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Digital Transactions and False Needs: A Marcusean Social Critique of Migrant Students' Consumerism

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Abstract

Cashless payments have become part of university students' everyday routines in Kediri, but their social implications extend beyond convenience. This study examines how eight students living away from home negotiate digital payments, promotional offers, and the pressure to participate in campus consumer culture. Using a qualitative, critical-interpretive design, the analysis draws on semi-structured interviews, non-participant observations, and relevant scholarship. Herbert Marcuse's ideas of false needs and one-dimensional society provide the theoretical framework. The synthesis highlights four interconnected processes: the ease of repeated small purchases, the influence of promotions and digital credit, the commercial uses of transaction data, and the symbolic importance of urban consumption spaces. Participants' accounts illustrate how practical spending decisions may become entangled with desires for speed, belonging, and social recognition. Digital payments also offer genuine benefits, particularly for students managing everyday life independently. Rather than treating cashless technology as inherently harmful, the article shows how convenience can coexist with pressures to consume. The findings contribute a context-sensitive reading of digital consumerism and support a more reflective approach to digital financial literacy in higher education.

Keywords: Digital Transactions; Consumerism; Migrant Students; False Needs; Herbert Marcuse

Abstrak

Pembayaran nontunai telah menjadi bagian dari kehidupan sehari-hari mahasiswa di Kediri, tetapi dampak sosialnya tidak terbatas pada kemudahan bertransaksi. Penelitian ini mengkaji bagaimana delapan mahasiswa perantau memahami penggunaan pembayaran digital, promosi, dan tuntutan untuk menyesuaikan diri dengan budaya konsumsi di lingkungan kampus. Penelitian menggunakan pendekatan kualitatif-interpretatif kritis dengan memadukan wawancara semi-terstruktur, observasi nonpartisipan, dan kajian pustaka yang relevan. Konsep kebutuhan semu dan masyarakat satu dimensi dari Herbert Marcuse digunakan sebagai kerangka analisis. Sintesis temuan menunjukkan empat proses yang saling terkait, yakni kemudahan melakukan pembelian kecil secara berulang, pengaruh promosi dan kredit digital, pemanfaatan data transaksi untuk kepentingan komersial, serta makna simbolik ruang konsumsi perkotaan. Pengalaman informan memperlihatkan bahwa keputusan pembelian sehari-hari dapat berkaitan dengan keinginan memperoleh kecepatan, penerimaan sosial, dan pengakuan. Di sisi lain, pembayaran digital juga membantu mahasiswa mengelola kebutuhan praktis secara mandiri. Dengan demikian, penelitian ini tidak menempatkan teknologi nontunai sebagai penyebab tunggal konsumerisme, melainkan menunjukkan ketegangan antara kemudahan dan dorongan konsumsi serta pentingnya literasi keuangan digital yang reflektif.

Kata Kunci: transaksi digital; konsumerisme; mahasiswa perantau; kebutuhan semu; Herbert Marcuse

I. Introduction

Digital payments have changed the experience of spending. Paying through an app removes the familiar act of handing over cash and can make a purchase feel less immediate. Studies of payment psychology show that the way people pay may influence how they evaluate what they have spent (Prelec & Loewenstein, 1998; Shah

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et al., 2016). For university students, this matters not only for major purchases but also for everyday spending on meals, drinks, clothing, and digital services. E-wallets make these transactions quick, while promotions and cashback offers provide reasons to return to the same platforms.

Around campuses in Kediri, QRIS and e-wallets are used in the food stalls, cafés, and shops considered in this study. For students in boarding houses or rented rooms, they offer a practical way to manage daily purchases without carrying cash. The concern is subtler: when small payments are easy to make, their cumulative cost may receive less attention. This tension between convenience and repeated spending provides the starting point for the inquiry.

Students who move away from home for university often take greater responsibility for their finances while building new friendships and routines. Their spending decisions are therefore shaped by more than personal taste. Housing arrangements, peer relationships, accessible shops, and payment applications all contribute to the setting in which they decide what to buy. Examining these connections can clarify how financial independence develops alongside social expectations.

