Volume 10 Nomor 2 Agustus 2025
E-ISSN 2541-0938 P-ISSN 2657-1528

JURNAL PENDIDIKAN EKONOMI
JURKAMI

JURKAMI

VOLUME 10
NOMOR 2

SINTANG
AGUSTUS
2025

DOI
10.31932

E-ISSN
2541-0938
P-ISSN
2657-1528

Jurnal Pendidikan Ekonomi (JURKAMI)
http://jurnal.stkippersada.ac.id/jurnal/index.php/JPE
JURKAMI Volume 10, Nomor 2, 2025

THE INFLUENCE OF FINTECH ON RURAL TEENAGERS' CONSUMPTIVE BEHAVIOR WITH DIGITAL LIFESTYLE AS INTERVENING

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Article History:
Received: May 2025
Revision: June 2025
Accepted: June 2025
Published: August 2025

Keywords:
Fintech, Consumptive Behavior, Teenagers, Digital Lifestyle, Rural Area.

***Abstract**:*
This research explores the impact of Financial Technology (Fintech) on the consumptive behavior of teenagers in rural areas, specifically in Desa Cumedak, Kecamatan Sumberjambe, Kabupaten Jember. The study is motivated by the increasing use of digital financial services among adolescents, facilitated by easy access through e-wallets and paylater features. This study used a quantitative approach. The research method used was a survey. The sample included 110 respondents aged 15 to 24.. Data were analyzed both descriptively and inferentially using path analysis to examine the direct and indirect effects of Fintech usage, with digital lifestyle as an intervening variable and financial literacy as a moderating variable. The findings indicate that frequent use of Fintech correlates with a higher tendency toward impulsive and unplanned consumption among rural teenagers. The study implies the need to integrate digital financial literacy into school curricula and youth empowerment programs at the community level.

Sejarah Artikel:
Diterima: Mei 2025
Direvisi: Juni 2025
Disetujui: Juni 2025
Diterbitkan: Agustus 2025

Kata kunci:
Fintech, Perilaku Konsumtif, Remaja, Gaya Hidup Digital, Pedesaan.

Abstrak:
Penelitian ini membahas pengaruh penggunaan Financial Technology (Fintech) terhadap perilaku konsumtif remaja di wilayah pedesaan, khususnya di Desa Cumedak, Kecamatan Sumberjambe, Kabupaten Jember. Latar belakang penelitian ini didasari oleh semakin masifnya penggunaan layanan keuangan digital oleh remaja, yang disertai dengan kemudahan akses melalui dompet digital dan fitur *paylater*. Penelitian ini menggunakan pendekatan kuantitatif. Metode penelitian yang di gunakan yaitu metode survei. Sampel dalam penelitian ini melibatkan 110 responden berusia 15 hingga 24 tahun. Analisis data dilakukan secara deskriptif dan inferensial menggunakan regresi jalur (*path analysis*) untuk menguji pengaruh langsung dan tidak langsung dari penggunaan Fintech, gaya hidup digital sebagai variabel intervening, serta literasi keuangan sebagai variabel moderasi. Hasil penelitian menunjukkan bahwa semakin sering remaja menggunakan layanan Fintech, semakin tinggi kecenderungan mereka untuk melakukan pembelian impulsif dan konsumsi yang tidak terencana. Implikasi dari penelitian ini adalah perlunya integrasi literasi keuangan digital dalam kurikulum sekolah dan program pemberdayaan remaja di tingkat komunitas pedesaan.

How to Cite: Muhammad Rahul Efendi, Febrina Gerhani, Pudhak Prasetyorini. 2025. *THE INFLUENCE OF FINTECH ON RURAL TEENAGERS' CONSUMPTIVE BEHAVIOR WITH DIGITAL LIFESTYLE AS INTERVENING*. Jurnal Pendidikan Ekonomi (JURKAMI), 10 (2) DOI : **10.31932/jpe.v10i2.4781**

INTRODUCTION

In recent years, the digital revolution has brought profound shifts in how financial transactions are conducted across all layers of society. From mobile banking to peer-to-peer lending, financial technology (Fintech) has redefined access, speed, and personalization in financial services. While Fintech was initially adopted in urban economic centers, it has increasingly permeated rural regions, altering traditional financial behavior in these communities. One group particularly susceptible to this transformation is rural teenagers, whose interactions with digital platforms often occur without adequate financial guidance or oversight.

Teenagers today are digital natives who navigate a world shaped by social media algorithms, digital consumerism, and the instant gratification economy. Fintech applications—especially those offering e-wallets, paylater options, and cashback promotions—fit seamlessly into this lifestyle, providing convenience but also catalyzing impulsive and emotionally driven consumption. This reality raises a critical question: are these digital tools enabling financial independence or encouraging behavioral risks among rural youth?

