

The Influence Of E-Payment And Social Media Usage On Generation Z's Consumptive Behavior In Msmes At Saung Rumbio Food Court Bangun Jaya

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Abstract

The development of digital technology has transformed transaction patterns and consumer behavior, particularly among Generation Z, who increasingly use digital payments and social media. The convenience of e-payment and intensive exposure to promotional content on social media may encourage consumptive behavior. This study aims to analyze the effects of e-payment usage and social media on the consumptive behavior of Generation Z at MSMEs in Saung Rumbio Food Court Bangun Jaya. This study employed a quantitative approach involving customers who made purchases at the research location. A total of 100 respondents were selected using purposive sampling. Data were collected through a Likert-scale questionnaire and analyzed using classical assumption tests, multiple linear regression, t-test, F-test, and the coefficient of determination. The results show that e-payment has a positive and significant effect on consumptive behavior, while social media also has a positive and significant effect. Simultaneously, e-payment and social media have a positive and significant effect on consumptive behavior, with an R^2 value of 42.8%. In conclusion, the convenience of digital payments and the intensity of social media use play an important role in increasing the consumptive tendencies of Generation Z at MSMEs in Saung Rumbio Food Court Bangun Jaya.

Keywords: Consumptive Behavior, E-Payment, Social Media

INTRODUCTION

The development of digital technology has changed people's behavior in conducting transactions and consumption (Amory et al., 2025). The number of Indonesian internet users continues to increase, in line with the increasingly widespread

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use of digital payments such as QRIS and digital wallets. By 2025, QRIS users will reach more than 56 million with approximately 38 million merchants, dominated by MSMEs (Habiba, 2025). The ease of transactions, cashback, discounts, and vouchers make e-payments increasingly popular, but they also have the potential to encourage impulsive purchases and consumer behavior, especially among Generation Z (Nurfahmiyati & Dewi, 2025).

Besides e-payments, social media such as TikTok and Instagram have become the main means of product promotion through content, reviews, influencers, and culinary trends.(Putri et al., 2022);(Fahmi & Evanita, 2019). The intensity of exposure can encourage Generation Z to make purchases based on desires and trends.(Anggraini & Ahmadi, 2024). Research by Panjaitan et al. (2025) shows that social media and digital payments have a positive influence on Generation Z's consumer behavior. However, other studies show that the influence of e-payments is not always consistent and can be influenced by financial literacy, self-control, lifestyle, and income.

This phenomenon is evident at Saung Rumbio Food Court Bangun Jaya, where MSMEs are starting to leverage social media and digital payments to attract customers. Based on initial observations, the majority of visitors are Generation Z, who obtain information through social media and use QRIS, or digital wallets, for transactions. However, pre-survey results also indicated that some consumers still complained about the limited number of kiosks offering digital payments. This situation highlights both opportunities and challenges in implementing digitalization for MSMEs.

The urgency of this research lies in the need to understand how the ease of digital payments and social media exposure influence the consumer behavior of Generation Z. The research gap lies in the differences in the results of previous studies and the absence of studies that specifically examine the relationship between these two variables on the consumer behavior of Generation Z in MSMEs at Saung Rumbio Food Court Bangun Jaya. Therefore, this study was conducted to obtain empirical evidence regarding the influence of e-payment and social media on the consumer behavior of Generation Z at that location.

Methodology

This study uses a quantitative approach with the aim of analyzing the influence of e-payment and social media usage on Generation Z consumer behavior. The study was conducted at MSMEs at Saung Rumbio Food Court Bangun Jaya, with a population of all customers who shop at that location. Because the population size is not known for certain, the sample determination used purposive sampling with the criteria that respondents are Generation Z who have made purchases at MSMEs at Saung Rumbio Food Court Bangun Jaya. Based on the Lemeshow formula with a 95% confidence level



and a 10% margin of error, the sample requirement was 96.04 respondents which was then rounded up to 100 respondents.

Data collection was conducted through direct questionnaire distribution to respondents using a Likert scale, thus obtaining primary data regarding the use of e-payments, social media, and consumer behavior. Data were analyzed quantitatively through classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, then continued with multiple linear regression analysis to determine the effect of e-payments and social media on consumer behavior. Hypothesis testing was conducted through t-tests to determine partial effects, F-tests to determine simultaneous effects, and coefficients of determination (R^2) to determine the ability of independent variables to explain variations in Generation Z consumer behavior.

RESULTS AND DISCUSSION

Classical Assumption Test

1. Normality Test

Table 1. Normality Test Results

Tests of Normality						
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistics	df	Sig.	Statistics	df	Sig.
Standardized Residual	.076	100	.173	.993	100	.888
a. Lilliefors Significance Correction						

Source: SPSS Data Processing Results, 2026.