Herbert Marcuse's critique of advanced industrial society offers a way to examine that setting. For Marcuse, 'false needs' are desires encouraged by social arrangements that appear to be personal choices while supporting established patterns of consumption (Marcuse, 2013). Studies of digital capitalism raise related questions about the commercial priorities embedded in platform services (Fuchs, 2020; Zuboff, 2019). The present study asks how migrant students describe their use of e-wallets and digital credit, which purchasing routines are visible in their surroundings, and what a Marcusean reading adds to those accounts.

The study contributes a situated account of digital consumerism rather than a general claim that electronic payment causes excessive spending. By reading students' experiences alongside observations of local commercial spaces, it explores how practical independence, belonging, and promotional incentives can shape the meaning of everyday purchases.

II. Method

The study used a qualitative, critical-interpretive approach. Interviews and non-participant observations provided the empirical material, while Herbert Marcuse's concepts of false needs and one-dimensional society guided the interpretation. Relevant literature on consumer behaviour and digital platforms was used to place the local accounts in a wider discussion (Creswell & Poth, 2018; Denzin & Lincoln, 2018).

The setting comprised university students living away from their home communities while studying in Kediri. The analysis attended to how participants understood convenience, promotional offers, spending priorities, and social belonging. Concepts from critical theory helped interpret these experiences, but the theoretical reading was kept distinct from what participants said and what could be observed.

Eight migrant undergraduate students took part in the study. Purposive selection was based on four criteria: active undergraduate enrolment, residence in a boarding house or rented accommodation, regular use of digital payment services, and

familiarity with promotions such as discounts, cashback, and in-app notifications (Palinkas et al., 2015). The accounts of Rizky, Rara, and Ferdian are discussed as illustrative cases; the thematic synthesis covers material from all eight informants.

The study brought together three sources of material. Scholarly literature established the conceptual background; semi-structured interviews captured students' explanations of their spending choices; and non-participant observations documented the commercial settings in which digital transactions occurred. Combining these sources made it possible to examine recurring patterns without treating theory as a substitute for field evidence.

The interviews addressed everyday payment habits, reasons for choosing digital services, experiences of discounts and cashback, and the distinction participants made between needs and wants. A semi-structured format maintained comparable topics across interviews while allowing informants to explain circumstances in their own words (Kvale & Brinkmann, 2015). Selected accounts are presented below to illustrate the themes that emerged from the combined material.

Non-participant observations examined transaction practices and commercial cues in campus surroundings, food stalls, cafés, convenience stores, and other locations where QRIS and e-wallet payments were available. Attention was given to visible payment routines, promotions, app interfaces when openly observable, and the social contexts of purchasing. The field observations undertaken in November 2025 provided contextual evidence for interpreting the interviews. Photographs presented as Figures 1–3 serve as field documentation; permission for their publication has been confirmed. The photographs are illustrative and are not treated as independent proof of participants' motivations or psychological states.

Interview material and observation notes were read together and organised around recurring issues, with attention to both similarities and differences across accounts. The resulting themes were then considered in relation to Marcuse's critical concepts (Miles et al., 2014). Four concerns structure the discussion: the normalisation of routine purchases, promotional incentives and technological rationality, data-driven commercial influence, and the social meanings of urban consumption spaces. These connections are interpretive; the study did not measure psychological states or establish a causal effect of payment technology.

III. RESULTS AND DISCUSSION

Marcuse used the term 'one-dimensional thinking' to describe circumstances in which dominant social arrangements are rarely questioned and alternatives become harder to imagine (Marcuse, 2013). The interviews and field observations suggest a modest but relevant parallel. Quick payments and frequent offers were woven into familiar purchasing routines, making some decisions appear almost automatic. This does not mean that students lacked judgement. It suggests that habits developed around commercial systems deserve closer scrutiny.

As cashless transactions become familiar, they can also shape expectations about the easiest or most practical way to shop. Marcuse's work invites questions about whose interests benefit from such routines (Marcuse, 2013). Research on digital capitalism adds the importance of platform ownership and data practices (Zuboff, 2019). The Kediri material offers a local vantage point from which to consider these wider issues.

For Marcuse, false needs are not simply items that individuals could live without. They refer to desires encouraged by social and economic arrangements that can appear freely chosen while reproducing those arrangements (Marcuse, 2013). This distinction matters when interpreting student consumption. Buying a drink or using a payment app is not, by itself, a false need. The more relevant question is how repeated purchasing is connected to incentives, social recognition, and reduced opportunities to consider competing priorities. The concept is therefore used here as a critical interpretation of patterns rather than a label attached to particular students.

