

Dictated by the Screen: Digital Payment Technoculture and the Normalization of a Cashless Lifestyle among University Students

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ABSTRACT

This research examines how digital payment technology functions as a technocultural practice normalizing a cashless lifestyle among university students at Semarang State University. This study employed a qualitative descriptive approach using field observation and semi-structured in-depth interviews with 20 purposively selected student participants who regularly use digital payment systems. Thematic analysis guided by Pierre Bourdieu's social practice framework organized data into three analytical dimensions: habitus, capital, and arena. Findings demonstrate that digital payment adoption has transformed from conscious technological accommodation into a reflexive behavioral practice deeply internalized within campus life. Students exhibit diminished spending awareness, increased technological dependence, and reoriented monetary perception from tangible objects to digital representations. The research introduces the analytical concept "Screen Dictates" to illuminate how payment technology interfaces actively regulate consumption patterns through subliminal mechanisms. Conclusions emphasize that cashless payment systems function not as neutral economic innovations but as technocultural constructions fundamentally reshaping young adults' economic subjectivity and consumption practices.

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1. INTRODUCTION

Research Phenomenon

The Indonesian digital payment ecosystem has undergone transformative expansion over the past decade, driven by regulatory acceleration and financial technology infrastructure development. Bank Indonesia's strategic deployment of Quick Response Code Indonesian Standard (QRIS) and related financial inclusion policies has catalyzed the integration of non-cash transactions into multiple sectors of public life [1], [2]. This

technological standardization extends beyond institutional banking infrastructure to encompass everyday consumption spaces such as campus dining facilities, informal retail networks, and peer-to-peer transactions. The acceleration of digital payment adoption demonstrates that the transition to cashless transactions operates not merely as a technical innovation but as a structural reorganization of economic participation and social interaction [3], [4]. Government policy frameworks establishing QRIS as a unified payment standard, combined with private sector fintech deployment, have created an environment where digital payment methods have become functionally normalized rather than residual alternatives to traditional cash-based exchange.

Higher education institutions exemplify spaces where digital payment normalization occurs with particular intensity. University environments concentrate young adults with elevated digital literacy who navigate campus ecosystems structured increasingly around non-cash transaction infrastructure [5]. The availability of QRIS-enabled payment mechanisms at campus dining facilities, informal vendors, and support services creates quasi-compulsory technological participation where students accustomed to cash-based transactions encounter systematic financial pressure toward digital adoption [6]. This phenomenon extends beyond instrumental choice regarding payment methods to encompass behavioral routineization and psychological reorientation toward monetary value [7]. The screen-mediated transaction experience fundamentally reconfigures how students perceive money, experience consumption decisions, and internalize economic participation norms. Preliminary observations suggest that digital payment adoption among university students has transitioned from conscious technological accommodation toward reflexive engagement, where screen-based transactions become automatic dispositional practices.

Research Problem

Extant scholarship examining digital payment adoption emphasizes technology-centric explanatory frameworks prioritizing perceived ease of use, transaction security, and efficiency gains [3], [5]. These analyses locate payment technology within utilitarian rationality paradigms, treating adoption decisions as individual assessments of functional benefit relative to alternative payment modalities. While this analytical orientation illuminates certain dimensions of technology acceptance behavior, it remains insufficiently attentive to the mechanisms through which environmental structural conditions progressively narrow meaningful payment choice alternatives. Existing research has not thoroughly theorized how regulatory infrastructure, merchant ecosystem standardization, and social environmental pressure collectively operate to transform individual payment preferences from conscious selection into internalized social practice [8]. The dominant analytical framework conceptualizes digital payment systems as neutral instrumental tools facilitating consumption transactions, thereby obscuring their active regulatory function in shaping behavioral dispositions, consumption patterns, and economic subjectivity formation.

The specific contextual emergence of cashless Normalization within university environments remains analytically underdeveloped. While scholarship acknowledges that younger generations demonstrate elevated digital payment adoption rates, several studies examine how campus-specific infrastructure configurations interact with peer social

dynamics and institutional policy contexts to create unique pathways toward cashless lifestyle internalization [9]. University students occupy a distinctive social position characterized simultaneously by economic dependence on parental transfers increasingly mediated through digital banking channels and elevated peer-influence susceptibility regarding consumption and technology adoption practices [7]. The campus environment simultaneously constrains payment methodology optionality through merchant network standardization while constructing social meanings where digital payment usage signifies modernity, institutional adaptation, and generational identity [10]. This constellation of structural conditions produces a specific phenomenon requiring theoretical frameworks capable of articulating the relational interplay between material infrastructure, regulatory environment, peer social influence, and individual habitus formation [11].

