditures occur. In similar contexts, Septiyani et al. (2025) argued that digital payment systems, combined with lifestyle orientation and financial behavior, significantly shape Generation Z's tendency toward consumptive behavior. However, despite substantial evidence supporting the positive relationship between digital payment systems and consumptive behavior, contradictory findings also exist. Research conducted by Sianturi et al. (2024) revealed that digital payment benefits did

not significantly influence consumptive behavior among university students. Instead, self-control, opportunity cost considerations, and utility perception emerged as more influential variables in explaining purchasing behavior. These findings suggest that the impact of digital payment systems may vary according to individual psychological characteristics, financial awareness, and contextual circumstances. This inconsistency in empirical findings indicates the existence of a significant research gap. While some studies argue that digital payment systems encourage excessive spending behavior through convenience and accessibility, others demonstrate that such systems alone do not necessarily trigger consumptive tendencies without the influence of psychological or behavioral mediators (Sianturi et al., 2024). Therefore, additional inquiry is necessary to explain under what conditions digital payment systems influence consumptive behavior and which mechanisms mediate such relationships.

In responding to this issue, the present study adopts a position that digital payment systems may not directly influence consumptive behavior in a linear manner. Instead, psychological mechanisms—particularly trust in digital payment systems—may function as intervening variables that shape users' behavioral responses toward technology-mediated consumption. Trust becomes increasingly important because digital financial services operate in contexts characterized by uncertainty, data privacy concerns, technological reliability, and security considerations (Hosseini Shoabjareh et al., 2024). Trust has been widely recognized as a crucial determinant in technology adoption and digital financial behavior because users tend to engage more intensively with systems they perceive as secure, reliable, and credible (Utama et al., 2022). In the context of digital payment systems, trust refers to users' confidence that financial platforms are capable of protecting personal information, ensuring transaction accuracy, and maintaining operational reliability throughout the payment process (Purwanto et al., 2020). Such confidence becomes increasingly important because digital transactions involve intangible interactions in which users cannot physically verify security mechanisms or directly control risks associated with technological systems (Hosseini Shoabjareh et al., 2024). Consequently, trust may strengthen users' willingness to repeatedly use digital payment systems and indirectly shape purchasing behavior.

Previous studies indicate that trust plays a substantial role in influencing behavioral responses toward digital financial services. Research by Meyta (2023) demonstrated that trust in electronic wallet systems significantly influences consumption behavior because

users who perceive digital platforms as reliable and secure are more likely to engage in frequent transactions. Similarly, Selfianti et al. (2025) revealed that trust functions as a mediating variable in the relationship between digital payment systems and shopping interest among university students. Their findings suggest that trust not only strengthens technology adoption but also influences behavioral outcomes associated with purchasing activities. In comparable contexts, Mahgfiroh and Hardiansyah (2024) argued that consumer trust significantly contributes to consumptive behavior because users who perceive digital systems as trustworthy tend to experience reduced hesitation in conducting repeated purchases. The role of trust becomes even more relevant when considering adolescent users, whose purchasing decisions are often strongly influenced by emotional comfort, psychological confidence, and perceived convenience rather than purely rational evaluation (Anastasya Amanda Putri et al., 2025). Adolescents who trust digital payment systems may perceive transactions as risk-free, efficient, and highly accessible, thereby increasing the likelihood of repetitive and impulsive expenditures. When combined with promotional exposure, trend-oriented consumption, and social influence, trust potentially strengthens the relationship between digital payment systems and consumptive tendencies among young consumers (Hamdi et al., 2024). Although several studies have investigated relationships between digital payment systems, trust, and consumer behavior, important conceptual and contextual limitations remain evident. First, previous studies have predominantly focused on university students, adult consumers, or general community populations, while limited attention has been directed toward senior high school and vocational school students despite their increasing dependence on digital financial technologies (Agust & Irman, 2024). This condition creates a contextual limitation because adolescents possess unique psychological characteristics, including emotional susceptibility, peer conformity, and identity-oriented consumption patterns, which may produce behavioral outcomes different from those observed among adult consumers (Lestarina et al., 2017).

