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Digital Payment and Promotion on Gen Z Consumptive Behavior: Pain of Paying as Mediator

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Abstract−The rapid growth of digital financial technology has transformed transactional and consumption behaviour, particularly among Generation Z. This study examines the effects of digital payment and digital promotion on consumptive behaviour, with pain of paying as a mediating variable, among Generation Z consumers in Batam City. Using a quantitative causal approach and cross-sectional design, data were collected from 160 respondents aged 17–30 years through a structured online questionnaire and analysed using Partial Least Squares–Structural Equation Modelling (PLS-SEM). The results show that digital payment has a significant positive effect on consumptive behaviour ($\beta = 0.342$, $p < 0.001$), while digital promotion has no significant direct effect ($p = 0.068$). Digital payment does not significantly affect pain of paying ($p = 0.096$), whereas digital promotion has a significant positive effect on pain of paying ($\beta = 0.359$, $p < 0.001$). Pain of paying neither significantly affects consumptive behaviour nor mediates the relationships between digital payment, digital promotion, and consumptive behaviour. These findings indicate that Generation Z's consumptive behaviour in Batam City is driven more directly by the convenience and frictionless nature of digital payments than by pain of paying. The study contributes to understanding consumer behaviour in the digital era and provides implications for financial literacy, digital payment services, and digital marketing practices.

Keywords: Digital Payment; Digital Promotion; Pain of Paying; Consumptive Behaviour; Generation Z; PLS-SEM

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1. INTRODUCTION

The rapid advancement of technology has fundamentally transformed various aspects of contemporary life, particularly in the era of the Industrial Revolution 4.0 (Dinh, 2024). Technology-based innovation has become the primary driver of global economic transformation by delivering faster, more efficient, and more interconnected services (Lestari et al., 2026). Two of the most prominent developments in this context are financial technology (fintech) and digital marketing, which have not only reshaped transactional mechanisms but have also begun to influence the consumption patterns and behaviors of modern society (Rizvi et al., 2024). The expansion of fintech is evident in the increasingly widespread adoption of various digital payment methods, including mobile banking, e-wallets, and QRIS, which offer users greater convenience in conducting transactions (Faraz & Anjum, 2025). These payment systems provide a sense of security, practicality, and efficiency by eliminating the necessity of physical cash, thereby accelerating their adoption across diverse societal segments (Dilla & Fachruddin, 2025). Simultaneously, digitalization has revolutionized marketing strategies (Lestari et al., 2025). Conventional promotional media have progressively shifted toward digital formats such as social media, online marketplaces, and big data utilization enabling businesses, including emerging entrepreneurs, to reach consumers more effectively and at greater scale (Krasniqi et al., 2024; Muharam et al., 2024).

The relationship between digital payment systems and digital promotions has grown increasingly intertwined within the context of the modern economy (Delis & Lestari, 2024). Digital promotions now serve not merely as marketing communication tools, but have begun to extend their influence to consumers' financial behavior and consumption patterns (Rehman et al., 2024). The pervasive dissemination of digital promotions can generate new perceptions of instantaneous benefit and satisfaction, which in turn may stimulate an increase in the frequency of transactions (Agata et al., 2023). Accordingly, technological progress in the era of Industry 4.0 not only enhances transactional convenience but also subtly reshapes how consumers perceive and engage with consumption activities (Usman et al., 2025). This phenomenon is particularly evident in Indonesia. QRIS transaction growth has demonstrated a remarkable upward trajectory since 2023, when transaction volume reached 2.14 billion with a total value of IDR 226 trillion. This trend continued into 2024 with a considerably greater surge, as transaction volume climbed to 6.24 billion and transaction value reached IDR 659.9 trillion. By 2025, growth has intensified further. Based on the report by (Ayuningtyas, 2025) through GoodStats, Bank Indonesia recorded that in the first quarter of 2025 alone, QRIS transaction volume surged to approximately 2.6 billion, with a transaction value of IDR 262.1 trillion and approximately 56.3 million active users. These data indicate that QRIS has not only continued to grow year after year, but has also become an integral part of the modern lifestyle increasingly characterized by a preference for transactional practicality and speed.

Although digital payments and digital promotions offer convenience, efficiency, and economic benefits, they also introduce distinctive behavioral challenges (Lestari, 2023). The rapid accessibility of transactions can render individuals less conscious of their expenditures, particularly given the minimal direct interaction involved in the payment process (Faraz & Anjum, 2025). This condition is associated with the psychological phenomenon known as "pain of paying," referring to the discomfort that arises in the mind when an individual makes a payment (Reshadi & Fitzgerald, 2023). In

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cash transactions, this discomfort emerges because individuals physically observe money changing hands. Conversely, instantaneous digital transactions that do not involve physical currency tend to diminish this sensation, thereby creating psychological distance from the expenditure process (Yeolencia & Lestari, 2024). As a consequence, individuals become more susceptible to consumptive behavior, including impulsive purchasing and the consumption of goods or services they do not genuinely need (Schomburgk et al., 2024).

