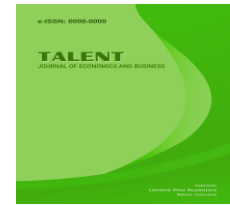




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Perceived Usefulness of Fintech, Lifestyle Orientation, and Consumptive Behaviour: Evidence from Bekasi Regency

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Abstract

The digital economy has intensified interest in understanding how fintech adoption and lifestyle orientation influence individual consumption patterns. In the context of Bekasi Regency, the increasing use of digital financial services and the growing influence of contemporary lifestyle preferences may reshape the way individuals engage in consumption. This study aims to analyze the effect of perceived usefulness of fintech and lifestyle orientation on consumptive behavior in Bekasi Regency. A quantitative approach was employed to examine the relationships among variables. The population comprised the community in Bekasi Regency, and the sample size was determined using the Hair formula, resulting in 160 respondents. Data were collected through observation, literature study, and questionnaires, and were analyzed using Smart PLS. The results indicate that perceived usefulness of fintech positively affects consumptive behavior, and lifestyle orientation also has a positive effect on consumptive behavior. These findings highlight that fintech is not merely perceived as a functional financial tool, but may also encourage consumption when its utility aligns with lifestyle-driven preferences. This study enriches the literature on digital financial behavior by showing that technological and behavioral factors jointly influence consumptive behavior, while also underlining the importance of financial literacy in the digital era.

Keywords : Perceived Usefulness Of Fintech, Consumptive Behavior, Lifestyle Orientation, Fintech, Bekasi Regency

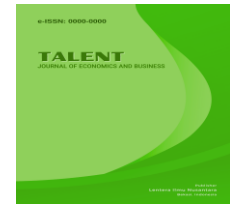
Introduction

The rapid development of financial technology (fintech) has brought significant changes to how people access and use financial services. However, this ease of access has also given rise to a growing consumerism among fintech users . The ability to conduct transactions quickly, easily, and often without physical or time constraints, encourages people to overbuy goods or overuse services. Features such as the convenience of instant credit, cardless installment payments, and massive discount promotions often encourage consumers to make unwise consumption decisions, potentially leading to long-term financial problems (Rahmawati & Mirati, 2022) .



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According to CNN Indonesia, consumer behavior is often influenced by digital culture and the rise of internet use. Indonesia has consistently shown economic growth over the past few years. This is due to its growing population and increasing purchasing power along with their incomes. Indonesians are also known for their consumer behavior, especially shoppers who shop in both offline and online stores (axa mandiri.co.id, 2023) .

Fintech- driven consumer behavior is also linked to the psychological aspects of consumers, who are easily influenced by the technology's convenience and allure. In 2018, Bank Indonesia reported that e-wallet transactions would reach nearly Rp 1.6 quadrillion by 2024, and this is predicted to increase severalfold in the coming years. Without proper awareness and self-control, fintech users can fall into unplanned spending patterns, even leading to burdensome debt. This presents a significant challenge in the context of financial literacy, where people need to be equipped with the skills to understand risks and manage sound finances in the digital age.

Based on data quoted from (Cimigo.com, 2025) The average Indonesian spends 7 hours and 22 minutes online every day. The digital economy is expected to reach US\$90 billion by 2024, recording annual growth of 13%, largely driven by the e-commerce sector . Mobile phones are the primary access point, with 97% of internet users accessing the internet via smartphones. Digital dominance is evident in how people shop, make payments, and seek entertainment. E-commerce platforms are now ubiquitous. Digital wallets have become the preferred payment method, and QR code scanning is now a part of everyday life. 50% of Indonesians scan a QR code at least once a month. From daily necessities to fashion, beauty products to electronics, consumer behavior has shifted rapidly online.

Spending hasn't stopped, but rather shifted. Consumers are now prioritizing emergency funds and using remaining income to pay off debt. Buy Now, Pay Later (BNPL) services have seen a surge in popularity, with 37.9% of consumers now using them. Digital lending is also growing rapidly, increasing 27% compared to 2023. Spending on luxury goods and tertiary needs is declining, as many Indonesians postpone travel plans, reduce home renovations, and cut entertainment budgets. According to Statistics Indonesia (BPS), data shows that the average monthly consumption expenditure of Indonesians from 2017-2021, currently in 2025, has jumped to IDR 1.56 million per capita per month.

