The Effect of Green Packaging and Digital Payment on Consumer Behavior (A Case Study at Indomaret Asia Mega Mas Branch)

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ABSTRACT

The rapid development of IT and transportation has made daily life easier, and this progress has also shaped how consumers access information, make decisions, and respond to environmental issues. With global concerns such as rising temperatures and environmental damage becoming more visible, public awareness of sustainability is increasing. The central goal of this research is to ascertain how environmentally friendly packaging (X_1) and electronic payment methods (X_2) influence how customers act when shopping at the Asia Mega Mas Indomaret store in Medan. The data utilized in this study is primary data. The approach used in this research was quantitative. The survey involved 130 participants, all of whom were customers at the Asia Mega Mas Indomaret location in Medan. The method of data collection employed direct distribution of questionnaires to respondents. Eco-friendly packaging (X_1) have a positive and significant effect on consumer behavior (Y), digital payment (X_2) have a positive and significant effect on consumer behavior (Y). F test reveals that green packaging (X_1) and digital payment (X_2) synergistically generate a positive and considerable impact on consumer behavior (Y).

Keywords: consumer behavior, digital, digital payment, green packaging, Indomaret

INTRODUCTION

The rapid development of IT and transportation has made daily life easier, and this progress has also shaped how consumers access information, make decisions, and respond to environmental issues (Gho et al., 2023). With global concerns such as rising temperatures and environmental damage becoming more visible, public awareness of sustainability is increasing (Situmorang & Wilbert, 2025). This growing awareness influences consumer attitudes toward brands, as many people now prefer products and services that demonstrate environmental responsibility. Issues like poor waste management and the dominance of single-use plastics, of which Indonesia produced 31.9 million tons in 290 regions, with 35.7% still unmanaged have strengthened consumer expectations for businesses to take part in reducing environmental harm (Sakinah, 2024).

In response to global competition and changing consumer values, companies are adopting green marketing strategies to maintain competitiveness and win customer loyalty (Sinaga et al., 2024). Rising environmental awareness has encouraged businesses to offer eco-friendly packaging as a signal of their commitment to sustainability. Indomaret has followed this trend by introducing biodegradable plastic bags. However, because these bags are often disposed of in unsuitable environments, they fail to decompose as intended, reducing their actual environmental benefit (Hascaryo & Putri, 2024). This mismatch between consumer expectations and real

environmental outcomes raises questions about how effectively such green initiatives influence consumer perceptions, trust, and purchasing behavior.

Indomaret is a compact store format that focuses on offering essential items for everyday needs, typically with a sales floor that does not exceed 200 m². In its efforts to lessen ecological damage, Indomaret adopted the use of plastics that can break down naturally beginning in July 2009. Although Indomaret has introduced biodegradable plastic bags as part of its green-packaging strategy, this initiative does not necessarily influence consumer behavior in the intended way. At the branch studied, many customers acknowledge the "eco-friendly" label but continue to treat the bags like ordinary plastic, often discarding them in regular trash bins where they cannot decompose properly. Consumer characteristics also shape their responses: younger and more educated shoppers tend to be more supportive of eco-packaging, while others prioritize convenience. Even though many customers use digital payment methods such as e-wallets and QRIS, showing their readiness for modern retail practices, this does not translate into greater concern for sustainable packaging, as their focus remains on transaction speed and discounts. As a result, Indomaret's green packaging has limited influence on store preference, purchasing decisions, or disposal habits, revealing a core problem: the company's environmental initiative is in place, but consumer behavior does not yet align with or reinforce its goals. Indomaret stands out as a well-known retail outlet in Indonesia, evidenced by the consistent growth in the number of store locations each year (Ahdiat, 2023).
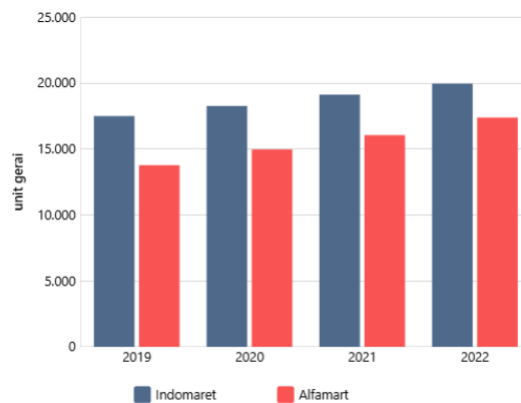