Second, earlier research tends to examine direct relationships between digital payment usage and consumptive behavior without sufficiently considering psychological mechanisms that may explain how such influences occur. Although trust has been examined in technology adoption studies, its mediating role in explaining the relationship between digital payment systems and consumptive behavior among adolescent users remains underexplored (Selfianti et al., 2025). Existing findings provide fragmented

evidence regarding trust, frequently positioning it either as an independent determinant of usage intention or merely as an antecedent to technological acceptance rather than as a behavioral mediator (Utama et al., 2022). Third, inconsistencies in previous findings further justify the need for additional empirical investigation. While studies by Agust and Irman (2024), Hamdi et al. (2024), and Selfianti et al. (2025) reported positive relationships between digital payment usage and consumer behavior, findings reported by Sianturi et al. (2024) suggested that digital payment systems alone may not significantly influence consumptive behavior unless accompanied by psychological or contextual factors. Such inconsistencies highlight the necessity of reexamining these relationships using alternative analytical frameworks capable of clarifying the mechanisms through which digital payment systems shape purchasing behavior.

Accordingly, this study explicitly positions the inconsistency in previous empirical findings as a research gap requiring further scholarly investigation. The research gap addressed in this study lies in the limited explanation regarding the mediating psychological process through which digital payment systems influence consumptive behavior, particularly among adolescent users in educational environments. While previous studies frequently emphasize convenience, promotional intensity, or financial literacy as explanatory variables, relatively few studies examine trust as an intervening mechanism capable of strengthening or weakening behavioral outcomes (Selfianti et al., 2025). Moreover, empirical evidence focusing specifically on senior high school and vocational school students in Indonesian regional contexts remains limited. In response to this gap, the present study introduces a significant novelty by positioning trust in digital payment usage as a mediating variable linking digital payment systems to consumptive behavior among senior high school and vocational school students in Jombang Regency. Unlike earlier studies that focus predominantly on university students or emphasize direct relationships between technological usage and consumption, this research seeks to provide a more comprehensive explanation by integrating behavioral and technological dimensions simultaneously. The novelty of this study therefore lies not only in its analytical model but also in its contextual focus on adolescent users within formal educational institutions.

Theoretically, this research is grounded in two complementary perspectives: Consumer Behavior Theory and the Technology Acceptance Model (TAM). Consumer Behavior Theory explains how purchasing decisions are influenced by psychological, emotional, and social factors that shape individuals' consumption patterns (Andrian et al.,

2022). According to this perspective, consumptive behavior emerges when purchasing decisions prioritize emotional satisfaction, symbolic meaning, social status, or temporary desires rather than objective utility or actual necessity (Lestarina et al., 2017). Within digital environments, these tendencies become increasingly visible because digital marketing strategies, personalized promotions, and frictionless payment mechanisms intensify emotional purchasing responses (Nadhifah et al., 2024). Meanwhile, the Technology Acceptance Model provides a conceptual explanation of how individuals accept and utilize technological systems based on perceptions of usefulness, convenience, reliability, and trust (Utama et al., 2022). In the context of digital payment systems, perceived convenience and security contribute to technology acceptance and repeated usage behavior, while trust strengthens confidence in system reliability and transaction safety (Purwanto et al., 2020). Through TAM, digital payment usage can be understood not merely as technological adoption but also as a behavioral phenomenon capable of shaping broader consumption patterns. The integration of these theoretical perspectives provides an analytical foundation for understanding how digital payment systems influence consumptive behavior both directly and indirectly. On one hand, digital payment systems increase accessibility, flexibility, and purchasing convenience, thereby facilitating more frequent transactions (Mathagu, 2024). On the other hand, trust functions as a psychological mechanism capable of reducing perceived risk and increasing behavioral comfort, which may strengthen tendencies toward repetitive spending and impulsive purchasing (Mahgfiroh & Hardiansyah, 2024). Thus, consumptive behavior in the digital era should be understood as the product of interactions among technological convenience, psychological confidence, and social consumption dynamics.

This study specifically focuses on senior high school and vocational school students in Jombang Regency who actively utilize digital payment systems such as QRIS, mobile banking, PayLater services, and electronic wallets for everyday consumption activities. The focus of this research lies in examining the influence of digital payment usage on consumptive behavior while investigating the mediating role of trust in shaping such relationships. Students are selected as the research population because they represent an age group characterized by high exposure to digital culture, increasing purchasing autonomy, and heightened vulnerability to emotional and trend-driven consumption (Fatmawati & Yunarti, 2025). Based on these considerations, the primary objective of this study is to analyze the influence of digital payment usage on consumptive behavior among

senior high school and vocational school students in Jombang Regency while examining trust as a mediating variable. Specifically, this study seeks to determine whether digital payment usage significantly influences consumptive behavior, whether trust significantly affects consumptive tendencies, whether digital payment systems contribute to trust formation, and whether trust mediates the relationship between digital payment systems and consumptive behavior. Through this framework, the present study is expected to contribute theoretically to discussions on digital consumer behavior while also offering practical insights into adolescent financial literacy and responsible digital payment usage in educational settings.