This condition is particularly relevant among younger generations. Generation Z, widely regarded as early adopters of digital technology, tends to actively engage with digital payment methods for academic, lifestyle, and entertainment purposes Click or tap here to enter text.. Nevertheless, this cohort remains at the developmental stage of personal financial management, with varying levels of financial literacy (Usman et al., 2025). This assertion is consistent with the findings of (Rosnerova et al., 2025), which affirm that Generation Z is the cohort most exposed to and most active in utilizing digital technology compared to other generations, as they are digital natives who have grown up surrounded by the internet, social media, and digital devices from an early age (Yeolencia & Lestari, 2024). This intense exposure has rendered technology an integral component of Gen Z's identity, communication patterns, and daily activities. Within a regional context, this phenomenon is also observable among Generation Z in several major Indonesian cities (Lestari et al., 2025). Batam, recognized as a city with rapid technological and economic development, is one such location (Sari et al., 2022). Generation Z in Batam, as part of a modern environment shaped by digital transformation, exhibits similar characteristics (Anggraini & Lestari, 2023). Broad access to digital payment services and pervasive exposure to digital promotions render Generation Z increasingly susceptible to impulsive spending patterns (Larasati et al., 2025).

The availability of credit-based digital payment features—such as buy now, pay later (BNPL) services—further facilitates shopping convenience; however, this also introduces financial risks, as rapid decision-making processes diminish the psychological barrier of pain of paying during transactions (Anggorowati, 2025). This condition promotes impulsive and unplanned expenditures. Contributing factors include modern lifestyles, social influences, and hedonic motivations oriented toward achieving momentary satisfaction. Consequently, Generation Z faces the potential risk of long-term debt accumulation and difficulties in meeting financial obligations (Darsono et al., 2025). Low levels of financial literacy further exacerbate this vulnerability (Seldal & Nyhus, 2022). The convenience offered by digital payment systems enhances consumers' perceptions of efficiency and transactional ease, making payments feel faster, more secure, and more practical, thereby reducing the psychological barriers associated with monetary expenditure (Faraz & Anjum, 2025). On the other hand, aggressive digital promotions disseminated through social media, application notifications, and discount programs create perceptions of advantageous opportunities and purchasing urgency, as though consumers would incur a loss by forgoing such offers (Agata et al., 2023). Promotional strategies of this nature, widely employed by fintech service providers in Indonesia, can psychologically undermine consumer self-control by cultivating a sense of urgency and instant gratification in shopping behavior (Rolando, 2025). The combination of perceived urgency and perceived benefit reduces pain of paying and amplifies consumptive impulses, particularly among Generation Z as active users of digital technology.

In the international research literature, findings on this topic vary considerably. A study conducted by (Schomburgk et al., 2024) in the United States revealed that digital payments tend to reduce pain of paying, rendering consumers more susceptible to excessive consumption and financial vulnerability. Contrasting results, however, were reported by Seldal & Nyhus (2022) in Norway, where digital payment users were found to be more financially stable and did not exhibit pronounced consumptive behavior. This divergence aligns with the assertion of Başar et al. (2025), who explain that the impact of digital payments is not universal, but is substantially shaped by country-specific contexts, including regulatory frameworks, infrastructure, levels of economic development, and cultural norms. These differing findings underscore the contextual nature of digital payment effects on consumptive behavior, thereby making such effects particularly worthy of investigation within the context of Generation Z. Seldal & Nyhus (2022) further note that it remains unclear whether the transition from cash to digital payment methods meaningfully reduces pain of paying. Existing theory posits that less transparent payment methods have the potential to diminish the sense of discomfort during payment and ultimately reinforce consumptive impulses (Faraz & Anjum, 2025) However, empirical evidence regarding this psychological mechanism remains limited and has yet to achieve consistency (Lestari et al., 2025).

In Indonesia, studies related to digital payments have examined consumptive behavior patterns (Agust Subriana Irman et al., 2024; Dilla & Fachruddin, 2025; Kurniawan, 2025). These findings indicate a positive correlation between e-wallet usage and consumptive tendencies. Nevertheless, the majority of these studies have focused primarily on this direct relationship without integrating psychological perspectives, such as the concept of pain of paying. Furthermore, the study by Febrianty et al. (2023) examined digital payments and consumptive behavior with a primary focus on general e-wallet usage, leaving room for a more comprehensive investigation of digital payment methods. This gap is reinforced by Faraz & Anjum (2025), who argue that each payment method possesses distinct psychological characteristics capable of uniquely influencing consumption behavior.

For instance, QRIS, as an instant payment method that consistently offers promotions at particular times, tends to stimulate impulsive expenditures, whereas credit cards reduce pain of paying through a deferred payment period. This research gap is aligned with the recommendation of Sasaki et al. (2024), who advocate for expanding the scope of inquiry to encompass the full spectrum of cashless payment methods, including credit cards and QRIS, thus making it imperative to investigate the influence of digital payments on consumptive behavior in order to address existing gaps in the literature and support the development of financial literacy policies.

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Lee et al. (2023) further revealed that e-wallet usage can trigger consumptive behavior in the form of impulsive purchasing among Generation Y and Z consumers in Malaysia, wherein perceived enjoyment exerted a significant influence, while satisfaction did not. Nevertheless, this study was limited in its analysis of extrinsic factors such as digital promotions frequently employed by e-wallet providers to stimulate consumption. Lee et al. (2023) therefore recommend further research to examine whether digital promotions influence consumptive behavior, and specifically to investigate whether digital promotions not only directly facilitate purchasing decisions but also affect the psychological dimensions of consumers in ways that ultimately intensify consumptive behavior.