The distinction becomes useful when considering app notifications and personalised offers. A purchase prompted by a discount may still meet a real need, but the presentation of an offer can also make an optional item feel urgent or attractive. Scholarship on algorithmic influence helps explain why the design of digital platforms matters for the choices users encounter (Beer, 2017). Here, Marcuse's ideas provide a critical interpretation of commercial cues rather than a label applied automatically to every purchase.

Payment technologies do not operate separately from the institutions and businesses that develop them. Their interfaces and incentives shape how people encounter commercial offers, and their ease of use can influence established habits. Marcuse's account of technological rationality helps explain how systems presented as efficient may also reinforce particular social and economic priorities (Marcuse, 2013).

Digital payment systems can influence purchasing through app interfaces, promotions, reminders, and integrations with other commercial services. These features may encourage repeated use while making alternative payment habits appear less convenient. Read through Marcuse's concept of technological rationality, such processes raise questions about how commercial priorities become embedded in everyday practices (Marcuse, 2013). Nevertheless, the presence of promotional features does not establish that every user is controlled by them. In this study, the issue is how students negotiate practical convenience and purchasing pressure within the settings described by the interviews and observations (Fuchs, 2017).

Marcuse's idea of repressive desublimation describes how enjoyment and satisfaction can coexist with forms of dependence (Marcuse, 2019). In the digital marketplace, rewards and rapid checkout offer immediate benefits, even as they encourage continued participation in commercial platforms. The concept helps illuminate this tension without requiring the assumption that pleasure is itself a sign of manipulation.

For students, convenience is both useful and potentially demanding. Paying quickly can support busy routines, but repeated prompts to buy may compete with considered budgeting. The point is not that digital payment should be avoided; it is that the conditions surrounding a transaction can affect how deliberately a purchase is made.

The notion of false needs is particularly relevant to the changing experience of paying. Digital balances and rapid checkout can weaken the immediate connection between an individual purchase and the money spent. Prelec and Loewenstein's (1998) account of the 'pain of paying' provides a useful conceptual complement to this discussion. The point is not that cashless spending is always impulsive but that lower friction may interact with promotional stimuli and everyday habits.

For students managing their own finances away from home, digital balances can make routine expenditure less tangible than handing over physical cash. Rapid checkout may reduce the pause between wanting and purchasing, especially for low-cost but frequent items. This possibility is compatible with the broader concept of impulse buying, although the relationship between cashless checkout and spending requires contextual investigation (Rook, 1987). The interview synthesis suggests that convenience should be understood alongside financial planning rather than treated as a sufficient explanation for consumerism.

Cashback, discounts, flash sales, and app notifications introduce additional incentives to purchase. Research on buying impulses and algorithmic influence offers conceptual reasons to examine how these incentives may shape purchase decisions (Beer, 2017; Rook, 1987). Within a Marcusean reading, these incentives are relevant when they make discretionary purchases appear necessary or urgent. This study interprets such promotional environments in relation to student accounts; it does not independently audit platform algorithms or quantify the effect of any single promotion.

The accounts also reveal a tension between managing money independently and navigating commercial invitations that are difficult to ignore. A digital balance is convenient to check, yet rapid checkout, promotional offers, and comparison with peers can make some purchases feel more pressing than they otherwise would. These pressures are best understood in relation to the students' circumstances rather than as evidence of identical behaviour across the group.

Instant checkout and pay-later services add another dimension to purchasing decisions. While they may improve flexibility for some users, they can also postpone the moment when a financial obligation becomes salient. Among migrant students, such conveniences need to be considered alongside limited budgets and expectations of social participation. The interview and observation synthesis indicates a tension between financial autonomy and commercially encouraged spending, without establishing that all users of digital credit become dependent on it (Zuboff, 2019).

The urban setting also matters. Food stalls, cafés, shopping platforms, and delivery services provide accessible opportunities for consumption and social participation. Their integration with digital payments can make purchasing part of ordinary student routines. From a critical perspective, peer expectations and commercial spaces may reinforce one another, especially when consumption is linked to lifestyle and identity (Beer, 2017). The present inquiry treats this as a context-specific interpretation, not as evidence that every student or venue produces false needs.