METHODS

This study employed a quantitative approach with an explanatory research design to examine the causal relationships among digital payment usage, trust in usage, and consumptive behavior among senior high school and vocational school students in Jombang City. A quantitative approach was selected because the study aimed to objectively test the relationships among variables using numerical data and statistical analysis (Sugiyono, 2019). The explanatory design was applied to explain both direct and indirect relationships between variables, particularly the role of trust in usage in mediating the influence of digital payment systems on consumptive behavior. In this study, digital payment usage functioned as the independent variable, consumptive behavior as the dependent variable, and trust in usage as the mediating variable. The research model assumed that digital payment usage directly influences consumptive behavior, affects trust in usage, and indirectly shapes consumptive tendencies through trust in digital payment systems (Sinaga, 2022). The research variables were operationalized using indicators adapted from theories and previous empirical studies to ensure consistency with the study objectives. The digital payment variable was measured through indicators of ease of use, transaction accessibility, and convenience of balance top-up. Trust in usage was measured through indicators related to service credibility, personal data protection, and system security. Meanwhile, consumptive behavior was measured through indicators reflecting purchasing behavior influenced by promotions and discounts, attraction toward trending products, and tendencies toward unplanned or excessive purchasing. These indicators were

selected because they represented the conceptual relationship between digital payment systems, trust, and consumer behavior among adolescent users.

The population of this study consisted of senior high school and vocational school students in Jombang City who actively used digital payment systems in their daily transactions. This population was selected because adolescents are considered one of the groups with relatively high levels of digital payment adoption and strong exposure to digital consumption practices. In addition, students at this educational level are considered vulnerable to consumptive tendencies due to the convenience of digital transactions and the influence of trends in digital environments. Sampling was conducted using purposive sampling, in which respondents were selected according to predetermined criteria relevant to the research objectives. Eligible participants included active high school or vocational school students in Jombang City who used digital payment services such as electronic wallets, mobile banking, or QRIS in daily transactions, had used such services for at least three months, possessed a basic understanding of digital payment applications, and agreed to participate in the study. Respondents who did not meet these requirements or submitted incomplete responses were excluded from the study. The minimum sample size was determined using the Slovin formula, resulting in 362 respondents distributed proportionally across selected schools. Data collection was conducted through a pre-survey and questionnaire distribution. The pre-survey was carried out to obtain preliminary information regarding students' experiences with digital payment systems, trust in usage, and consumptive behavior while ensuring that the research indicators corresponded to respondents' conditions. The primary instrument used in this study was a structured questionnaire distributed both directly and through Google Forms. The questionnaire employed a five-point Likert scale ranging from strongly disagree to strongly agree to measure respondents' perceptions, attitudes, and behavioral tendencies regarding digital payment usage, trust in usage, and consumptive behavior.

Data analysis was performed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software. The analysis process consisted of descriptive statistical analysis, measurement model evaluation (outer model), structural model evaluation (inner model), and hypothesis testing. The outer model assessment included convergent validity, discriminant validity, collinearity testing, and reliability analysis to ensure that research indicators appropriately measured each construct. The inner model evaluation examined the relationships among variables through path

coefficients, Variance Inflation Factor (VIF), and coefficient of determination (R^2). Hypothesis testing was conducted using bootstrapping procedures to examine both direct and indirect effects and to determine whether trust in usage significantly mediated the relationship between digital payment usage and consumptive behavior.

RESULTS

1. Outer Model Tests

a. Convergent Validity

The convergent validity test was conducted to evaluate whether each indicator adequately represented its respective latent construct. Convergent validity was assessed using outer loading values, in which indicators are considered valid when the loading value exceeds 0.50 (Ghozali, 2021).