Figure 1. Indomaret dan Alfamart's Retail Amount (2019 - 2022)
Source: databoks, 2025

The data presented in Figure 1 illustrates that Indomaret holds the position of the retail establishment with the highest number of locations in Indonesia within the sector of food, drinks, and everyday essential goods, boasting 19,996 stores and generating total sales of US$7.6 billion. The expansion of Indomaret's operations is expected to continue through 2025, maintaining its status as the minimarket with the most extensive network of branches.

In the commercial sphere, rivalry among enterprises is commonplace. To gain financial advantages, each businessperson vies to deliver an array of better goods (Lazuardi et al., 2022). Businesses are anticipated to be adept at ascertaining the appropriate strategy to vie for the attainment of the company's objectives (Sinaga, Gultom, et al., 2024). Businesses that prioritize consumers should consistently evaluate consumer necessities, desires, and preferred sales prices, ensuring consumer contentment, loyalty, and repeat purchases (Kevinli & Gultom, 2020). Businesses need to be capable of deciphering consumer actions, so that consumers gain a favorable experience during transactions. According to Irwansyah et al. (2021), consumer behavior comprises all actions executed by consumers, both individual consumers and entities,

commencing from the procedure of probing, choosing, procuring, utilizing, disbursing, and assessing goods or facilities that are projected to fulfill their demands. Consumer behavior is poised to exert a constructive impact on corporate operations, given that heightened consumer demands correlate with amplified purchase frequency. Consequently, it is vital for businesses to cater to consumer needs.

Product packaging is an important factor that can influence consumer purchase decisions, especially as competition increases and customers face a wider range of choices (Sinaga, Gultom, et al., 2024). Beyond its protective function, packaging also acts as a marketing cue that shapes how consumers interpret product quality, brand values, and environmental responsibility (Harto et al., 2022). Recent studies show that green packaging plays a significant role in raising consumers' environmental awareness and shaping their perceptions of sustainability. For instance Li & Li (2024) found that environmentally oriented packaging designs can heighten consumers' green awareness and positively influence their evaluation of a product. Similarly, research by Fayad & Hairudinor (2024) demonstrates that green packaging enhances green perceived value, reduces perceived risk, and ultimately increases consumers' intention to purchase eco-friendly products. These findings support the idea that eco-conscious packaging is not only a waste-reduction strategy but also a green marketing tool that meets consumers' growing expectations for sustainability, shaping their attitudes, trust, and buying behavior.

The swift progress of information technology especially the internet has significantly altered commerce and advertising (Situmorang, 2024). A transformative development in retail is digital payment, defined by Wardhana et al. (2023) as the electronic exchange of monetary value among financial institutions, businesses, governments and individuals, enabling purchases without cash. The capacity to transact from anywhere and at any time explains the growing acceptance of digital payment methods. In Indonesia alone, e-wallet usage reached 84.3% of respondents in 2023, up from 60.9% in 2022 (Kredivo, 2023). At Indomaret, digital payment adoption is evident: for example, collaborations with platforms like OVO now allow payment in more than 19,500 branches across Indonesia. Furthermore, integration of the national QR code standard (QRIS) at over 23,000 Indomaret outlets underscores how digital payments are becoming standard in-store (Redaksi, 2025). This local phenomenon suggests that when consumers shop at Indomaret they increasingly expect and choose digital payment options—leading to faster check-outs, greater convenience, and reduced friction. For marketing, this shift means that payment method is no longer just a backend process but an element of the consumer experience that can influence store choice, loyalty and overall satisfaction.

