

(Research Article)

Effect of Qris Digital Payments (Quick Response Code Indonesian Standard) On Students' Consumptive Behavior

Madiun State Polytechnic

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Abstract: QRIS digital payment is a payment system via a QR code that users use when making a transaction. Digital payments that offer convenience for users do not always have a positive impact, but there are also negative impacts, one of which is consumer behavior. Consumptive behavior occurs due to the individual's tendency to buy things unplanned to fulfill desires without careful consideration in order to achieve satisfaction. The aim of this research is to determine the effect of QRIS digital payments on the consumer behavior of Madiun State Polytechnic students. This research uses quantitative methods with a type of causal research. The indicators used in this research include 5 indicators of digital payments according to Gosal and Linawati (2018) and 6 indicators of consumer behavior according to Sumartono 2002. The data collection technique used was a questionnaire with a sample of 97 people selected using purposive sampling. Instrument testing carried out includes validity tests, reliability tests and normality tests. The analytical method used is simple linear regression analysis and hypothesis testing using the t test. Data processing in the research was carried out using Microsoft Excel and SPSS. The research results show that QRIS digital payments influence consumer behavior with a significance value of 0.000. The ability of the QRIS digital payment variable to explain consumer behavior variables is 34.4% and the correlation value is 0.587.

Keywords: Consumer behavior; Digital payment; Purchasing tendency; QRIS transaction; Student consumption

1. Introduction

Regulation of Members of the Board of Governors (PADG) Number 21/18/PADG/2019 concerning Implementation of the National Quick Response Code Standard for Payments. QRIS is a national standard for QR codes for payments developed by BI and the Indonesian Payment Systems Association (ASPI) to facilitate digital transactions that are easier, faster, safer and more reliable.

QRIS aims to encourage transaction efficiency, expand acceptance of digital payments, and support financial inclusion in Indonesia (Bank Indonesia, 2020). By using just one universal QR code, consumers can make payments from various digital wallet applications such as GoPay, OVO, Dana, ShopeePay, and others. This innovation is considered to provide convenience, speed and security in transactions, especially for the younger generation such as students who are active users of digital technology. Still, according to Bank Indonesia (2021), the number of transactions using QRIS has increased significantly, indicating a shift in people's preferences from conventional payments to digital methods. Students as part of the digital native generation are active users of this technology.

The easy access to payments offered by QRIS is considered capable of encouraging consumptive behavior, especially when combined with the influence of a hedonistic and consumptive modern lifestyle. In 2024, Bank Indonesia recorded that QRIS transactions will reach 50.50 million users and the number of merchants will reach 32.71 million. This figure

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shows the large use of QRIS as one of the digital payment methods used in Indonesia. QRIS services are not only provided by large businesses but also MSMEs, thereby helping to encourage QRIS to become a payment method commonly used by the public. Although digital payments are increasingly being used, their use does not always have a positive impact, but can also have a negative impact.

The important impact of QRIS on student consumer behavior is to increase consumer behavior, especially due to ease of transactions, digital promotions, and encouragement of an instant lifestyle. The ease and practicality of digital payments can encourage students to buy goods or services impulsively and without rational consideration, although several studies also show that the transaction history feature on QRIS can help students manage their budget. This is proven by Afista, et al (2024) who stated that the main factors that trigger the consumer behavior of Generation Z today are the emergence of technology and the ease of non-cash transactions. These main factors raise questions about how QRIS, as a non-cash transaction, can influence the consumption patterns of students who are included in the Gen Z age group. Consumptive behavior occurs when the desire to buy something continues to increase in order to get satisfaction without caring about use (Paujiah and Ariani, 2023). This behavior makes someone more likely to buy something based solely on desire and without first considering it.