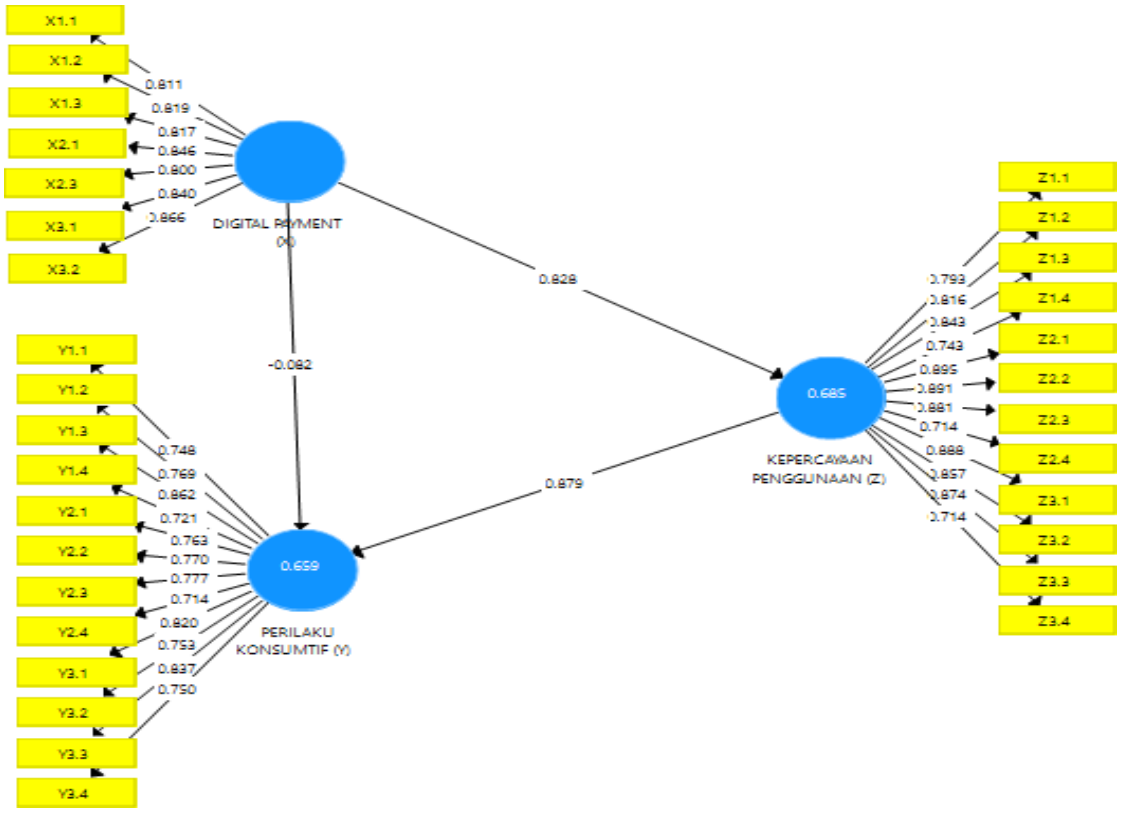


Figure 1. Outer Model and Convergent Validity Results

Figure 1. Outer Model and Convergent Validity Results indicate that all indicators of digital payment, trust in usage, and consumptive behavior achieved outer loading values above the required threshold. Therefore, all indicators were considered valid and capable of

accurately measuring their respective constructs. The findings demonstrate that the indicators used in this study sufficiently represent the latent variables and are appropriate for further model analysis. Higher outer loading values indicate stronger relationships between indicators and their constructs, thereby confirming the adequacy of the measurement model for subsequent structural analysis.

2. Reliability Test

Table 1. Reliability Test Result

	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (Ave)
Digital Payment (X)	0.924	0.926	0.939	0.687
Usage Confidence (Z)	0.958	0.960	0.963	0.686
Consumer Behavior (Y)	0.939	0.940	0.947	0.60

source: Compiled by the researcher (2026)

Table 1. Reliability Test Result shows that all variables in this study achieved Cronbach's Alpha, rho_A, and Composite Reliability values above the minimum threshold of 0.70, indicating acceptable reliability. According to Yusup et al. (2018), a research instrument is considered reliable when Cronbach's Alpha exceeds 0.70, reflecting a good level of consistency in respondents' answers. Similarly, Composite Reliability and rho_A values above 0.70 indicate adequate internal consistency among indicators within each construct. The digital payment variable obtained Cronbach's Alpha, rho_A, and Composite Reliability values of 0.924, 0.926, and 0.939, respectively. Trust in usage recorded values of 0.958, 0.960, and 0.963, while consumptive behavior achieved values of 0.939, 0.940, and 0.947. In addition, all AVE values exceeded 0.50, confirming adequate convergent validity of the constructs (Ghozali, 2021). These findings indicate that the measurement instrument demonstrates satisfactory reliability and validity and is therefore appropriate for further structural model analysis.