Accordingly, this study examines the influence of digital payment and digital promotion on consumptive behaviour, with pain of paying as a mediating variable, among Generation Z in Batam City. Unlike previous studies that have primarily examined the direct relationship between digital payment or e-wallet usage and consumptive behaviour, this study integrates digital payment, digital promotion, and pain of paying into a single model to examine both direct and indirect relationships. By incorporating pain of paying as a psychological mechanism and focusing on Generation Z in Batam City, this study provides a more comprehensive perspective on how digital financial and promotional environments may shape consumptive behaviour. Therefore, this research is expected to contribute to the literature on consumer behaviour in the digital era while providing practical insights for financial literacy education, fintech services, and digital marketing practices in Indonesia.

2. RESEARCH METHODS

This study employs a quantitative causal approach, commonly referred to as explanatory research, combined with a cross-sectional research design. Data collection is conducted at a single point in time, with the primary objective of explaining causal relationships among the study variables (Bartram, 2021). This approach is appropriate for investigating the influence of digital payment and digital promotion on consumptive behavior among Generation Z, both directly and indirectly through the mediating variable of pain of paying.

The quantitative paradigm was selected because it enables the application of statistical procedures that facilitate systematic testing of theoretical propositions and the generalization of findings. In particular, the study employs Partial Least Squares–Structural Equation Modeling (PLS-SEM) as its primary analytical technique. PLS-SEM is deemed suitable for this research given its capacity to simultaneously handle multiple latent constructs and their associated reflective indicators, its robustness with respect to non-normal data distributions, and its appropriateness for moderately sized samples (Hair & Alamer, 2022). The use of a 4-point Likert scale for all measurement items further supports the choice of PLS-SEM, as Likert-scaled data frequently violates the normality assumption required by covariance-based SEM approaches.

2.1 Population and Sample

The population of this study comprises members of Generation Z residing in Batam City, defined as individuals born between 1997 and 2009 who were between the ages of 17 and 30 years at the time of data collection. Batam was selected as the research site due to its rapid economic development and extensive adoption of digital technology, which makes it a contextually representative setting for examining digital payment behavior and consumptive tendencies among young consumers (Sari et al., 2022). Given that the total population size is unknown, the study employed a purposive sampling technique, a non-probability sampling method that selects participants based on predetermined eligibility criteria to ensure the relevance and quality of data obtained (Memon et al., 2025).

The inclusion criteria required respondents to: (1) be members of Generation Z currently residing in Batam City; (2) fall within the age range of 17 to 30 years; (3) have prior experience using at least one form of digital payment (e.g., mobile banking, e-wallet, or QRIS); and (4) have been exposed to digital promotional content through online channels such as social media, marketplace platforms, or digital advertising. Sample size determination followed the ten-times rule as a preliminary guideline for PLS-SEM (Hair & Alamer, 2022). In this study, the measurement model comprises four constructs, each operationalized through four reflective indicators, resulting in 16 indicators in total. Based on the indicator-based application of the ten-times heuristic, a minimum sample of 160 respondents was obtained (16 × 10). Accordingly, 160 valid responses were retained for analysis after excluding two respondents who did not reside in Batam City. This sample size was considered adequate for the present study in relation to the measurement structure and the complexity of the proposed PLS-SEM model. The measurement items were adapted from previously validated instruments in relevant studies, with necessary adjustments to wording and context to suit Generation Z respondents in Batam City while maintaining the original conceptual meaning. The sources of the measurement items and the details of their adaptation are presented in the operationalization table.

2.2 Operational Definition of Variables

This study involves four latent variables: digital payment (X1) and digital promotion (X2) as independent variables; pain of paying (Z) as a mediating variable; and consumptive behavior (Y) as the dependent variable. Each variable is operationally defined and measured using a four-item reflective scale administered through a structured questionnaire. All items are scored on a 4-point Likert scale ranging from 1 (Strongly Disagree) to 4 (Strongly Agree). The operationalization of each variable is presented in Table 1.

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Table 1. Operational Definition and Measurement of Research Variables