One concern extends beyond purchasing itself: digital payments leave records that can be used to understand consumer behaviour. Research on datafication describes how ordinary activities become information that organisations can analyse and use to shape services (van Dijck, 2014). In commercial platforms, that information can contribute to targeted communication and recommendations (Zuboff, 2019).

Digital commerce combines payment infrastructures, purchasing histories, app interfaces, and promotional communication. Prior work on platform society and algorithmic influence offers a basis for understanding how these elements may shape consumer choices (Beer, 2017; van Dijck et al., 2018). In the present analysis, this literature provides a structural context for interviews and observation rather than evidence that the researchers directly measured profiling or automated targeting.

Three dimensions of digital payment are relevant to this discussion. First, the records produced by digital transactions may make economic activity more visible than cash purchases. Such records have practical uses, but they also raise questions about who can access information and for what purposes (Westermeier, 2023). The present research examines students' experiences of payment services, not the technical operation of payment databases.

A second mechanism concerns incentives and behavioural nudges. Cashback, loyalty points, promotional discounts, and digital credit offers can be examined as commercial incentives intended to encourage platform engagement. Such incentives need not involve direct coercion; behavioural-nudge theory helps explain how the presentation of options may influence choices (Thaler & Sunstein, 2008). The analytical question is whether students recognise these commercial prompts when making decisions, rather than whether any use of a reward automatically demonstrates a loss of agency.

A third issue concerns unequal access. As QRIS and e-wallets become more visible in commerce, people without compatible devices, reliable internet access, or adequate digital skills may experience disadvantages. Scholarship on the platform society draws attention to the social consequences of making digital systems an expected route to participation (van Dijck et al., 2018). This is an important contextual concern, although the eight interview accounts in this study do not establish the extent of exclusion across Kediri.

In the observed student-oriented settings in Kediri, QRIS and e-wallets were part of ordinary transactions at small businesses. Their presence made cashless purchasing readily accessible and provided a concrete setting for the interview accounts. This local evidence describes the sites considered in the study; it does not establish the rate of adoption across the city.

Students described and were observed using QRIS for small purchases at food stalls and other everyday outlets. Rizky, a psychology student at IIK Bhakti Wiyata Kediri, explained: "I don't have to think twice anymore just to buy iced tea or fried snacks. I had to hold back when I ran out of money before. Now, as I only have to swipe QRIS, the buying impulse is almost automatic. I end up making small purchases much more often." This account illustrates how quick payments can alter the perceived effort of making repeated small purchases. Through Marcuse's framework, the pattern can be interpreted as a potential tension between convenience and reflective budgeting; whether it represents a 'false need' requires careful interpretation rather than an automatic classification (Marcuse, 2013).

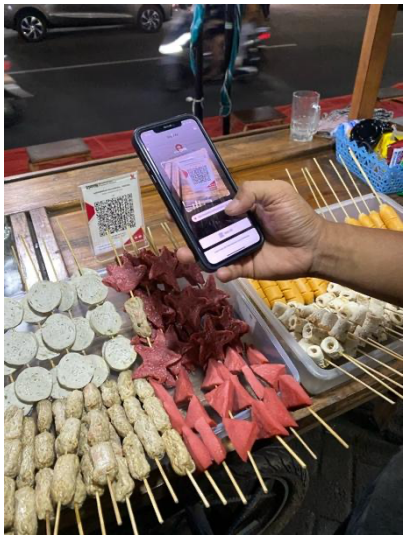


Figure 1. Payment using a QR-based e-wallet at a street food vendor

Literature on digital payment infrastructure highlights both administrative benefits and potential governance risks. Transaction records can support efficiency and accountability, but their use also raises questions about consent, access, and appropriate oversight (van Dijck et al., 2018; Zuboff, 2019). In this article, these issues provide a wider political-economic context for the student accounts. They should not be read as findings from a direct investigation of government transaction databases in Kediri.

The broader transition towards a cashless economy may support financial inclusion while also creating new forms of differentiation between users with unequal access to digital tools. Digital financial services can ease ordinary transactions, yet data-dependent systems may disadvantage people who lack devices, connectivity, or adequate transaction histories (Gabor & Brooks, 2017). These considerations are important when evaluating the social implications of digital payment adoption, although the present interview material primarily concerns active users rather than digitally excluded groups.