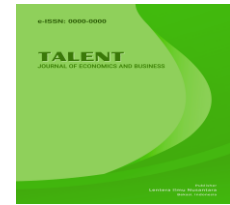
The ease of use of the PayLater feature can also influence a person's consumer behavior, especially among millennials. Consumer behavior is a behavior or lifestyle that involves individuals who enjoy spending money without careful consideration. The ease of making transactions through the PayLater feature encourages millennials to engage in consumer behavior because with just a touch of the screen, they can purchase items they want without really needing them. The higher the level of ease of use of PayLater, the higher the consumer behavior of the millennial generation. The ease of use of Shopee PayLater makes respondents shop more frequently. The PayLater feature allows users to buy items now and pay for them later, thus fostering consumer behavior among millennials, especially in Bekasi Regency.

Lifestyle has a significant positive influence on the consumer behavior of millennials in Bekasi Regency. Millennial respondents are easily attracted to trendy and fashionable products. The habit of following trends by purchasing unnecessary products leads to consumer behavior in millennials. A modern and consumerist lifestyle often encourages



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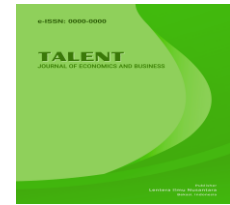
individuals to follow trends and fulfill symbolic needs related to social status, self-image, and emotional satisfaction. As a result, individuals tend to make purchases that are not always based on basic needs, but rather on a desire to demonstrate identity or prestige (Ratnaningrum et al., 2024) .

The influence of lifestyle on consumer behavior is also evident in consumers' tendency to prioritize ease, speed, and convenience in shopping, which is often reinforced by digital culture and social media. For example, fast-paced lifestyles and technology that encourages access to digital transactions make individuals more easily encouraged to make impulsive purchases without careful consideration (Wahyu Sahara Ramadhana Manurung et al., 2022) . Furthermore, the influence of advertising and exposure to luxurious or modern lifestyles through mass media and social media also strengthen consumer impulses in society. Lifestyle significantly influences consumer behavior because it reflects how individuals live their lives, including their consumption patterns of goods and services. A modern and consumerist lifestyle often encourages individuals to fulfill symbolic desires such as social status and self-image, so that product purchases are based more on desires than real needs (Hisyam, 2025) .

Lifestyle is a way of life related to decision-making (Wulandari & Febriatmoko, 2024) . Lifestyle in Bekasi Regency has been shown to have a significant influence on consumer behavior, especially among millennials and young people. This phenomenon is evident in the increasingly popular "ngopi" lifestyle trend in cafes as part of the lifestyle of Bekasi's youth, where coffee consumption and hanging out at trendy spots have become symbols of social status and ways of self-expression. This trend has driven increased purchasing power, especially for popular products, including new coffee variants and other culinary products related to this lifestyle (Diskominfosantik Newsroom, 2025) . Therefore, fintech and lifestyle are important factors driving consumer behavior in Bekasi Regency, which requires attention in terms of financial literacy and risk management so that people can use fintech wisely and maintain their financial health (Safira et al., 2023) . Accordingly, the contribution of this study lies not only in examining consumptive behavior in Bekasi Regency as a relevant contextual setting, but also in integrating fintech usefulness and lifestyle orientation within one analytical model. In addition, this study is expected to contribute to the broader discussion of digital consumer behavior by offering empirical evidence on how technological convenience and lifestyle orientation jointly influence consumption patterns in a rapidly digitalizing society.