Digital payment adoption literature further demonstrates analytical limitations in addressing psychological and phenomenological dimensions of cashless normalization processes. Quantitative adoption studies measure technology acceptance proxies while remaining largely inattentive to experiential dimensions of digital payment engagement, the embodied experience of screen-mediated monetary transactions, and the psychological mechanisms through which digital monetary abstraction influences consumption consciousness. Research on behavioral dimensions of cashless payment systems documents increased impulsive purchasing behavior and reduced spending awareness among digital payment users [12], yet theoretical explanations for these behavioral transformations remain underdeveloped. The phenomenological experience of digital payment transactions, where monetary exchange becomes dematerialized, instantaneous, and cognitively abstracted, produces psychological conditions favoring accelerated consumption and spending awareness reduction that existing frameworks inadequately conceptualize. Furthermore, the temporal dimension of digital payment technology, where transaction completion achieves near-instantaneity while notification systems generate continuous consumption prompts and promotional incentives, creates a rhythm of economic participation fundamentally distinct from temporality embedded in cash-based transaction experiences [13].

Research Objectives, Urgency, and Novelty

This research pursues an analysis of how digital payment technology operates as a technocultural practice normalizing cashless lifestyle dimensions among university students through mechanisms of progressive habituation, environmental pressure, and psychological conditioning. The study applies Pierre Bourdieu's social practice framework to examine relational dynamics between campus arena structural conditions, students' accumulated digital capital resources, and internalized habitus dispositions shaping economic participation practices [14]. This investigation demonstrates analytical urgency insofar as accelerating digital payment standardization in Indonesian institutional and commercial contexts generates normative conditions where payment modality diversification becomes structurally increasingly constrained, producing corresponding limitations on meaningful financial participation choices for economically vulnerable populations [2]. The research carries theoretical novelty through the introduction of the analytical concept "Screen Dictates" to designate the regulatory function through which payment technology screen interfaces actively direct transaction rhythm, consumption timing, and economic subjectivity

formation without requiring explicit consumer consciousness or deliberate choice. This conceptualization emphasizes technology's non-neutral character, its constitutive role in shaping social practice rather than providing neutral instrumentality for predetermined consumer purposes. The research integrates macro-level policy analysis of Indonesian payment system standardization with micro-level campus-based connections, ethnographic documentation to establish theoretical links between national financial inclusion policy objectives and lived experience transformations in everyday economic participation patterns. Such integration enriches digital sociology scholarship by positioning cashless payment systems not as discrete economic innovations but as technocultural constructions fundamentally reshaping how young adults understand money, experience consumption, and navigate institutional participation requirements in the contemporary digital economy [4], [9].

2. METHOD

Research Type and Design

This research employs a qualitative approach using a descriptive design to develop a comprehensive understanding of digital payment practices and the Normalization of a cashless lifestyle among university students. Qualitative inquiry was chosen as the foundational methodological framework because it enables researchers to explore subjective meanings, lived experiences, and the processes through which habits become internalized in ways that quantitative measurement alone cannot adequately capture [15]. The descriptive design orientation facilitates detailed documentation of how digital payment technology operates within the specific social context of university campus environments, considering processes and practices rather than isolated outcomes or statistical relationships [16]. This methodological choice aligns with the study's theoretical objective of understanding digital payment practices as socially constructed phenomena shaped through interaction between individual agency and structural environmental conditions. The research concentrates specifically on the mechanisms through which payment technology becomes normalized into routine behavioral practice among student populations, requiring the nuanced analytical attention that qualitative methodology provides [17]. The research was conducted in the campus environment of Semarang State University, located in the Gunungpati district of Semarang city, a location selected because it contains a relatively mature and integrated digital payment ecosystem with widespread QRIS infrastructure implementation across diverse transaction spaces. The ubiquitous availability of QRIS payment mechanisms at campus dining facilities, informal merchant networks, and support services throughout the Gunungpati campus area establishes this location as a socially relevant arena for examining non-cash transaction practices embedded in students' everyday lived experience.