Based on the test results, the Asymp. Sig. (2-tailed) value was 0.173, greater than the 0.05 significance level. Thus, it can be concluded that the residual data is normally distributed so that the regression model meets the normality assumption. In addition to statistical tests, the normality results are also supported by the histogram graph and the Normal PP Plot graph which show the residual distribution pattern following a diagonal line and forming a curve resembling a normal distribution. This further strengthens that the regression model has met the normality assumption.



2. Multicollinearity Test

Table 2. Multicollinearity Test Results

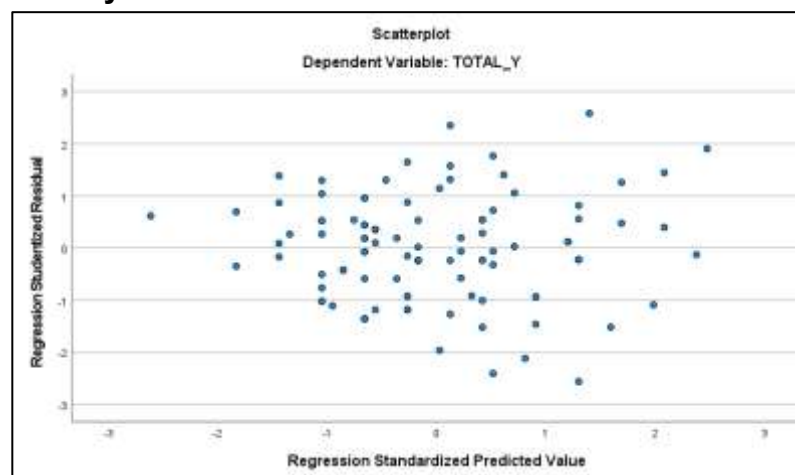
Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-29,752	5,680		-5,238	.000		
	E-Payment	1,644	.246	.517	6,693	.000	.989	1,011
	Social media	1,315	.221	.459	5,942	.000	.989	1,011

a. Dependent Variable: Generation Z's Consumptive Behavior

Source: SPSS Data Processing Results, 2026.

Based on the test results, it is known that all independent variables have a Tolerance value of 0.989, greater than 0.10, and a VIF value of 1.011, less than 10. Therefore, it can be concluded that there are no symptoms of multicollinearity in the regression model. This indicates that the variables of e-payment and social media usage are two independent variables so that each can explain variations in consumptive behavior without an excessive linear relationship.

3. Heteroscedasticity Test

**Figure 1. Scatterplot Graph**

Source: SPSS, Data processing 2026

The random distribution of points indicates that the regression model does not exhibit heteroscedasticity. Therefore, it can be concluded that the residual variance is

constant, thus meeting the homoscedasticity assumption. Based on the results of the normality test, multicollinearity test, and heteroscedasticity test, all classical assumptions have been met. Therefore, the multiple linear regression model in this study is suitable for testing the hypothesis regarding the influence of e-payment and social media usage on Generation Z consumer behavior in MSMEs at Saung Rumbio Food Court Bangun Jaya.

Multiple Linear Regression Test

Table 3. Results of Multiple Linear Regression Analysis

Coefficients ^a										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	-29,752	5,680		-5,238	.000	-41,026	18,478		
	E-Payment	1,644	.246	.517	6,693	.000	1,157	2,132	.989	1,011
	Social media	1,315	.221	.459	5,942	.000	.876	1,754	.989	1,011
a. Dependent Variable: Generation Z's Consumptive Behavior										

a. Dependent Variable: Generation Z's Consumptive Behavior

Source: SPSS Data Processing Results, 2026.

Based on Table 3, the multiple linear regression equation is obtained as follows:

$$Y = -29.752 + 1.644X_1 + 1.315X_2$$

The constant value of -29.752 has no practical significance in this study because the independent variables, e-payment and social media, are measured using a Likert scale and therefore cannot have a value of zero. Therefore, the interpretation of the study focuses more on the direction and magnitude of the regression coefficients of each independent variable.

Regression coefficient of E-Payment variable (X_1) of 1.644 indicates that every one-unit increase in the e-payment score will increase the Generation Z consumer behavior score by 1.644, assuming the social media variable remains constant. Meanwhile, the regression coefficient of the Social Media variable (X_2) of 1.315 indicates that every one unit increase in the social media score will increase the Generation Z consumer behavior score by 1.315, assuming the e-payment variable remains constant. Both regression coefficients are positive, indicating that the higher the use of e-payment

and social media, the higher the Generation Z consumer behavior in MSMEs at Saung Rumbio Food Court Bangun Jaya.

Hypothesis Testing

1. Partial Test (t-test)

Table 4. Results of the t-Test (Partial)

Variables	t-count	t-table	Sig.	Decision
E-Payment (X_1)	6,693	1,984	0,000	H_1 accepted
Social Media (X_2)	5,942	1,984	0,000	H_2 accepted

Source: SPSS Data Processing Results, 2026.