Privacy is another dimension of the digital transaction environment. Transaction records may be useful to service providers, but questions remain about transparency, consent, and protection of personal information (Solove, 2008). At the level of everyday interaction, digital payment can also change the pace of exchanges between buyers and sellers. These broader arguments complement the study's field setting; they do not demonstrate that interpersonal relationships in Kediri have declined because of QRIS use. What can be concluded more cautiously is that payment infrastructures influence the conditions under which social and economic interaction occurs.

Taken together, these concerns show that convenience and social risk can emerge within the same infrastructure. A critical discussion should therefore consider privacy safeguards, meaningful alternatives, and unequal access without assuming that every cashless transaction produces social control. For migrant students, the immediate issue explored in this article is how these structural conditions meet the practical pressures of budgeting and social belonging.

Living away from home involves more than learning to budget. Students also negotiate new friendships, personal independence, and the wish to belong. Digital payment services make participation in shared activities easier, but spending can acquire social meanings when purchases are associated with fitting in or keeping up with peers.

Consumption may also function as a signal of social belonging. Digital shopping platforms and social media make clothing, food, and leisure experiences visible within peer networks, sometimes encouraging comparisons and status-oriented purchases (Baudrillard, 1998). Studies of impulsive purchasing provide an additional perspective on why some purchases are made without extended deliberation (Rook, 1987). In the present study, the relevance of social recognition is illustrated by the informant accounts, particularly purchases described in connection with friendship and fitting into campus life.

Rara, a student originally from Jambi and studying at UIN Syekh Wasil Kediri, described using Shopee PayLater to buy fashionable clothing in a context of peer expectations. The example highlights the link between consumption and social belonging, while the use of digital credit adds a further dimension of financial obligation. Read through Marcuse's concept of false needs, the key analytical point is how a desire for acceptance can become connected to a purchase presented as necessary (Marcuse, 2013). This account should not be generalised to all migrant students.

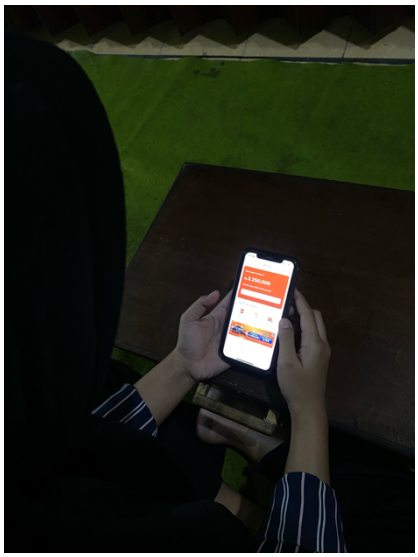


Figure 2. A migrant student using a digital wallet application on a smartphone to complete a cashless transaction

The speed of digital payment can shorten the interval between encountering an offer and completing a purchase. Promotional notifications and easy instalment options may reduce the opportunities for reconsidering discretionary spending. For students negotiating campus social life, such features can interact with pressures to follow fashion and leisure trends. Digital credit may additionally shift attention from an immediate cost to a future repayment obligation (Gabor & Brooks, 2017). The field examples in this article illustrate these processes without allowing a quantitative estimate of how widespread they are.

The interviews suggest that spending on leisure, clothing, and shared activities can carry genuine social value. Friendship and belonging are not in themselves 'false needs'. A critical reading instead asks when commercial offers and expectations from peers make it difficult to distinguish a freely chosen activity from a purchase felt to be necessary (Marcuse, 2013).

Speed is another feature of these experiences. Fast delivery, instant checkout, and time-limited offers reduce the interval between seeing an item and purchasing it (Rosa, 2015). The informants' accounts of small repeated purchases and responses to promotions suggest how this accelerated rhythm can enter everyday budgeting.

Messages such as 'Only five minutes left' and 'Limited stock' illustrate the urgency cues common in commercial interfaces. Together with quick payment options, they may encourage customers to act before reconsidering a purchase. The interview and observation material supports discussion of these cues as part of the consumption setting, although their separate psychological effects were not measured.

Digital consumption can intersect with identity formation when purchases become ways to express belonging or present oneself to others. Clothing, leisure venues, and online displays of consumption may acquire symbolic meanings beyond their practical use (Baudrillard, 1998). Marcuse's framework invites consideration of whether such meanings arise from reflective preferences or from commercially reinforced expectations (Marcuse, 2013). The distinction cannot be resolved by the product alone; it requires attention to the circumstances and reasons described by students.