Instruments and Data Analysis Techniques

Data collection mechanisms were strategically designed to capture multiple dimensions of student digital payment practices through complementary research instruments operating within a triangulation framework [18], [19]. Field observation represented the primary data collection strategy, regularly documenting transaction practices

occurring in campus dining facilities and public student gathering spaces to map patterns of digital payment dominance and behavioral responses to cashless infrastructure. Semi-structured in-depth interviews constituted the secondary data collection instrument, generating qualitative narrative material capturing students' subjective experiences, motivations for digital payment adoption, social pressures encountered in campus payment environments, technical experience challenges, and psychological dimensions of cashless transaction engagement [20]. Interview protocols were designed with sufficient structure to ensure systematic exploration of key research themes while maintaining sufficient flexibility to permit the emergence of unexpected insights and participant perspectives not anticipated during research design phases. Supporting documentary evidence, including field notes and photographic documentation of QRIS facility availability, functioned to corroborate interview findings and observational data, strengthening evidential support for analytical conclusions. Data analysis continued through systematic thematic analysis applying iterative procedures where collected data were progressively coded, organized into meaningful categories, and synthesized into broader thematic patterns reflecting key dimensions of student digital payment experiences [21]. The analysis process incorporated six sequential steps encompassing initial data familiarization through intensive reading, keyword identification, marking salient concepts within transcribed material, code generation, assigning meaningful labels to substantive data segments, theme development, collating related codes into broader interpretive categories, theme refinement ensuring analytical coherence and distinctiveness, and conceptual interpretation articulating how identified themes illuminate the research questions [22]. Pierre Bourdieu's social practice framework provided the theoretical coding structure guiding data classification into three primary analytical dimensions: habitus, capturing students' internalized dispositions and automatic behavioral responses to payment situations, capital encompassing the material and symbolic resources students possessed affecting payment technology access and utilization, and arena representing the structural campus environment providing the context within which payment practices occur. This theoretical framework prevents analysis from remaining purely descriptive, facilitating movement from initial coding toward deeper interpretive understanding, articulating how structural conditions systematically shape individual behavior.

Population and Sampling

Research participant selection employed purposive sampling methodology, a deliberate non-random sampling approach where research participants were regularly selected based on specific characteristics and experiences directly relevant to research objectives rather than through random selection [23]. The purposive sampling strategy operated according to explicit inclusion criteria requiring that participants be enrolled as active university students at Semarang State University, regularly utilize digital payment systems as primary transaction mechanisms in their daily campus economic activities, and maintain residence in campus residential areas or nearby university-adjacent housing arrangements in the Gunungpati district. Participant diversity was deliberately cultivated by recruiting students from multiple academic programs and class cohorts, thereby obtaining

variations in experience, perspectives, and adaptation strategies responding to cashless payment system dominance. This sampling approach permitted researchers to capture general patterns of cashless practice normalization across the student population while simultaneously identifying diverse strategies through which individual students accommodated themselves to digital payment system requirements. The sampling method facilitated a comprehensive understanding by including multiple perspectives and lived experiences without requiring the large participant numbers characteristic of quantitative survey research, adhering to qualitative research principles prioritizing depth of understanding over statistical breadth.

Research Procedure

The research implementation progressed through systematic phases, ensuring methodological coherence and procedural transparency. The initial phase involved intensive observation of transaction practices in campus dining facilities and public student spaces, with particular attention to the frequency of digital payment usage, merchant provision of QRIS infrastructure, student payment method preferences, and behavioral responses to payment technology availability. Observational data were documented through detailed field notes recording contextual details of transaction situations, temporal patterns of payment behavior, and participant interactions with cashless payment systems [24]. Subsequently, in-depth semi-structured interviews were conducted with purposively selected student participants, using interview protocols exploring student motivation for digital payment adoption, social pressures toward cashless transaction participation, experiences of payment technology dependence, psychological meanings attached to digital versus cash payment modalities, and self-perceived changes in consumption patterns following cashless Normalization. Interviews were recorded with participant consent and afterward transcribed verbatim to preserve exact participant language and facilitate accurate thematic analysis. Data analysis commenced immediately following initial data collection and continued iteratively throughout the research process, rather than deferring analysis until all data were collected, thereby permitting emerging analytical insights to inform subsequent data collection procedures (Sugiyono, 2021). Research data underwent thematic analysis through systematic coding procedures where collected interview transcripts and observational field notes were carefully reviewed, meaningful data segments were labeled with conceptual codes, related codes were grouped into thematic clusters, and thematic patterns were progressively refined through repeated review and comparison across data sources.

Data trustworthiness was maintained through the implementation of source triangulation procedures, comparing findings across multiple interview participants and between observational data and interview accounts to verify consistency and resolve contradictions [25]. Triangulation method involving a combination of observation and interview data collection permitted cross-validation of findings, with patterns documented through observation verified through participant accounts in subsequent interviews [26]. Peer review procedures involving consultation with academic colleagues ensured analytical consistency and minimized researcher interpretive bias by subjecting thematic interpretations to external scrutiny and critique by researchers not directly involved in data

collection. All research procedures were designed according to established qualitative research standards, ensuring that resulting findings could be academically justified and demonstrated social relevance to the specific campus research context, with particular attention paid to ethical treatment of research participants and transparent documentation of methodological decisions throughout the investigative process [27].