Based on the test results, the t-value for the E-Payment variable was 6.693 with a significance value of 0.000. This significance value is smaller than 0.05, so H_1 accepted. Thus, it can be concluded that the use of E-Payment has a positive and significant effect on Generation Z's Consumptive Behavior in MSMEs at Saung Rumbio Food Court Bangun Jaya. Furthermore, the Social Media variable obtained a t-value of 5.942 with a significance level of 0.000. This value is also smaller than 0.05, so H_2 accepted. This shows that Social Media has a positive and significant influence on Generation Z's Consumptive Behavior. Based on these two results, it can be seen that all research hypotheses tested partially have been proven to be accepted.

Ghozali (2021) explains that partial testing is used to determine the contribution of each independent variable to the dependent variable. The smaller the significance value, the stronger the evidence that the independent variable influences the dependent variable.

2. Simultaneous Test (F-test)

Table 5. F-Test Output Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1118,063	2	559,031	36,322	.000b
	Residual	1492,927	97	15,391		
	Total	2610.990	99			
a. Dependent Variable: Generation Z's Consumptive Behavior						
b. Predictors: (Constant), Social Media, E-Payment						

Source: SPSS Data Processing Results, 2026.

Table 6. F Test Results

Model	F count	F table	Sig.	Decision
Regression	36,322	3.09	0,000	H_3 accepted

Source: SPSS Data Processing Results, 2026.

Based on the table above, the calculated F value is 36.322, while the F table value is 3.09. This shows that the calculated F value is greater than the F table ($36.322 > 3.09$). In addition, the significance value of 0.000 is smaller than 0.05 ($0.000 < 0.05$). Thus, H3 is accepted, so it can be concluded that e-payment and social media simultaneously have a positive and significant effect on Generation Z consumer behavior in MSMEs at Saung Rumbio Food Court Bangun Jaya. These results indicate that the two independent variables together are able to explain changes in the consumer behavior of Generation Z consumers in MSMEs at Saung Rumbio Food Court Bangun Jaya. According to (Sugiyono, 2023), the F test is used to determine whether all independent variables together have a significant effect on the dependent variable.

Coefficient of Determination Test (R²)

Table 7. Results of the Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.654a	.428	.416	3.92314
a. Predictors: (Constant), Social Media, E-Payment				
b. Dependent Variable: Generation Z's Consumptive Behavior				

Source: SPSS Data Processing Results, 2026.

Based on the analysis results, the R Square value was obtained at 0.428 or 42.8%. This shows that the variation in Generation Z's Consumptive Behavior can be explained by the E-Payment and Social Media variables by 42.8%, while the remaining 57.2% is influenced by other factors outside the research model that were not examined, such as lifestyle, income level, financial literacy, social environment, sales promotions, and consumer psychological factors. The coefficient of determination value of 42.8% indicates that the regression model used has a fairly good ability to explain variations in respondents' consumptive behavior. (Hair et al., 2022) stated that the coefficient of determination is used to measure the ability of the regression model to explain variations in the dependent variable. The greater the R Square value, the better the model's ability to explain the relationship between variables.

DISCUSSION

The Influence of E-Payment Usage on Generation Z's Consumptive Behavior in MSMEs at Saung Rumbio Food Court Bangun Jaya

ResultsThe study shows that e-payment has a positive and significant effect on Generation Z's consumer behavior in MSMEs at Saung Rumbio Food Court Bangun Jaya. This is evidenced by the t-test results which obtained a significance value of 0.000, less than 0.05, so the first hypothesis is accepted. The results found that Generation Z

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uses various types of e-payment platforms such as Gopay, OVO, Dana, ShopeePay to facilitate transactions. Generation Z tends to be reluctant to hold cash because there is already the convenience of storing money in digital wallets.

Results This research also aligns with research by Panjaitan et al. (2025), which states that e-payment usage has a positive and significant impact on consumer behavior. These findings indicate that the easier access to digital payment systems, the greater the consumer's tendency to make purchases.

This situation is also evident at Saung Rumbio Food Court Bangun Jaya. Based on observations during the study, most MSMEs have provided digital payment facilities such as QRIS and digital wallets, making transactions easier for consumers. The majority of respondents, who are Generation Z, are accustomed to using digital payments because they are considered more practical, faster, and eliminate the need to carry cash. This convenience simplifies the transaction process and encourages respondents to make more spontaneous purchases. Therefore, the use of e-payments at Saung Rumbio Food Court Bangun Jaya is one factor that increases Generation Z's consumer behavior.

