

# Digital Payment and Impulsive Spending Behavior: A Phenomenological Study

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## Abstract

The proliferation of digital payment systems, including electronic wallets (e-wallets) and the Quick Response Code Indonesian Standard (QRIS), has fundamentally altered the transactional landscape in Indonesia. While these technologies offer unprecedented convenience, emerging evidence suggests that the abstraction of physical currency may attenuate the psychological barriers that traditionally regulate discretionary spending. This phenomenological study investigated the lived experiences of active digital payment users in Indonesia to understand how frictionless transaction modalities influence impulsive spending behavior. Through in-depth, semi-structured interviews with 15 purposively selected participants, this study employed a thematic analysis approach informed by phenomenological principles. Four superordinate themes emerged: (1) frictionless payment, characterizing the seamless, low-effort transactional experience; (2) spending convenience, reflecting the ubiquity and temporal accessibility of digital payment infrastructure; (3) impulsive purchasing, capturing the propensity toward unplanned, stimulus-driven acquisition; and (4) reduced spending awareness, describing the diminished salience of monetary outflow in the absence of tangible currency. These findings corroborate Soman's (2001) theoretical framework regarding the role of rehearsal and payment immediacy in moderating spending behavior. The abstraction inherent in e-wallet and QRIS transactions reduces the "pain of paying" (Prelec & Loewenstein, 1998), thereby increasing vulnerability to impulsive consumption. This study contributes to the qualitative consumer behavior literature by providing an emic, experiential account of digital payment adoption in an emerging market context and offers practical implications for financial literacy interventions and regulatory policy.

**Keywords:** Digital Payment, Impulsive Spending, Phenomenology, E-Wallet, QRIS

## 1. Introduction

The global transition toward a cashless society represents one of the most consequential structural shifts in contemporary consumer finance. In Indonesia, this transformation has been accelerated by the widespread adoption of electronic wallets (e-wallets) such as GoPay, OVO, DANA, and LinkAja, alongside the government-mandated Quick Response Code Indonesian Standard (QRIS), which unified fragmented digital payment infrastructures under a single interoperable framework (Bank Indonesia, 2023). As of 2024, digital payment penetration in Indonesia exceeded 75% of the adult population, with monthly transaction volumes surpassing 2 billion occurrences (Bank Indonesia, 2024). This exponential growth reflects not merely technological diffusion but a paradigmatic reconfiguration of how consumers conceptualize, execute, and experience monetary exchange.

The theoretical foundations for understanding the psychological consequences of payment mechanism abstraction were established by Soman (2001), who demonstrated that the



rehearsal and immediacy of payments significantly influence spending behavior. According to Soman, payment mechanisms requiring explicit enumeration of monetary value (e.g., writing checks) enhance memory for past expenditures and amplify the aversive impact of wealth depletion. Conversely, mechanisms that decouple payment execution from conscious deliberation, such as credit cards and, by extension, contemporary digital wallets, diminish the salience of spending, thereby increasing the likelihood of subsequent discretionary purchases. Soman's framework posits that when consumers are relieved from the cognitive rehearsal of payment amounts and when wealth depletion is temporally delayed or psychologically abstracted, the regulatory feedback loop that governs prudent financial behavior is systematically weakened.

This theoretical proposition acquires heightened relevance in the Indonesian context, where QRIS and e-wallet technologies have reduced transaction friction to near-zero levels. A consumer may now complete a purchase within seconds by scanning a standardized QR code, with no physical currency exchanged, no numerical amount manually entered, and no immediate reduction in visible cash reserves. The transaction becomes, in phenomenological terms, a lived experience of effortless consumption rather than a deliberate economic calculation. Despite the robust quantitative evidence supporting the association between digital payment adoption and increased spending (Runnemark et al., 2015; Thomas et al., 2011), the subjective, first-person dimensions of this relationship remain insufficiently understood. Existing literature has predominantly employed experimental or econometric methodologies, privileging aggregate behavioral outcomes over the nuanced meanings consumers ascribe to their transactional experiences.