Variable	Operational Definition	Indicators	Measurement Scale
Digital Payment (X1)	A non-cash, technology-based payment method that abstracts the physical experience of spending money, thereby reducing the psychological discomfort of payment and weakening consumers' financial self-control (Faraz & Anjum, 2025; Ma et al., 2024)..	1. Digital payment accelerates the transaction process. 2. Digital payment is easy to use in daily transactions. 3. Features within digital payment assist in managing transactions more effectively. 4. Digital payment can be conducted anytime and anywhere without barriers.	Likert Scale
Digital Promotion (X2)	An electronic media-based marketing strategy designed to influence purchasing decisions and consumer behavior through targeted digital channels (Antczak, 2024; Lee et al., 2023).	1. Digital promotions facilitate awareness of new products. 2. The visual design of digital promotions attracts consumer attention. 3. Information presented in digital promotions influences pre-purchase decisions. 4. Discounts or cashback offers in digital promotions encourage purchasing behavior.	Likert Scale
Pain of Paying (Z)	A psychological reaction arising when individuals engage in financial transactions or spend money, characterized by emotional discomfort associated with the act of payment (Pomerance & Reinholtz, 2024; Reshadi & Fitzgerald, 2023).	1. I feel uncomfortable when required to spend money on a purchase. 2. I genuinely notice the reduction in funds each time I make a payment. 3. I deliberate carefully before spending money to buy something. 4. After making a payment, I frequently reconsider the expenditure.	Likert Scale
Consumptive Behavior (Y)	A behavioral tendency characterized by excessive and impulsive purchasing driven by desire rather than actual need, often influenced by emotional and hedonic motivations (Faraz & Anjum, 2025; Febrianty et al., 2023).	1. I purchase items without considering my actual needs. 2. I make purchases driven by momentary mood or emotion. 3. I frequently make unplanned purchases 4. I buy products to avoid missing out on current trends.	Likert Scale

Source: Developed for this research (2026), adapted from Faraz & Anjum (2025); Antczak (2024); Pomerance & Reinholtz (2024) Febrianty et al. (2023)

2.3 Conceptual Framework

The conceptual framework of this study is grounded in the theoretical foundations of the Pain of Paying theory (Limbrick-Oldfield et al., 2022), which posits that individuals experience psychological discomfort when making financial transactions, and that the magnitude of this discomfort varies according to the payment method employed. The framework further integrates consumer behavior theory and digital marketing theory to articulate the interrelationships among the four variables of interest. Digital payment (X1) is theorized to reduce the salience of financial loss by abstracting the physical experience of spending, thereby diminishing pain of paying and, consequently, lowering the psychological barrier to excessive consumption (Faraz & Anjum, 2025). Digital promotion (X2) is conceptualized as an external stimulus that creates perceptions of value, urgency, and hedonic gratification, which may both suppress pain of paying and directly amplify consumptive behavior. Pain of paying (Z) is positioned as a mediating psychological mechanism through which the effects of digital payment and digital promotion are transmitted to consumptive behavior (Y). Specifically, the conceptual framework proposes that: (1) digital payment and digital promotion each exert direct positive influences on consumptive behavior; (2) digital payment reduces and digital promotion increases pain of paying; and (3) pain of paying suppresses consumptive behavior by heightening psychological awareness of expenditure. The mediation pathways suggest that reduced pain of paying whether induced by digital payment or digital promotion facilitates greater consumptive behavior by weakening the internal financial restraint mechanism.

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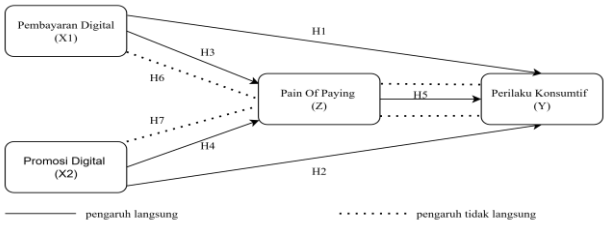


Fig 1. Conceptual Framework

2.4 Research Hypotheses

Based on the conceptual framework and the review of prior empirical literature, seven directional hypotheses are formulated for this study. These hypotheses encompass direct effect pathways as well as mediation pathways involving pain of paying as the mediating variable

H1 : Digital payment has a significant effect on consumptive behavior among Generation Z in Batam.
H2 : Digital promotion has a significant effect on consumptive behavior among Generation Z in Batam.
H3 : Digital payment has a significant effect on pain of paying among Generation Z in Batam.
H4 : Digital promotion has a significant effect on pain of paying among Generation Z in Batam.
H5 : Pain of paying has a significant effect on consumptive behavior among Generation Z in Batam.
H6 : Pain of paying mediates the relationship between digital payment and consumptive behavior among Generation Z in Batam.
H7 : Pain of paying mediates the relationship between digital promotion and consumptive behavior among Generation Z in Batam.

2.5 Data Analysis Technique

Data analysis in this study follows a two-stage sequential approach comprising descriptive statistical analysis and inferential statistical analysis using PLS-SEM via SmartPLS software. Descriptive statistical analysis is employed to characterize respondent profiles and summarize the distribution of item-level responses across the four research variables. Specifically, demographic profiles are reported across four categories: gender, age group, frequency of digital payment usage, and frequency of exposure to digital promotions. For each measurement item, descriptive statistics including the mean, minimum value, maximum value, and standard deviation are computed to provide an overview of central tendency and variability in the data prior to structural model estimation.