The Influence of Social Media on Generation Z's Consumptive Behavior in MSMEs at Saung Rumbio Food Court Bangun Jaya

Results The study shows that social media has a positive and significant effect on the consumer behavior of Generation Z in MSMEs at Saung Rumbio Food Court Bangun Jaya. This is evidenced by the results of the t-test which obtained a significance value of 0.000, smaller than 0.05, so the second hypothesis is accepted. In addition, the regression coefficient of 1.315 indicates that visual design, photos, and videos attract Generation Z's interest, Generation Z also often spends time playing social media so that social media has a positive effect in promotional media to increase income in MSMEs at Saung Rumbio Food Court Bangun Jaya.

This study's findings also align with research by Panjaitan et al. (2025), which states that social media has a positive and significant influence on consumer behavior. The higher the intensity of social media use, the greater the consumer's tendency to make purchases due to exposure to various promotions, marketing content, and product recommendations.

This situation is also evident at Saung Rumbio Food Court Bangun Jaya. Based on the researcher's observations, most MSMEs utilize social media, such as Instagram, Facebook, and TikTok, as a means of product promotion, delivering menu information, and distributing promotions to consumers. The majority of respondents, who are Generation Z, also actively use social media in their daily lives, making it easier to obtain information about products and promotions offered by MSMEs. This condition makes

social media one of the factors driving the increase in consumptive behavior of Generation Z in making purchases at Saung Rumbio Food Court Bangun Jaya.

The simultaneous influence of e-payment and social media on the consumer behavior of Generation Z in MSMEs at Saung Rumbio Food Court Bangun Jaya

ResultsThe study shows that e-payment and social media simultaneously have a positive and significant effect on Generation Z's consumer behavior in MSMEs at Saung Rumbio Food Court Bangun Jaya. This is evidenced by the results of the F test which obtained an F count value of 36.322 with a significance value of 0.000, which is smaller than 0.05, so the third hypothesis is accepted. In addition, the R Square value of 0.428 indicates that the e-payment and social media variables together are able to explain Generation Z's consumer behavior by 42.8%, while the remaining 57.2% is influenced by other factors outside the study. The conclusion is that digital payments and social media are in line with increasing income at Saung Rumbio Food Court Bangun Jaya.

ResultsThis research also aligns with research by Panjaitan et al. (2025), which concluded that the combined use of e-payments and social media has a positive and significant impact on consumer behavior. These findings indicate that the convenience of digital payment systems and high levels of social media use can increase consumer purchasing tendencies.

This situation aligns with the situation at Saung Rumbio Food Court, Bangun Jaya. Based on the researchers' observations, most MSMEs have provided digital payment facilities through QRIS and digital wallets and actively promote their products through social media. On the other hand, the majority of consumers are Generation Z, who are accustomed to using digital technology in their daily activities. The ease of payment combined with attractive promotions through social media makes it easier for consumers to obtain information, be interested in trying products, and make transactions. Therefore, the combination of e-payments and social media usage is a contributing factor to the increasing consumer behavior of Generation Z at Saung Rumbio Food Court, Bangun Jaya.

Based on the results of the regression analysis, the e-payment variable has a regression coefficient of 1.644, greater than the social media regression coefficient of 1.315. This indicates that e-payment has a more dominant influence on the consumer behavior of Generation Z in MSMEs at Saung Rumbio Food Court Bangun Jaya. This condition is thought to be because the digital payment system provides convenience that can be felt directly during transactions. The majority of MSMEs at Saung Rumbio Food Court have provided payment facilities using QRIS or digital wallets so that consumers can make payments quickly, practically, and without having to carry cash.

Furthermore, e-payments are often accompanied by various promotional programs such as cashback, discounts, and vouchers, which encourage consumers to make purchases. The ease of payment also means consumers are less likely to directly experience spending money than they would with cash. This can increase the tendency to make spontaneous or impulsive purchases. Therefore, the influence of e-payments in this study is greater than that of social media because the benefits are directly felt during the transaction process, while social media plays a more important role as a means of conveying information and promotions before the purchase decision is made.

CONCLUSION

Based on the research results, it can be concluded that the use of e-payment has a positive and significant effect on the consumer behavior of Generation Z in MSMEs at Saung Rumbio Food Court Bangun Jaya. This shows that the higher the use of digital payment systems, the higher the tendency of consumer behavior, because the ease, speed, and practicality of transactions encourage consumers to make purchases, including spontaneous or impulsive purchases. Social media also has a positive and significant effect on the consumer behavior of Generation Z, because information, promotions, product visual displays, and interesting content can increase consumer interest and tendency to make purchases. Simultaneously, the use of e-payment and social media has a significant effect on the consumer behavior of Generation Z, while the rest is influenced by other factors outside the research model, such as lifestyle, income level, promotions, social environment, and consumer psychological factors. Overall, the development of digital technology through electronic payment systems and social media has an important role in shaping the consumer behavior of Generation Z in MSMEs at Saung Rumbio Food Court Bangun Jaya.

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