

## Consumerism of Food and Non-Food Products on Online Platforms

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### Abstract

In the digital era, students increasingly rely on online platforms to fulfil their consumption needs for food and non-food products. The development of e-commerce and digital payment systems such as e-wallets has changed consumption patterns, offering ease of transactions and increasing the tendency of consumptive behaviour. Consumerism, which is the tendency to buy excessively without considering actual needs, is a phenomenon that needs to be studied more deeply. Students are vulnerable to impulsive consumption due to promotions, discounts, and easy access to online products. This study examines the relationship between the use of e-wallets, e-commerce, and college students' consumerism levels in food and non-food shopping.

**Keywords:** Consumerism, Food, Online, Student

### A. Introduction

In the growing digital era, online platforms for consuming food and non-food products have become a significant trend, particularly among university students. The development of e-commerce technology and digital payment systems, such as e-wallets, has transformed consumption patterns, offering the convenience of fast and practical transactions. (Rama Dani et al., 2024; Thohir et al., 2021). However, this convenience also contributes to the rise of consumptive behaviour known as consumerism. Consumerism refers to the tendency of individuals to buy and consume goods or services excessively without considering their actual needs. (Aini & Andjarwati, 2020). Students, as part of the digital generation, are vulnerable to impulsive consumption trends driven by promotions, discounts, and easy access to products on e-commerce platforms. (Saragih & Rikumahu, 2022).

This research is necessary because it can provide insights into consumer behaviour, the growth of e-commerce, the influence of e-wallets, and broad implications for various stakeholders. As the primary consumers, students need to understand the impact of their digital consumption patterns in terms of financial and psychological well-being. For e-commerce and e-wallet industry players, this research offers insight into the shopping trends of the younger generation and how digital marketing strategies can influence their behaviour. Additionally, this research is helpful for the government and financial regulators to design policies related to digital financial literacy and consumer protection from consumerist behaviour. One of the critical issues that needs to be addressed is the lack of awareness among students regarding personal financial management, which makes them more susceptible to consumerism.

Several researchers have previously researched consumerism on online platforms. The study "The Effect of Online Shopping and E-wallet on Consumer Impulse Buying" found that e-wallets and e-commerce encourage impulse buying through convenience, discounts, and security features, especially for non-food products (Sari et al., 2021). The research "Hedonism and its implications for Gen-Z" revealed that financial attitudes, the influence of consumption culture,

and access to credit play a role in shaping students' spending habits. Furthermore, the study also indicated that university students often spend money on items that are not always essential, while their tendency to save is relatively low (Andini & Adenan, 2024).

Although research exists on consumption behaviour on online platforms, studies that directly link the use of e-commerce, e-wallets, and consumerism among college students, particularly in the context of food and non-food products, are still limited. Specific aspects, such as fashion trends and online shopping habits in student spending, are research gaps that need further investigation. This research aims to fill these gaps by analysing how e-commerce and e-wallets affect consumerism among college students regarding food and non-food products. By conducting systematic research, the researchers attempt to examine the factors that influence students' level of consumerism in the use of e-commerce and e-wallets for food and non-food products.

The novelty of this research lies in its synthesis of previous studies to provide a comprehensive overview of student consumerism on online platforms for food and non-food products. This research contributes to understanding students' consumption patterns in the digital era. Academically, this research enriches the literature on consumerism on online platforms and provides an in-depth understanding of the factors that influence student purchasing decisions, including the use of e-wallets. Practically, the findings of this research can be utilised by businesses to develop more effective marketing strategies and assist the government in formulating policies related to e-commerce and consumer protection. Socially, this research raises awareness about the impact of consumerism and encourages students to become agents of change in educating the public about more intelligent and sustainable shopping patterns. In detail, the research objective is to examine the relationship between the use of e-wallets, e-commerce, and the level of consumerism among students in food and non-food shopping.

## B. Methodology

This research was conducted in Bali Province from November 2024 to March 2025 by collecting literature using laptop devices and reference sources from leading academic databases such as Scopus, Google Scholar, ScienceDirect, and relevant national and international journals. The selection of research locations was based on the availability of facilities and infrastructure that support primary data collection.