To address this lacuna, the present study adopts a qualitative phenomenological methodology to explore the following research question: How do active users of e-wallets and QRIS in Indonesia experience and make sense of their impulsive spending behavior within the context of digital payment ecosystems? By centering the lifeworld of the consumer, this investigation seeks to elucidate the essences of frictionless payment experience, spending convenience, impulsive purchasing, and reduced spending awareness as they are concretely lived rather than abstractly theorized.

## 2. Literature Review

The rapid expansion of digital payment systems has transformed contemporary consumer behavior by reducing transactional friction and increasing the accessibility of consumption activities. In Indonesia, the proliferation of e-wallet platforms such as GoPay, OVO, DANA, and the implementation of Bank Indonesia's QRIS infrastructure have accelerated the transition toward a cashless society. Previous studies suggest that digital payment technologies influence not only the mechanics of transactions but also the psychological processes underlying consumer spending decisions (Soman, 2001).

Soman (2001) argued that payment mechanisms shape spending behavior through the dimensions of rehearsal and payment immediacy. Cash payments require direct physical interaction with money, thereby strengthening consumers' awareness of expenditure. Conversely, digital and cashless transactions reduce the salience of monetary loss, making consumers less conscious of their spending activities. This diminished awareness aligns with the concept of the "pain of paying," proposed by Prelec and Loewenstein (1998), who found

that abstract payment methods weaken the negative emotional response associated with spending, thereby increasing purchase likelihood.

Research on impulsive buying behavior further supports the relationship between payment convenience and unplanned consumption. Rook and Fisher (1995) defined impulsive buying as spontaneous, immediate purchasing behavior driven by emotional and hedonic motivations rather than rational evaluation. In digital commerce environments, the seamless integration of payment systems with online marketplaces and mobile applications amplifies impulsive tendencies by shortening the time between desire and transaction completion (Verhagen & Van Dolen, 2011). Similarly, Thomas et al. (2011) demonstrated that non-cash payment methods increase consumers' willingness to purchase hedonic products because digital payments reduce psychological spending resistance.

Empirical studies also indicate that mobile payment users tend to spend more compared to cash users. Runnemark et al. (2015) found that consumers using mobile payment systems exhibited higher purchasing expenditures due to the convenience and reduced cognitive effort associated with digital transactions. In addition, Thaler's (1999) mental accounting theory explains that consumers often categorize digital money differently from physical cash, treating e-wallet balances as less tangible and therefore easier to spend impulsively.

Despite substantial quantitative evidence linking digital payment adoption to increased spending behavior, qualitative insights into consumers' lived experiences remain limited, particularly within emerging market contexts such as Indonesia. Most previous studies have emphasized experimental or statistical approaches while overlooking how consumers subjectively perceive and interpret impulsive spending in digital payment ecosystems. Therefore, a phenomenological perspective is important to explore how individuals experience frictionless payment systems, reduced spending awareness, and impulsive purchasing in their everyday financial practices.

### 3. Methods

#### 3.1. Research Design.

This study employed a descriptive phenomenological design grounded in the philosophical traditions of Husserl (1970) and the methodological refinements of Giorgi (1985). The phenomenological approach was selected because it privileges the *Lebenswelt* (lifeworld) of participants, seeking to bracket preconceived theoretical assumptions to apprehend the essential structures of conscious experience as they pertain to digital payment and impulsive consumption. The design emphasized *epoché*, the suspension of the researcher's judgment, and the identification of invariant meaning units across individual narratives.

#### 3.2. Participants.

Fifteen participants (8 women, 7 men; age range 22–38 years,  $M = 29.4$ ,  $SD = 4.8$ ) were recruited through purposive and snowball sampling techniques. Inclusion criteria required participants to be: (a) Indonesian citizens residing in urban centers (Jakarta, Bandung, Surabaya, or Yogyakarta); (b) active users of at least one e-wallet platform (GoPay, OVO, DANA, or LinkAja) for a minimum of 12 months; (c) regular users of QRIS for offline merchant transactions (minimum 10 transactions per month); and (d) self-identified as having experienced unplanned or impulsive purchases within the preceding three months. Participants

represented diverse occupational backgrounds, including private-sector employees, university students, freelance professionals, and small-business owners. All participants provided written informed consent, and the study protocol received ethical approval from the institutional review board.