LITERATURE REVIEW

CONSUMER BEHAVIOR

The expression "consumer behavior," as defined by Aswar (2025), encompasses the ways in which individuals or collectives opt for, procure, utilize, and assess goods and services with the intention of addressing their personal requirements and aspirations. Another opinion from Nugraha et al. (2021) stated that the study of consumer behavior encompasses a broad spectrum of actions, including the mental and emotional processes that influence individuals' decisions throughout their interactions with goods and services, from the initial consideration phase to the post-consumption phase and recurring cycles. Thus, can be concluded that consumer behavior delves into understanding the processes individuals, groups, or entities undergo when deciding to pick, buy, utilize, and discard items, services, concepts, or happenings to fulfill what they need and desire. The indicators of consumer behavior,

as stated by Irwansyah et al. (2021) include the following the traits of purchasers or consumers have a considerable impact on the manner in which people interpret and act upon marketing initiatives put into practice by enterprises and the methodology employed in making purchasing decisions fosters swift transactions.

GREEN PACKAGING

Eco-friendly packaging has become a pioneering idea, garnering considerable interest from both academic scholars and professionals in the business world (Sumarmi et al., 2025). According to Yaputra et al. (2023) eco packaging pertains to a product that is encased and labeled as ecologically sound and explicitly underscores details pertaining to sustainability on the packaging of the item. Thus can be concluded that green packaging refers to containers crafted to lessen detrimental environmental consequences by employing materials suitable for recycling, capable of biodegrading, or manufactured utilizing renewable resources. According to Igbomor. (2024), the indicators of green packaging are building and conveying the worth of a brand, securing a favorable position within the marketplace and influencing the conduct of patrons in making purchases.

DIGITAL PAYMENT

Digital payments represent a method for completing monetary exchanges through the utilization of digital tools, including devices like computers, mobile phones, or networks such as the internet (Ovami et al., 2024). Rizkiyah & Nurmayanti (2021), stated that digital payments offer a fresh viewpoint on cashless transactions, which are more convenient and reliable for users. Thus can be concluded that digital payment is a transaction method that does not involve physical money and is facilitated via electronic means, employing tools like smartphones, PCs, or specific equipment. Rizkiyah & Nurmayanti (2021) identified the following indicators of digital payment systems effectiveness, the quality of service, how easy payment seems, observed rapidity, perceived pleasure, safeguarding, real application, recognized advantages
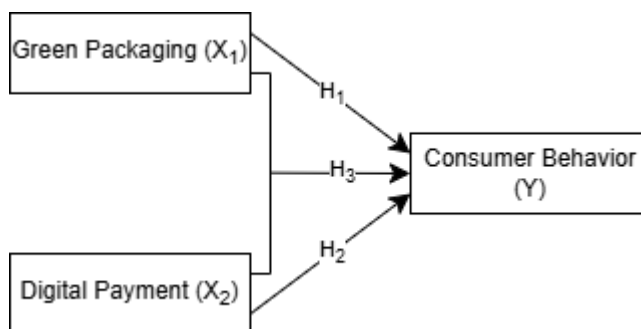

Figure 2. Conceptual Framework

H_1:   Consumer behavior is impacted by green packaging.
H_2:   Consumer behavior is impacted by digital payment.
H_3:   Consumer behavior is impacted by green packaging and digital payment.

RESEARCH METHOD

This research project was carried out at the Indomaret Asia Mega Mas, which can be found on Jl. Asia Raya, Sukaramai II, Kec. Medan Area, Kota Medan, North Sumatra 20224. The time frame for this research spanned from August 2025 to September 2025. The approach used in this research was quantitative, a method that employs statistical analysis for data processing, resulting in numerical data and outcomes (Sahir, 2022). The data utilized in this study is primary data, which is gathered firsthand from research subjects by the researchers themselves or by organizations (Amruddin et al., 2022). A

questionnaire was the method employed for data collection in this study, where the researcher posed questions to participants and gathered their responses from Indomaret customers at the Asia Mega Mas location. As stated by Situmorang & Pane. (2024), a questionnaire is a research tool consisting of a series of questions, structured in a standard format, and tailored to the researcher's specific needs.

The population refers to all subjects under examination, while the sample represents a selected portion of the population chosen for the study (Sugiyono, 2022). Probability sampling was employed in this study, utilizing the simple random sampling technique. Simple random sampling entails selecting sample members randomly from the population, without considering any specific layers or categories (Sahir, 2022). The sample size for this study was determined using the Hair et al formula, applicable in studies with an undefined population size, specifically individuals in Medan who have previously shopped at the Indomaret in Asia Mega Mas. The calculation is detailed below: N = 5 -10 multiplied by the count of indicators utilized. Given that there were 13 indicators in this study, the required sample size was: N = 130 samples.