### Research Method: Library Research



**Figure 1.** Research Method

The data collection method employed in this research is a library study (library research). Library research constitutes a series of activities encompassing the planning of library studies, the collection of data from library sources, reading, recording, and the processing of library study results (Adlini et al., 2022). In library research, four principal characteristics warrant consideration. First, researchers engage directly with textual or numerical data, rather than firsthand information obtained from field observations. Second, library data is considered "ready-to-use," signifying that researchers do not conduct direct field investigations, as the data is readily available in libraries or online repositories. Third, library data typically comprises secondary sources, wherein researchers derive information from second-hand accounts instead of original field data. Fourth, library data is not constrained by temporal or spatial limitations, enabling

access at any time and from any location (Fadli, 2021; Taqiyuddin et al., 2024; Yuen & Franzini, 2017). Consequently, data collection in this study was executed through the review and exploration of diverse journals, books, and documents in print and electronic formats, as well as other data and information sources pertinent to the research topic.

### C. Findings and Discussion

**Table 1.** Literature Review Results

No.	Research Title	Research Results	Researcher
1.	Understanding Impulse Buying in E-commerce: The Big Five Traits Perspective and Moderating Effect of Time Pressure and Emotions.	The results show that the Big Five Personality Traits strongly influence impulse buying behaviour in e-commerce, with moderating factors of time pressure and emotions. Characteristics such as agreeableness, openness to experience, extraversion, and conscientiousness significantly impact impulse buying tendencies.	(Huang et al., 2024)
2.	Food Consumption and Non-Food Consumption for Indecost Students in the Agriculture Faculty of Lampung University.	The results showed that student expenditure was used more for non-food needs than for food.	(Alrianda et al., 2021)
3.	Hubungan antara Gaya Hidup Hedonis dengan Perilaku Konsumtif pada Remaja.	The results show that consumption is driven by needs and the desire to follow trends, improve social status, and get emotional satisfaction. In the context of online platforms, easy access to various food and non-food products and attractive digital marketing strategies can further strengthen impulsive consumption patterns, especially among the younger generation.	(Anggraini & Santhoso, 2019)
4.	Faktor yang Mempengaruhi Perilaku Konsumtif pada Generasi Z.	The results show that consumptive behaviour in Generation Z is significantly influenced by lifestyle, demographics, and e-payment usage, while financial literacy has no significant effect. Ease of access to e-commerce and digital payment systems such as e-wallets facilitates consumptive behaviour, especially in impulse purchases. Demographic factors, such as income and age, also play a role in increasing consumption, where individuals with higher incomes tend to spend more, including on non-food products that are secondary or tertiary.	(Taqwa & Mukhlis, 2022)
5.	Exploring the Actual Implementation of E-wallet Application in Malaysia.	The results show that the implementation of e-wallets in Malaysia is increasing as people's lifestyles change towards cashless transactions. This study found that the main factors influencing e-wallet adoption are business resources, perceived ease of use, and perceived usefulness. The use of e-wallets in food and non-food product	(Yeh et al., 2024)

		transactions on online platforms is driven by business incentives such as vouchers and cashback, which attract consumers to shop more frequently.	
6.	Exploring Online Shopping Behaviour in Dhaka, Bangladesh	The results show that in Bangladesh, online shopping is becoming a substitute for physical shopping for most consumers, especially those with high incomes and private vehicles. The most frequently purchased product categories online are food, beverages, clothing, and electronics. The results indicate that the development of e-commerce affects consumption habits and reduces the frequency of visits to physical stores.	(Enam et al., 2024)
7.	Phenomenological Analysis of Consumer Shopping Behaviour in Asia and Europe.	The results show that Asian consumers are more likely to buy online due to ease of access, more competitive prices, and a preference for discounts and promotions. Meanwhile, European consumers are more oriented towards product quality and transaction security. In addition, online shopping in Asia is dominated by mobile devices, while in Europe, it is mainly done through computers. These findings suggest that optimal marketing strategies and user experiences on e-commerce platforms should be tailored to the characteristics and preferences of each region.	(Siregar, 2023)
8.	Persepsi Mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha pada Penggunaan E-wallet Sebagai Alat Pembayaran E-commerce.	The results showed that students strongly agree that e-wallets increase transaction effectiveness, facilitate payments, and provide convenience in shopping online. The main factors influencing e-wallet adoption are perceived ease of use, usefulness, and attitude toward using technology. In addition, incentives such as cashback and discount promos encourage students to use e-wallets more often in food and non-food product transactions on e-commerce platforms.	(Arquette & Dharmayasa, 2023)
9.	Adoption of E-wallets among Students: Trust and Social Influence in E-commerce.	The results showed that trust in transaction security and recommendations from the social environment significantly affected students' interest in using e-wallets in e-commerce shopping. Other factors, such as ease of use and perceived benefits, also influence students' decisions when choosing digital payments. This study underlines that consumer preferences in online shopping are not only influenced by functionality aspects but also by social and psychological factors.	(Jihad & Mustofa, 2024)