**Table 1. Participants Information**

Pseudonym	Age	Gender	Occupation	Primary Wallet	E-QRIS Frequency	Usage
P1 (Rina)	24	F	Graduate Student	GoPay	Daily	
P2 (Andi)	31	M	Marketing Manager	OVO	Daily	
P3 (Budi)	27	M	Software Engineer	DANA	4–5×/week	
P4 (Sari)	29	F	Content Creator	GoPay	Daily	
P5 (Dewi)	35	F	Entrepreneur	LinkAja	3–4×/week	
P6 (Fajar)	22	M	Undergraduate Student	OVO	Daily	
P7 (Indah)	30	F	HR Specialist	GoPay	Daily	
P8 (Hendra)	33	M	Financial Analyst	DANA	5–6×/week	
P9 (Maya)	26	F	Graphic Designer	OVO	Daily	
P10 (Rudi)	28	M	Sales Executive	LinkAja	4×/week	
P11 (Nina)	34	F	Pharmacist	GoPay	Daily	
P12 (Bayu)	25	M	Startup Founder	DANA	Daily	
P13 (Lestari)	37	F	Teacher	OVO	2–3×/week	
P14 (Tono)	23	M	Junior Developer	GoPay	Daily	
P15 (Wulan)	32	F	Consultant	LinkAja	Daily	

### 3.3. Data Collection.

Data were collected through in-depth, semi-structured phenomenological interviews conducted between February and April 2025. Each interview lasted between 60 and 90 minutes and was conducted in Bahasa Indonesia (the participants' native language) to ensure semantic and experiential fidelity. Interviews were audio-recorded with participant consent and professionally transcribed verbatim. The interview protocol was developed to elicit rich, descriptive accounts of participants' transactional experiences and comprised three domains: (a) pre-reflective descriptions of typical digital payment episodes; (b) retrospective interpretations of instances involving unplanned or impulsive purchases; and (c) reflective appraisals of changes in financial self-awareness since adopting digital payment modalities. Opening questions included: *"Please describe, in as much detail as possible, your most recent experience of buying something you had not planned to purchase using your e-wallet or QRIS,"* and *"How does the experience of paying with your phone differ from your past experiences of paying with cash?"* Probing followed the phenomenological method, encouraging participants to dwell on their experiences and articulate implicit, taken-for-granted dimensions of their spending consciousness.

### 3.4. Data Analysis.

The transcribed interviews were analyzed using a phenomenologically informed thematic analysis procedure, integrating the systematic coding framework of Braun and Clarke (2006) with the phenomenological reduction techniques advocated by Giorgi (1985). Analysis proceeded through six phases: (1) *familiarization*, involving repeated, immersive reading of transcripts; (2) *initial coding*, generating descriptive labels anchored in participants' own language; (3) *theme generation*, clustering codes into candidate themes reflecting experiential

structures; (4) *review*, examining themes against coded extracts and full transcripts to ensure phenomenological validity; (5) *definition and naming*, refining themes into coherent, internally consistent categories; and (6) *reporting*, producing a thick description that preserves the voices of participants while articulating the essential meanings of the phenomenon. Two independent coders analyzed 20% of the data to establish inter-coder reliability (Cohen's  $\kappa = .84$ ), with discrepancies resolved through reflexive dialogue. The analysis was supported by NVivo 14 qualitative data analysis software.

### 3.5. Trustworthiness

The rigor of the study was ensured through multiple strategies. *Credibility* was established via prolonged engagement with participants, persistent observation, and member-checking, wherein participants reviewed interview transcripts and thematic summaries to confirm interpretive accuracy. *Transferability* was facilitated through thick description of contexts and participant characteristics, enabling readers to assess the applicability of findings to comparable settings. *Dependability* was addressed through an audit trail documenting analytical decisions, codebooks, and reflexive memos. *Confirmability* was strengthened by reflexive journaling, wherein the principal researcher critically examined preconceptions regarding digital finance and consumer vulnerability throughout the inquiry process.

## 4. Results and Discussion

The phenomenological analysis revealed four superordinate themes that collectively illuminate the structure of impulsive spending experience among Indonesian digital payment users. Each theme is presented below, integrated with verbatim participant extracts and situated within the extant theoretical literature.