The existing body of literature has extensively explored the relationship between Fintech adoption and consumer behavior, primarily focusing on urban and educated populations (Gomber, Koch, & Siering, 2020; Lee & Shin, 2021). In contrast, studies capturing rural dynamics, particularly involving youth in socioeconomically constrained environments, remain limited. For example, while Park, Cho, and Lim (2022) highlighted digital lifestyle as a mediator in urban spending patterns, similar mechanisms in rural contexts remain under-researched. Thus, there exists a significant knowledge gap in understanding how Fintech influences the spending behavior of rural teenagers, who may lack both digital literacy and economic resilience.

This research addresses that gap by examining the behavioral impact of Fintech in Desa Cumedak, a rural area undergoing digital transformation in Kabupaten Jember, Indonesia. It investigates not only the direct influence of Fintech usage on teenagers' consumptive behavior but also the mediating role of digital lifestyle and the moderating role of financial literacy. This integrative approach offers a novel perspective that goes beyond urban assumptions and theoretical generalizations.

The innovation of this study lies in its contextual novelty and interdisciplinary framework. First, it provides empirical evidence from a rural setting often overlooked in Fintech-related studies. Second, it introduces a behavioral-moderation model where financial literacy and digital lifestyle intersect to shape the outcomes of Fintech usage. Previous works have typically treated Fintech adoption and consumption in linear or binary terms, while this study positions these variables within a complex socio-technological ecosystem (Lusardi & Mitchell, 2021; Zhang & Liu, 2023).

Moreover, this research draws upon recent theories of youth digital behavior, such as Consumer Culture Theory and the Psychology of Digital Payments, which suggest that consumption today is no longer solely functional but expressive, emotional, and socially performative (Ali, Smith, & Kwon, 2021; Wang, Li, & Zhao, 2021). These frameworks help us understand why adolescents, particularly in rural areas lacking formal financial education, are prone to overspending in pursuit of identity, belonging, and social validation.

Despite the increasing policy emphasis on digital inclusion, many interventions overlook the cognitive and emotional preparedness of rural youth in using Fintech. As Arner, Barberis, and Buckley (2020) noted, financial access without accompanying literacy may deepen financial vulnerability rather than mitigate it. Recent findings from Indonesia (Nugroho & Hidayat, 2023; Putra, 2023) confirm that access to digital finance tools, when not matched with appropriate educational interventions, can lead to long-term behavioral consequences such as debt dependence, overspending, and financial anxiety.

Therefore, this study aims to provide not only empirical insight but also practical relevance. By examining the interplay between Fintech, digital lifestyle, and financial literacy, this research offers actionable knowledge for educators, policymakers, and Fintech developers to design more inclusive, ethical, and context-sensitive interventions.

In sum, the urgency of this study stems from its focus on the uncharted behavioral impact of Fintech on rural youth, its use of an explanatory model that integrates digital lifestyle and financial literacy, and its commitment to bridging a significant research gap with human-centered, evidence-based analysis.

RESEARCH METHOD

This research adopts a quantitative approach with an explanatory design to examine the influence of Fintech usage on the consumptive behavior of rural teenagers, specifically in Desa Cumedak, Kecamatan Sumberjambe, Kabupaten Jember. The study explores both direct and indirect relationships between variables, considering digital lifestyle as a mediating factor and financial literacy as a moderating factor. The research is designed to reveal causal relationships through statistical testing based on primary data collection.

The primary data used in this research were obtained directly from respondents through the distribution of structured and pre-tested questionnaires. The instrument was meticulously developed based on validated indicators sourced from existing literature and adapted to the context of rural youth financial behavior. Indicators for Fintech usage were adapted from Gomber, Koch, and Siering (2020), focusing on transaction frequency, diversity of financial services accessed, and perceived ease-of-use. Digital lifestyle variables were measured using constructs derived from Park, Cho, and Lim (2022), including online shopping habits, time spent on digital platforms, and social media exposure. Financial literacy indicators drew from Lusardi and Mitchell (2021), including budgeting knowledge, risk comprehension, and decision-making skills. Consumptive behavior constructs, such as impulsive buying and prioritization of wants over needs, were guided by the frameworks of Chen, Wang, and Zhang (2022).

To ensure reliability and validity, a pilot test was conducted involving 30 participants from a similar demographic outside the main study area. The results were analyzed using Cronbach's Alpha, with all constructs exceeding the acceptable threshold of 0.70, indicating strong internal consistency. Content validity was ensured through expert judgment from two academics in behavioral economics and one practitioner in digital finance education. Their feedback led to refinements in language clarity and item relevance to the local context.