3. Inner Model Test

a. R-Square Test

Table 2. R-Square Test Result

	R-Square	Adjusted R-Square
Usage Confidence (Z)	0.685	0.685
Consumer Behavior (Y)	0.659	0.657

source: Compiled by the researcher (2026)

Table 2. R-Square Test Result shows that the trust in usage variable obtained an R-Square value of 0.685 and an adjusted R-Square value of 0.685. This result indicates that

digital payment explains 68.5% of the variance in trust in usage, while the remaining 31.5% is explained by factors outside the research model. Based on the classification proposed by Hair et al., this value falls within the moderate-to-strong category, indicating that the model demonstrates adequate explanatory power in explaining trust in usage among senior high school and vocational school students in Jombang City. Furthermore, consumptive behavior obtained an R-Square value of 0.659 and an adjusted R-Square value of 0.657. This finding indicates that digital payment and trust in usage jointly explain 65.9% of the variance in consumptive behavior, while the remaining 34.1% is influenced by other variables beyond the scope of this study. According to Hair et al., this value also falls within the moderate-to-strong category, suggesting that the proposed model possesses satisfactory explanatory capability in explaining students' consumptive behavior.

4. Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS to evaluate the significance of the direct relationships among variables. According to Ghozali (2021), a hypothesis is accepted when the P-value is lower than 0.05. The results of the direct effect test are presented in Table 3.

Table 3. Hypothesis Testing Result

	Original sample	Sample mean	Standard deviation	T-statistics	Value
Digital payment (X) - usage trust (z)	0.828	0.828	0.017	49.999	0.000
Digital payment (X) – consumer behavior (Y)	-0.082	-0.087	0.067	1.319	0.188
Trust (z) - Consumption Behavior (Y)	0.879	0.884	0.052	16.85	0.000

source: Compiled by the researcher (2026)

Table 3. Hypothesis Testing Result shows that digital payment has a positive and significant effect on trust in usage (β = 0.828; p = 0.000). Since the P-value is lower than 0.05, the hypothesis is accepted. This finding indicates that better digital payment services tend to increase students' trust in digital payment systems. However, digital payment does not have a significant effect on consumptive behavior (β = -0.082; p = 0.188). Since the P-value exceeds 0.05, the hypothesis is rejected. This result suggests that the use of digital payment systems does not directly increase students' consumptive behavior. Meanwhile, trust in usage demonstrates a positive and significant effect on consumptive behavior (β = 0.879; p = 0.000). Because the P-value is lower than 0.05, the hypothesis is accepted. This

finding indicates that higher levels of trust in digital payment systems are associated with greater tendencies toward consumptive behavior among students.

DISCUSSION

The findings of this study demonstrate that digital payment significantly influences trust in usage among senior high school and vocational school students in Jombang City. The positive and significant relationship indicates that increased exposure to digital payment systems is associated with higher levels of trust in the reliability, convenience, and security of technology-based financial transactions. This result suggests that students perceive digital payment systems not merely as alternative transaction instruments but as trusted technological facilities capable of supporting their daily activities efficiently. The significance of this finding lies in its implication that adolescents' trust in digital financial services is shaped through repeated experiences of convenience, accessibility, and transactional security rather than solely through technological familiarity. From an analytical perspective, the influence of digital payment on trust in usage reflects the increasing normalization of financial technology among younger populations. Students who frequently interact with e-wallets, QRIS-based transactions, and mobile banking systems become increasingly familiar with payment procedures, interface usability, and transaction mechanisms, which ultimately strengthens confidence in system credibility. Features such as quick transaction processing, balance top-up accessibility, account verification, PIN protection, transaction notifications, and authentication systems contribute to the perception that digital payment systems are secure and dependable. Consequently, trust is gradually established through repeated positive experiences that reduce uncertainty and technological anxiety associated with digital financial services (Purwanto et al., 2020).

These findings may also be interpreted through the perspective of the Technology Acceptance Model (TAM), which emphasizes that technology adoption is strongly influenced by perceptions of usefulness and ease of use (Utama et al., 2022). In the present study, trust appears to emerge because students perceive digital payment systems as practical, accessible, and capable of simplifying transactions in everyday contexts. Students increasingly rely on digital payment systems for purchasing food, transportation, internet packages, and online shopping because such systems minimize transaction complexity while increasing efficiency. Therefore, trust does not arise independently but develops

through continuous interaction with technology that is perceived as beneficial and convenient. The findings further indicate that trust formation among students is shaped not only by technical system characteristics but also by broader social and behavioral contexts. Adolescents are highly adaptive to technological change and frequently adopt innovations through observation, peer interaction, and environmental influence. When digital payment systems become widely normalized within school environments, online shopping platforms, food delivery services, and peer consumption practices, students tend to perceive such technologies as legitimate and trustworthy. This contextual dimension reinforces the argument that trust in digital payment systems is simultaneously technological and social in nature, reflecting both individual experience and environmental familiarity (Hamdi et al., 2024).