### Theme 1: Frictionless Payment: The Dissolution of Transactional Resistance

All 15 participants described digital payment, particularly QRIS scanning, as an experience of radical frictionlessness, wherein the transactional act required minimal cognitive, physical, or temporal effort. This theme captures the essence of what participants consistently termed "gampang banget" (extremely easy): a gestalt of instantaneous, almost automatic monetary transfer that dissolved the deliberative pause traditionally associated with cash transactions.

"With cash, I have to open my wallet, take out the money, count it, hand it over, and wait for change. There is this small window where I can think, 'Do I really need this?' But with QRIS, it's just open the app, scan, and done. Maybe two seconds. The thought doesn't even have time to appear." (P2, Andi, 31)

"The payment is so smooth that sometimes I forget I am actually spending money. It feels like I am just unlocking my phone, not giving away my salary." (P7, Indah, 30)

This experiential structure aligns precisely with Soman's (2001) theoretical proposition that payment mechanisms vary in the degree to which they require the rehearsal, conscious articulation, and processing of the amount being paid. In cash transactions, rehearsal is materialized through the tactile enumeration of banknotes and the visual confirmation of change. In QRIS and e-wallet transactions, rehearsal is reduced to a pre-authorized, biometrically validated gesture (fingerprint or face recognition), effectively bypassing the

explicit registration of monetary value. The consequence, as described by participants, is not merely convenience but a qualitative transformation in the texture of the purchase experience: the payment recedes from conscious awareness, becoming an imperceptible background to the acquisition of the desired object.

From a phenomenological perspective, frictionless payment alters the noetic character of the spending act, the way in which the transaction is consciously intended. Rather than being thematized as an object of reflective attention, payment becomes a horizontal awareness, present but unthematized, much like the bodily awareness of one's hands while typing. This reduction of thematic attention to the monetary sacrifice is what Soman identified as the mechanism by which payment abstraction increases spending propensity. When the act of paying is no longer an event in its own right but merely a technical precondition for consumption, the consumer loses a critical regulatory checkpoint.

## **Theme 2: Spending Convenience Ubiquity, Immediacy, and the Erosion of Spatial-Temporal Boundaries**

The second theme encompasses participants' experiences of spending convenience, defined not merely as ease of use but as the radical accessibility of consumption opportunities across spatial and temporal dimensions. Participants described how the integration of e-wallets with ride-hailing applications, food delivery platforms, e-commerce websites, and offline QRIS merchants created an ecosystem in which spending opportunities were perpetually available and instantly actionable.

"My phone is my wallet, my shopping mall, my restaurant, everything. At midnight, I can order food. During a boring meeting, I can buy clothes. There is no closed door anymore. Spending is always an option, always ready." (P4, Sari, 29)

"QRIS is everywhere now, even the street vendor selling bakso [meatball soup] has a QR code. So the excuse 'I don't have cash' is gone. I can't hide from my own desire to buy." (P12, Bayu, 25)

The convenience theme reveals a structural feature of the digital payment ecosystem that amplifies impulsive spending: the elimination of situational constraints that historically bound consumption opportunities. Cash-based economies imposed natural limits through the physical co-presence of buyer and seller, the finite quantity of currency carried, and the temporal closure of commercial establishments. Digital payment infrastructures dissolve these boundaries, creating what participants experienced as an omni-available marketplace. The psychological consequence is a shift in the locus of self-regulatory control: whereas consumers in cash-based systems could rely on external constraints (e.g., leaving money at home) to govern impulsivity, digital payment users must sustain continuous internal self-regulation in the face of ubiquitous temptation.

This finding extends Soman's (2001) immediacy dimension beyond the temporal delay of wealth depletion to encompass the immediacy of consumption opportunity. Soman argued that delayed depletion (as with credit cards) weakens the aversive impact of payment because the consumer does not experience an instantaneous reduction in perceived wealth. The present study suggests that in the e-wallet context, immediacy operates bidirectionally: not only is the pain of paying deferred or diluted, but the gratification of acquisition is accelerated. The temporal compression between desire and fulfillment, which participants described as "instant

satisfaction," reduces the interval available for reflective self-control, thereby increasing the probability of impulsive action.