Method

This study uses a quantitative research type that has the aim of showing the relationship between variables, this method is used to research a specific population or sample. The population in this study is the entire community in Bekasi Regency, but more specifically, the respondents targeted in this study were individuals in Bekasi Regency who had experience using fintech services and were therefore considered relevant to the objectives of the research. This clarification is important so that the sample represents fintech users rather than the general community in a broad and undifferentiated sense. The sample size in this study was taken using the Hair formula. This formula is used because the population size in this study is not yet known for sure, particularly the exact number of fintech users in Bekasi Regency who



meet the research criteria. The number of samples depends on the number of indicators multiplied by 5 to 10, and in this study the choice of eight times the number of indicators was intended to provide a sufficient sample size within the recommended range for multivariate analysis, while maintaining feasibility in data collection. So the determination of the sample in this study is calculated based on the following formula: $N = (5 \text{ to } 10 \times \text{number of indicators})$ $N = 8 \times 20 = 160$ From this calculation, the sample in this study was determined to be 160 respondents, with the selection directed toward respondents who met the criteria of being residents of Bekasi Regency and users of fintech services, so that the data obtained would be aligned with the focus of the study. Data were collected through observation, literature study, and questionnaires, while the main respondents were selected based on their relevance to the research variables, namely fintech usefulness, lifestyle orientation, and consumptive behavior. The use of PLS-SEM was considered appropriate because this study aims to analyze the predictive relationships among latent variables measured by multiple indicators and is suitable for models tested using indicator-based constructs.

Results and Discussion

Validity Test

Based on data processing, the results showed that all variables had valid criteria for each item, and the calculated r value was higher than the r table, or 0.2748. This indicates that each statement in the variable is capable and suitable for use in research.

Reliability Test

Table 1. Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Information
Public Work	0.934	0.940	0.944	0.628	Reliable
s					
LO	0.990	0.998	0.991	0.920	Reliable
CB	0.962	0.965	0.967	0.747	Reliable

Source: Data processed with Smart PLS, 2025

Based on the data from table 1, it is known that all statement instruments from the variables Perceived Usefulness Of Fintech (X1), Lifestyle Orientation (X2), and Consumptive Behavior (Y) produce Cronbach's alpha, composite reliability, ρ_A values above 0.7 or > 0.7 and AVE values above 0.5 or > 0.5 so that all instruments are declared reliable and can be used for data collection in measuring related variables in this study.

Model Testing

Table 2. Model Fit Test

	Saturated Model	Estimation Model
SRMR	0.058	0.058
d_ ULS	2,830	2,830
d_ G	1,797	1,797
Chi-Square	863,722	863,722
NFI	0.840	0.840

Source : Data Processing Results with Smartpls Application, 2025

From table 4.9, the Model Fit Test shows the value of the Standardized Root Mean Square Residual (SRMR) of 0.058 for the Saturated Model and 0.058 for the Estimation Model and this value shows a value above >0.02 so that the modeling is considered feasible and meets the testing criteria with a very strong category.

Hypothesis Testing

Table 3. Path Coefficients

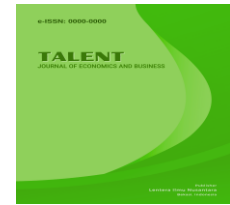
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived usefulness of fintech -> consumer behavior	0.207	0.216	0.073	2,830	0.005
Lifestyle -> consumer behavior	0.159	0.160	0.074	2,148	0.032

Source : Data Processing Results with Smartpls Application, 2025

Overall, the results of the direct influence hypothesis test in this study are in accordance with the formulation of the problem and the objectives of this study and can be interpreted as follows:

1. The Influence of Perceived Usefulness of Fintech on Consumptive Behavior

The influence of the variable Perceived usefulness of fintech on Consumptive Behavior produces an original sample value of 0.207 with a statistical t value of 2.830 and P values of 0.005 or smaller than the α value ($0.005 < 0.05$). So the conclusion is



that H_0 is rejected and H_a is accepted, meaning there is an influence of the variable Perceived usefulness of fintech on Consumptive Behavior .

2. The Influence of Lifestyle Orientation on Consumptive Behavior

The influence of the Lifestyle Orientation variable on Consumptive Behavior produces an original sample value of 0.159 with a t-statistic value of 2.148 and P values of 0.032 or smaller than the α value ($0.032 < 0.05$). Therefore, H_0 is rejected and H_a is accepted, meaning that there is an influence of the Lifestyle Orientation variable on Consumptive Behavior .