The final questionnaire was administered during March 2025, over a period of three weeks. The distribution was carried out using a mixed-mode approach: printed questionnaires were delivered directly to participants in Desa Cumedak, Kecamatan Sumberjambe, Kabupaten Jember, while a digital version was distributed via WhatsApp and Google Forms for respondents with reliable internet access. This approach was designed to accommodate varying levels of digital accessibility among rural teenagers and ensure inclusivity in data collection. Respondents were briefed on the research purpose, confidentiality protocols, and their right to withdraw at any time, aligning with ethical standards in social research (Wang, Li, & Zhao, 2021).

The data collection instrument was a close-ended questionnaire with Likert-scale statements ranging from 1 (strongly disagree) to 5 (strongly agree). The indicators for Fintech usage included frequency of use, variety of services used, and perceived ease of transaction. For digital lifestyle, the indicators comprised time spent on digital platforms, online shopping habits, and exposure to digital advertisements. Consumptive behavior was measured by indicators such as frequency of impulsive purchases, prioritization of wants over needs, and tendency to overspend. Financial literacy was assessed through respondents' understanding of basic financial principles, awareness of risk, and ability to budget effectively.

The research applied statistical analysis using SPSS software to process and interpret the data. Descriptive statistics were used to present demographic characteristics and initial variable tendencies. Next, inferential statistics were used, including regression analysis and path analysis, to determine the strength and direction of relationships among variables. The path analysis was particularly useful in testing the mediating and moderating effects of digital lifestyle and financial literacy, respectively.

To examine the influence of the independent variables on consumptive behavior, the study employed a multiple regression model, expressed as:

$$Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + \varepsilon \quad (1)$$

Here, **Y** represents consumptive behavior, while $\mathbf{X_1}$, $\mathbf{X_2}$, and $\mathbf{X_3}$ denote Fintech usage, digital lifestyle, and financial literacy respectively. The model captures both direct and interactive effects among variables, offering a nuanced understanding of behavioral outcomes.

Instrument reliability was ensured through Cronbach's alpha, with all constructs exceeding the 0.70 threshold, confirming internal consistency. Validity was tested using Pearson correlation, affirming that each indicator effectively reflected its underlying construct.

Before hypothesis testing, standard regression assumptions—normality, multicollinearity, and heteroscedasticity—were examined to ensure statistical robustness. The **Sobel test** was applied to assess the mediating role of digital lifestyle, while moderation was tested by introducing interaction terms for financial literacy.

This structured yet adaptable analytical approach provides a solid foundation for interpreting how digital financial tools intersect with lifestyle and knowledge to shape rural youth behavior. The methodology balances rigor with relevance, making the findings meaningful for academic insight, policy discourse, and practical interventions.

RESULT AND DISCUSSION

The findings of this study shed light on an emerging and transformative trend in rural youth culture: the growing integration of Financial Technology (Fintech) into the everyday lives of teenagers. In Desa Cumedak, Kecamatan Sumberjambe, digital financial tools have become more than functional utilities—they have evolved into expressions of identity and social belonging. Young people are not merely using Fintech to meet practical needs, but also to engage with peer trends and digital communities. The adoption of these tools signifies a cultural shift, where financial behavior is now shaped by digital platforms rather than traditional values passed down by family or community elders. This shift reflects a broader change in the way rural adolescents construct self-worth and social connectivity in an increasingly digitized environment. Fintech applications such as digital wallets and online credit services are no longer considered luxuries—they are perceived as essential for modern social participation. This phenomenon is amplified by the influence of social media, where the use of digital financial tools is normalized and even celebrated among peers. As such, Fintech is quietly redefining rural adolescence, not just in terms of what youth buy, but how they think, feel, and relate to one another.

Data collected through structured surveys revealed specific behavioral patterns among the teenage respondents. The majority reported using e-wallets for routine transactions, including purchasing mobile credits, ordering food online, and shopping on e-commerce platforms. An impressive 85% of participants acknowledged using digital wallets at least once per week, suggesting a habitual dependence on digital financial access. Furthermore, nearly half of the respondents actively utilized **paylater** features, allowing them to defer payments and experience immediate gratification. This pattern of usage indicates a shift from need-based spending to want-driven consumption, influenced largely by digital exposure and peer trends. Such behavior marks a departure from the financial norms typically observed in rural communities, which are often grounded in frugality and delayed gratification. The preference for instant and frictionless transactions reflects how technological convenience is reshaping economic decision-making processes among youth. It also signals the emergence of a new digital consumer archetype in rural areas—one that is both empowered by access and vulnerable to overindulgence.