Research by Zahra, et al (2023) and Putri, et al (2025) states that QRIS has an influence on consumer behavior among students. QRIS digital payments, which are easy to use, tend to influence students' consumption behavior to be more spontaneous in making purchases. Apart from that, the many discounts and promotions offered can encourage students to make impulse purchases (Meilani and Kusuma, 2024). The influence of consumer behavior can be a problem for financial management if it is not used wisely. Therefore, it is very important to control yourself and have a shopping scale. Research by Muhammad Aqshel Revinzky et al, (2025) shows 'The findings indicate a positive and significant correlation between the perceived ease of using QRIS and consumer behavior, with a regression coefficient of 0.639 and a T-statistic of 9.711 (p -value < 0.000). This means that the more effortless students perceive QRIS to be, the greater their inclination toward consumptive behavior.

2. Preliminaries Or Related Work Or Literature Review

Understanding QRIS (Quick Response Code Indonesian Standard)

According to Ahmad Fahri Syaifuddin Kurnia Rahman and Supriyanto (2022): In research entitled Analysis of Factors Affecting Interest in Using QRIS, it is stated that QRIS is a QR code standard created by ASPI and Bank Indonesia for payment transactions using server-based electronic money applications, electronic wallets or mobile banking. Meanwhile, according to Parabhoi, Bhattacharjya, and Dhar (2017): In the context of QR codes in general, these experts explain that QR codes are a technology that can convey information to users in the form of a code. QRIS adapts this technology for payment purposes. Irawan's opinion (2019): In a study at UIN Suska, QR Code is a two-dimensional barcode that can be read with a cellphone camera and stores written data into more concise two-dimensional codes.

As for Bank Indonesia (BI): BI defines QRIS as a national QR code standard developed to unify all payment systems so that one QR code can be used for all payment services. In other words, one QRIS code can be scanned by various digital wallet and mobile banking applications from various providers

The negative impact of QRIS on consumer behavior

The negative impact of QRIS on consumer behavior is due to a) ease of transactions, b) promotions and cashback, c) lots of promotional offers, discounts and cashback, d) cashless and dynamic lifestyle and e) impulsive and irrational purchases.

How to manage negative impacts using QRIS.

So that it doesn't have a negative impact, it needs to be managed in a way, namely a) Increasing digital financial awareness and literacy: Students need to increase awareness and knowledge about digital finance so they can use QRIS wisely, b) Take advantage of the transaction history feature: Monitoring the history of automatically recorded transactions can help students control expenses more effectively, d) Develop budgeting strategies: Creating a clear and structured budget can be an effective way to control expenses amidst the convenience of digital payments, e) Education from educational institutions: Educational institutions can play a role by providing education about digital financial management to students

Digital Payment Indicator

Michael Agustio Gosal and Nanik Linawati explained several perceptions of digital payment indicators into several groups (Gosal & Linawati, 2018), namely a) Perceived Ease of Use (Perceived ease of use), b) Perceived Usefulness (Perceived Benefits), c) Perceived Credibility, d) Social Influence, e) Behavioral Intentions

Understanding Consumptive Behavior

Ancok (1995): Describes consumer behavior as the tendency to spend a lot of money without limits, often prioritizing emotions over common sense. Kotler (2021): Defines consumer behavior as the act of consuming something not because of need, but because of desire and to fulfill desires alone. Lina and Rosyid (1997): Explain consumer behavior as buying behavior that is not based on rational considerations, but rather because of irrational desires, which is characterized by a luxurious and excessive lifestyle. Mowen and Minor (1998): State that consumer behavior is the act of making purchases for one's own pleasure, not to meet needs. Sumartono (2002): Interprets consumer behavior as the act of using a product incompletely, or buying goods because they are a gift or because many people use them. Fromm (1995): Describes consumer behavior as the desire to consume something that has lost connection with real needs, where the pleasure obtained is only superficial.

Based on the definitions above, it can be concluded that consumer behavior is an individual's tendency to buy things unplanned to fulfill desires without careful consideration in order to achieve satisfaction.

Consumptive Behavior Indicators

According to Sumartono (2002), there are several indicators that show a person's consumptive behavior. These indicators generally reflect purchases based on emotional factors and momentary desires, not rational needs. The following are indicators of consumer behavior according to Sumartono a) Purchasing items due to the temptation of receiving gifts. b) Purchasing items attracted by appealing packaging. c) Buying goods to uphold personal image or prestige. d) Acquiring products to preserve a symbol of social status. e) Choosing high-priced products to boost self-confidence. f) Using certain products because of susceptibility to peer influence or conformity.