3. RESULTS AND DISCUSSION

3.1. Results

The research results show that digital payments have become a dominant practice in student economic activities at Semarang State University. Students no longer view cashless payment systems as an innovation, but rather as a part of their daily routine, considered normal and unquestionable. This pattern is evident in the frequency of digital wallet use for various transactions, from purchasing food in the campus cafeteria, paying for photocopies, to transactions with informal vendors around the campus. Cash tends to be positioned as a secondary alternative, used only when the digital system experiences technical difficulties.

Interviews with informants revealed that the primary reason for using digital payments is not solely economic rationale, but rather a drive for social convenience. Students stated that using digital wallets is considered more practical, faster, and "less complicated," especially when waiting in lines. This perception is reinforced by the transaction environment, which almost exclusively uses QRIS as the primary payment method. Several informants admitted that they felt awkward paying with cash, as it was perceived as slowing down the transaction process and differing from mainstream practices.

Field findings also indicate a shift in control in transaction practices. Students subconsciously adjust their consumption behavior to their available digital balance. Purchasing decisions are not always based on need, but rather on the ease of payment access via their devices. Promotional notifications, cashback, and minimum transaction limits also influence student consumption intensity. This practice creates a reflexive consumption pattern, where purchases are made quickly without careful planning.

Informants' experiences show that the reliance on digital payments also creates new vulnerabilities. When devices are left behind, the battery runs out, or the internet connection is unstable, students experience obstacles in making transactions. This situation creates discomfort and a high dependence on screen technology. Several informants expressed that this situation makes them feel "unprepared" to carry out activities even though they are physically present in public spaces on campus.

The Normalization of a cashless lifestyle is reflected in the changing way students perceive money. Money no longer exists as a tangible physical object, but rather as a digital number stored on a screen. This change impacts students' financial awareness, particularly in controlling spending. Informants stated that digital transactions feel "less tangible," so small, recurring expenses often go unnoticed.

Table 1. Summary of Main Finding Patterns Based on Interview Results and Field Observations

Aspects of Findings	Pattern Description
Transaction Practices	Digital wallets are the primary method, with cash as a backup.
Driving Factors	Social convenience, transaction speed, and QRIS availability
Consumption Patterns	Digital balances and promotions trigger reflex consumption.
Technology Dependence	Transaction obstacles when the device or network is having problems
The Meaning of Money	The shift from physical to digital representation

Overall, the research findings show that digital payments serve not only as a means of transaction but also shape students' habits and preferences. Screen technology plays an active role in shaping how students interact with money, space, and time. Thus, cashless practices are no longer simply an individual choice but have become a social norm internalized in campus life.

3.2. Discussion

Research findings indicate that digital payment adoption among student populations has fundamentally transformed from constituting a technical instrument into representing an institutionalized social practice. Cashless transaction engagement no longer functions as an innovation requiring conscious adaptation but operates instead as normal conditions structuring everyday economic activity patterns. The institutional dominance of QRIS infrastructure and digital wallet platforms creates transaction environments that implicitly direct students toward payment system alignment premised on screen-based technology mediation. This transition signifies a fundamental reorientation of relationships between individual agents and technological systems, where digital infrastructure actively orchestrates economic interaction rhythms.

Theoretical interpretation of these findings becomes comprehensive through the application of Pierre Bourdieu's social practice framework. The Gunungpati campus environment functions as a structural arena providing the conditions and regulations governing economic transactions. Mobile device possession, digital account balances, and internet access operate as forms of capital determining students' capacity for comprehensive participation within campus community life. Digital payment system internalization processes generate emergent habitus characteristics encompassing rapid decision-making dispositions, reflexive behavioral responses, and minimal deliberative considerations in transaction contexts. These practices cease functioning as consciously perceived choices, transforming instead into automatic behavioral responses triggered by existing environmental structures [6], [14].

The analytical concept "Screen Dictates" advanced through this research functions as an interpretive framework illuminating mechanisms through which payment technology exercises power within student economic practices. Mobile device screens transcend as

functioning mere transaction media, instead assuming roles as social regulatory instruments directing consumption choice patterns. Digital balance visualizations, transaction notifications, and promotional offerings generate perceptions of financial control while simultaneously accelerating purchasing decision implementation. Payment technology operates through persuasive mechanisms operating at subliminal awareness levels, rendering technological influence often unrecognized by system users [10], [11].