Inferential statistical analysis is conducted in two sequential stages. The first stage involves the evaluation of the measurement model (outer model), which assesses the psychometric properties of all reflective constructs in the model. Convergent validity is evaluated through outer loadings (threshold: ≥ 0.70) and Average Variance Extracted (AVE ≥ 0.50). Discriminant validity is assessed using the Heterotrait–Monotrait Ratio (HTMT < 0.85). Internal consistency reliability is examined through Cronbach's Alpha and Composite Reliability, both expected to range between 0.70 and 0.95 (Hair & Alamer, 2022). The second stage involves the evaluation of the structural model (inner model), which examines the hypothesized relationships among latent constructs. Prior to path coefficient estimation, collinearity is assessed using the Variance Inflation Factor (VIF < 3.0). The explanatory power of the model is evaluated through the coefficient of determination (R^2), classified as weak (0.25), moderate (0.50), or strong (0.75). Effect sizes are reported using Cohen's f^2, with thresholds of 0.02 (small), 0.15 (medium), and 0.35 (large). Hypothesis testing is conducted through the bootstrapping procedure with 5,000 resamples at a 95% confidence level, where a p-value ≤ 0.05 indicates statistical significance. Mediation analysis is performed by examining the significance of indirect effects: significant indirect effects with non-significant direct effects indicate full mediation, while both significant direct and indirect effects indicate partial mediation (Yahfi et al., 2025). A summary of all measurement criteria is presented in Table 2.

Table 2. PLS-SEM Measurement and Evaluation Criteria

Test	Measurement Item	Threshold
Convergent Validity	Outer Loading	≥ 0.70
	Average Variance Extracted (AVE)	≥ 0.50
Discriminant Validity	Heterotrait–Monotrait Ratio (HTMT)	< 0.85
Internal Consistency	Cronbach's Alpha	0.70 – 0.95
	Composite Reliability (CR)	0.70 – 0.95
Collinearity	Variance Inflation Factor (VIF)	< 3.0
Explanatory Power	Coefficient of Determination (R^2)	0.25 (weak), 0.50 (moderate), 0.75 (strong)
Effect Size	Cohen's f^2	0.02 (small), 0.15 (medium), 0.35 (large)
Statistical Significance	p-value (Bootstrapping)	≤ 0.05

Source: Developed based on Hair & Alamer (2022)

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3. RESULTS AND DISCUSSION

3.1 Results

3.1.1 Respondent Profile

A total of 162 questionnaires were distributed online via Google Form to Generation Z individuals residing in Batam City. Following a data screening process, two responses were excluded due to non-compliance with the geographic criterion, yielding a final usable sample of 160 valid respondents. The following sub-sections present the demographic characteristics of the respondents across four categories: gender, age group, digital payment usage frequency, and digital promotion exposure frequency.

Table 3. Respondent Characteristics by Gender

Respondent Characteristic	Category	Number of Respondents	Percentage (%)
Gender	Male	26	16.3%
	Female	134	83.7%
	Total	160	100%

Source: Primary data processed (2026)

As presented in Table 3. the majority of respondents were female (n = 134; 83.7%), while male respondents constituted 16.3% of the sample (n = 26). This gender disparity may reflect the higher propensity of female Generation Z consumers to engage with digital payment platforms and online promotional content, consistent with findings reported by (Faraz & Anjum, 2025) regarding gendered differences in susceptibility to digital spending stimuli.

Table 4. Respondent Characteristics by Age Group

Respondent Characteristic	Category	Number of Respondents	Percentage (%)
Age Group	17–20 years	19	11.9%
	21–24 years	127	79.4%
	25–30 years	14	8.7%
	Total	160	100%

Source: Primary data processed (2026)

Table 4. indicates that the dominant age group was 21–24 years (n = 127; 79.4%), followed by respondents aged 17–20 years (n = 19; 11.9%) and those aged 25–30 years (n = 14; 8.7%). The predominance of the 21–24 age cohort aligns with the study's focus on active digital users within Generation Z, who are typically at the stage of financial independence and heightened exposure to digital financial services.

Table 5. Respondent Characteristics by Digital Payment Usage Frequency

Respondent Characteristic	Frequency (per week)	Number of Respondents	Percentage (%)
Digital Payment Usage Frequency	0–2 times	20	12.5%
	3–5 times	66	41.25%
	6–8 times	30	18.75%
	> 8 times	44	27.5%
	Total	160	100%

Source: Primary data processed (2026)

In terms of digital payment usage frequency per week (Table 5), the largest group reported using digital payment between 3 and 5 times per week (n = 66; 41.25%), followed by those using it more than 8 times (n = 44; 27.5%), between 6–8 times (n = 30; 18.75%), and 0–2 times (n = 20; 12.5%). These findings suggest that the majority of respondents are moderately to highly active users of digital payment services.

Table 6. Respondent Characteristics by Digital Promotion Exposure Frequency

Respondent Characteristic	Frequency (per week)	Number of Respondents	Percentage (%)
Digital Promotion Exposure Frequency	0–2 times	36	22.5%
	3–5 times	70	43.75%
	6–8 times	30	18.75%
	> 8 times	24	15%
	Total	160	100%

Source: Primary data processed (2026)

Regarding digital promotion exposure frequency (Table 6), 43.75% of respondents reported encountering digital promotions 3–5 times per week (n = 70), while 22.5% reported 0–2 exposures (n = 36), 18.75% experienced 6–8 exposures

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(n = 30), and 15% were exposed more than 8 times per week (n = 24). The data collectively indicate that respondents maintain substantial and regular contact with digital promotional stimuli, providing a valid foundation for examining its behavioral influences.