3. Materials And Method

The method used in this research is a quantitative method. In his presentation, quantitative research mostly displays and interprets numbers accompanied by pictures, tables, graphs or other displays. Meanwhile, the population in this study were active students of the Madiun State Polytechnic for the 2024/2025 period with a total of 3,359 students from the Departments of Business Administration, Accounting and Engineering and the sample taken was 97 people and to determine the number of samples using purposive sampling, intended as a sample determination technique with certain considerations.

Variable (X) QRIS Digital Payments uses 5 indicators according to Gosal and Linawati (2018), namely 1) Perceived Ease of Use, 2) Perceived Usefulness, 3) Perceived Credibility, 4)

Social Influence and 5) Behavioral Intention and Variable (Y) Consumptive Behavior using Sumartono's 6 indicators, namely 1) Buying because of the lure of prizes 2) Buying because of attractive packaging, 3) Buying for prestige, 4) Buying for symbols status, 5) Buying expensive products to increase self-confidence, 6) Easily influenced by conformity. Data processing uses Microsoft Excel, and processed using SPSS for Windows Release 16.0 software. Research analysts use Simple Linear Regression Analysis and hypothesis testing uses the t test, correlation coefficient and coefficient of determination

Hypothesis

The hypothesis in this research is that the use of QRIS digital payments uses 5 indicators according to Gosal and Linawati (2018), namely 1) Perceived Ease of Use, 2) Perceived Usefulness, 3) Perceived Credibility, 4) Social Influence and 5) Behavioral Intention which influences consumer behavior using Sumartono's 6 indicators, namely 1) Buying because of the lure of gifts 2) Buying because of attractive packaging, 3) Buying for prestige, 4) Buying for a status symbol, 5) Buying expensive products to increase self-confidence, 6) Easily influenced by conformity

Framework

The design of this research framework is as shown in the picture below:

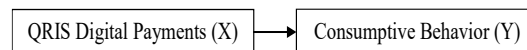


Fig.1. Design Framework for Thinking

The use of QRIS Digital Payments (x) uses 5 indicators according to Gosal and Linawati (2018), namely 1) Perceived Ease of Use, 2) Perceived Usefulness, 3) Perceived Credibility, 4) Social Influence and 5) Behavioral Intention influences Consumer Behavior (Y) uses 6 Sumartono indicators, namely 1) Buying because of the lure of prizes 2) Buying because of attractive packaging, 3) Buying for prestige, 4) Buying for symbols status, 5) Buying expensive products to increase self-confidence, 6) Easily influenced by conformity.

4. Results And Discussion

Validity Test

Variabel	Item	r Hitung	r Tabel	Keterangan
Pembayaran Digital QRIS (X)	X 1.1	0.630	0.361	Valid
	X 1.2	0.551	0.361	Valid
	X 2.1	0.641	0.361	Valid
	X 2.2	0.727	0.361	Valid
	X 3.1	0.733	0.361	Valid
	X 3.2	0.656	0.361	Valid
	X 4.1	0.427	0.361	Valid
	X 4.2	0.637	0.361	Valid
	X 5.1	0.551	0.361	Valid
	X 5.2	0.689	0.361	Valid
Perilaku Konsumtif (Y)	Y 1.1	0.502	0.361	Valid
	Y 1.2	0.549	0.361	Valid
	Y 2.1	0.518	0.361	Valid
	Y 2.2	0.603	0.361	Valid
	Y 3.1	0.571	0.361	Valid
	Y 3.2	0.590	0.361	Valid
	Y 4.1	0.776	0.361	Valid
	Y 4.2	0.758	0.361	Valid
	Y 5.1	0.574	0.361	Valid
	Y 5.2	0.745	0.361	Valid
	Y 6.1	0.730	0.361	Valid
	Y 6.2	0.785	0.361	Valid

Sumber: Luaran SPSS

Figure 1. Validity Test.