RESULTS

Validity Test
The data from the tests reveal that the values for the Corrected Item-Total Correlation regarding green marketing (X_1), digital payment (X_2), and consumer behavior (Y) all surpass the r_{table} threshold, suggesting every part of the statement is accurate.

Reliability test
The data analysis indicates that the Cronbach's Alpha scores for green marketing (X_1), digital payment (X_2), and consumer behavior (Y) are all beyond the 0.600 mark, suggesting that we can consider these factors to be dependable.

Normality Test

Table 1. One-Sample Kolmogorov-Smirnov Test Results

Unstandardized Residual	
N	130
Asymp.sig (2-tailed)	0.200

Source: Test results, 2025

According to Table 3, the One-Sample Kolmogorov-Smirnov test yields a significance value of 0.200, exceeding the 0.05 threshold (Sig F > 5%), thus affirming that the dataset under consideration aligns with a normal distribution pattern.

Multicollinearity Test

Table 2. Multicollinearity Test Results

Coefficients[a]		Collinearity Statistics	
Model		Tolerance	VIF
1	Green packaging (X_1)	0.451	2.218
	Digital payment (X_2)	0.451	2.218
a. Dependent Variable: Consumer Behavior			

Source: Test results, 2025

According to the details provided in Table 4, the Tolerance and VIF metrics recorded surpass the designated thresholds for multicollinearity when assessed against other independent variables, registering at 0.451 and 2.218, correspondingly.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis Test Results

Coefficients[a]		Unstandardized Coefficients	
Model		B	Std. Error
1	(Constant)	3.985	0.955
	Green packaging (X_1)	0.186	0.051
	Digital payment (X_2)	0.121	0.019
a. Dependent Variable: Consumer Behavior			

Source: Test results, 2025

The results of the multiple linear regression analysis are detailed in Table 5, which has formulated the following equation:

Consumer behavior = 3.985 + 0.186 green packaging + 0.121 digital payment + e

The interpretation of the equation is broken down into the following points:

1. The constant value of 3.985 signifies that consumer behavior will stand at 3.985 if both green marketing (X_1) and digital payment (X_2) are held at a consistent level.
2. The value 0.186 indicates that for each single unit increase in the green marketing (X_1), consumer behavior will rise by 0.186 units, supposing that the digital payment (X_2) variable is set at zero.
3. The value 0.121 implies that for each single unit increase in the digital payment (X_2), consumer behavior will see a rise of 0.186 units, if the green marketing (X_1) variable is valued at zero

Partial Significance Test (t test)

Table 4. Partial Significance Test (t test)

Coefficients[a]		t	Sig.
Model			
1	Green packaging (X_1)	3.616	0.000
	Digital payment (X_2)	6.289	0.000
a. Dependent Variable: Consumer Behavior			

Source: Test results, 2025

Given a freedom degree (df) of 128 (determined by n-2), where n equals 130, alongside a significance threshold (α) of 5%, the t-table value is 1.979.

Regarding the green marketing (X_1), the t-statistic is 3.616 with a significance probability of 0.000. Consequently, because the t-count value surpasses t-table value, it suggests a favorable and noteworthy isolated impact of green marketing (X_1) on customer behavior (Y). Regarding the digital payment (X_2), the t-statistic reads 6.289 at a significance probability of 0.000. Hence, because the resulting t-count value surpasses t-table value, this implies a favorable and substantial isolated impact of digital payment (X_2) on customer behavior (Y).

Simultanoeus Significance Test (F Test)

Table 5. Simultanoeus Significance Test (F Test)

ANOVA[a]		F	Sig.
Model			
1	Regression	95.733	0.000
a. Dependent Variable: Consumer Behavior			
b. Predictors: (Constant), green packaging (X_1), digital payment (X_2)			

Source: Test results, 2025

Table 7 displays a computed F-value of 95.733 with a significance probability of 0.000. The F-critical value is 3.07, aligning with the 95% certainty range with freedom degrees (df1) equivalent to k-1 = (3-1 = 2) and df2 equivalent to n-k = 130 – 3 = 127. Seeing as the F-count value outweighs the F-table value, the researcher deduces that customer behavior (Y) are favorably swayed by green marketing (X_1) and digital payment (X_2).