Ferdian, a computer engineering student at UNISKA, described becoming increasingly accustomed to speed and convenience and finding it more difficult to postpone desired purchases. The example indicates how a perceived change in personal routines can accompany frequent exposure to instant transactions. Interpreted alongside the discussion of short-lived promotional alerts, the account supports a qualitative reading of accelerated consumption, while leaving open the possibility that individuals respond differently to the same digital environment.



Figure 3. Migrant university students engaging in social interaction at a café, illustrating urban leisure culture and consumption-oriented spaces

The commercial use of transaction data becomes especially relevant when consumption is also linked to personal identity. Zuboff (2019) argues that platforms can use behavioural information to anticipate and influence choices. In this study, that perspective helps interpret the environment surrounding students' purchases. The

study did not, however, inspect platform algorithms, so the analysis concerns their possible influence rather than a technical assessment of their operation.

Commercial payment services also enter student life through promotions and partnerships around campus activities. Literature on the commercialization of educational spaces provides a useful context for considering universities as sites of consumption as well as learning. Where students use pay-later products, the immediate convenience of deferred payment should be considered alongside repayment responsibilities. From a Marcusean perspective, these tensions invite attention to how short-term satisfaction may conceal longer-term dependence; they do not imply that all digital credit users lack self-control (Marcuse, 2013; Prelec & Loewenstein, 1998).

Across the interviews and observations, four influences recur: the convenience of payment, promotional incentives, expectations from friends, and the commercial setting of student life. Together they show why spending cannot be explained only as an individual preference. Marcuse's concept of repressive desublimation provides one interpretation of how enjoyable consumption may also deepen reliance on market arrangements (Marcuse, 2019). The students' responses were not uniform, and their ability to make choices remains central to understanding the findings.

Consumption takes place in particular spaces, and those spaces matter. Lefebvre (1991) emphasised that urban environments are shaped by social and economic relations. In Kediri, cafés, food stalls, retail outlets, and delivery services provide the everyday settings in which students meet friends, manage their needs, and use digital payment. These places offer opportunities for social life while also making purchasing more accessible.

A café can be a place to talk, study, or rest; it is also a business built around purchasing. That dual purpose helps explain why leisure spaces figure in the accounts of student consumption. Their social value should not be overlooked, even when the surrounding commercial design encourages visitors to spend.

The appearance of a venue may also shape its appeal. Attractive interiors and images shared online give cafés and other places meanings that extend beyond the food or services offered. Discussions of symbolic consumption are useful here because they draw attention to the social value attached to an experience (Piliang, 2004). The field material supports this contextual reading without showing that every visit is driven by a desire for online recognition.

Delivery and payment applications also carry commercial spaces into boarding houses. A student can buy food or other goods without leaving their room, and QRIS makes transactions simple across different settings. These services clearly help with everyday needs. Their accessibility may also increase opportunities for repeated discretionary spending, which is why convenience and budgeting should be considered together.

Student-oriented commercial spaces are therefore part of how friendships and leisure are organised. They are neither purely economic nor purely social. This intersection raises questions about responsible spending, fairness, and the pressures associated with belonging—issues that give the findings broader significance for discussions of social change and everyday ethics.

The boundary between physical and digital spaces is increasingly difficult to draw. Social media brings local venues to students' attention, while payment and

delivery apps make those venues easier to access. Marcuse's theory offers a language for examining the normalisation of consumer choices (Marcuse, 2013). The Kediri experience also shows that digital infrastructure can support independence and social connection; what matters is how students negotiate the opportunities and pressures it creates.

IV. CONCLUSION

This study examined digital consumption among eight migrant university students in Kediri through interviews, non-participant observations, and a critical reading of Herbert Marcuse's work. The findings suggest that payment convenience, promotional offers, digital credit, and commercial spaces can reinforce one another in everyday purchasing decisions. Students also described the genuine benefits of digital services for managing life away from home. The contribution of the article lies in showing how practical autonomy and consumer pressure may coexist rather than treating digital payment as a single cause of excessive spending. These interpretations are specific to the accounts and settings examined; the small purposive sample and the lack of transaction-level or platform data limit broader claims. Universities can respond by encouraging students to discuss digital-financial habits, reflect on needs and wants, and recognise the social pressures involved in consumption. Further research could follow students over time or compare groups with different financial and living arrangements.

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