### **Theme 3: Impulsive Purchasing: The Lived Experience of Unplanned Acquisition**

The third theme directly addresses the phenomenon of impulsive purchasing as it is experienced within the digital payment context. Participants provided vivid, first-person accounts of unplanned acquisitions, describing a characteristic sequence of experiential phases: (a) exposure to a stimulus (push notification, promotional banner, or physical product encounter); (b) a rapid, affectively charged evaluation devoid of deliberative cost-benefit analysis; (c) near-instantaneous payment execution; and (d) post-purchase reactions ranging from immediate gratification to delayed regret.

"I got a notification: 'Flash sale! 50% off for 15 minutes only.' My heart beat faster. I didn't think about my budget. I didn't think about whether I needed the shoes. I just clicked, scanned QRIS, and felt this rush. Like a small victory. Then two hours later, I looked at my balance and felt sick." (P9, Maya, 26)

"It's not even big things. I buy coffee I don't need, snacks, and cheap accessories. Each one is small, but there are so many. With cash, I would feel my wallet getting thinner and stop. With GoPay, the numbers on the screen don't feel real until they are almost zero." (P1, Rina, 24)

The phenomenology of impulsive purchasing described by participants resonates with the impulse buying literature, which characterizes such behavior as spontaneous, hedonically motivated, and accompanied by reduced cognitive deliberation (Rook & Fisher, 1995; Verhagen & Van Dolen, 2011). However, the present findings specify how digital payment modalities restructure the impulsive episode by compressing the temporal gap between impulse formation and behavioral execution. In traditional retail environments, even when an impulse is activated, the consumer must still engage in a series of instrumental behaviors, walking to a cashier, retrieving cash, and counting change that provide multiple opportunities for self-regulatory interruption. In the digital payment ecosystem, these interruptive junctures are technologically eliminated. The impulse flows seamlessly into action, with payment execution constituting merely the terminal node of a pre-configured behavioral script.

Participants' references to "small victories" and affective arousal (accelerated heart rate) during flash-sale episodes further illuminate the hedonic dimension of impulsive digital purchasing. The payment itself, rather than being experienced as aversive, becomes integrated into the hedonic script as a moment of completion or closure that reinforces the impulsive act. This stands in marked contrast to cash transactions, where the pain of paying may partially counteract the hedonic pleasure of acquisition (Prelec & Loewenstein, 1998). In the digital context, the absence of payment pain permits the hedonic momentum of impulse to proceed unopposed.

### **Theme 4: Reduced Spending Awareness: The Phenomenology of Monetary Abstraction**

The fourth and most pervasive theme concerned participants' diminished awareness of their cumulative spending, a phenomenon rooted in the representational abstraction of digital money. Unlike physical currency, whose diminishing volume provides a concrete, embodied index of expenditure, digital balances exist as numerical signifiers on a screen, quantitatively

precise yet experientially distant. Participants consistently reported a form of cognitive dissociation in which spending failed to register as a tangible reduction in personal wealth.

"When I hold five hundred thousand rupiah in cash, I feel its weight, its thickness. I know it is a lot. But when I transfer five hundred thousand using DANA, it is just numbers. It feels like Monopoly money, like a game. Then at the end of the month, I wonder where my salary went." (P3, Budi, 27)

"I used to remember every purchase when I paid cash. Now, unless I deliberately open the app history, I cannot recall what I bought yesterday. The payment leaves no trace in my memory." (P13, Lestari, 37)

"There is this illusion that e-wallet money is not 'real' money. It's just 'phone money.' So I spend it more carelessly than cash, even though it comes from the same bank account." (P6, Fajar, 22)

This theme provides strong phenomenological grounding for Soman's (2001) contention that payment mechanisms differ in their capacity to produce vivid, retrievable memory traces. Cash transactions, by virtue of their materiality and the sensory-motor engagement they demand, create robust episodic memories that serve as retrospective anchors for budgeting and self-regulation. Digital transactions, reduced to abstract numerical decrements, generate weak memory traces that are poorly integrated into consumers' mental accounting systems (Thaler, 1999). The result is a systematic underestimation of cumulative expenditure, a phenomenon that Soman empirically demonstrated in the credit-card context and that the present study confirms as a lived reality in the e-wallet and QRIS domain.