10.	Penggunaan Aplikasi Belanja Online Dan Fasilitas Digital Payment Terhadap Keputusan Pembelian (Studi Kasus Mahasiswa STIM Budi Bakti dalam Aplikasi Online E-commerce ShopeePay).	The results showed that online shopping applications and digital payment facilities significantly influenced student purchasing decisions. Case studies on STIM Budi Bakti students who use ShopeePay show that the ease of transactions, attractive promos, and cashback encourage increased consumption on e-commerce platforms. The results of this study indicate that digital payment facilities not only facilitate transactions but are also a significant factor in the decision to purchase food and non-food products online, with an influence of 52.7% on student consumptive behaviour.	(Mardiana, 2024)
11.	Pengaruh Iklan “Shopee BLACKPINK Sebagai Brand Ambassador” terhadap Minat Belanja Online Mahasiswa.	The results showed that Shopee advertisements featuring BLACKPINK as brand ambassadors significantly affected students' online shopping interest. The regression analysis results show that advertising strongly correlates with the shopping interest of 67.4%, which indicates that celebrity-based marketing strategies can trigger students' consumerism behaviour toward products on e-commerce platforms.	(Fathul & Bhara, 2019)
12.	University Students' Behaviour Towards Online Shopping during the COVID-19 Pandemic in Lahore, Pakistan.	The results showed that the COVID-19 pandemic caused a significant increase in the online shopping behaviour of university students in Lahore, Pakistan. The results revealed that students prefer online shopping due to safety factors, social restrictions, and convenience during the lockdown period.	(Bukhari et al., 2021)
13.	Consumer Behaviour Towards Grocery Online Shopping During Pandemic: Case Study in Sayurbox.	The results showed that online shopping platforms such as Sayurbox increased during the COVID-19 pandemic due to convenience, safety, and attractive promotions. In addition, consumers tend to buy food products online to avoid health risks and fulfil the need for healthier and more sustainable food.	(Dewanthi, 2023)
14.	Survey Data on Students' Online Shopping Behaviour: A Focus on Selected University Students in Indonesia.	The results show that the online shopping behaviour of college students in Indonesia is influenced by risk perception, enjoyment, social influence, and digital advertising. The study also found that female college students shop online more often than males, with the most purchased products being fashion and skincare.	(Kuswanto et al., 2020)
15.	Benefits of E-wallet Applications for Student Transactions.	The results showed that e-wallets significantly influence students' consumptive behaviour, especially in	(Antika et al., 2022)

		retail transactions such as ordering food and online transportation. E-wallets' ease, security, and effectiveness of e-wallets encourage students to make more frequent purchases, increasing their consumptive tendencies.	
16.	Behavioural Intention of Young Consumers Towards E-wallet Adoption: An Empirical Study Among Indonesian Users.	The results showed that young consumers' behavioural intention in using e-wallets is influenced by perceived usefulness and perceived trust. The results of this study indicate that the higher the trust and perceived benefits of e-wallets, the greater the tendency of young consumers to use them in online food and non-food product transactions.	(Wijayanthi, 2019)
17.	The Impulse Buying of Gen Z When Using E-wallet in Indonesia.	The results show that e-wallet usage positively impacts impulse purchases among Generation Z in Indonesia. The study found that satisfaction and ease of transactions drive spontaneous shopping decisions through the digital platform.	(Sanny et al., 2023)
18.	A Study on Customer Behaviour Towards Online Shopping in India.	The results show that convenience, trust, and risk perception influence consumer behaviour in online shopping in India. The study also found that young consumers are more likely to shop online due to more competitive prices and the ease of comparing products digitally.	(Maheswari, 2018)
19.	Determinan Perilaku Konsumtif Belanja Online Generasi Z di Kota Semarang.	The results showed that social media, lifestyle, and e-wallet usage significantly influence Generation Z's consumptive behaviour in online shopping in Semarang City. This study shows that the ease of digital transactions and promotions offered by e-wallets increases the tendency of impulsive shopping among university students.	(Widiastuti et al., 2023)

### **The Relationship Between E-wallet Usage, E-commerce Adoption, and Student Consumerism Levels in Food and Non-Food Purchases**

The development of digital technology has significantly changed college students' consumption behaviour, primarily through e-wallets and e-commerce, which have become the primary means of transaction. This research examines how using e-wallets and e-commerce affects students' consumerism in online purchases of food and non-food products. Based on research by Mardiana (2024) E-wallet and e-commerce usage significantly increases consumption intensity due to easy access, financial incentives like cashback and discounts, and social and psychological influences.