Based on the results of validity testing via SPSS which have been presented, it shows that the 22 statement items have a calculated r value $>$ r table so that the questionnaire is declared valid

Reliability Test

Variabel	Nilai Cronbach's Alpha	Keterangan
Pembayaran Digital (X)	0,820	Reliabel
Perilaku Konsumtif (Y)	0,873	Reliabel

Sumber: Luaran SPSS

Figure 2. Reliability Test Results.

Based on the results of the reliability test in the table above, Cronbach's Alpha value of both variables was > 0.60 so that all statements in the questionnaire for variables X and Y were declared reliable.

Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			97
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	5.26903451	
Most Extreme Differences	Absolute	.068	
	Positive	.053	
	Negative	-.068	
Test Statistic			.068
Asymp. Sig. (2-tailed) ^c			.200 ^d
Monte Carlo Sig. (2-tailed) ^e			.317
99% Confidence Interval	Lower Bound		.305
	Upper Bound		.329

Sumber: Luaran SPSS

Figure 3. Normality Test Results.

Based on the results of the data normality analysis, it was found that the significance value exceeded the reference threshold, namely $0.200 > 0.05$. Therefore, the results indicate that the data in this study are normally distributed.

Hypothesis Test (t)

Coefficients					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	3.072	4.617		.665
	X	.945	.134	.587	.000

a. Dependent Variable: Y

Sumber: Data Luaran SPSS

Figure 4. Hypothesis Test Results (t).

Based on the SPSS calculation output which can be seen in the table above, the X significance value is 0.000, which is < 0.05 . So it can be concluded that "QRIS Digital Payments influence the Consumptive Behavior of students at the Madiun State Polytechnic".

Linear Regression Test

Coefficients					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	3.072	4.617		.507
	X	.945	.134	.587	.000

a. Dependent Variable: Y

Sumber: Data Luaran SPSS

Table 5. Linear Regression Test Results.

Based on the table above, it is known that the constant (a) value is 3,072 while the X (QRIS Digital Payment) value is 0.945, so the regression equation is:

$$Y = a + bX$$

$$Y = 3.072 + 0.945X$$

The results of the regression equation above are interpreted as if QRIS Digital Payments (X) is equal to 0, then Consumptive Behavior (Y) is equal to 3,072. Thus, for every QRIS Digital Payment (X) increases by one unit, Consumptive Behavior (Y) increases by 0.945.

Correlation Coefficient Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.587 ^a	.344	.337	5.296
a. Predictors: (Constant), X				
b. Dependent Variable: Y				

Sumber: Data Luaran SPSS

Table 6. Correlation coefficient test results.

The correlation coefficient value in the table above can be seen in table R, which is 0.587 and is positive, so the relationship between X and Y is directly proportional, so that if QRIS Digital Payments increase, Consumptive Behavior will also increase. Based on the results of the correlation coefficient test, the influence of X on Y is included in the Medium Correlation category because it is between 0.40 – 0.599.

Coefficient of Determination Test (R Square)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.587 ^a	.344	.337	5.296
a. Predictors: (Constant), X				
b. Dependent Variable: Y				

Sumber: Data Luaran SPSS

Table 7. Coefficient of Determination Test Results (R Square).

The results of the Determination coefficient (R Square) test above explain the large output value obtained from the determination coefficient (R Square) of 0.344, which means that the ability of the QRIS Digital Payment variable (X) in explaining the Consumer Behavior variable (Y) is 34.4% while the remaining 65.6% is influenced by other variables.

5. Recommendation

Based on theory and research conclusions, the researcher recommends the following:

Next researcher: Considering that QRIS digital payments have an influence of 34.4% while the remaining 65.6% can be influenced by other variables that were not studied, it is hoped that in the future future researchers will be able to explain other variables that have not been explained in this research.

To entrepreneurs: In order to utilize QRIS more effectively and safely, so as to encourage business growth in the digital era in the following ways a) Maximize the potential of QRIS for business, b) Maintain security and avoid fraud, c) Manage administration neatly, d) Understand your obligations as an entrepreneur:

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