The concept of "phone money" articulated by P6 introduces a critical phenomenological nuance: consumers do not merely experience digital balances as abstract; they actively categorize them into a separate mental account with distinct spending rules. This finding extends the mental accounting framework (Thaler, 1999) by demonstrating that the medium of money, its technological substrate, can trigger account segregation independent of formal budget categories. E-wallet balances are experienced as quasi-play money, even when fully fungible with bank deposits, because the technological interface mediates a psychological distancing that insulates them from the normative constraints governing "real" (cash) money.

The reduced spending awareness theme also carries implications for financial well-being. Participants described a recurrent pattern of "balance shock," the unpleasant realization, typically at month-end, that cumulative micro-expenditures had aggregated into substantial financial depletion. This pattern suggests that digital payment ecosystems may foster a form of temporal myopia in which consumers optimize for immediate transactional convenience at the expense of longitudinal financial coherence. The absence of tangible, moment-to-moment feedback regarding wealth depletion removes a critical corrective mechanism that, in cash-based systems, promotes spending discipline through what Prelec and Loewenstein (1998) termed the "pain of paying."

#### 4.1. Discussion

The four themes identified in this study, frictionless payment, spending convenience, impulsive purchasing, and reduced spending awareness, constitute an interconnected experiential structure that explains how digital payment modalities in Indonesia facilitate and normalize impulsive spending behavior. At the phenomenological core of this structure lies a

transformation in the intentionality of the spending act: digital payment technologies do not merely alter the mechanics of transaction execution but reconfigure the fundamental way in which consumers relate to their own economic agency.

Soman's (2001) theoretical framework provides an indispensable lens for interpreting these findings. The rehearsal mechanism, which Soman identified as a critical determinant of spending recall and regulatory feedback, is systematically attenuated in QRIS and e-wallet transactions. Participants' descriptions of two-second scanning gestures, automatic biometric validation, and the absence of numerical articulation all testify to a payment context in which rehearsal is technologically minimized. Similarly, the immediacy mechanism is compromised: although e-wallets technically debit funds in real time, the experiential immediacy of wealth depletion is masked by the abstraction of the interface. Participants do not experience the depletion as an immediate, aversive event; rather, it is registered as a delayed, abstract numerical decrement that lacks the visceral impact of physical currency surrender.

The present findings also corroborate and extend the payment transparency thesis advanced by Prelec and Loewenstein (1998). Transparency, in their formulation, refers to the degree to which a payment mechanism makes the cost of a transaction salient and vivid. Cash is highly transparent; credit cards are less transparent; e-wallets and QRIS, as described by participants, represent a further descent along the transparency continuum. The "Monopoly money" metaphor employed by P3 encapsulates the phenomenological reality of near-complete transparency collapse: money becomes a symbolic token detached from its representational function as stored labor and purchasing power.

From a policy and intervention perspective, these findings suggest that financial literacy initiatives in Indonesia must evolve beyond traditional budgeting education to address the specific cognitive and experiential vulnerabilities introduced by digital payment ecosystems. If consumers' impulsive spending is driven not by deficient knowledge but by structurally altered phenomenological awareness, then interventions should aim to re-materialize digital expenditure through real-time spending alerts, visualized balance trajectories, or gamified feedback systems that restore the rehearsal and immediacy dimensions eroded by frictionless technology.

## 5. Conclusion

This phenomenological study reveals that e-wallet and QRIS technologies significantly reshape consumers' psychological relationship with money and spending behavior in Indonesia. The findings indicate that frictionless transactions, constant spending accessibility, impulsive purchasing tendencies, and reduced spending awareness collectively weaken consumers' self-regulation and increase impulsive consumption. Consistent with Soman's (2001) theory, the abstraction of digital payments diminishes the "pain of paying," making expenditure feel less tangible and less cognitively monitored. Although digital payments offer efficiency and convenience, the study highlights the importance of developing financial technologies and policies that preserve consumer spending awareness and support more mindful financial behavior in an increasingly cashless society.

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