The widespread accessibility of digital financial services has undoubtedly empowered rural teenagers with newfound autonomy in managing their personal finances. For many, this autonomy represents a form of independence previously unavailable through traditional financial institutions or family-controlled resources. However, this empowerment is not without consequence, as it often lacks the critical foundation of financial literacy and self-regulation. One of the most striking findings from this study is the statistically significant positive correlation between Fintech usage and consumptive behavior. The regression analysis revealed a coefficient of **0.52** with a p-value of **0.000**, indicating a robust and direct relationship. This suggests that as Fintech usage increases, so too does the tendency for impulsive or emotionally driven spending. Without adequate knowledge or guidance, these teenagers may fall into cycles of short-term gratification and long-term financial instability. The very tools that grant them access to modern economic life may also expose them to behavioral risks if not accompanied by education and responsible usage frameworks.

Table 1: Regression Summary of Main Variables

Variable Relationship	Coefficient (β)	p-value	Significance
Fintech Usage → Consumptive Behavior	0.52	0.000	Significant
Digital Lifestyle → Consumptive Behavior	0.45	0.001	Significant
Fintech Usage → Digital Lifestyle	0.47	0.000	Significant
Financial Literacy → Consumptive Behavior	-0.32	0.010	Significant (Moderating)

Source: Processed Primary Data, 2025

The data indicate a clear pattern: the more frequently teenagers interact with Fintech platforms, the more susceptible they become to impulsive and emotionally driven spending habits. This behavioral trend reveals how digital convenience can unintentionally foster a sense of financial detachment, where the act of purchasing becomes automatic and unreflective. The psychological distance created by cashless transactions reduces the perceived value of money, making overspending more likely. These findings echo those of Chen, Wang, and Zhang (2022), who observed that the seamless nature of digital payments heightens the risk of spontaneous consumption. The ease of just a few clicks or taps creates a frictionless environment where self-control is easily bypassed. Moreover, digital notifications, personalized ads, and real-time promotional alerts amplify the temptation to consume. Teenagers, whose cognitive and emotional development is still evolving, are particularly vulnerable to these stimuli. As a result, digital financial services (while empowering in theory) may be subtly shaping unsustainable consumption patterns among rural youth.

The allure of instant gratification is further intensified by features such as *paylater*, which offer immediate access to goods and services without requiring upfront payment. These deferred payment systems encourage adolescents to prioritize immediate desires over long-term financial responsibility. In this study, 45% of respondents admitted to using paylater services even though they lacked sufficient funds to repay the amount in a timely manner. This behavior mirrors the psychological mechanisms of credit card debt, yet it often occurs without the same structural protections, such as formal contracts or parental guidance. Without fully understanding interest accumulation, repayment schedules, or financial penalties, many teens engage in digital borrowing with a false sense of security. Paylater services thus create a convenient illusion of affordability, making it easier to rationalize non-essential spending. Over time, such practices can lead to habitual debt cycles, emotional stress, and erosion of financial discipline. This underlines the urgent need for targeted financial education that addresses not only tools, but also the mindset required to navigate them wisely.

Table 2: Digital Behavior Patterns Among Respondents

Behavior Type	Percentage (%)
Frequent e-wallet use	85%
Use of paylater services	45%
Purchases influenced by ads	68%
Daily social media use > 3 hrs	75%

Source: Field Questionnaire, 2025

Social media plays a pivotal role in shaping and reinforcing the consumptive behaviors of rural teenagers. In this study, approximately 75% of respondents reported spending more than three hours per day on social platforms such as Instagram, TikTok, and Facebook. This prolonged exposure increases their susceptibility to promotional content, digital influencers, and peer-curated trends. Notably, 68% admitted to making purchases after encountering advertisements or influencer endorsements, demonstrating a strong link between digital exposure and economic behavior. These platforms blur the line between entertainment and marketing, embedding consumer messages into the very fabric of daily online interactions. Unlike traditional advertisements, social media promotions often leverage emotional appeal, relatability, and aspirational imagery to influence decision-making. For teenagers still developing their self-identity, these cues can trigger desires tied to social validation and belonging. As such, social media is not just a backdrop to their financial choices—it is an active and persuasive agent that guides them.