3.1.2 Measurement Model Evaluation (Outer Model)

3.1.2.1 Convergent Validity

Convergent validity was assessed through outer loadings (threshold: ≥ 0.70) and Average Variance Extracted (AVE ≥ 0.50), following the criteria established by (Hair & Alamer, 2022). As shown in Table 7, all 16 indicators across the four constructs achieved outer loadings above the 0.70 threshold, with values ranging from 0.727 (X1.3) to 0.855 (Z2). All constructs likewise satisfied the AVE requirement, with values of 0.603 (X1), 0.602 (X2), 0.665 (Z), and 0.566 (Y). These results confirm that all indicators adequately represent their respective latent constructs.

Table 7. Results of Convergent Validity Test (Outer Loading and AVE)

Latent Variable	Indicator	Outer Loading	AVE
Digital Payment (X1)	X1.1	0.802	0.603
	X1.2	0.817	
	X1.3	0.727	
	X1.4	0.757	
Digital Promotion (X2)	X2.1	0.768	0.602
	X2.2	0.813	
	X2.3	0.752	
	X2.4	0.769	
Pain of Paying (Z)	Z1	0.797	0.665
	Z2	0.855	
	Z3	0.810	
	Z4	0.800	
Consumptive Behavior (Y)	Y1	0.736	0.566
	Y2	0.739	
	Y3	0.778	
	Y4	0.756	

Source: Primary data processed (2026)

3.1.2.2 Discriminant Validity

Discriminant validity was evaluated using the Heterotrait–Monotrait Ratio (HTMT), with a threshold of < 0.85 (Hair & Alamer, 2022). As presented in Table 8, all inter-construct HTMT values fall well below the 0.85 threshold, with the highest value recorded between digital payment (X1) and digital promotion (X2) at 0.837. This result confirms that each construct possesses sufficient conceptual distinctiveness and that cross-construct contamination in measurement is minimal.

Table 8. Results of Discriminant Validity Test (HTMT)

	Pain of Paying	Digital Payment	Consumptive Behavior	Digital Promotion
Pain of Paying				
Digital Payment	0.141			
Consumptive Behavior	0.139	0.569		
Digital Promotion	0.346	0.837	0.483	

Source: Primary data processed (2026)

3.1.2.3 Internal Consistency Reliability

Internal consistency reliability was assessed using Cronbach's Alpha (α) and Composite Reliability (CR), both of which should range between 0.70 and 0.95 (Hair & Alamer, 2022). Table 9. demonstrates that all constructs satisfy this criterion. The pain of paying construct recorded the highest CR (0.888) and α (0.834), while consumptive behavior had the lowest α (0.746) yet still exceeded the minimum threshold. These results confirm that all constructs exhibit satisfactory reliability and that their indicators measure the intended constructs with consistency.

Table 9. Results of Internal Consistency Reliability Test

Latent Variable	Cronbach's Alpha	Composite Reliability
Pain of Paying (Z)	0.834	0.888
Digital Payment (X1)	0.780	0.858

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Latent Variable	Cronbach's Alpha	Composite Reliability
Consumptive Behavior (Y)	0.746	0.839
Digital Promotion (X2)	0.779	0.858

Source: Primary data processed (2026)

3.1.3 Structural Model Evaluation (Inner Model)

3.1.3.1 Collinearity Assessment (VIF)

Prior to path coefficient estimation, collinearity was assessed using the Variance Inflation Factor (VIF), with a conservative threshold of < 3.0 (Hair & Alamer, 2022). As shown in Table 10, all VIF values across the 16 indicators ranged between 1.376 and 1.960, far below the threshold. These results confirm the absence of multicollinearity, ensuring that the estimated path coefficients are not distorted by redundant variance among indicators.

Table 10. Results of Variance Inflation Factor (VIF) Test

Indicator	VIF	Indicator	VIF
X1.1	1.788	Y1	1.682
X1.2	1.716	Y2	1.401
X1.3	1.376	Y3	1.539
X1.4	1.468	Y4	1.646
X2.1	1.509	Z1	1.573
X2.2	1.767	Z2	1.959
X2.3	1.460	Z3	1.960
X2.4	1.524	Z4	1.852

Source: Primary data processed (2026)

3.1.3.2 Coefficient of Determination (R^2)

The explanatory power of the structural model was evaluated using R^2 (Table 11). The pain of paying construct (Z) recorded an R^2 of 0.089, indicating that digital payment and digital promotion collectively explain approximately 8.9% of the variance in pain of paying. The consumptive behavior construct (Y) yielded an R^2 of 0.208, meaning that digital payment, digital promotion, and pain of paying together explain 20.8% of the variance in consumptive behavior. Both values fall within the weak classification range (< 0.25), suggesting that other variables beyond the scope of this study contribute substantially to the explanation of both endogenous constructs.

Table 11. Results of Coefficient of Determination (R^2) Test

Variable	R-Square
Pain of Paying (Z)	0.089
Consumptive Behavior (Y)	0.208

Source: Primary data processed (2026)

3.1.4 Hypothesis Testing

Hypothesis testing was conducted via the bootstrapping procedure (5,000 resamples) at a 95% confidence level. A hypothesis is accepted when the T-statistic exceeds 1.96 and the p-value is ≤ 0.05 (Hair & Alamer, 2022). The complete results are presented in Table 12.