Determination Coefficients Test (R^2)

Table 6. Determination Coefficients Test (R^2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.775	0.601	0.595	1.147
a. Dependent Variable: Consumer Behavior				
b. Predictors: (Constant), green packaging (X_1), digital payment (X_2)				

Source: Test results, 2025

The R Square statistic is 0.601, signaling that this research structure adeptly accounts for the variation in the outcome variable, as showcased by the collective consequence of the green marketing (X_1) and digital payment (X_2) elements, clarifying 60.1% of the effect on customer behavior (Y), with the other 29.9% shaped by outside elements.

DISCUSSION

The Effect of Green Packaging on Consumer Behavior
T test for green marketing (X_1) indicated a positive and significant impact on consumers behavior (Y), verified by a t-value of 3.616, surpassing t-table value of 1.979. The adoption of green marketing (X_1) by Indomaret prompts consumers to lessen their reliance on plastic shopping bags, opting for reusable alternatives. The introduction of plastic bags by Indomaret contributes to reducing environmental waste. Supporting this evidence is a study by (Mulyono & Sulistyowati., 2024) titled "The Effect of Green Marketing and Green Packaging on Consumer Behavior at Guardian Supermarket Surabaya. "
The findings reveal that green marketing (X_1) exerts a less significant effect than digital payment (X_2) when assessing consumer behavior (Y) at Indomaret. Nonetheless, green packaging (X_1) retains an impact on consumer behavior (Y). This finding presents an opportunity for minimarkets to positively influence consumer behavior (Y).

The Influence of Digital Payment on Consumer Behavior
T test for digital payment (X_2) indicated a positive and significant impact on consumers behavior (Y), confirmed by a t-value of 6.289, exceeding the t-table value of 1.979. The implementation of digital payment options (X_2) by Indomaret effectively encourages customer spending to the enhanced convenience afforded during purchase transactions. The results of this study align with the research of (Betharini & Sungkono., 2023) in "The Use of Fintech Payments on Student Consumption Behavior Among UBP Students".
The findings reveal that digital payment (X_2) retains an impact on consumer behavior (Y). This presents a chance for minimarkets to drive consumer behavior (Y) effectively.

The Influence of Green Packaging and Digital Payment on Consumer Behavior
The simultaneous effect of both green packaging (X_1) and digital payment (X_2) is positive and statistically meaningful on consumer behavior (Y) at Indomaret, evidenced by an F_{count} value of 95.733, which surpasses the F_{table} value of 3.07. With the enhancement of plastic waste management practices to improve green packaging (X_1) and the refinement of digital payment (X_2) at Indomaret, plastic packaging can be designed for improved

processability and biodegradability, and the security and diversity of digital payments can be amplified.

The principal determining elements influencing consumer behavior (Y) at Indomaret include green packaging (X_1) and digital payment (X_2), as suggested by the substantial coefficient of determination test outcome (60.1%). These results find validation in studies such as (Sefira et al., 2024) "The Effect of Packaging Design and Green Advertising on Consumer Behavior in Choosing Environmentally Friendly Products (A Study of Gofood Customers in Tanjung Seneng District)" and (Betharini & Sungkono., 2023) "The Use of Fintech Payment on the Consumption Behavior of Students at UBP."

CONCLUSION

The research outcomes from this study illustrate the impact of green packaging (X_1) and digital payment (X_2) on consumer behavior (Y), as demonstrated through multiple linear regression analysis. An increase of one unit in both green packaging (X_1) and digital payment (X_2) results in a corresponding increase in consumer behavior (Y). Eco-friendly packaging (X_1) have a positive and significant effect on consumer behavior (Y), digital payment (X_2) have a positive and significant effect on consumer behavior (Y). F test reveals that green packaging (X_1) and digital payment (X_2) synergistically generate a positive and considerable impact on consumer behavior (Y). The coefficient of determination (R_2) test validates the correlation between green packaging (X_1) and digital payment (X_2) in relation to consumer behavior (Y).

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