These patterns illustrate the increasingly mediatized nature of youth consumption in the digital era. Purchasing is no longer just a response to physical need; it has become a response to digital stimuli that are emotional, visual, and socially driven. The emotional pull of curated advertisements and peer comparisons can evoke a sense of urgency or inadequacy, prompting teenagers to spend in order to "keep up." Park, Cho, and Lim (2022) describe this phenomenon as a central characteristic of the digital lifestyle—where consumption is influenced more by image and identity than necessity. Within this framework, Fintech tools become enablers, making it easy to act on these impulses through one-click payments and delayed billing. The regression results of this study support this connection, with digital lifestyle emerging as a significant mediating variable (coefficient = 0.45; p = 0.001). This statistical evidence confirms that Fintech usage is deeply entangled with broader digital experiences and habits. In essence, financial behavior among youth cannot be understood in isolation—it must be viewed within the interconnected web of digital life.

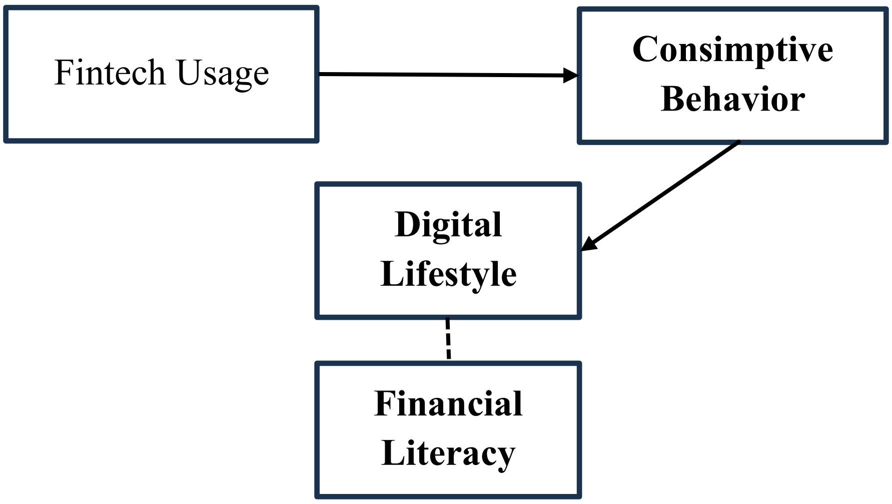

Figure 1.
Model of Fintech Influence on Consumptive Behavior
Source: Researcher Illustration, 2025

The impact of a digital lifestyle on rural youth extends far beyond mere economic behavior; it also permeates their social world and psychological development. Interviews conducted with several participants revealed that buying products trending online was not just about utility, but about feeling connected and socially relevant. For these teenagers, participation in digital consumption provides a sense of identity and inclusion in broader cultural narratives. Many described feeling more confident, stylish, or accepted when purchasing items endorsed by influencers or peers on social media. This phenomenon resonates strongly with the tenets of Consumer Culture Theory, which posits that consumption is deeply embedded in the construction of self and social identity. In such contexts, what is consumed becomes a symbol of belonging, not simply a matter of need. The economic decisions made by these adolescents are often inseparable from their emotional aspirations and social positioning. Consequently, digital consumption emerges not only as a financial behavior, but as a medium through which teenagers express who they are—and who they wish to be seen as.

Teenagers today are not merely purchasing goods—they are buying into a form of social validation curated through likes, comments, and digital visibility. When a teenager acquires the latest fashion accessory or trending gadget, they are often seeking more than functionality; they are pursuing affirmation in a digitally networked world. These purchases symbolize membership within an imagined digital community, where relevance is often tied to what one owns and displays. In this landscape, consumption becomes a performative act, influenced more by perceived norms than by practical considerations. Needs are redefined not by necessity but by trends, aesthetics, and peer influence shaped through digital platforms. The pressure to conform to online standards often overrides rational spending habits, especially among youth still forming their self-concept. As a result, financial decisions are increasingly governed by emotional responses and curated digital ideals rather than grounded reflection. This environment makes it essential to explore internal resources—like financial literacy—that can help adolescents maintain autonomy over their economic choices.

Recognizing this vulnerability, the study further investigated the role of financial literacy as a moderating variable in the relationship between Fintech usage and consumptive behavior. The results were both compelling and hopeful: respondents with higher levels of financial knowledge demonstrated significantly lower tendencies toward impulsive purchases. Even when exposed to the same digital ads, influencer content, or *paylater* incentives, these individuals showed greater restraint in their consumption decisions. The data suggest that financial literacy acts as a psychological buffer, enabling youth to pause, reflect, and evaluate before spending. This finding affirms the insights of Lusardi and Mitchell (2021), who argued that financial education is a protective factor in a world of increasingly complex financial products. In the context of this research, the moderating effect was statistically significant, with a negative regression coefficient of -0.32 and a p-value of 0.010. These values underscore the strength of the relationship between knowledge and behavior regulation. Ultimately, financial literacy empowers teenagers not by limiting access, but by strengthening discernment.