Table 12. Results of Hypothesis Testing (Bootstrapping)

H	Path	Original Sample	T-Statistics	P-Value	Decision
H1	X1 → Y	0.342	3.489	0.000	Supported (Significant)
H2	X2 → Y	0.154	1.490	0.068	Not Supported (Not Significant)
H3	X1 → Z	-0.111	1.305	0.096	Not Supported (Not Significant)
H4	X2 → Z	0.359	4.288	0.000	Supported (Significant)
H5	Z → Y	-0.014	0.189	0.425	Not Supported (Not Significant)
H6	X1 → Z → Y	0.002	0.141	0.444	Not Supported (Not Significant)
H7	X2 → Z → Y	-0.005	0.189	0.425	Not Supported (Not Significant)

Source: Primary data processed (2026)

Based on the bootstrapping results, H1 (digital payment → consumptive behavior) and H4 (digital promotion → pain of paying) were supported, with T-statistics of 3.489 and 4.288 and p-values of 0.000 respectively. The remaining five hypotheses (H2, H3, H5, H6, H7) were not supported, as their T-statistics fell below 1.96 and p-values exceeded 0.05.

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3.2 Discussion

3.2.1 The Effect of Digital Payment on Consumptive Behavior

The results confirm that digital payment exerts a significant and positive direct effect on consumptive behavior (O = 0.342, T = 3.489, p = 0.000), thereby supporting H1. This finding indicates that the greater the frequency and reliance on digital payment tools, the higher the tendency toward consumptive purchasing behavior among Generation Z in Batam. This outcome is theoretically grounded in the concept of Spendception proposed by Faraz & Anjum (2025), which holds that digital payment reduces the psychological visibility of expenditure by eliminating the tactile interaction with physical currency, thereby lowering financial self-awareness and weakening the self-regulatory mechanisms that restrain impulsive spending. The high mean score of the digital payment variable (M = 3.38) further suggests that respondents perceive digital payment as fast, accessible, and convenient. When the friction involved in spending is minimized, consumers are more likely to make spontaneous and unplanned purchases (Sasaki et al., 2024). This result is consistent with prior empirical evidence from (Dilla & Fachruddin, 2025; Lee et al., 2023), both of whom identified significant positive associations between digital payment usage and impulsive or consumptive purchasing tendencies among young consumers.

3.2.2 The Effect of Digital Promotion on Consumptive Behavior

Contrary to the theoretical expectation, digital promotion did not exert a significant direct effect on consumptive behavior (O = 0.154, T = 1.490, p = 0.068), leading to the rejection of H2. While respondents indicated a relatively high perception of digital promotion (M = 3.27), this did not translate into a statistically significant direct influence on their consumptive tendencies. This result suggests that exposure to digital promotional stimuli alone is insufficient to elicit consumptive behavior without the presence of complementary mechanisms. A plausible explanation may be attributed to selective information processing, wherein Generation Z consumers in Batam possess sufficient digital literacy to critically evaluate and selectively filter promotional content, thereby resisting direct behavioral influence (Antczak, 2024). Furthermore, as the R^2 for consumptive behavior (0.208) is modest, the role of unexamined contextual variables such as social influence, hedonic motivation, and financial literacy may substantially moderate the relationship between digital promotion and consumptive behavior (Fujinauri et al., 2024). This finding diverges from (Feng et al., 2023) and (Lina et al., 2022), who found significant effects of urgency-framed promotions on impulsive buying, potentially reflecting contextual differences in consumer psychology across populations.

3.2.3 The Effect of Digital Payment on Pain of Paying

The hypothesized negative influence of digital payment on pain of paying was not empirically supported (O = −0.111, T = 1.305, p = 0.096), resulting in the rejection of H3. Although the theoretical framework predicts that the intangible and frictionless nature of digital payment would reduce the psychological discomfort of expenditure, the present findings suggest that this mechanism does not operate significantly within the studied population. This outcome may be partly explained by the moderate mean score of the pain of paying variable (M = 2.19), which indicates that respondents' baseline level of psychological discomfort during transactions was already relatively low, leaving limited room for digital payment to further suppress it. Moreover, this finding is consistent with Seldal & Nyhus (2022), who observed that digital payment does not universally reduce pain of paying, particularly in contexts where users have become accustomed to digital transactions and are no longer psychologically sensitive to the transition from cash-based to cashless spending.

3.2.4 The Effect of Digital Promotion on Pain of Paying

H4 received empirical support, confirming that digital promotion has a significant positive effect on pain of paying (O = 0.359, T = 4.288, p < 0.001). The positive coefficient indicates that greater exposure to digital promotional content is associated with higher levels of pain of paying among Generation Z respondents in Batam City. This finding suggests that discount offers, cashback schemes, and time-limited deals may not necessarily reduce consumers' psychological sensitivity to payment. Instead, promotional stimuli may increase consumers' attention to the monetary aspects of their transactions, making the financial implications of spending more salient. From the perspective of pain of paying, digital promotions may therefore create greater psychological engagement with the payment process because consumers become more attentive to the value of the transaction and the perceived financial consequences of their purchases. This finding is consistent with recent evidence suggesting that promotional stimuli can influence consumers' evaluation of monetary costs and benefits and increase their financial attentiveness during purchase decisions (Broekhoff & Cruijsen, 2024; Skwara, 2023).