The present findings are consistent with previous empirical evidence reported by Selfianti et al. (2025), who found that digital payment significantly affects user trust because repeated positive interaction with financial technology strengthens perceptions of reliability and security. Similarly, Meyta (2023) reported that e-wallet usage contributes to increased trust when users perceive digital payment systems as practical and convenient for routine transactions. The present study therefore strengthens earlier findings by demonstrating that such relationships also occur among adolescent populations, particularly senior high school and vocational school students who increasingly integrate digital payment into everyday financial behavior. In addition, the findings reinforce arguments proposed by Purwanto et al. (2020), who emphasized that trust in digital financial services is influenced by transaction security, system reliability, and confidence in service providers. Students in Jombang City appear to develop trust because digital payment systems provide features that reduce uncertainty and perceived risk, thereby increasing comfort in financial transactions. The consistency between this study and previous research confirms that trust constitutes a central mechanism explaining digital financial technology acceptance across different demographic contexts.

Despite these positive findings, this study simultaneously demonstrates that digital payment does not directly influence consumptive behavior. The negative but statistically insignificant relationship suggests that increased digital payment usage does not necessarily encourage students to become more consumptive. This finding provides an important contribution to ongoing discussions concerning the behavioral consequences of digital financial technology, particularly because digital payment systems are often assumed to

increase impulsive spending through transaction convenience and reduced psychological barriers to expenditure. Analytically, this finding implies that digital payment systems among adolescent students function primarily as payment instruments rather than direct stimulants of excessive consumption. Students in this study appeared to use digital payment systems to facilitate practical everyday transactions, including food purchases, transportation, school-related expenditures, and internet access. Consequently, digital payment usage itself cannot automatically be interpreted as evidence of increased consumptive behavior because purchasing decisions remain influenced by additional psychological, financial, and contextual factors.

One possible explanation concerns the limited financial autonomy of adolescent users. Unlike university students or working adults who possess greater purchasing freedom and disposable income, high school and vocational school students generally remain financially dependent on parents and guardians. Budget limitations, parental supervision, and restricted purchasing power may therefore reduce opportunities for excessive spending even when digital payment systems are easily accessible. Under such conditions, convenience in transaction mechanisms alone becomes insufficient to produce substantial behavioral changes toward consumption. The present findings align with those reported by Sianturi et al. (2024), who argued that digital payment systems do not significantly affect consumptive behavior because consumption decisions are more strongly influenced by opportunity cost considerations, self-control, and utility perception. This suggests that digital payment convenience alone may not constitute a sufficient determinant of excessive consumption unless accompanied by psychological motivations encouraging impulsive or emotionally driven expenditure. Thus, the present findings support the view that technological convenience should not be simplistically interpreted as a direct cause of consumptive behavior. However, the present study differs from findings reported by Agust and Irman (2024), who found that digital payment positively influences consumptive behavior because transaction convenience and promotional features encourage repeated spending behavior. Such inconsistency may be explained through contextual and demographic differences between study populations. Earlier studies frequently focused on university students or adult consumers who possess higher purchasing autonomy and stronger lifestyle orientation, whereas participants in the present study consisted of adolescent students whose financial behavior remains partially regulated by parents, school environments, and limited financial resources.

This divergence in findings contributes theoretically by emphasizing that the influence of digital payment on consumptive behavior is context-dependent rather than universally consistent. Technology itself may not directly generate excessive spending behavior; rather, behavioral outcomes appear contingent upon users' demographic characteristics, financial conditions, psychological readiness, and environmental influences. Consequently, digital payment should be understood not as an inherently consumptive technology but as a neutral transactional mechanism whose behavioral consequences depend upon mediating and contextual variables. Another important finding of this study is the positive and significant influence of trust in usage on consumptive behavior among senior high school and vocational school students in Jombang City. This finding demonstrates that higher levels of trust in digital payment systems tend to increase students' likelihood of engaging in consumptive activities. Trust in this context does not merely represent confidence in technological reliability but also reflects a psychological condition that minimizes hesitation and perceived risk during financial transactions. When students perceive digital payment systems as secure, accessible, and trustworthy, they become more willing to conduct repeated transactions, thereby increasing the potential for unplanned or excessive consumption.