In practice, financial literacy equips young individuals with essential cognitive tools to navigate a financially saturated digital environment. It enables them to understand not only how money flows, but also how interest, debt, risk, and opportunity interact in real-world decisions. With this knowledge, they are more likely to budget effectively, differentiate between needs and wants, and evaluate long-term implications of short-term spending. This internal framework serves as a lens through which digital temptations are filtered and assessed critically. Rather than reacting impulsively to every promotional stimulus, financially literate teenagers demonstrate an ability to delay gratification and plan responsibly. Their decisions become rooted in understanding and foresight, rather than impulse and social pressure. In this way, financial literacy functions not only as a set of skills, but as a mindset that fosters autonomy and resilience. Especially in rural settings where formal financial education may be scarce, these capabilities are essential for building a generation that is both digitally connected and financially grounded.

Table 3: Impact of Financial Literacy on Consumption Control

Literacy Level	Budgeting Behavior	Overspending Frequency
High	Frequently budgeted	Rarely overspends
Medium	Sometimes budgeted	Occasionally overspends
Low	Rarely budgeted	Frequently overspends

Source: Survey Cross-tab Analysis, 2025

One of the most compelling insights from this study was the observed divergence in budgeting behavior based on levels of financial literacy. Respondents who demonstrated higher literacy often reported implementing conscious spending strategies, such as setting monthly limits and distinguishing between essential and non-essential expenses. They showed a tendency to reflect on financial choices, assess affordability, and avoid purchases driven by emotional triggers. In contrast, those with lower financial literacy displayed limited awareness of basic budgeting principles and often engaged in spontaneous, unplanned spending. Many of them lacked understanding of the long-term implications of debt accumulation, especially when using paylater services. This contrast underscores the cognitive gap between financial awareness and financial behavior—where access to Fintech is equal, but the capacity to use it wisely is not. It also reveals how literacy acts as a silent determinant in shaping financial outcomes, especially among vulnerable groups like teenagers. Without structured financial education, many young people are left to navigate complex financial tools without a map.

This behavioral divide highlights the pressing need to institutionalize financial education, particularly among youth navigating a rapidly digitizing world. The data suggests that financial literacy does more than impart technical knowledge—it builds reflective habits, risk awareness, and emotional control. Interestingly, some students shared that they only began to understand financial principles after personally experiencing the stress of debt from overusing paylater features. These moments of regret became informal learning points, often accompanied by anxiety and social pressure. Such reactive learning underscores the failure of preventive education mechanisms in rural contexts. Had these individuals received prior guidance, many of the negative consequences could have been avoided. Education, therefore, must not follow financial mistakes—it should precede them. Financial literacy must be embedded early, proactively shaping attitudes before technology fills the gaps with unchecked behavior.

As such, Fintech usage cannot be analyzed purely as a technological phenomenon that offers speed and convenience. It must be examined as part of a larger socio-behavioral ecosystem, where access meets emotional maturity and decision-making capacity. Digital incentives—such as cashback, flash sales, and influencer endorsements—do not operate in a vacuum; they interact with individual psychology, peer norms, and cultural expectations. When teenagers engage with Fintech without adequate preparation, their financial decisions often mirror emotional impulses rather than rational planning. This behavior is shaped by the interplay between user experience design and adolescent vulnerability, making consumption feel both effortless and socially rewarding. Understanding this dynamic requires a shift from techno-centric models to more human-centric frameworks. We must explore not only what technology does, but what it means to those who use it. In doing so, we uncover deeper layers of motivation and consequence that drive digital financial behavior.

The urgency of this inquiry becomes even more apparent in rural areas like Desa Cumedak, where the digital infrastructure may be advancing faster than educational systems or parental supervision. In such settings, teenagers are increasingly exposed to Fintech tools and online consumption models, yet lack consistent guidance from trusted adults or school curricula. The result is a widening gap between technological access and behavioral readiness—a gap that leaves young users susceptible to financial pitfalls. Traditional financial values rooted in saving, delayed gratification, and caution are often at odds with the instant culture of digital consumerism. This cultural friction can lead to confusion, conflict, or even shame when youth cannot align family expectations with their digital behavior. Moreover, rural families may not always be equipped to support conversations about digital finance, either due to limited experience or generational differences. The pace of digital adoption, if unmatched by educational support, risks deepening social and economic divides. Therefore, any innovation in financial access must be accompanied by culturally sensitive and age-appropriate financial education.