3.2.5 The Effect of Pain of Paying on Consumptive Behavior

The hypothesized negative influence of pain of paying on consumptive behavior was not statistically confirmed (O = −0.014, T = 0.189, p = 0.425), leading to the rejection of H5. The near-zero path coefficient and negligible F-square value

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(0.000) collectively indicate that, in the present sample, pain of paying exerts virtually no meaningful influence on consumptive behavior. This finding suggests that the psychological mechanism of expenditure discomfort does not function as an effective self-regulatory check on consumptive tendencies among Generation Z in Batam. This result may reflect the chronically low baseline level of pain of paying observed in this population (M = 2.19), which may render the construct inert as a behavioral regulator in the context of habitual digital payment usage. The finding aligns with Bakar et al. (2025) who noted that generational habituation to digital transactions may neutralize the inhibitory function of pain of paying over time, such that consumers no longer rely on this psychological mechanism to moderate their spending behavior.

3.2.6 Mediation of Pain of Paying

Neither H6 (digital payment → pain of paying → consumptive behavior; O = 0.002, T = 0.141, p = 0.444) nor H7 (digital promotion → pain of paying → consumptive behavior; O = −0.005, T = 0.189, p = 0.425) reached statistical significance, resulting in the rejection of both mediation hypotheses. These findings indicate that pain of paying does not serve as a significant mediating psychological mechanism through which either digital payment or digital promotion transmits its influence on consumptive behavior within the studied context. The absence of mediation may be attributed to the combination of two conditions: the non-significant direct effect of digital payment on pain of paying (H3), and the negligible effect of pain of paying on consumptive behavior (H5). Since both preconditions for mediation are absent, the indirect pathways through pain of paying are effectively disrupted. As Yahfi et al. (2025) note, mediation in structural models can only operate when the antecedent construct meaningfully activates the mediator, and the mediator subsequently transmits this activation to the outcome variable. Given that neither condition holds in this study, the proposed mediation model is not supported. Collectively, these findings underscore that the consumptive behavior of Generation Z in Batam is more directly influenced by the practical convenience and habituation associated with digital payment (H1) than by the psychologically attenuating function of pain of paying. The results suggest that digital payment independently facilitates consumptive tendencies through reduced transactional friction, rather than through the suppression of psychological financial discomfort. These findings carry meaningful implications for financial literacy interventions and digital marketing ethics, particularly in contexts where young consumers are deeply integrated into cashless economic ecosystems.

4. CONCLUSION

Based on the PLS-SEM analysis of 160 Generation Z respondents in Batam City, digital payment was found to have a significant positive direct effect on consumptive behaviour ($\beta = 0.342$, $p < 0.001$), whereas digital promotion had no significant direct effect on consumptive behaviour ($p = 0.068$). Digital payment also had no significant effect on pain of paying ($p = 0.096$), while digital promotion had a significant positive effect on pain of paying ($\beta = 0.359$, $p < 0.001$). Furthermore, pain of paying did not significantly influence consumptive behaviour ($p = 0.425$) and did not mediate the relationships between digital payment and consumptive behaviour (H6: $p = 0.444$) or digital promotion and consumptive behaviour (H7: $p = 0.425$). These findings suggest that consumptive behaviour among Generation Z in Batam is more strongly associated with the convenience and ease of digital payment than with pain of paying as a psychological mechanism. The findings contribute to the literature by providing evidence that the role of pain of paying may be less pronounced in digitally habituated consumer contexts. Practically, the results suggest that businesses and digital-payment providers should consider the behavioural implications of frictionless payment systems when developing digital marketing and payment strategies. However, this study is limited by its cross-sectional design, purposive sampling technique, and focus on Generation Z respondents in Batam City, which may limit the generalizability of the findings. Future research is therefore recommended to employ larger and more diverse samples, examine other cities or demographic groups, use longitudinal or experimental designs, and incorporate additional psychological and behavioural variables to further explain consumptive behaviour in digital payment environments.

5. DECLARATIONS

5.1 Author Contributions

Conceptualization: S. L., and E. L.;
Methodology: S. L., and E. L.;
Software: S. L., and E. L.;
Validation: S. L., and E. L.;
Formal Analysis: S. L., and E. L.;
Investigation: S. L., and E. L.;
Resources: S. L., and E. L.;
Data Curation: S. L., and E. L.;

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Writing Original Draft Preparation: S. L., and E. L.;
Writing Review and Editing: S. L., and E. L.;
Visualization: S. L., and E. L.;
All authors have read and agreed to the published version of the manuscript.

5.2 Data Availability

The data presented in this study are available on request from the corresponding author.

5.3 Funding

This research received no external funding.

5.4 Institutional Review Board Statement

Not applicable.

5.5 Informed Consent Statement

Not applicable.

5.6 Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

5.7 Generative AI and AI-assisted Technologies in The Writing Process

The authors used Generative AI to improve the writing clarity of this paper. They reviewed and edited the AI-assisted content and took full responsibility for the final publication.

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