From a behavioral perspective, this finding indicates that trust functions as a psychological facilitator of spending behavior. Students who trust digital payment systems experience lower levels of uncertainty regarding transactions and become more comfortable purchasing goods or services without extensive consideration. The reduction of psychological barriers in spending behavior may encourage more frequent consumption because financial transactions are perceived as seamless, efficient, and safe. In practical terms, adolescents who perceive digital payment systems as reliable may become increasingly accustomed to spontaneous purchasing behavior through online marketplaces, food delivery applications, gaming transactions, and social commerce platforms. Theoretically, this result strengthens perspectives derived from consumer behavior theory, which argues that purchasing behavior is influenced by psychological and emotional determinants in addition to rational economic considerations (Andrian et al., 2022). Trust represents one such determinant because confidence in a transactional system affects consumers' willingness to engage in purchasing decisions. Students who perceive digital payment systems as safe and efficient may consequently become less cautious regarding expenditure, especially when transactions are completed instantly and accompanied by

digital incentives such as discounts, cashback, or promotional offers. Under such conditions, consumption behavior becomes increasingly shaped by perceived convenience and emotional reassurance rather than reflective financial consideration.

The present findings support those of Mahgfiroh and Hardiansyah (2024), who demonstrated that consumer trust significantly influences consumptive behavior in online transactions. Their findings suggested that trust reduces hesitation and strengthens purchasing intentions, thereby increasing tendencies toward repetitive spending behavior. Similarly, Meyta (2023) reported that users who trust e-wallet systems tend to utilize them more intensively for consumption activities because trust increases confidence in transaction reliability and convenience. The consistency of these findings with the present study confirms that trust constitutes a crucial behavioral mechanism connecting technological usage with consumption behavior. The findings may also be interpreted in relation to adolescent developmental characteristics. Adolescents frequently demonstrate higher emotional responsiveness, stronger sensitivity to trends, and increased susceptibility to peer influence compared with older age groups (Lestarina et al., 2017). Consequently, when trust in digital payment systems is combined with promotional exposure, social influence, and digital consumption culture, students may become more vulnerable to impulsive spending behavior. In such circumstances, trust becomes more than a technical perception of system security; it evolves into behavioral confidence that facilitates repeated consumption practices.

An equally important contribution of this study concerns the mediating role of trust in usage in explaining the relationship between digital payment and consumptive behavior. Although digital payment did not directly influence consumptive behavior, the indirect effect through trust was positive and statistically significant. This finding indicates that digital payment systems shape consumptive behavior through psychological mechanisms rather than direct behavioral stimulation. In other words, digital payment alone does not automatically make students more consumptive; instead, consumptive tendencies emerge when digital payment systems succeed in generating trust and behavioral comfort. This mediating relationship constitutes one of the most important contributions of the present study because it clarifies inconsistencies found in previous empirical findings. Earlier studies frequently reported contradictory conclusions regarding whether digital payment systems directly increase consumptive behavior (Agust & Irman, 2024; Sianturi et al., 2024). By introducing trust as a mediating mechanism, this study demonstrates that the behavioral

consequences of digital payment systems depend not solely on technological accessibility but also on psychological acceptance. Thus, the present findings expand earlier discussions by showing that trust acts as an explanatory bridge between technological use and consumption outcomes.

From the perspective of the Technology Acceptance Model (TAM), the findings suggest that technology acceptance among students extends beyond functional utility toward behavioral consequences shaped by trust and repeated interaction (Utama et al., 2022). Students who perceive digital payment systems as useful and easy to use gradually develop confidence in system reliability, which in turn increases transactional intensity. The present study therefore expands TAM by illustrating that technology acceptance among adolescents may contribute indirectly to broader behavioral tendencies, including consumptive practices. In this regard, trust functions not merely as a consequence of technology acceptance but also as a behavioral mediator linking technological adoption with consumer behavior. The study also offers several theoretical contributions. First, it strengthens understanding regarding the behavioral consequences of digital payment systems among adolescent populations, an area that remains relatively underexplored compared with research focusing on university students or adult consumers. Second, it demonstrates that trust functions as a central explanatory variable in understanding digital consumption behavior, thereby enriching discussions concerning technology acceptance and consumer behavior simultaneously. Third, the study contributes to resolving contradictory findings in previous literature by explaining why digital payment systems may appear behaviorally insignificant in some contexts while demonstrating strong indirect influence in others.