What makes this study unique is its commitment to exploring the digital-financial transition from within a rural context, a lens that is often overlooked in existing literature. While much has been written about urban youth and their digital habits, the behavioral nuances of rural adolescents remain underexplored and insufficiently documented. This research addresses that void by highlighting how rural teenagers are not immune to the forces of digital consumerism; in fact, they may be more vulnerable due to lower baseline literacy and limited institutional support. The findings demonstrate that digital behavior is not solely shaped by geography or infrastructure, but by the intersection of technology, education, and identity. By situating the analysis in Desa Cumedak, the study reveals localized experiences that resonate with global patterns yet possess distinct social textures. It captures how innovation, when introduced into unprepared ecosystems, can yield both empowerment and risk. This duality must be acknowledged in future interventions and policymaking. In capturing this digital shift, the study offers not only data, but a window into the lived realities of youth on the frontier of financial change.

Table 4: Comparison of Urban vs Rural Digital Finance Behavior

Behavior Aspect	Urban Youth	Rural Youth
Tech Access	High	Medium
Financial Literacy Level	Moderate to High	Low to Moderate
Frequency of Paylater Use	Moderate	High
Digital Ads Influence	Medium	High

Source: Comparative Study, Adapted 2025

Fintech's influence in rural communities is far more than a matter of technological innovation—it is a cultural force that redefines how young people perceive value, time, debt, and even their sense of identity. For many teenagers in non-urban settings, digital spending is not simply a financial action, but a symbolic way to connect with a larger, more modern world. The use of e-wallets or paylater services enables them to participate in trends, mimic urban lifestyles, and gain a sense of inclusion in national or global consumer culture. This sense of participation can be empowering, especially for youth who previously felt excluded from such spaces due to geographic or economic barriers. However, participation through spending also imposes a cultural cost, as it reorients youth from traditional values of restraint and frugality toward digital consumerism. What was once a tool for convenience now becomes a medium through which identity is curated and validated. This shift underscores the need to examine Fintech not only as a technical platform but as a socio-cultural phenomenon. Understanding this deeper influence is key to anticipating both its positive and adverse impacts on youth development.

Yet, this transformation is not without its risks—especially when digital engagement outpaces education and reflection. Unchecked access to digital finance can lead to patterns of overspending, prolonged debt cycles, and dependency on financial tools that many young users barely understand. As they prioritize instant gratification, adolescents may sacrifice long-term stability for short-term validation. The emotional toll of debt, regret, and financial pressure can silently erode their well-being. This study, therefore, highlights the urgent need for structured interventions that can bridge the gap between access and awareness. One of the most effective forms of intervention is education, rooted not only in theory but in real-world application. When youth are empowered with knowledge, they gain control over their behavior and choices. The sooner we act, the better we can prevent financial vulnerability from becoming a generational norm in rural communities.

Educational institutions have a crucial role in responding to this need by embedding digital financial literacy into the formal curriculum. Lessons in budgeting, understanding interest rates, evaluating digital credit systems, and distinguishing needs from wants can equip students with practical tools for everyday life. These lessons do not need to be complex; even simple, context-specific case studies can foster critical thinking and responsible behavior. Financial education, when introduced early, helps shape values around money, delayed gratification, and conscious consumption. It cultivates not just knowledge, but habits of self-awareness and accountability in financial decision-making. Schools, as trusted institutions, offer a structured environment where such values can be consistently reinforced. Beyond textbooks, experiential learning and digital simulations can make these concepts relatable and engaging. Ultimately, financial literacy should be seen as a form of life literacy—an essential competency in the 21st century.

Fintech companies also bear a moral and strategic responsibility to safeguard the digital behavior of their youngest users. Ethical design features, such as spending alerts, transparent repayment terms, and age-appropriate user experiences, can significantly reduce risky financial decisions. These firms must go beyond profit-driven models and embrace their role as stakeholders in long-term societal well-being. By making information on interest rates, late fees, and borrowing risks clear and accessible, companies can build trust while fostering informed usage. Moreover, implementing default spending limits for teenage users could offer a practical buffer against overconsumption. When platforms prioritize safety and transparency, they help nurture a generation of digitally responsible users. In doing so, they not only reduce potential harm but also build loyalty and credibility in emerging markets. Aligning business success with user protection is not only ethical—it is sustainable.

Policy makers, too, must broaden their understanding of digital inclusion beyond mere infrastructure access. True inclusion means ensuring that individuals, particularly youth, possess the knowledge, agency, and ethical grounding to navigate digital financial systems wisely. Providing free internet or smartphone access is only half the equation; the other half lies in cultivating responsible and informed users. Regulatory frameworks should require Fintech companies to adhere to transparency standards and age-appropriate features. Public campaigns targeting parents, educators, and community leaders can further reinforce the importance of guiding youth in their digital journeys. Special attention should be given to rural engagement, where digital fluency may lag behind technological availability. In such contexts, collaboration with local schools and NGOs can amplify impact. When policy, education, and private sectors align, they can collectively ensure that digital empowerment does not become digital endangerment.