Discussion

The Influence of Perceived Usefulness of Fintech on Consumptive Behavior

Perceived usefulness of fintech has a positive and significant influence on the consumer behavior of the Bekasi Regency community. Perceived usefulness concerns the extent to which technology is believed to be beneficial for those who use it. The more strongly consumers believe that an application can improve a person's performance and productivity, the more likely they are to decide to make online purchases. Perceived usefulness includes the belief that fintech , such as paylater and online loans, increases transaction efficiency, thus encouraging impulsive purchases without careful planning. In Bekasi Regency, this ease of access accelerates excessive spending, especially among the younger generation who see fintech as a means of fulfilling instant needs.

Furthermore, according to Fred Davis' Technology Acceptance Model (TAM) theory in the journal (Bagus & Prakasa, 2024) , perceived usefulness of fintech , namely the belief that platforms such as digital loans and instant payments improve work efficiency and financial performance, is positively related to consumer behavior, because it accelerates access to funds and encourages impulsive spending without rational limits. Schiffman and Kanuk in the consumer behavior framework explain that this perceived usefulness strengthens hedonic drives, where the convenience of fintech triggers a cycle of overconsumption, as seen in the correlation of 0.739 in a study of fintech lending to millennials in Bandung.

The Influence of Lifestyle Orientation on Consumptive Behavior

Lifestyle has a positive and significant influence on the consumer behavior of the Bekasi Regency community. This means that the higher the lifestyle, the higher the consumer behavior. Conversely, the lower the community's lifestyle mastery, the lower the consumer behavior. Consumptive behavior here is usually based not on need but on desire, and technological developments and new trends motivate people to obtain goods that suit their needs. Lifestyle is one of the main factors influencing consumer behavior in general, as it reflects an individual's values, preferences, and aspirations in interacting with the socio-economic environment.

Theoretically, lifestyle encourages consumption not only to meet basic needs but also to express identity and social status, as explained in consumer behavior theories such as the AIDA Model or the Theory of Planned Behavior in (Rahmawati & Mirati, 2022) , which places lifestyle as a key antecedent. This positive influence is universal, seen across various

cultural contexts where increased hedonic orientation correlates with impulsive spending and luxury purchases. In a general perspective, this relationship is often reinforced by modern dynamics such as globalization and digitalization, where social media and targeted advertising accelerate the cycle of excessive consumption among young people and the urban middle class. Consumptive behavior also describes a human lifestyle that is controlled and driven by the desire to fulfill the desire for pleasure (Akbar, 2019). The implications of this relationship for the Bekasi community, especially in the era of social commerce, highlighting the risks of excessive consumption that can disrupt personal financial stability, especially among students and young workers. Therefore, interventions such as financial literacy education and lifestyle management are crucial to mitigate negative impacts while still recognizing the positive role of lifestyle in the dynamics of the consumer economy.

Conclusion

Perceived usefulness Fintech and lifestyle orientation have a positive and significant influence on the consumer behavior of the Bekasi Regency community. Perceived usefulness leads people to believe that fintech services like PayLater and online loans offer high transaction efficiency, thus encouraging easier and more frequent impulse purchases. This is reinforced by lifestyle orientation, where local trends like hanging out in cafes and a modern lifestyle are the main drivers of luxury purchases to demonstrate social status.

Empirical evidence from various studies shows a strong correlation between fintech use and consumer behavior, with an r value often exceeding financial literacy among Bekasi's younger generation. The combination of these two variables simultaneously explains variance in consumer behavior, where easy access to fintech accelerates excessive spending, while lifestyle orientation increases emotional and social urges. This phenomenon is evident among university students and millennials in Bekasi, who are susceptible to online loans to meet symbolic needs.

The implications of these findings emphasize the need for interventions, such as financial literacy programs focused on Gen Z e-wallet and paylater users, to reduce the risk of debt dependence and financial instability. Policymakers in Bekasi Regency can utilize these findings to develop stricter fintech regulations and community-based education. Future research is recommended to explore moderating variables such as self-control or financial self-efficacy for a more comprehensive understanding.

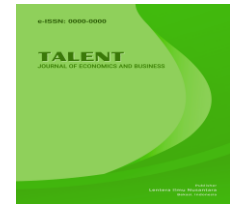
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