Several studies indicate that easy access to e-wallets and e-commerce is a significant factor in increasing student consumption. Research by Yeh et al. (2024) in Malaysia, business incentives, such as vouchers and cashback, are the main attractions of using e-wallets, encouraging consumers to shop more frequently. In Indonesia, a study from Mardiana (2024) showed a 52.7%

increase in consumption among students using the ShopeePay application, influenced by easy transactions and attractive promotions. Antika et al. (2022) highlighted that students tend to be more impulsive in their shopping with e-wallets because the ease of transactions makes expenses feel less tangible than with cash. Psychological aspects such as comfort and emotional satisfaction also significantly increase student consumptive behaviour. Sanny et al. (2023) demonstrated that the ease and convenience of e-wallet transactions encourage impulse purchases among Generation Z in Indonesia. Arquette & Dharmayasa (2023) also revealed that perceived ease of use and usefulness are the main factors increasing students' intention to use e-wallets.

The Theory of Planned Behaviour can explain this phenomenon, where positive attitudes towards technology, subjective norms, and perceived behavioural control affect individuals' intentions to use e-wallets in online transactions. (Wijayanthi, 2019). Students who find e-wallets easy to use and valuable tend to use them more frequently for shopping, especially with social support from their environment. (Jihad & Mustofa, 2024). Therefore, the adoption and continued use of e-wallets among students are significantly driven by their perceived ease of use, the perceived benefits, and the social influence surrounding them, highlighting the importance of fostering positive attitudes and supportive environments to encourage widespread e-wallet usage.

Beyond technical and psychological factors, social factors also significantly influence students' consumptive behaviour. Research by Jihad and Mustofa (2024) Showed that trust in transaction security and social environment influences are key factors in e-wallet adoption among students. This aligns with Maheswari (2018) Findings that young consumers in India prefer online shopping for the convenience and flexibility of digital platforms.

University students' spending preferences show an interesting trend, where spending on non-food products is more dominant than on food. This is in line with the findings of Anggraini and Santhoso (2019), which states that consumption is not only triggered by basic needs but also by the desire to follow trends and achieve emotional satisfaction. Empirical support for this view comes from the research of Alrianda et al. (2021), who observed that students of the Faculty of Agriculture, University of Lampung, allocate most of their funds for non-food needs such as fashion and gadgets.

Furthermore, e-commerce marketing strategies significantly contribute to students' impulsive consumption patterns. Specifically, research indicates that hedonic lifestyles and increased exposure to social media amplify impulsive purchasing tendencies among Generation Z. (Taqwa & Mukhlis, 2022). Notably, digital advertising and celebrity endorsement marketing, such as Shopee's campaign featuring BLACKPINK, have effectively elevated students' shopping interest by 67.4% (Fathul & Bhara, 2019).

External factors such as the COVID-19 pandemic also affect students' consumption patterns. A Research by Bukhari et al. (2021) Found that university students in Lahore, Pakistan, prefer online shopping for safety and convenience during the pandemic. In Indonesia, Dewanthi, (2023)Noted a significant increase in food shopping through e-commerce platforms such as Sayurbox during the COVID-19 pandemic, influenced by the desire to reduce health risks.

In addition to psychological and social factors, perceived risk and security in online transactions are essential for students. Kuswanto et al. (2020) Found that students who feel secure with digital payment systems are more likely to shop online. This is supported by Wijayanthi (2019) Findings that trust in the e-wallet platform increases user transaction intentions.

This review is consistent with international studies. Enam et al. (2024) Found that consumers in Bangladesh prefer online shopping due to easy access and competitive prices. Research by Siregar (2023)Comparing Asian and European consumer behaviour showed that Asian consumers prioritise discounts and promotions, while European consumers focus more on product quality and transaction security.

Overall, this study indicates a close relationship between e-wallet and e-commerce usage and increased consumerism among university students in purchasing food and non-food products. Factors such as ease of access, financial incentives, convenience, social influence, and digital marketing significantly shape students' consumptive behaviour. Understanding these factors is crucial for creating financial education policies to curb excessive consumptive behaviour among university students.

#### D. Conclusion

E-wallets and e-commerce platforms significantly influence student consumerism in online food and non-food product acquisitions. Key factors driving consumptive behaviour include facilitated access, promotional offers, financial incentives, and social influences reinforcing consumerist shopping habits. Furthermore, this study revealed that students allocate more of their expenditures to non-food products than food items, indicating a shift in consumption priorities within the digital era.

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