Practically, the findings imply that schools, parents, and digital payment providers should pay greater attention to financial literacy and responsible consumption behavior among adolescents. Since trust in digital payment systems contributes to increased consumptive tendencies, students should be equipped with stronger financial awareness to distinguish between needs and desires and to exercise self-control in spending decisions. Educational institutions may consider incorporating digital financial literacy programs into learning activities to improve students' awareness regarding the risks and consequences of excessive digital consumption. For digital payment service providers, the findings indicate the importance of balancing service convenience with responsible usage awareness. Although transaction security and system reliability are essential to maintaining user trust,

service providers should simultaneously promote responsible consumption behavior through educational features, expenditure tracking, or spending reminders targeted at younger consumers. Such initiatives may reduce the risk that trust and convenience unintentionally encourage excessive consumption patterns.

Methodologically, the study demonstrates the usefulness of mediation analysis in explaining complex behavioral relationships within digital financial contexts. The findings reveal that direct-effect analysis alone may be insufficient to explain technology-related consumer behavior because psychological variables may substantially alter behavioral outcomes. Consequently, future research examining digital financial behavior may benefit from incorporating mediating and moderating variables to achieve more comprehensive explanations. Despite its contributions, this study has several limitations that should be acknowledged. First, the research focused exclusively on senior high school and vocational school students in Jombang City, thereby limiting the generalizability of findings to broader demographic populations or geographical contexts. Students from different regions may exhibit different patterns of digital payment usage and consumption behavior due to variations in socioeconomic background, educational environment, or technological access. Second, the study relied on self-reported questionnaire responses, which may introduce response bias because participants' perceptions and reported behaviors may not fully reflect actual consumption practices.

Third, although the study examined trust as a mediating variable, other potentially influential variables such as self-control, financial literacy, lifestyle orientation, peer influence, promotional exposure, and economic background were not included in the analytical model. The R-Square findings indicate that additional variables beyond those examined in the present study continue to influence consumptive behavior. Therefore, future studies are encouraged to incorporate broader explanatory variables and expand research contexts to achieve a more comprehensive understanding of adolescent digital consumption behavior. Overall, this study demonstrates that digital payment systems do not directly stimulate consumptive behavior among students; instead, their influence becomes meaningful through trust in usage. This finding highlights the importance of psychological acceptance in explaining the behavioral consequences of digital financial technology and underscores the need for balanced approaches to digital financial literacy among younger generations.

CONCLUSION

This study examined the influence of digital payment on consumptive behavior mediated by trust in usage among senior high school and vocational school students in Jombang City. The findings reveal that digital payment has a positive and significant effect on trust in usage, indicating that the convenience, accessibility, transaction speed, and perceived security of digital payment systems contribute to increasing students' confidence in using digital financial services. However, digital payment does not directly exert a significant influence on consumptive behavior, suggesting that the use of digital payment systems alone is insufficient to encourage excessive consumption among adolescent users. In contrast, trust in usage demonstrates a positive and significant effect on consumptive behavior, indicating that students who perceive digital payment systems as reliable, secure, and convenient are more likely to engage in repeated and potentially excessive purchasing activities. Furthermore, the study confirms that trust in usage significantly mediates the relationship between digital payment and consumptive behavior. This finding suggests that digital payment influences consumptive tendencies indirectly through the formation of trust, highlighting the importance of psychological acceptance in shaping students' spending behavior.

The study contributes theoretically by extending discussions on digital consumer behavior and technology acceptance, particularly among adolescent populations that remain relatively underexplored in digital payment research. By positioning trust as a mediating variable, this study offers a more comprehensive explanation of how digital payment systems influence behavioral outcomes beyond direct technological effects. Practically, the findings emphasize the importance of strengthening digital financial literacy among students to encourage responsible spending behavior and improve awareness regarding the risks of excessive consumption. This study also implies that educational institutions and digital payment providers should promote balanced digital payment usage through financial education and responsible transaction awareness. Since the research focused on students in Jombang City and employed questionnaire-based responses, future studies are encouraged to include broader demographic groups, wider geographical contexts, and additional variables such as financial literacy, lifestyle, self-control, and social influence to provide a more comprehensive understanding of adolescent consumptive behavior in digital environments.

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