Analytical deepening demonstrates that cashless lifestyle normalization integrally connects to symbolic dimensions of social meaning-making. Digital payment methodologies are perceived as markers signifying practicality, modernity, and conformity to campus social rhythms. Students employing traditional cash currency tend toward positioning as "impractical" or "divergent from common practice norms." Digital payment engagement thus functions as a symbolic representation of adherence to collective normative standards, reinforcing cashless practice reproduction through mechanisms not requiring explicit coercion or formal constraints [13].

Evidence indicates that payment technology does not merely regulate transaction modalities but actively reshapes how students construct meaning around monetary phenomena. Representation of currency as digital numerical values clouds consciousness regarding financial value magnitude and cumulative expenditure patterns. Repeated small-value transactions characteristically fail to register as authentic financial outflows. These conditions generate reflexive consumption patterns, potentially compromising financial self-regulatory capacity. Digital payment transformation thus demonstrates substantive psychosocial implications deserving serious scholarly and policy attention [28].

Comparative examination of prior research reveals simultaneous continuity and analytical perspective expansion. Existing scholarship emphasizes that digital payment adoption derives from perceptions of ease, efficiency, and security [29]. Complementary research highlights contemporary generation lifestyle shift toward consumption patterns emphasizing rapidity and practicality [30]. Current research findings strengthen these prior conclusions while introducing novel analytical dimensions, positioning digital payment as a technocultural practice embedded within structured social relations. Analytical focus transcends individual motivation investigation to address normalization and habituation internalization processes.

Critical analytical distinctions emerge between this research and previous investigations, particularly regarding dependence and vulnerability dimensions. Interview documentation indicates that elementary technical disruptions, such as battery depletion or network instability, produce substantial constraints limiting student transaction capacity. These circumstances generate technological dependence on payment infrastructure. Cashless system institutional dominance consequently generates efficiency paradoxes, where transaction facility expansion accompanies elevated social vulnerability.

Research implications encompass both theoretical and practical dimensions. From a theoretical perspective, this investigation enriches digital sociology scholarship by demonstrating that payment technology constitutes integral components within social structures actively shaping action patterns. The "Screen Dictates" concept offers a critical perspective for interpreting power relationships between technology system users and the

underlying technological infrastructure. From a practical standpoint, these findings provide institutional education guidance for developing digital financial literacy programming that transcends technical skill acquisition to encompass reflexive consciousness regarding consumption pattern formation and technology dependency implications [12], [31].

Research limitations encompass a geographically restricted investigation scope concentrated within a singular campus setting, combined with relatively modest research participant numbers. Qualitative methodological approaches employed yield a deep understanding of specific social practices rather than statistical generalizability production. Differential student economic backgrounds require more comprehensive scholarly elaboration than the current investigation scope permits.

Subsequent research undertakings should integrate qualitative and quantitative methodological approaches, investigating relationships between payment system usage intensity and financial self-control capacities. Comparative institutional investigations spanning multiple university campuses or distinct geographical regions hold potential for revealing cashless practice variations across diverse social contexts. Future research might also examine institutional policy frameworks' roles in either reinforcing or constraining payment system normalization processes.

4. CONCLUSION

This study explored how digital payment technology functions as a technocultural force that normalizes cashless lifestyles among university students at Semarang State University. The findings reveal that digital transactions have become deeply embedded in students' daily routines, shifting payment behavior from deliberate technological adoption to habitual social practice. Using Bourdieu's social practice framework, the research highlights how institutional infrastructure, digital capital ownership, and students' habitus collectively shape screen-mediated economic behaviors. The introduction of the concept "Screen Dictates" extends theoretical understanding by explaining how digital payment interfaces subtly regulate consumption patterns and influence perceptions of money, convenience, and identity. These insights carry important implications for sociological and policy discourse, encouraging educational institutions and regulators to implement reflexive digital financial literacy programs that foster critical awareness of technology dependence and spending habits beyond technical proficiency. However, the study's qualitative scope and single-campus context limit the generalizability of its findings, while the absence of quantitative data on financial self-control and psychological effects presents opportunities for further exploration. Future research should employ mixed-method approaches across multiple institutions and social contexts to examine correlations between digital payment intensity, consumption psychology, and self-regulation capacity. Ultimately, this study contributes to broader public understanding by revealing that the shift toward digital payments represents not merely a marker of modern efficiency, but a profound cultural transformation that reshapes how individuals relate to money, time, and technology—inviting society to engage more critically with the implications of an increasingly cashless economy.

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