The study also reveals that marketing mechanisms—particularly cashback offers, flash sales, and influencer-driven campaigns—are among the most influential behavioral triggers for impulsive spending. These promotions are crafted to evoke urgency, emotional excitement, and a fear of missing out, often pushing teenagers toward purchases they might otherwise avoid. While effective in driving platform engagement, such strategies can distort young users' perception of value and necessity. When ethical oversight is lacking, these marketing tools may manipulate rather than inform. Youth, with their still-developing critical faculties, are especially prone to interpreting digital persuasion as social expectation. If left unregulated, these tactics may contribute to habitual overconsumption and emotional dependency on digital shopping. It is therefore imperative to regulate not only financial systems but the marketing narratives embedded within them. Protecting young consumers means protecting their decision-making space from undue psychological pressure.

Addressing this complex issue requires a unified, multi-sectoral effort that brings together government, technology firms, educators, families, and community organizations. Each has a unique role to play in shaping a digital ecosystem that promotes empowerment over exploitation. Government agencies can establish regulations and incentives; tech companies can redesign products for safer use; schools can educate; families can guide; and communities can support. Only through this collective synergy can we foster a generation of financially literate, emotionally resilient, and digitally wise youth. The goal is not to eliminate digital finance from youth lives, but to humanize its presence and make it beneficial. Fintech must evolve with a conscience, not just a code. Collaboration, compassion, and commitment must form the foundation of our collective digital future. If left fragmented, these efforts risk being reactive rather than transformative.

In conclusion, this study affirms that Fintech is more than a financial tool—it is a cultural force shaping the values, behaviors, and aspirations of teenagers in digitally evolving rural communities. It influences consumption not just through functionality, but through emotion, identity, and algorithmic suggestion. The interplay between digital lifestyle and financial literacy provides a deeper, more holistic understanding of how modern youth make economic decisions. These decisions are no longer isolated financial acts; they are social expressions shaped by digital environments. To respond effectively, we must move beyond singular solutions and embrace multi-layered strategies rooted in literacy, ethics, and psychological readiness. The future of youth financial well-being depends on this broad, empathetic, and proactive vision. This research contributes not only empirical data, but a story of young lives negotiating identity, aspiration, and inclusion in a digital world. In nurturing them, we must teach not only finance—but also empathy, discipline, and digital wisdom that empowers them for life.

CONSLUSION

In light of the findings and observations from this study, it becomes evident that the integration of financial technology (fintech) into the daily lives of adolescents in Desa Cumedak, Kecamatan Sumberjambe, has brought about both opportunities and challenges in their financial behavior. While fintech services such as e-wallets and paylater platforms provide convenience, accessibility, and engagement with digital transactions, they have also subtly shaped a culture of impulsive consumption among the youth. This research concludes that the use of fintech does influence adolescents to become more consumptive, particularly when digital lifestyle acts as a bridge between convenience and behavioral response. Adolescents who are constantly exposed to digital trends, social media promotions, and peer influence are more likely to indulge in non-essential spending, often prioritizing appearance, entertainment, and convenience over mindful financial planning. Nevertheless, this consumptive tendency does not arise from technology alone; rather, it reflects a deeper gap in digital financial literacy. Many adolescents are not adequately equipped to comprehend the long-term consequences of financial decisions, such as accumulating debt from paylater services or overspending due to flash sales. Without foundational financial knowledge, fintech becomes a double-edged sword an innovation that empowers while it endangers.

However, there lies hope and responsibility in this awareness. When guided with the right education and financial literacy, adolescents can transform fintech from a tool of consumption into a resource for empowerment budgeting, saving, and even investing. Therefore, beyond merely highlighting the influence of fintech, this research underscores the urgent need for schools, families, and policymakers to collaborate in implementing digital financial education tailored to rural youth. It also invites fintech providers to adopt more ethical marketing approaches and transparent communication of risks associated with their services. A digitally connected lifestyle is no longer a trend but a reality, and young people must not be left to navigate it without a compass. The outcome of this research calls not only for reflection but for action to turn passive consumers into informed digital citizens. As we move forward, equipping adolescents with critical thinking skills and financial self-awareness should become an integral part of rural education reform. By embedding financial literacy into local curriculums and community programs, we prepare them not just to survive in a digital economy but to thrive in it with discernment and purpose. Ultimately, technology should serve human values not replace them. It is our collective responsibility to ensure that innovation leads to inclusion, not indulgence. This study serves as a reminder that while technology can change the way we live, it is education that determines how wisely we live with it.

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